

The Church of Scotland
Dunblane St Blane's Parish Church

ACCOUNTS FOR THE YEAR TO 31 DECEMBER 2016

Congregation No: 231408

Charity No: SC 005185

Contact Address:
c/o M G S Yuille
Treasurer
35 Menteith View, Dunblane FK15 0PD

Dunblane St Blane's Parish Church

Reference and Administrative Information

Trustees and Principal Office-bearers who served during the year

Minister:	Rev G. J. Caldwell BD
Session Clerk:	Mr M. J. Elliott
Chairman of Congregational Board:	Mr A Bragg
Clerk to the Congregational Board:	Mr S Bassett
Church Treasurer:	Mr M G S Yuille BAcc CA

Other Trustees who served during the year were as follow:

Elders, Members of the Kirk Session

Mrs I Balloch
Mrs L Bassett, Stewardship Convenor
Mr D Bryden
Mr J Campbell
Mrs M Campbell
Mrs M Carter
Mr P Christmas
Miss J Conely
Mr G Connery, Convenor of the Youth Work Committee
Mr G Cuthbertson
Mr A G Dunn, Convenor of the Finance Committee
Mr D Gunn
Mr J Houliston
Mrs M Lawrie, member of the Property Committee
Mrs E Livingstone
Mr P Mackay
Mrs M MacLeod
Mr K McKenzie
Mr I McClellan
Mr R Menzies, Youth Work Committee member
Mr I Muir
Dr P Pinnock
Mr T Rees
Mr D Reid, Gift Aid Convenor
Mrs E Reid, member Youth Work Committee
Mr D Scott, Property Convenor
Mr M Strachan
Mrs M Watson
Mr A Young

Emeritus Elders - Mrs J Cattan, Mrs F Eadington, & Mrs M Ferguson.

Congregational Board Members

Mr D Brown
Mrs I Law
Mr R Lawrie
Mr I Livingston
Mr W Perrie
Mrs H Wynd, FWO Convenor and member of the Finance Committee

Independent Examiner - Richard Baird CA, A9 Partnership, 57-59 High Street, Dunblane FK15 0EE

Bankers - Bank of Scotland, 63 High Street, Dunblane FK15 0EL

Solicitors - McLean & Stewart, 53 High Street, Dunblane FK15 0EG

Church Officer - Miss J Protopapdakis,

Dunblane St Blane's Parish Church

Trustees' Annual Report

Year ended 31 December 2016

The trustees present their annual report and financial statements of the charity for the year ended 31 December 2016. The financial statements have been prepared on a Receipts and Payments basis in accordance with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

Objectives and Activities

St Blane's Church offers the whole community an opportunity for public worship twice on a Sunday, morning and evening. Christian festivals of Christmas and Easter are celebrated with an invitation extended to all members of the community to participate. Christian sacraments of Baptism and Communion are offered on a regular basis. Christian marriage services are also conducted on a regular basis. The Church also provides Christian burial services both to its own members and to the wider community. The Church also seeks to celebrate milestones in people's lives through services of blessing and remembrance.

Structure, Governance and Management

Governing Document

The congregation is a registered charity, number SC005185 and is administered in accordance with the terms of the Model Deed of Constitution (or Deed of Constitution (Unitary Form)) and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

Recruitment and Appointment of Trustees

Members of the Kirk Session and the Congregational Board 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 Congregational Board is appointed from within the congregation and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Board Members are then appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek re-election at the next Stated Annual Meeting.

Organisational Structure

The Congregational Board, whose chair is an elected chairperson (not the minister), normally meets 5 times a year. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate. The Kirk Session, which normally meets six times annually, is responsible for spiritual affairs within the church. A Youth Committee leads on that aspect of the Church's work.

Working with young people

The church provides support to children and young people in a number of ways. The Church supports through staffing and finance a range of children's and youth work. Weekly Sunday School and Bible Class activities are held for children and young people. These are open for anyone in the community to attend. The Boys' and Girls' Brigades are provided for young people to learn life skills, participate in sports and outdoor events, all within a framework of Christian leadership and values. Both organisations use the halls regularly on a weekly basis.

Creche: A crèche is provided for all children under 3 every Sunday. We currently have 2 children using this resource on a regular weekly basis. This allows their parent(s) to attend the morning service. The crèche has two

members of the congregation (on a rota basis) who look after these younger children each week. The crèche has not required any additional resources in the last year, and primarily uses toys and equipment that have been gifted to the church. In order to ensure that the crèche children learn from a young age that they are a valuable part of the church, they receive gift books at the end of each school year and presents from the church at the family Christmas party.

