

Lochgelly and Benarty St Serf's Parish Church of Scotland

Scotland · Charity number SC032353

Details

Known as St Serfs Parish Church Lochgelly and Benarty

Status Active

Legal form Unincorporated association

Part of The Church of Scotland (SC011353)

Registered 2001-11-05

Register [View on the OSCR register](#)

Contact

Address 36 Coates Gardens
36 Coates Gardens
Edinburgh
EH12 5LE

Website www.stserfschurch.co.uk

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of religion'

What the charity does: Provide spiritual growth and service to the members of the congregation and the wider local community

Beneficiaries: 'No specific group, or for the benefit of the community'

Objectives: Advancement of religion

Geography

- **Main operating location:** Fife
- **Geographical spread:** A specific local point, community or neighbourhood

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£104,121	£104,148	-	2
2023-12-31	£73,792	£70,582	-	2
2022-12-31	£74,371	£67,717	-	3
2021-12-31	£55,422	£65,317	-	3
2020-12-31	£58,565	£64,220	-	3

Lochgelly and Benarty St Serf's Parish Church of Scotland

Scotland - Charity number SC032353

Accounts

The Church of Scotland

**Lochgelly and Benarty St. Serf's Parish
Church of Scotland**

2024

RECEIPTS AND PAYMENTS ACCOUNTS

Congregation No: 241481

Charity No: SC 032353

Reference and Administrative Information

Charity Name: **Lochgelly and Benarty St Serf's Parish Church of Scotland**

Charity Registration Number: **SC 032353**

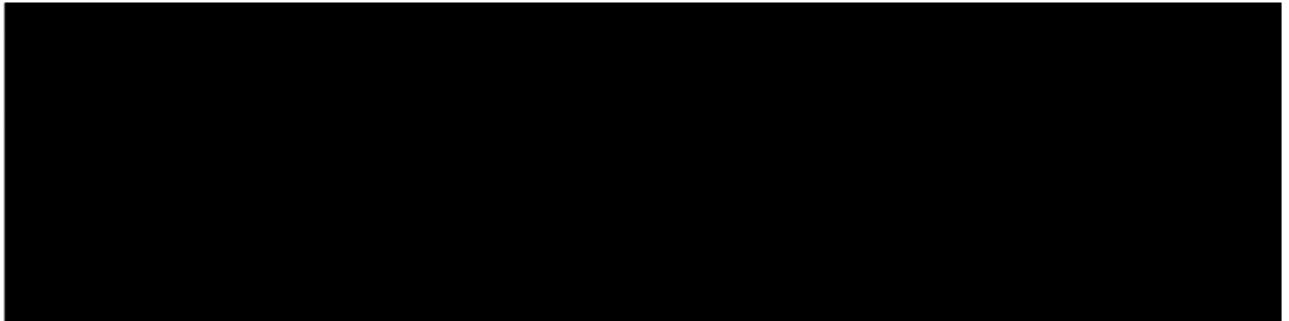
Congregation Reference No: **241481**

Contact Address:

