

The Church of Scotland

Arbuthnott, Bervie & Kinneff (Church of Scotland)



“To Reach All with Christ’s Love”

Annual Report and Financial Statements

For the year ended 31 December 2021

Congregation No: 321900

Scottish Charity No: SC009239

Arbuthnott, Bervie, and Kinneff (Church of Scotland) Reference and Administrative Information

Charity Name: Arbuthnott, Bervie & Kinneff (Church of Scotland)
Charity Number: SC009239
Congregation Ref No: 321900
Contact Address: 43 King Street, Inverbervie, Montrose, DD10 0RQ
Website: www.arbuthnottberviekinneff.com

Trustees

Members of Kirk Session

| | |
|---|--|
| John Aitchison | Margaret Hutchison |
| George Anderson (until 13 th Sep 2021) | Andrew Jones |
| John K O (Keith) Arbuthnott (Viscount of Arbuthnott) | Caroline Jones |
| Rev. Margaret Benton (Session Clerk) | Alexander (Duncan) Mathieson |
| Hugh Black (died 24 th Jul 2021) | Sheila Moir |
| Phyllis Bissett | David Nicoll |
| Sandra Bissett | Neil Paterson |
| Elizabeth (Liz) Campbell (until 1 st Feb 2021) | Jill Simpson |
| Elizabeth (Betty) Couper | Fiona Smith (until 6 th Dec 2021) |
| Tom Campbell | Peter Smith (until 6 th Dec 2021) |
| Mary Curnow | Betty Stewart |
| Kay Forrest (until 1 st Feb 2021) | Michael Stewart |
| John Gillespie | Sheila Taylor |
| Margaret Gray | |

Office Bearers

| | |
|---------------|----------------------|
| Minister: | Rev. Andrew Morrison |
| Session Clerk | Margaret Benton |
| Treasurer | Sandra Wright FCCA |

Independent Examiner: Anne Torrance FCCA, 1 Eastsyde Place, Portlethen, AB12 4TW

Bankers: Clydesdale Bank, 1 Queens Cross, Aberdeen, AB15 4XU

Arbuthnott, Bervie, and Kinneff (Church of Scotland) Trustees Annual Report for Year Ended 31st December 2021

The trustees have the pleasure of presenting the annual report and financial accounts for Arbuthnott, Bervie & Kinneff Church for the year ended 31st December 2021. The financial statements comply with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended).

Structure, Governance, and Management

Arbuthnott, Bervie & Kinneff is a registered charity, number SC009239, and is administered in accordance with the terms of the Deed of Constitution (Unitary Form) and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

Members of the Kirk Session are the charity trustees. The Kirk Session members are the active elders of the Church and are chosen from those members of the Church who are considered to have the appropriate spiritual gifts and skills, following the teaching of the Bible. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

The Kirk Session is moderated by the minister and meets approximately eight times each year. Certain responsibilities are delegated to the Finance, Property, and other Committees as appropriate. The Kirk Session is responsible for the spiritual welfare of the congregation and evangelization of the parish, as well as having oversight over the property and financial affairs.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition, and Presbyterian in its 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.

In 2021, we reaffirmed our vision "To reach all with Christ's love." Further to this, we adopted a mission statement, where we intend to be a church community who are "Introducing People to Jesus, Loving our Community, and Growing as Disciples."

We aim to do this primarily within the communities we serve and have particular responsibility for, including Arbuthnott, Catterline, Gourdon, Inverbervie and Kinneff. We will join with like-minded Christian Churches and para-Church networks to carry out our calling as a Church.

Arbuthnott, Bervie, and Kinneff (Church of Scotland) Trustees Annual Report for Year Ended 31st December 2021

Achievements and Performance

2021 continued to be impacted by Covid-19, with the Church closed for the early part of the year, restrictions ongoing due to new variants emerging, and many usual activities necessarily curtailed.

However, while life as a Church family has changed dramatically, we have sought to keep the gospel of Jesus Christ as the centre of all that we are and do. Our mission, whether we gather together or not, is to glorify the LORD God by keeping the glorious Good News of Jesus Christ at the core of our life and ministry.