Sunday School: There are approximately 24 children (age 3-10) attending the Sunday school every Sunday morning during the morning service. In this time, the children learn about God's love for them using Scripture Union teaching material. This involves various teaching methods including songs, memory verses, games, crafts and worksheets. There is a team of 8 church members who volunteer on a rota basis to support the work in the Sunday school. The Sunday school benefits from the provision of Scripture Union teaching material (bought each term), resources for crafts and baking. As with the crèche the Sunday school children also receive gift books at the end of the school year and presents at Christmas.

The Bible Class(TBC): There are currently 8 young people (aged 11-14) who attend TBC on a regular basis. The children in primary 7 recently moved up to the bible class at Christmas 2016. As with the Sunday school they learn about the Christian faith through the use of Scripture Union material and audio-visual presentations. We currently have a young person, Josh Whitehead (on loan from Stirling Baptist Church) helping to run the bible class who is volunteering this service to help towards the completion of his Duke of Edinburgh award. This is supervised and supported by Gary Connery.

St Blane's church supports local youth organisations that seek to have similar goals as the church in sharing the Christian message; these include the Boys Brigade and Girls Brigade. Support is given through the use of the church hall, sharing services and volunteers from the congregation helping to run and organize these activities. Our minister, Rev G. Caldwell also provides a link into the wider community through leading assemblies in the local primary schools and secondary school.

25th Stirling (Dunblane) Company, The Boys Brigade
(Affiliated to / member of St Blane's Church and Dunblane Cathedral).

The Company continues to be very vibrant and successful as well as a great witness to the Christian faith in action in Dunblane. Numbers remain strong, albeit with a slight decrease at the start of the new session in August 2016, mainly due to a larger than usual number of senior boys having to leave at 18.

The Company continues to be a great witness in the community, and testament to the volunteer leaders involved. We have had to continue with waiting lists at certain age groups in the Anchor and Junior Sections as reported last year, this is due to leader numbers, the size of the Cathedral halls where we meet and to ensure a balance of numbers in the age groups as the boys progress through the sections, this has not caused any major issues that we are aware of.

We continue to support local charities such as the Startup Stirling Food Bank with monthly collections and a big Christmas appeal (over 2 tons of foodstuffs in the December 2016 appeal alone) as well as supporting the Christian Aid week, the BB World Mission Fund & Mary's Meals.

We ran a very successful Pantomime (Ukulele Jock and the Beanstalk) in February 2016 with 4 performances over the weekend. More than 700 people from the local community attended, as well as folks from further afield including the Scottish Arts and Culture Minister; it was a great event..... Oh yes it was!

However our main and most spectacular achievement of 2016 was Project Malawi. The boys and Officers raised over £70,000 in less than 12 months which enabled 16 of our boys and one Girls Brigade girl along with 6 leaders, to travel to Malawi for 2 weeks in July 2016. Under the guidance of our partner charity, Classrooms for Malawi, they then completely renovated 18 classrooms in the Primary schools of Nansato and Pasani in the Likhubula area of Malawi. Suffice to say it was an amazing and emotional experience.

Membership

Total membership throughout 2015 has remained at around 170 boys, this number is made up of;

- Company Section (P7 to S6) – 90
- Junior Section (P4 to P6) - 50 boys
- Anchor Boys (P1/2 to P3)- 30 boys

There are 31 Volunteer Leaders regularly supporting the three different sections (all of whom all are now registered under the revised PVG scheme – or have an application in progress - and have been registered with the BB nationally). Of the Company Section, 41 are the senior boys – S4 to S6, a notable achievement.

Bible Class

Company Section Bible Class has a regular 40 plus boys attending and alternates between Sunday mornings at 9:30am (2nd and 4th Sundays of the month) – a Bacon Roll Bible Class at the Cathedral Halls, and Sunday evenings at 7:30pm (1st, 3rd & 5th, if it occurs, Sundays of the Month) in St Blane's Hall, followed by an hour of games in the Hall (Pool, Table Tennis, Chess and X box)

Band

The Band continues to grow in strength and stature with 34 boys in total. The standard the boys are achieving now was demonstrated at the recent Christmas service at St Blane's and was acknowledge with a Silver Plus award at the regional heats of the Scottish Concert Band Festival. It is the first time the band have entered such a competition and, in gaining the award, the boys also qualified for the finals of the competition, to be held in Perth Concert Hall in March 2017.

The band had a very busy Christmas period, entertaining not just at churches but at M&S, Randolph Hill, Dunblane Hydro, Edinburgh Airport, Forth Valley Royal Hospital and Bo'ness Steam Railway. The Band uses St Blane's Hall every Wednesday evening from 7:30pm to 9pm for Band Practice and stores it's equipment there.

