

Dunblane St Blane's Church of Scotland

ACCOUNTS FOR THE YEAR TO 31 DECEMBER 2020

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 Church of Scotland

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 (retired June 2020) Mr A G Dunn (appointed June 2020)
Church Treasurer:	Mr M G S Yuille BAcc CA

Trustees who served during the year were as follow:

Elders, Members of the Kirk Session

Mr D Bryden
Mr J Campbell
Mrs M Campbell
Mrs M Carter
Mr P Christmas
Miss J Conley, Chair, Pastoral Care Committee
Mr G Connery
Mr G Cuthbertson
Mr A G Dunn, Session Clerk and Convenor of the Finance/Property Committee
Mr D Gunn
Mr M Elliott
Mrs M Lawrie
Mrs E Livingstone
Mr P Mackay
Mrs M MacLeod
Mr K McKenzie (resigned October 2020)
Mr I McClellan
Mr R Menzies
Mr T Rees
Mr D Reid, Gift Aid Convenor
Mrs E Reid
Mr D Scott, Property Convenor (retired December 2020)
Mrs M Watson
Mr A Young
Mr M G S Yuille

Emeritus Elders - Mrs I Balloch, Mrs F Eadington, Mrs M Ferguson & Mr I Muir.

Independent Examiner - Richard Baird CA, The A9 Partnership Ltd., 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 Protopadakis,

**Dunblane St Blane's Church of Scotland
Trustees' Annual Report
Year ended 31 December 2020**

The trustees present their annual report and financial statements of the charity for the year ended 31 December 2020. 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).

There can be no doubt that the year to 31 December 2020 has had a profound impact on society and our church has been affected like many other organisations, businesses and charities. The following report gives an insight into the impact of the pandemic on our activities, but the Church's objectives, governance and management remained the same, with technology being utilised to enable meetings to take place by computer.

Objectives and Activities

St Blane's Church normally offers the whole community an opportunity for public worship twice on a Sunday, morning and evening. During the last nine months of the year services took place on Sunday mornings only and were live-streamed via Youtube so that the community could still access worship. The Christian festivals of Christmas and Easter are celebrated with an invitation extended to all members of the community to participate either in person or online. Christian sacraments of Baptism and Communion are offered on a regular basis as are Christian marriage services, conducted in 2020 in accordance with the ruling regulations at the time. The Church also provides Christian funeral 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 Deed of Constitution (Unitary Form). The congregation 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 are the charity trustees. The elders of the church 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. Under the Unitary constitution, 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 and to become members of committees of the Kirk Session.

Organisational Structure

The Kirk Session, which normally meets six times annually, is responsible for spiritual affairs within the church, and for all temporal matters. The Kirk Session has a number of committees reporting to it, covering areas such as Finance and Property, Mission and Discipleship, Pastoral Care and Communications.

Working with young people

2020 was a very challenging year across the the whole church as noted in this report. This holds true in the children and youth work in St Blanes where the team have tried to provide connectivity, to continue to share God's love and provide teaching and relationship where possible. Apart from two weeks in late August where we were able to provide a live Sunday School session, nothing has been face to face. All group activity has been suspended for the majority of the year.

Children's talks have continued to be a feature of our services providing teaching for anyone in church or watching at home. Sunday School materials have been delivered to each child's door. In the run up to Christmas our Children and Family worker and Sunday School leader delivered craft activities, with all ingredients and equipment supplied to each child's home; photographs of the activities were then shared with the congregation and were included in Advent celebrations, and a form of a nativity, with each child recording a part of the story which was then played, was broadcast, interspersed with Carols. This was hugely different to the usual Nativity service, but a real joy to watch.

Numbers are difficult to gauge for the whole of creche and Sunday School as none have been in church since March. Many of the creche children from last year should now be in the Sunday School; however there approximately 5 children under 3 years associated with the church; there are 16 children between the ages of 3 and 10 who have attended, many irregularly, before lockdown and a further 8 in the 11 to 16 age bracket. Of those, any child at high school would have moved to bible class in August and have been invited to join activities online. The team continue to deliver activity and opportunity to learn however with home schooling continuing it is recognised that this is challenging for both parents and children.

A Youth Alpha series began in October 2019 and at the participating young adults' request, it continued on Zoom. This was a huge blessing and encouragement to the 3 leaders, especially when the material ended and there was a desire to continue. The group wanted to dig deeper and so they selected 12 topics for further study and deliberation, interspersed with some fun quiz nights which the kids themselves participated in the organisation. The two oldest members 'graduated' and left for University in September reducing regular attendees from 5 to 3 with one new addition in September taking the group to 4 members. While there is a desire to bridge the gap to the other 4 eligible kids it is difficult in the current circumstances. There are meetings on Zoom on a Thursday evening for a game/silliness/ice breaker then a time of study using a series of mini bible studies pitched at teenagers which have proven to be very good. The aim is to provide discipleship and a loving, safe environment for young adults to develop their own faith and relationship with God.