Worship Services are normally held on Sunday mornings and evenings. Morning services are held in Arbuthnott Church and Bervie Church, with a joint service in Bervie Church on the fifth Sunday of the month. Weekly evening services are held in Gourdon Mission Hall. Since the start of the first lockdown in March 2020, services have also been made available via our YouTube Channel. For those without internet access, the audio has been available via a phone-in option, on CD, or through our partnership with Mearns FM at 9 am each Sunday. We are grateful for those who make this possible.

Our weekly prayer meeting, previously held on Fridays during the day, now rebranded as “Encounter”, is held on Thursday evenings and contains elements of musical worship and a short devotional, as well as prayer.

While worship gatherings are primarily led by our minister, Andrew Morrison, we are blessed with many who contribute to the exaltation of God in our gatherings. Many others contribute ably in various ways to our worship experience whether by preaching and leading talks, sharing testimonies, leading us in prayer or reading the Bible.

In spite of the restrictions of the pandemic, many of our special annual services went ahead, such as our annual Remembrance Sunday service, and our Time to Remember service, offering a place of comfort and hope for those bereaved or struggling with life’s circumstances.

Although our Christmas Day service was held online, bearing in mind the prevalence of Covid-19 and the emergence of a new variant at the time, our Christmas family “Christingle” service was held in the open air, in front of Bervie Church, and was well attended by many from the wider community.

Through the pandemic, keeping in contact with each other has been key, and we have strived to encourage our Church family to regularly seek out friendships and contact with others within our Church. We continued our regular email news update, sending it out to around 130 individuals.

Our new Pastoral Care team has been set up of individuals with the gifts and characteristics necessary to care and love God’s people as Christ has first loved us. The team has a remit of visiting everyone on our Church roll by Easter 2022, with a view to finding out what each individual needs from their Church family.

Arbuthnott, Bervie, and Kinneff (Church of Scotland) Trustees Annual Report for Year Ended 31st December 2021

Achievements and Performance (continued)

In the course of 2021, we provided pastoral care to our parish through personalised funerals for 12 individuals, and had the joy of hosting weddings for two couples.

Our work with children and young people aims to teach under 18s about the Christian faith and its relevance. Kingdom Kidz continues to meet either on Zoom or in person whenever possible each Sunday during term time.

Through our ongoing close friendship with the Living Rooms church family in Bervie the Hot Chocolate & Chat ministry on a Friday evening has continued outside Bervie Church, creating opportunities to reach teenagers with the gospel as Hot Chocolate is given out for free.

We were able to hold SU Scotland's Holiday Club, Jungle Adventure, in the final week of the school summer holidays. Due to Covid-19 restrictions at the time, it took place outside for the first time. As always, our holiday club was held in partnership with the SU and volunteers from other local Churches. Although numbers were necessarily small, we are grateful for the opportunities that arose to share Jesus with young people.

We have continued to seek out opportunities to serve those in our neighbourhood with shopping, collecting prescriptions and a chat on the phone, along with others in our community.

Brighter Bervie is an outreach from our Church aimed at enhancing the local environment, engaging people of all ages and abilities in healthy sociable activities, raising awareness of and respect for God's wonderful world and building community spirit.

Lockdown restrictions over the course of the pandemic severely curtailed the group's normal activities, mainly related to community gardening. However, Facebook has been used to maintain and extend contact with interested followers and the group has been able to continue by and large as normal with its community activities through the latter part of 2021.

Early in 2022, following storm Arwen and other severe weather events late in 2021, it was recognised that Bervie Church roof was in need of substantial repair. ABK Session in conjunction with Kincardine & Deeside Presbytery and the Church of Scotland General Trustees, are working to address in coming months.

Our roll closed at 255 members and 50 adherents in 2021, compared to a total of 313 in 2020. There were 9 deaths of roll members, 6 transfers to other churches, one admission by Kirk Session resolution, as well as additional adherents who regularly attend church.

Arbuthnott, Bervie, and Kinneff (Church of Scotland)

/Trustees Annual Report for Year Ended 31st December 2021

Achievements and Performance (continued)

Financial Review

Income and Expenditure

The Church's principal source of income is the voluntary giving of its congregation through their offerings, supported by various other donations. Income is also derived from the hiring out of Church property -The Herd Centre, Bervie Church Centre, Bervie and Arbuthnott Churches.