The Company have attended Church at St Blane's a number of times running the evening service on the 11th December and attending the new evening Youth Services introduced by the Minister in 2016.

Conclusion

The Company continues to be grateful to St Blane's for all the fantastic support that we receive from the Minister, the Board, the Kirk Session and the wider congregation – it is undoubtedly a crucial part of the continued success of the Company and supports the ongoing advancement of Christ's Kingdom and the promotion of Habits of Obedience, Reverence, Discipline and Self-respect and all that tends toward true Christian Manliness in the boys and young men of the community in and around Dunblane.

Achievements and Performance

St Blane's regularly supports local charities through the provision of our premises and the raising of funds for charity. Subsequent to the Stewardship campaign in 2014 the Church continues to provide support to Ekwendeni hospital in Malawi, Stirling Street Pastors and Start-up Stirling. Through harvest celebrations and special collections we support the work of other charities such as Christian Aid, and the Scottish Bible Society.

Through all of our activities we seek to further the cause of the Christian gospel, by offering education and inspiration, by serving people's needs both locally and internationally and by offering worship and fellowship to all. In 2016, the Church took stands at the Dunblane Fling and the Doune and Dunblane Agricultural show as a means of reaching out to the local communities. A Christian discovery course has started for anyone interested in attending and the Minister leads training of the Elders at each meeting of the Kirk Session. Towards the end of 2016, the Session started to prepare for a review of the Church by the local Presbytery and this involves members of the Session and the wider church in thinking about the work ahead and the development of the Christian community in St Blane's. Planning is underway for the appointment of a church worker to assist with the development of the young folk in the church and their, and other families.

As reported last year, approval had been given to upgrade the audio-visual system in the Church and to carry out extensive roof repairs. Both projects were completed in the first quarter of 2016. Following liaison with Stirling Council, adjoining proprietors to the Church Hall, roof repairs were carried out by the Council and that has stopped water ingress to the Church Hall. Further works to both the Church and Hall are planned in the coming year and approval has been given for further roof work on the Church and the redecoration of the Hall. Following agreement of the Congregational Board, a survey of the heating system throughout the Church and Hall is being carried out and it is envisaged a new heating system will be procured in 2017.

Financial Review

The year under report has seen a satisfactory outcome with receipts exceeding payments by just under £17000. Income from congregational giving was essentially static, with only Gift Aid receipts showing an increase on 2015 and that was due to claims being made quarterly rather than on a twice-yearly basis. This accounted for an increase of approximately £7500. Donation income benefited from a gift of just over £1500 from the dissolution of the Dunblane Community Trust and this gift is restricted to expenditure on Youth activities. Investment income was also ahead of 2015, recording an increase of just over 20% to a total of £10067, reflecting a full year of holding investments in the Church of Scotland Investors Trust. Expenditure during the year was lower than in 2015 and when the payment in respect of the shared manse is excluded, the total for 2016 was just under £3000 less than 2015. Overall, the financial position remains robust, though attention on giving levels is being maintained going forward, as is robust cost control, though the major expense, the payments towards the Ministry costs, is largely outwith the Congregation's control.

In 2017 there is likely to be significant investment in the Church property, as flagged above; this is regarded as an investment for the future of St Blane's and hence will be met from reserves to avoid further pressure on congregational giving.

Reserves Policy

It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds. At the year end the Church held unrestricted cash funds of £63774 of which £13306 had been designated for fabric purposes. The remaining balance of £50468 represents six months expenditure. The Trustees are aware of the need to maintain the property, as set out above, and invested funds are available to meet these requirements. Of the total value of investments at the year-end, £102721 is earmarked for Fabric purposes, £20118 is restricted to Youth work and the balance of £139260 is for general purposes.

The Church also held £7791 of restricted funds that are to be used for the purposes specified in Note 2.

Risk Management

The main risks facing the Church at this time are reduced levels of income arising from reduced membership or giving and falls in investment income, together with significant unforeseen expenditure on the Church's buildings. Regarding property risks, the property convenor is compiling a long-term maintenance plan to ensure as much anticipation of the needs for repair and maintenance are anticipated and an independent survey has been carried out by the local Presbytery and the results are awaited. Regular reports on the financial position are made to the Trustees and the church members so that all are aware of the situation regarding income and expenditure. In 2016 the Church appointed a Health & Safety supervisor and work has been on-going to identify areas where remedial action may be required. Regular reports on this work are made to each meeting of the Congregational Board.