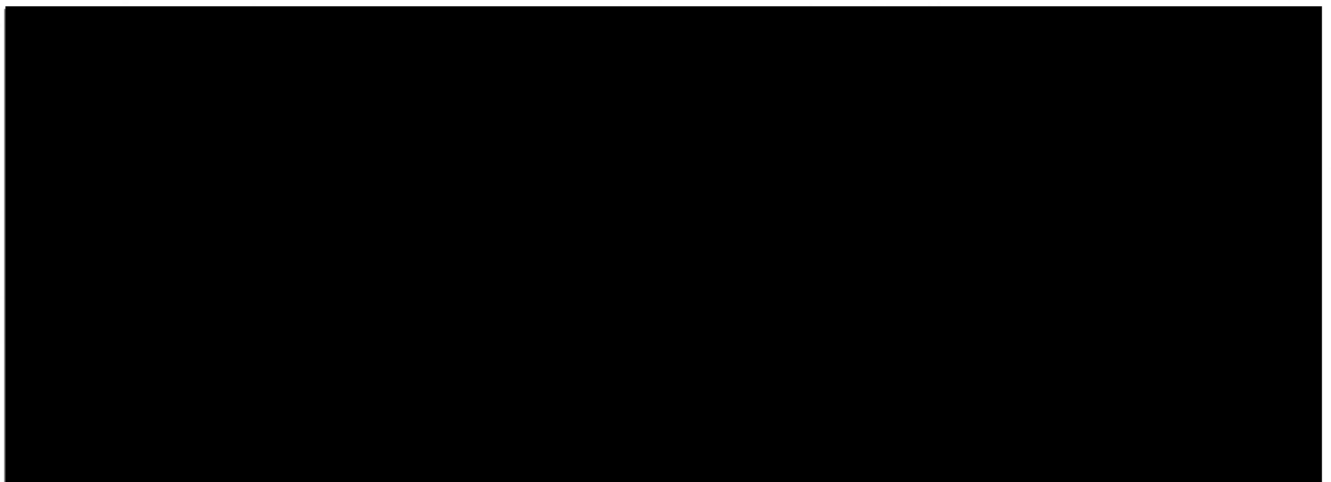


Trustees

The Trustees during 2024 were the following members of the Kirk Session i.e. the Moderator and the active Elders of the Congregation:-



The following elders have retired from activities and no longer attend and take part in decision-making at the Kirk Session. They remain elders but are not trustees:-



Principal Office-bearers

Minister:

Deacon:

Outreach Worker:

Session Clerk:

Church Treasurer:



Independent Examiner



Bankers

Bank of Scotland
349/351 High Street
Cowdenbeath
Fife
KY4 9QJ

Trustees' Annual Report

Year ended 31 December 2024

Structure, Governance and Management

The Church of Scotland is Trinitarian in doctrine, reformed in tradition and Presbyterian in polity. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Governing Document

The church is administered in accordance with the terms of the Deed of Constitution (Unitary Form).

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity trustees. The Kirk Session members are the elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery. The Kirk Session ensures that elders who have elected not to continue as active elders resign and take no part in Kirk Session decisions. All trustees are now required to attend training in safeguarding and during the year face to face training was attended by all the trustees except for eleven who at the end of the year had still to complete the course laid down by the Church of Scotland.

Organisational Structure

The Congregation provides spiritual growth and service to the parish and local community. There are groups within the Congregation which are responsible for maintaining current achievements and standards and for setting new goals and aspirations. These groups provide the structure by which the Congregation functions and reviews their achievements and future plans in their reports to the Kirk Session.

The Kirk Session meets up to six times in a year to administer the business of the church. Other meetings are called by the moderator when necessary. Certain responsibilities are delegated as appropriate to Committees (Groups) whose conveners are elders or members of the congregation. The remit of each Group has been agreed by the Kirk Session. The following are the main Groups that have been set up: Finance and Stewardship, Pastoral Care, Property, Worship & Children's Ministry, Ways and Means, Admin and Publicity. The Group members are a mixture of elders and church members. Some of the Groups have not met regularly since lockdown and their business has been dealt with at Kirk Session level.

Trustees' Annual Report (cont)

Year ended 31 December 2024

How We Worship

We continue to hold only one joint service of worship on a Sunday at 10.30am using either of the Benarty or Lochgelly churches on an alternate basis. This was felt to be a positive way forward bringing Benarty and Lochgelly closer together. Separate services were held on Remembrance Sunday. Once a month the service takes the form of a "café church" to reach out to some of those who want an alternative to the more traditional form of service. Worship in two local care homes for the elderly is also conducted regularly by the minister on the second and fourth Fridays of each month with all members encouraged to attend. Since 2023 the Minister has organised a Mens' Breakfast Club which meets monthly and gives an opportunity for conversation, reflection and prayer over a breakfast.

It was agreed in 2023 that monthly worship should take place on a rota basis in each of the four buildings within our cluster as defined in Fife Presbytery's Mission Plan i.e. Benarty, Lochgelly, Auchterderran and Kinglassie. Joint worship continues on the third Sunday of each month. The wider cluster has also given an opportunity to take part in fundraising activities and special events. In December 2024 the whole cluster met for a well- attended Nativity service at Lochgelly Centre. A cluster prayer meeting continues to be held every three to four weeks.

The Worship Group meet regularly to plan the monthly café church services which are accompanied by the Praise Band. There is an opportunity to introduce new hymns and songs in this setting. Two members of the Worship Group who have completed the Weaving Worship course lead worship when the Minister or Deacon is unavailable.