In spite of the Covid-19 pandemic resulting in the closure of our Churches for some significant part of the year, and natural hesitancy in returning to church due to continued risks, income from voluntary donations has held up well, boosted by a National Giving Day initiative at the end of October. However, rental income has of course continued at a much lower level than usual. Income from charitable activities is minimal, as the usual fund-raising events such as coffee mornings have not been possible. Grant income of £9,050 was received in respect of ongoing work at Arbuthnott Church, with expenditure against £3,050 of these grants still pending. £630 insurance proceeds were received in respect of damage repair. No transfers were made from central funds held on our behalf. Overall receipts are up from £79,014 in 2020 to £86,126 in 2021.

Payments have decreased from £123,488 to £76,688, the decrease primarily relating to work done in 2020 to finalise the extension at Arbuthnott Church.

It is the Trustee's policy to hold reserves in the Church of Scotland General Trustees Investors Fund to be used for fabric and general fund purposes.

The General Purposes Reserves total £14,963.

Unrestricted Fabric Reserves amount to £5,881 (noting that £8,000 is held for ABK in a Church of Scotland account)

In addition, there are various restricted and endowment funds -see details in list of funds.

The Trustees believe that the current reserves position is acceptable, covering 3.5 months' worth of non-discretionary spend, split circa 30%/70% between fabric and general funds.

Arbuthnott, Bervie, and Kinneff (Church of Scotland) Trustees Annual Report for Year Ended 31st December 2021

Statement of Trustees' responsibilities

The members of the Kirk Session must prepare financial statements which give sufficient detail in order to enable a sufficient 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, 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 or other regularities.

Approved by the Trustees and signed on their behalf,

Margaret Benton
Trustee, on behalf of ABK Session
Date:

Arbuthnott, Bervie, and Kinneff (Church of Scotland) Trustees Annual Report for Year Ended 31st December 2021

Independent Examiner's Report to the Trustees of Arbuthnott, Bervie, and Kinneff (Church of Scotland)

I report on the accounts of the charity for the year ended 31 December 2021 which are set out on pages 9 to 16.

Respective responsibilities of trustees and examiner

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

The charity trustees consider that the audit requirements of Regulation 10(1) (d) of the Accounts Regulations do not apply. It is my responsibility 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

My 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.

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 Regulations 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: (Anne Torrance, FCCA)

Date

Address: 1 Eastsyde Place, Portlethen, AB12 4TW

Arbuthnott, Bervie, and Kinneff (Church of Scotland) Trustees Annual Report for Year Ended 31st December 2021

Receipts and Payments Account

| | | Unrestricted Funds 2021 £ | Restricted Funds 2021 £ | Endowment Funds 2021 £ | Total 2021 £ | Total 2020 £ |
|---|--------|------------------------------------|----------------------------------|---------------------------------|--------------------|--------------------|
| RECEIPTS: | | | | | | |
| Donations and Legacies | Note 3 | 68,623 | 1,005 | 0 | 69,628 | 71,431 |
| Income from charitable activities | | 776 | | | 776 | 1,254 |
| Bank and deposit interest | | 20 | | 0 | 20 | 847 |
| Investment Income | | 0 | | | 0 | 0 |
| | | 69,419 | 1,005 | 0 | 70,424 | 73,532 |
| Rental of Premises | 3 | 5,890 | | | 5,890 | 5,482 |
| Insurance Receipt | | 630 | | | 630 | 0 |
| Grants | | 0 | 9,050 | | 9,050 | 0 |
| Collection for Third Parties | | 132 | | | 132 | 0 |
| Total Receipts | | 76,071 | 10,055 | 0 | 86,126 | 79,014 |
| PAYMENTS: | | | | | | |
| Cost of generating funds | Note 4 | 157 | | | 157 | 227 |
| Charitable activities | 4 | 67,822 | 8,409 | | 76,231 | 122,761 |
| Governance Activities | 4 | 300 | | | 300 | 500 |
| Total Payments | | 68,279 | 8,409 | 0 | 76,688 | 123,488 |
| Excess of receipts over payments for the year, before transfers | | 7,792 | 1,646 | 0 | 9,438 | (44,474) |
| Transfers | | (120) | 768 | 0 | 648 | 0 |
| Excess of receipts over payments | | 7,672 | 2,414 | 0 | 10,086 | (44,474) |