Statement of Trustees' Responsibilities

The members of the Trustees must prepare financial statements that give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The Congregational Board is responsible for keeping proper accounting records that 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 taking reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf on 13th March 2017,

Michael Elliott, Session Clerk

Dunblane St Blane's Parish Church
SC 005185

Independent Examiner's Report to the Trustees of Dunblane St Blane's Parish Church

I report on the accounts of the charity for the year ended 31st December 2016 that are set out on pages xx to xx.

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.

The charity 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

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.

Independent examiner's statement

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

1. that 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.

Signed

Name: Richard Baird CA

Address: 57-59 High Street, Dunblane FK15 0EE

Date:

Dunblane St Blane's Parish Church
Receipts and Payments Account
Year ended 31 December 2016

		Unrestricted Funds 2016	Restricted Funds 2016	Endowment Funds 2016	Total 2016	Total 2015
<u>Receipts</u>	Note	£	£	£	£	£
Donations	3	104178.18	1814.99	0.00	105993.17	101659
Legacies		0.00	0.00	0.00	0.00	0
Activities for Generating Funds		0.00	0.00	0.00	0.00	0
Bank & Deposit interest		184.92	43.21	6.34	234.47	788
Investment income		8986.08	846.00	0.00	9832.08	8351
		<u>113349.18</u>	<u>2704.20</u>	<u>6.34</u>	<u>116059.72</u>	<u>110798</u>
Rental of premises		0.00	0.00	0.00	0.00	0
Sale of assets		0.00	0.00	0.00	0.00	275000
Sale of investments		0.00	0.00	0.00	0.00	0
Grants		0.00	0.00	0.00	0.00	0
Receipts from General Trustees		0.00	0.00	0.00	0.00	0
Other Receipts		4408.01	0.00	0.00	4408.01	0
<u>Total Receipts</u>		<u>117757.19</u>	<u>2704.20</u>	<u>6.34</u>	<u>120467.73</u>	<u>385798</u>
<u>Payments</u>	4					
Costs of generating funds		123.68	0.00	0.00	123.68	121
Charitable activities		101204.05	1630.41	6.34	102840.80	288288
Governance costs		660.00	0.00	0.00	660.00	552
Purchase of Investments						234994
<u>Total Payments</u>		<u>101987.73</u>	<u>1630.41</u>	<u>6.34</u>	<u>103624.48</u>	<u>526275</u>
Excess of Receipts over Payments for the year before transfers		15769.46	1073.79	0.00	16843.25	(140477)
Transfers		0.00	0.00	0.00	0.00	0
Excess of Receipts over Payments for the year		<u>15769.46</u>	<u>1073.79</u>	<u>0.00</u>	<u>16843.25</u>	<u>(140477)</u>

Dunblane St Blane's Parish Church

Statement of Balances

At 31 December 2016

	Unrestrict ed funds £	Restricted funds £	Endow ment funds £	Total 2016 £	Total 2015 £
<u>Bank & Deposit Balances</u>					
Bank & deposit balances brought forward	48004.96	6717.29	927.6	55649.85	195798.
<u>Movement in year:</u>					
Excess of Receipts over Payments for the year	15769.46	1073.79	0.00	16843.25	(140148).
Bank & deposit balances carried forward	<u>63774.42</u>	<u>7791.08</u>	<u>927.60</u>	<u>72493.10</u>	<u>55650.</u>
<u>Investments at market value</u>					
(cost £ 246676.57)	<u>241980.32</u>	<u>20117.88</u>	<u>0.00</u>	<u>262098.20</u>	<u>243393.</u>
<u>Assets</u>					
Gift Aid Receivable	<u>5461.50</u>	<u>0.00</u>	<u>0.00</u>	<u>5461.50</u>	<u>13422.</u>
<u>Liabilities</u>					
Cost of repair not yet billed	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.</u>

The accounts were approved by the Trustees on 13th March 2017

For and on behalf of the Kirk Session and Congregational Board

Session Clerk

Treasurer

Dunblane St Blane's Parish Church

Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

During the year 10 trustees, including the Minister, received reimbursement of expenses incurred on behalf of the Church totalling £1572.85. In addition Mrs J Protopapdakakis who is a member of the Congregational Board received an honorarium of £300 for providing her services as Church Officer during the year. Further, the firm of R D Lawrie received £321.45 for services rendered to the Church; Mr and Mrs Lawrie are Board member and Elder respectively.