The Hungarian Worship Group introduced in 2021 continues to make regular use of the church and halls for worship and prayer meetings. At the end of May a Spring Weekend Retreat was held in Paisley. In the lead up to the New Year a group of young Hungarian ministers visited Scotland, and they spent three days in Lochgelly. They held an Agape dinner on Hogmanay attended by church volunteers in appreciation for their commitment and efforts. The Indian Orthodox Church in Edinburgh requested use of the sanctuary in Lochgelly for services for their local members in the run up to Christmas. This was approved by the Kirk Session

Objectives and Activities

The Kirk Session is responsible for further groups in addition to those already mentioned. These are: the Newsletter Production Team, the Newsletter Delivery Team, Website and Facebook Maintenance, Messy Church, the Fellowship/Bible Study Group, the Shoe Box Appeal Group, the Welfare Group, the Craft Group, the 'Drop In', the Men's Bowling Club, the Women's Bowling Club, the Sunday Teas Group, the Hospitality Team, the Church Readers Group as well as a Funeral Team. The Kirk Session complies with the advice of Fife Presbytery in relation to Data Protection requirements.

Trustees' Annual Report (cont)

Year ended 31 December 2024

Social events are organised by the Ways and Means Group. During the year various fundraising events were held including: a Yard Sale; Autumn and Christmas Fayres; a Musical Afternoon Tea; Harvest Home; Soup lunches; and a Beetle Drive. Lochgelly Brass Band performed their usual Christmas concert in the Lochgelly church and also played outdoors for Carols at the Crib on 18 December.

The church provides a valued service to the local community. Towards the end of 2022 it was decided to provide a Warm Spaces location in the Lochgelly building under the scheme promoted by Fife Council. This has proved to be very popular and has continued in 2024 as the 'Drop-In' on Thursday morning from September onwards. The success of the venture is entirely due to willing church members volunteering to turn out each week and continuing financial assistance from the Council to help with costs allowing donations to go to the church. The Lochgelly church halls are used regularly by bowling clubs and several community organisations including the Probus Club. Local musical groups also use the halls for rehearsals. In Benarty, the Toddlers Group used the building in the early months of the year and a support group, Tartan Talkers, was hosted

Achievements and Performance.

During the year the Deacon continued the traditional activities of visiting people in care homes, at home and telephoning members. Lent Study ran for five weeks and was well attended with approximately 18 people each week attending. Advent Study and Bubblegum & Fluff were also well attended. A Bible Study Fellowship met almost every Tuesday evening during the year following the Lyle Bible Study by the Bible Society.

The Outreach Worker as expected retired in June 2024 with a considerable impact on activities and it was appreciated that there would be challenges in maintaining the role of the church within schools and the wider community. Messy Church continued in the first months of the year. Volunteers were sought to develop the idea of a cross-cluster family event but there was insufficient support. Messy Church was wound up in a positive way leaving the way open for something new to develop. The Toddlers' Group was discontinued in April and equipment and resources distributed to local bodies working with pre-school children. Sufficient funding was retained allowing a start up if interested volunteers come forward.

Schools work continued with the Outreach Worker along with a larger team including the Deacon delivering the Easter Code leading the children through the last week of Jesus' life. This was attended by P6's from Lochgelly West and Lochgelly South schools.

The Kirk Session is aware of the need to find a replacement following the Outreach Worker's retirement. The post is not part of the Mission Plan but funding may be available to employ someone through the Church of Scotland Seeds for Growth project to work in the community and who is trained in working with young people and families under the age of 40

Trustees' Annual Report (cont)

Year ended 31 December 2024

Financial Review

The principal fund is the General Fund. The main source of income for this is still the traditional Free Will offering (FWO) collected through weekly envelopes and a number of standing orders. The budget adopted for 2024 required donations of at least £750 a week to meet anticipated expenditure. At the end of 2024, 28 members were contributing by standing order ensuring weekly income of £280. During the year 45 sets of FWO envelopes (down from 75 in 2023) were issued to members.

47 persons made their donations under gift aid declarations. These declarations allow tax already paid on these payments to be recovered by the Church. The Church also benefitted from the Gift Aid Small Donations Scheme on small donations in the open plate made at both the Lochgelly and Benarty places of worship. The total tax recovered in 2024 was £7,444 (down from £7,684 in 2023). £62 (down from £78) was generated by Easyfundraising, which allows the church to benefit from the on-line shopping of those members of the Congregation who register for this.

The congregation is reliant on other sources of income to meet budget requirements. Rents for hall lets produced £5,468 (an increase from £5,100 in 2023). Fundraising initiatives continue to be critical and produced £3,682 (a reduction from £3,950 in 2023).