Arbuthnott, Bervie, and Kinneff (Church of Scotland) Trustees Annual Report for Year Ended 31st December 2021

Statement of Balances

| | Unrestricted Funds 2021 £ | Restricted Funds 2021 £ | Endowment Funds 2021 £ | Total 2021 £ | Total 2020 £ |
|--|------------------------------------|----------------------------------|---------------------------------|--------------------|--------------------|
| <u>Bank and deposit balances</u> | | | | | |
| Opening Bank and deposit balances | 13,172 | 8,156 | 1,000 | 22,328 | 66,802 |
| Movement in year: | | | | | |
| Excess of receipts over payments for year | 7,672 | 2,414 | 0 | 10,086 | (44,474) |
| Closing Bank and deposit balances | 20,844 | 10,570 | 1,000 | 32,414 | 22,328 |
| Investments value (cost £17,115) | | | 20,749 | 20,749 | 21,061 |
| <i>Material amounts owed as at 31.12.21</i> | | | | | |
| Balance of Ministry & Mission due | | | | | 5,245 |
| Payment due to subcontractor on ACE project | | | | | 8,000 |
| <i>Material amounts due as at 31.12.21</i> | | | | | |
| Gift Aid and GASDS to be claimed | 813 | | | 813 | 5,368 |
| <i>Net amount owed</i> | (813) | 0 | 0 | (813) | 7,877 |

The accounts were approved by the Kirk Session on:

For and on behalf of the Kirk Session

_____ Trustee

_____ Treasurer

Date

Arbuthnott, Bervie, and Kinneff (Church of Scotland) Trustees Annual Report for Year Ended 31st December 2021

Notes to the Accounts:

1. Trustee Remuneration and Related Party Transactions

During the year, pulpit supply of £155 was paid to trustee Margaret Benton.

Aside from this, no payment or expenses were paid to any trustee other than minister's expenses -see note 4.

2. Movement in Funds

| | At 1st January 2021 | Re- ceipts | Pay- ments | Trans- fers | Gain(loss) on Invest- ments | At 31st De- cember 2021 |
|----------------------------|---------------------------|---------------|---------------|----------------|-----------------------------------|-------------------------------|
| Unrestricted Funds | | | | | | |
| General Fund | 4,401 | 70,950 | 58,124 | (2,264) | 0 | 14,963 |
| Fabric Fund | 19 | 2,212 | 5,644 | 358 | 0 | (3,055) |
| Church Centre | 342 | 1,579 | 3,333 | 1,786 | 0 | 374 |
| Herd Centre | 410 | 1,198 | 1,046 | 0 | 0 | 562 |
| Herd Centre- Investment | 8,000 | | | | | 8,000 |
| | 13,172 | 75,939 | 68,147 | (120) | 0 | 20,844 |
| Restricted Funds | | | | | | |
| World Mission | 0 | 29 | | | | 29 |
| Junior Fellowship | 413 | 291 | 1,041 | 645 | | 308 |
| Holiday Club | 1,551 | 80 | 580 | (283) | | 768 |
| Bervie Organ Fund | 1,744 | | 720 | 398 | | 1,422 |
| Farquhar Trust | 33 | | | 21 | | 54 |
| Burnett Trust | 73 | 40 | | | | 113 |
| Kinloch Trust | 770 | | | 43 | | 813 |
| Fabric Arbuthnott | 3,337 | 565 | 68 | | | 3,834 |
| Fabric ACE | 235 | 9,050 | 6,000 | (56) | | 3,229 |
| Third Party Collections | 0 | 132 | 132 | | | 0 |
| | 8,156 | 10,187 | 8,541 | 768 | 0 | 10,570 |

Arbuthnott, Bervie, and Kinneff (Church of Scotland) Trustees Annual Report for Year Ended 31st December 2021 Notes to the Accounts