2 Movements in Funds

	At 1 January 2015 £	Receipts £	Payments £	Transfers £	At 31 Dec 2016 £
Unrestricted funds					
Designated Fabric Fund	17324.73	927.51	11355.94	0.00	6896.30
General Fund	24359.31	109726.27	86670.12	0.00	47415.46
Designated Organisations	2697.78	3958.01	3961.67	0.00	2694.12
Session Fund	358.48	0.18	0.00	0.00	358.66
Fabric – Manse Fund	3264.66	3145.22	0.00	0.00	6409.88
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	48004.96	117757.19	101987.73	0.00	63774.42
Restricted funds					
Organ Fund	3032.24	20.73	0.00	0.00	3052.97
Church Interior Fund	1630.41	0.00	1630.41	0.00	0.00
Youth Work Fund	441.80	2371.13	0.00	0.00	2812.93
Family Fund	1612.84	312.34	0.00	0.00	1925.18
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	6717.29	2704.20	1630.41	0.00	7791.08
Endowment funds	927.60	6.34	6.34	0.00	927.60
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	927.60	6.34	6.34	0.00	927.60
Total funds	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	55649.85	120467.73	103624.48	0.00	72493.10

Purposes of Designated Funds

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

Session Fund: this fund can be used at the discretion of the Kirk Session for purposes related to worship.

Purposes of Restricted Funds

Organ Fund: This is a fund to provide for the repair and upkeep of the pipe organ.

Church Interior Fund: This is a fund to assist with the cost of alterations and improvements to the Church interior.

Youth work Fund: This is a fund to be used to support youth work, travel and youth organisation activities as part of the Church's outreach activities.

Family Fund: this fund is to support family based activities in the Church

Purposes of Endowment Funds Income from the endowment funds is used to support the general purposes of the Church but the capital is to remain intact.

	Unrestricted Funds 2016 £	Restricted Funds 2016 £	Endowment Funds 2016 £	Total 2016 £	Total 2015 £
3. Analysis of Donations					
WFO Scheme (non Gift Aid)	1816.40	0.00	0.00	1816.40	2837
Gift Aid Donations	66752.50	300.00	0.00	67052.50	67103
Tax Recovered on Gift Aid Donations	25706.64	0.00	0.00	25706.64	18115
Ordinary Offerings (Open Plate)	5328.12	0.00	0.00	5328.12	4448
Other Offerings, Donations etc	4574.52	1514.99	0.00	6089.51	9156
	<u>104178.18</u>	<u>1814.99</u>	<u>0.00</u>	<u>105993.17</u>	<u>101659</u>

4 Analysis of Payments

Costs of generating funds

Offering envelopes	123.68	0	0	123.68	121
	<u>123.68</u>	<u>0</u>	<u>0</u>	<u>123.68</u>	<u>121</u>

Charitable activities

Ministries & Mission allocation	57306.00	0.00	0.00	57306.00	56802
Presbytery dues	1138.00	0.00	0.00	1138.00	1384
Minister's expenses	535.45	0.00	0.00	535.45	681
Pulpit supply	311.50	0.00	0.00	311.50	4255
Designated Organisations	3961.67	0.00	0.00	3961.67	2927
Fabric repairs & maintenance	10208.82	1630.41	0.00	11839.23	6799
Council Tax	1363.75	0.00	0.00	1363.75	789
Heat and light	4120.00	0.00	0.00	4120.00	5041
Insurance	3394.56	0.00	0.00	3394.56	3697
Other building costs	2969.35	0.00	0.00	2969.35	3864
Church office expenses	1516.62	0.00	0.00	1516.62	1543
Organ & music	6151.50	0.00	0.00	6151.50	5230
Charitable donations	2478.07	0.00	0.00	2478.07	187334
Other expenses	2335.96	0.00	6.34	2342.30	7942
	<u>97791.25</u>	<u>1630.41</u>	<u>6.34</u>	<u>99428.00</u>	<u>288288</u>

Governance costs

Independent examiner's fees	660.00	0.00	0.00	660.00	552
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Other payments

Purchase of assets	3412.80	0.00	0.00	3412.80	2320
Purchase of investments					234994
	<u>101987.73</u>	<u>1630.41</u>	<u>6.34</u>	<u>103624.48</u>	<u>526275</u>

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 £26380 and the maximum stipend (in the tenth and subsequent years) £32419.

	2016 £	2015 £
6. Collections for Third Parties		
Scottish Bible Society	200.00	0
Ekwendeni Hospital, Malawi	1313.14	162
Start Up Stirling	345.38	500
Stirling Street Pastors	329.55	730
Dunblane Development Trust	200.00	0
Dunblane Boys Brigade	0.00	700
Christian Aid Scotland	0.00	242
Dunblane Council of Churches	90.00	0
	<hr/> 2478.07	<hr/> 2334

APPENDIX

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

2016

2015

TEMPORARY ACCOUNT

Credit Balance at 31 December

£89.86

£89.27