Reserves Policy

The draw down from reserves necessary to continue meeting operating costs and remittances to the national church in 2021 focussed attention on the policy of holding reserves. Holding a fund to cover six months' expenditure and the annual maintenance costs associated with four buildings, three of which are listed as of architectural interest, is both prudent and necessary. During the year with approval from Presbytery replacement of the windows in the Manse was completed and required expenditure of a substantial sum (£34,338) held by the General Trustees on behalf of the congregation (see Appendix to the financial papers).

At the year end the Congregation held unrestricted funds in cash and investments of £76,213 of which £16,116 (including an insurance payment of £6,571 to cover damage to the railings at the front of the Lochgelly church building) has been designated as a fabric fund to go towards a number of property improvement and maintenance projects. A further £5,632 remains designated for improvements to the IT infrastructure of both church buildings. £14,073 is held in restricted funds for specific projects and activities and is not available for general operating costs.

Trustees' Annual Report (cont)

Year ended 31 December 2024

Statement of Trustees' Responsibilities

The members of the Kirk Session must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf on 23 March 2025


Minister and Trustee

Independent Examiner's Report to the Trustees of Lochgelly and Benarty: St Serf's

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 9 to 14.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended)

The charity's trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

An examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:
to keep accounting records in accordance with Section 44 (1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name

Address:

Date:

28 March 2025

Lochgelly and Benarty: St Serf's
Receipts and Payments Account
Year ended 31 December 2024

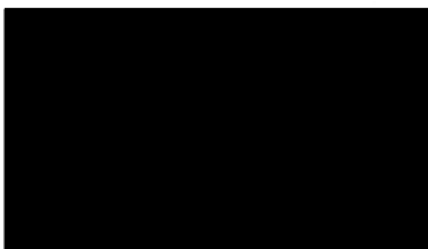
		Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024	Total 2023
	Note	£	£	£	£	£
Receipts						
Donations	3	45,208	611	-	45,819	47,473
Legacies		-	-	-	-	2,020
Grant		-	1,800	-	1,800	3,600
Fundraising activities		3,682	-	-	3,682	3,950
Bank & Deposit interest		47	-	-	47	33
Investment income		3,741	-	131	3,872	3,227
		<u>52,678</u>	<u>2,411</u>	<u>131</u>	<u>55,220</u>	<u>60,303</u>
Rental of church halls		5,468	-	-	5,468	5,100
Proceeds from sale of investments		-	-	-	-	-
Receipts from General Trustees		36,862	-	-	36,862	8,389
Other receipts (insurance)		6,571	-	-	6,571	-
Total Receipts		<u><u>101,579</u></u>	<u><u>2,411</u></u>	<u><u>131</u></u>	<u><u>104,121</u></u>	<u><u>73,792</u></u>
Payments						
Costs of generating funds	4	163	-	-	163	173
Charitable activities		101,167	2,587	131	103,885	68,244
Governance costs		100	-	-	100	100
Other payments (2023 new equipment)		-	-	-	-	2,065
Total Payments		<u><u>101,430</u></u>	<u><u>2,587</u></u>	<u><u>131</u></u>	<u><u>104,148</u></u>	<u><u>70,582</u></u>
Excess of Payments over Receipts or the year before transfers		149	- 176	- -	27	3,210
Transfers		-	-	-	-	-
Excess of Payments over Receipts for the year		<u><u>149</u></u>	<u><u>- 176</u></u>	<u><u>- -</u></u>	<u><u>27</u></u>	<u><u>3,210</u></u>

Lochgelly and Benarty: St Serf's
Statement of Balances
At 31 December 2024

	Unrestricted Funds 2024 Note £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
Bank & Deposit Balances					
Bank & deposit balances brought fwd	2,705	14,248	-	16,953	13,743
Movement in year:					
Excess of Payments over Receipts for the year	149	-	176	-	3,210
	-	-	-	-	
Bank & deposit balances carried fwd	<u>2,854</u>	<u>14,072</u>	<u>-</u>	<u>16,926</u>	<u>16,953</u>
Investments at cost					
Church of Scotland Investors Trust Income Fund					
4,702 Units (market value at 31/12/24 £55,401.78)	43,380	-	2,032	45,403	45,403
1,752 Units (market value at 31/12/24 £19,377.12)	19,990	-	-	19,990	19,990
Transfer of Units sold at cost	-			9,999	9,999
	<u>63,370</u>	<u>-</u>	<u>2,032</u>	<u>75,392</u>	<u>75,392</u>
Assets					
None due to be acquired					
Liabilities					
No significant liabilities at year end					
Total Funds				<u>92,318</u>	<u>92,345</u>

The accounts were approved by the Kirk Session on 23 March 2025

For and on behalf of the Kirk Session



Minister and Trustee

Treasurer and Trustee

Lochgelly and Benarty: St Serf's
Year ended 31 December 2024
Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year the following Trustees and members of the Kirk Session each received remuneration for providing services as church officers during the year: L Pepperday- £1,200, and G Seath - £1,200.