2. Movement in Funds (continued)

| | At 1st January 2021 | Re- ceipts | Pay- ments | Trans- fers | Gain(loss) on Invest- ments | At 31st De- cember 2021 |
|--------------------------------|---------------------------|---------------|---------------|----------------|-----------------------------------|-------------------------------|
| Endowment Funds | | | | | | |
| Church Centre Fund | 5,885 | 185 | 0 | (185) | (107) | 5,778 |
| Bervie Organ Fund | 12,659 | 399 | 0 | (399) | (228) | 12,431 |
| Farquhar Trust | 674 | 21 | 0 | (21) | (13) | 661 |
| Kinloch Trust | 1,042 | 33 | 0 | (33) | (19) | 1,023 |
| Suttie, Bisset, Smith Trust | 318 | 10 | 0 | (10) | (6) | 312 |
| Stipend Fund | 1,000 | 0 | 0 | 0 | 0 | 1,000 |
| General Purposes Fund | 483 | 0 | 0 | 0 | 61 | 544 |
| | 22,061 | 648 | 0 | (648) | (312) | 21,749 |
| | 43,389 | 86,774 | 76,688 | 0 | (312) | 53,163 |
| Held in Cash | 22,328 | 86,126 | 76,688 | 648 | 0 | 32,414 |
| Held as Investments | 21,061 | 648 | 0 | (648) | (312) | 20,749 |
| | 43,389 | 86,774 | 76,688 | 0 | (312) | 53,163 |

Purpose of Restricted Funds:

World Mission: used for fundraising activities to support charities working globally

Junior Fellowship: used for work with children and young people

Holiday Club: used to support Scripture Union annual holiday club

Bervie Organ Fund: for expenditure connected to the organ in Bervie Church, such as maintenance and repairs.

Farquhar, Burnett and Kinloch Trusts: funds to be used to provide support to the poor of the area.

Fabric Arbuthnott: the trustees have set aside funds specifically for maintenance and repair of Arbuthnott Church.

Fabric ACE: relates specifically to the Arbuthnott Church Extension project.

Purposes of Endowments:

Church Centre: this fund is to support expenditure related to the Church Centre

Bervie Organ Fund, Farquhar Burnett and Kinloch trusts as above

Suttie Trust: this fund is to provide relief for the poor of the area.

Stipend Fund: this fund is to support Minister's Stipend. Interest from this fund is transferred to the General Fund at the minister's request.

General Purposes Fund: for general purposes

Arbuthnott, Bervie, and Kinneff (Church of Scotland) Trustees Annual Report for Year Ended 31st December 2021

Notes to Accounts

| | Unre- stricted Funds 2021 £ | Re- stricted Funds 2021 £ | Endow- ment Funds 2021 £ | Total 2021 £ | Total 2020 £ |
|--|---|---------------------------------------|--------------------------------------|--------------------|--------------------|
| 3. Analysis of Receipts | | | | | |
| WFO Scheme (non-Gift Aid) | 2,083 | | | 2,083 | 1,491 |
| Donations National Giving Day | 7,253 | | | 7,253 | 0 |
| Gift Aid Donations | 34,246 | | | 34,246 | 39,179 |
| Tax Recovered on Gift Aid Donations | 13,350 | | | 13,350 | 12,720 |
| Tax Recovered on Gift Aid Donations (National Giving Day) | 1,693 | | | 1,693 | 0 |
| Ordinary Offerings (Open Plate) | 3,040 | | | 3,040 | 2,962 |
| Other Offerings, Donations | 6,958 | 1,005 | | 7,963 | 15,079 |
| | 68,623 | 1,005 | 0 | 69,628 | 71,431 |
| Rental of Premises | | | | | |
| Funerals & Weddings | 3,120 | | | 3,120 | 2,887 |
| Herd Centre | 1,190 | | | 1,190 | 1,285 |
| Church Centre | 1,580 | | | 1,580 | 1,310 |
| | 5,890 | 0 | 0 | 5,890 | 5,482 |

Arbuthnott, Bervie, and Kinneff (Church of Scotland)