One trustee was reimbursed expenses amounting to £4,579 (manse council tax, travelling expenses, business telephone and broadband charges). No other expenses were paid to trustees.

No trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

2. Movements in Funds

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
Unrestricted funds					
Designated Fabric Fund	13,945	43,915	41,745	-	16,116
Designated IT Fund (Kerr Bequest)	5,632	-	-	-	5,632
General Fund	56,488	57,662	59,685	-	54,465
	<u>76,065</u>	<u>101,577</u>	<u>101,430</u>	<u>-</u>	<u>76,213</u>
Restricted funds					
Chairs Fund	81	-	-	-	81
Eco Group Fund	86	-	-	-	86
Fife Warm Places	1,539	1,800	1,300	-	2,039
Flower Fund	1,149	-	152	-	997
J Team Fund	501	-	-	-	501
Lochgelly Community Use Improve	7,080	-	-	-	7,080
Messy Church Fund	182	-	-	-	182
Minister's Robes etc Fund	260	-	-	-	260
Samaritan Fund	1,544	123	35	-	1,632
Sunday Club's Fund	837	-	-	-	837
Toddlers' Group Fund	936	489	1,100	-	325
Benarty Car Park Fund	53	-	-	-	53
	<u>14,248</u>	<u>2,412</u>	<u>2,587</u>	<u>-</u>	<u>14,073</u>
Endowment funds					
The Williamson Bequest	2,032	132	132	-	2,032
	<u>2,032</u>	<u>132</u>	<u>132</u>	<u>-</u>	<u>2,032</u>
Total funds	<u><u>92,345</u></u>	<u><u>104,121</u></u>	<u><u>104,148</u></u>	<u><u>-</u></u>	<u><u>92,318</u></u>

Lochgelly and Benarty: St Serf's

Year ended 31 December 2024

Notes to the Accounts (cont)

Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church property

IT Fund: The Trustees have set aside legacy monies to improve the IT infrastructure

Purposes of Restricted Funds

Benarty Car Park Fund: This is a fund to assist with the provision of a car park adjacent to the church building in Benarty

Chairs Fund: This is a fund to assist with the cost of furnishings for the churches

Eco Group Fund: This is a fund used to support the work of the church eco group

Fife Warm Places Fund: This holds grants received to support the Drop-In activity

Flower Fund: This is a fund to provide flowers for use in church activities

J Team Fund: This is a fund used in J Team (Youth Group) activities

Lochgelly Community Use Improvements Fund: This is a fund intended to be used to upgrade toilets in the Lochgelly church

Messy Church Fund: This is a fund created with a grant received to support Messy Church activities and initiatives

Minister's Robes etc Fund: This is a fund to assist with the cost of robes for the Minister and other presentations

Samaritan Fund: This is a fund used by the Minister for Samaritan purposes

Sunday Club's Fund: This is a fund used in Sunday Club activities

Toddler's Group Fund: This is a fund used in Toddler's Group activities

Purposes of Endowment Funds

Income from the Williamson Bequest is used to provide welfare to elderly members of the congregation through St Serf's Welfare Group.

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
3. Analysis of Donations					
WFO Scheme (non Gift Aid)	6,932	-	-	6,932	8,412
Gift Aid Donations	22,867	10	-	22,877	22,110
Tax Recovered on Gift Aid Donations	7,444	-	-	7,444	7,684
Ordinary Offerings (Open Plate)	2,855	-	-	2,855	2,311
Other Offerings, Donations etc	5,111	601	-	5,712	6,955
	<u>45,208</u>	<u>611</u>	<u>-</u>	<u>45,819</u>	<u>47,472</u>

Lochgelly and Benarty: St Serf's

Year ended 31 December 2024

Notes to the Accounts (cont)

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Total
4. Analysis of Payments	2024	2024	2024	2024	2023
	£	£	£	£	£
Costs of generating funds					
Offering envelopes	163	-	-	163	173
	<u>163</u>	<u>-</u>	<u>-</u>	<u>163</u>	<u>173</u>
Charitable activities					
Giving to Grow contribution	32,942	-	-	32,942	30,875
Presbytery dues	1,151	-	-	1,151	1,014
Ministry expenses	3,358	-	-	3,358	5,107
Other staffing costs (inc PAYE)	3,051	-	-	3,051	6,487
Fabric repairs & maintenance	41,745	500	-	42,245	8,833
Council Tax	2,473	-	-	2,473	2,407
Heat and light	9,482	800	-	10,282	6,844
Insurance	4,815	-	-	4,815	4,407
Telephone, Licences, Website costs	1,581	-	-	1,581	1,291
Cleaning materials	135	-	-	135	163
Church and Manse garden costs	-	-	-	-	-
Sunday club expenses	-	-	-	-	-
New projects	-	-	-	-	84
Printing and Stationery	410	-	-	410	128
Bequest income to Welfare Group	-	-	131	131	177
Other expenses	25	1,287	-	1,312	308
	<u>101,167</u>	<u>2,587</u>	<u>131</u>	<u>103,885</u>	<u>68,125</u>
Governance costs					
Payment for Independent examination	100	-	-	100	100
	<u>100</u>	<u>-</u>	<u>-</u>	<u>100</u>	<u>100</u>
Other payments					
Purchase of new equipment	-	-	-	-	2,065
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>2,065</u>

Lochgelly and Benarty: St Serf's

Year ended 31 December 2024

Notes to the Accounts (cont)

5. Central Funds

The Giving to Grow Contribution for 2024 was £37,722 reduced to £33,781 to take into account Transition Funding of £1,200 and endowment income of £2,791. The reduced annual contribution was paid in full.

6. Collections for Third Parties in 2024

	2024	2023
Christian Aid	239	164
Royal British Legion (excluding collection cans in both churches)	45.8	140
SANDS Fife		68
	<hr/>	<hr/>
	285	372

7. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £31,642 and the maximum stipend (in the fifth and subsequent years of service) £38,884

8. Cash in Bank and Deposits at 31 December 2024

	2024	2023
Bank of Scotland	£ 15,983	£ 16,057
Investors Trust Deposit Fund	£ 942	£ 896
	<hr/>	<hr/>
	£ 16,925	£ 16,953

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION
BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

<u>CONSOLIDATED FABRIC FUND</u>	2024 £	2023 £
<u>REVENUE ACCOUNT 502414811</u>		
Credit Balance held at 31 December 2024	<u>15,774</u>	<u>13,556</u>
<u>CAPITAL ACCOUNT 56241812</u>		
Credit balances held at 31 December 2024 at cost	<u>3,043</u>	<u>34,453</u>
Market value od balances at 31 December 2024	<u>3,043</u>	<u>35,870</u>

St Serf's Church Lochgelly and Benarty: Budget for 2025

EXPENDITURE	2024 End of Year	2025 Budget	
NATIONAL MINISTRY			
Giving to Grow Allocation	32,942	33,781 *	
Presbytery Dues	1,151	1,151 *	
LOCAL STAFFING COSTS			
Ministry Team Travelling Expenses	2,501	3,500	
Ministry Team Telephone/Stationery	857	1,000	
Pulpit Supply and Locum	0	0	
Salaries: Organists	650	650	
Church Officers	1,909	1,920	
Cleaners	0	2,000	
PAYE, NI & Pension	492	500	
BUILDING COSTS			
Insurance	4,815	4,949 *	
Council Tax	2,473	2,703 *	
OTHER LOCAL COSTS			
Printing and Stationery (net)	574	580	
Publicity and Advertising	0	100	
Cleaning materials etc.	135	150	
Church and Manse garden expenses	0	800	
Licences	721	700	
Church Telephone & Broadband	860	860	
New Projects	0	0	
New Equipment	0	0	
Miscellaneous	125	150	
TOTAL PAYMENTS	-	50,205	55,494
LESS ORDINARY GENERAL INCOME			
Congregational Organisations	1,919	2,000	
Income from use of premises	5,468	6,000	
Income from weddings and funerals	1,010	1,200	
Regular fundraising	3,682	4,000	
Dividends and Interest	3,741	3,500	
	<u>15,820</u>	<u>16,700</u>	
NET EXPENDITURE	34,385	38,794	
OFFERINGS			
WFO Scheme (non Gift Aid)	6,932	7,000	
Gift Aid Donations	21,798	22,000	
Tax recovered on Gift Aid	7,444	7,500	
Ordinary Offerings	2,855	3,000	
Other Offerings, Donations etc.	1,964	2,000	
	<u>40,993</u>	<u>41,500</u>	
SURPLUS/DEFICIT	<u>6,608</u>	<u>2,706</u>	