Trustees Annual Report for Year Ended 31st December 2021

Notes to the Accounts

| 4. Analysis of Payments | Unre- stricted Funds 2021 £ | Re- stricted Funds 2021 £ | Endow- ment Funds 2021 £ | Total 2021 £ | Total 2020 £ |
|-----------------------------------|---|---------------------------------------|--------------------------------------|--------------------|--------------------|
| Cost of generating funds | | | | | |
| WFO & Gift Aid Envelopes | 157 | | | 157 | 227 |
| | 157 | 0 | 0 | 157 | 227 |
| Charitable Activities | | | | | |
| Ministries and Mission Allocation | 34,651 | | | 34,651 | 41,608 |
| Presbytery Dues | 732 | | | 732 | 1,123 |
| Minister's Expenses | 717 | | | 717 | 2,591 |
| Pulpit Supply | 581 | | | 581 | 185 |
| Other staffing costs | 3,182 | | | 3,182 | 4,759 |
| Fabric Repairs & Maintenance | 8,274 | 6,068 | | 14,342 | 44,296 |
| Heat and light | 6,909 | | | 6,909 | 5,332 |
| Insurance | 5,482 | | | 5,482 | 5,252 |
| Other Building Costs | 193 | | | 193 | 802 |
| Church Office Expenses | 2,118 | | | 2,118 | 597 |
| Organ & Music | 2,863 | 720 | | 3,583 | 7,851 |
| Printing, stationery & postage | 360 | | | 360 | 667 |
| Charitable Donations | 336 | 631 | | 967 | 2,306 |
| Other Expenses | 1,292 | 990 | | 2,282 | 5,393 |
| Collection for Third Parties | 132 | | | 132 | |
| | 67,822 | 8,409 | 0 | 76,231 | 122,761 |
| Governance costs | | | | | |
| Independent Examiner's Fee | 300 | 0 | 0 | 300 | 500 |
| | 300 | 0 | 0 | 300 | 500 |

Arbuthnott, Bervie, and Kinneff (Church of Scotland) Trustees Annual Report for Year Ended 31st December 2021 Notes to the Accounts

5. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs 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 £28,700 and the maximum stipend (in the fifth and subsequent years) £35,269

6. Collections for third parties

6 Collections for Third Parties

| | 2021 | 2020 |
|---------------------------------|------|------|
| | £ | £ |
| CoS HIV Program (Souper Sunday) | 0 | 400 |
| Poppy Scotland | 132 | 161 |
| Water Aid | | 297 |
| | 132 | 858 |

Donations to charities

| | | |
|-------------------------------|-----|-------|
| Guild Projects (Bervie Guild) | | 100 |
| Christian Aid | | 450 |
| Scottish Bible Society | | 100 |
| Compassion UK | 717 | 826 |
| Scripture Union Scotland | 250 | 300 |
| Music for Life | | 50 |
| Tearfund | | 480 |
| | 967 | 2,306 |

Arbuthnott, Bervie, and Kinneff (Church of Scotland) Trustees Annual Report for Year Ended 31st December 2021

Appendix

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

CONSOLIDATED FABRIC FUND

| | 2021 | 2020 |
|--|--------|--------|
| | £ | £ |
| CAPITAL ACCOUNT | | |
| Credit balances held at 31 December (traditional mixed fund) | 6,905 | 6,905 |
| Market value of balances at 31 December | 11,462 | 10,841 |

REVENUE ACCOUNT

| | | |
|-----------------------|-------|-------|
| Balance at 1 January | 1,132 | 648 |
| Interest | 34 | 5 |
| Dividends | 199 | 479 |
| | 1,365 | 1,132 |
| Transferred to church | 1,365 | 1,132 |

CAPITAL ACCOUNT

| | | |
|-----------------------------|--------|--------|
| Credit balance at 1 January | 31,585 | 31,585 |
| | 0 | 0 |
| | 31,585 | 31,585 |

INDIVIDUAL FUNDS

CAPITAL ACCOUNT

| | | |
|---------------------------------------|-----|-----|
| Balance at 1 January | 654 | 654 |
| Balance at 31 December (deposit fund) | 654 | 654 |

REVENUE ACCOUNT

| | | |
|-----------------------------|-------|-------|
| Credit balance at 1 January | 1,281 | 1,268 |
| Interest | 2 | 13 |
| | 1,283 | 1,281 |