As a church the desire is for the very best for those in our care and that Church will continue to be part of the kids' lives as much as it can be in the current circumstances. The Church does not underestimate the huge impact the pandemic is having and continues to have on all ages of our congregation even once things return to a more normal way of worshipping. With an already declining number, there is much to do in the times to come. However difficult the outlook is, the Church stands together, determined to provide a place where any child or young adult can come and experience God, faith and love.

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

The Boys' Brigade company that is part of St Blane's church (25th Stirling (Dunblane)) is a separate registered charity and linked with both St Blane's Church and Dunblane Cathedral. A team of more than 30 leaders works with around 160 boys and young men aged 5-18 each week, providing a nurturing Christian environment in which they can learn new skills, make friends, gain awards, and develop their understanding of the Christian Faith.

The company has stable leadership across its four age-group sections and as a whole. Fraser Boyd is Captain, with officers-in-charge of each section as follows: Anchor Boys – Alasdair Lunan; Junior Section – Ann Johnston; Company Section – Graeme McEwan; Seniors – Ian Brown.

Boys' Brigade meetings were held as normal until the period of covid19 lockdown began on 23rd March, after which all meetings were held virtually using Zoom. There was a good level of engagement with these as well as the 'BB at Home' activities and challenges that were sent to boys of all ages each week. The company received wide praise for the way it adapted to the circumstances, with an emphasis on supporting the boys' wellbeing and providing a method of 'meeting up' with their friends, albeit on a screen. When face-to-face activities were able to resume at the beginning of September, careful care was taken with new regulations, with meetings initially held outside until late October, when changes in church building availability allowed a move inside with limited group numbers.

The pandemic has affected the completion of and awarding of major BB achievements this year. While seven boys have, effectively, completed their Queen's Badge, these have not yet been signed off nor presented. The same applies to Duke of Edinburgh's Awards, as overnight expeditions that were due to take place could not go ahead.

The BB's Band provides the opportunity to learn a musical instrument (brass, woodwind or percussion) and participate regularly in different ensembles. The band celebrated its 10th anniversary in January 2020 and had prepared very well for the BB Scottish Bands Contest and Perform in Perth until just three days before the first of these events, when things started to be cancelled due to covid19. However, the boys made the most of a window of opportunity between November and December 2020, when outdoor playing was allowed, taking to the streets of Dunblane to play carols and, in doing so, raising almost £6,000 for eight small local charities.

The boys continue to support many other local and national charities (BB World Mission Fund, Startup Stirling, Christian Aid, 500 Miles, Poppy Scotland and SSPCA to name a few) through sponsored events, fund raising, bag-packing, practical support and food bank collections.

The Company continues to be grateful to St Blane's for all the fantastic support received from the Minister, 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. Such activities have been severely curtailed in 2020 as a result of the pandemic. Through harvest celebrations and special collections the work of other charities has been supported and details of donations made are shown in note 6 to the Accounts. A collection was taken for Christian Aid and the amount collected of £288 was remitted just after the year-end.

The Guild, which met regularly through 2019 was unable to meet after the national lockdown was introduced in March. This effectively curtailed their activities until restrictions are eased to allow such meetings to take place.

New activities in 2019 were the starting of an after-school club for young children in September and for the more sporting folk, Boccia was introduced on Thursday mornings. Both activities seek to encourage non-members of St Blane's to participate, but these

too were cancelled due to the lockdown restrictions. The golf day planned to take place at the local golf club, with an after dinner talk being given by a member of Christians in Sport was also cancelled.

Property Matters

The normal annual maintenance was carried out on Church, Church hall and manse whenever necessary and in accordance with the Covid regulations. The main expenditure in 2020 was the repair of the Church stonework in accordance with a Presbytery review. The Church is very fortunate and blessed to have had the financial resources to enable the work to be carried out and gratitude is due to the committee of volunteers who oversaw the works as they progressed. Some further works were planned for 2020 to complete the major renovation and refurbishment of St Blane's. These works have been postponed meantime.

Financial Review

Overall, the year under report has seen total receipts exceed payments by £21578.41 for all funds. Income to general funds from congregational giving was less than 2019 in total but that was expected given the period of closure and restrictions on numbers who could attend services. The small surplus in Unrestricted funds was only achieved following the realisation of some of the invested funds which raised £25000.78. The investment in the Youth fund was realised at the start of the year and realised £21,589.92 which has been partially utilised to support the costs of the Children and Family worker. During the first lockdown period this worker was furloughed and as a result total in-year costs were less than in 2019 and less than budgeted. Investment income was less than 2019 by some £2500, a combination of continuing low interest rates and the impact on dividends payments as a result of the pandemic. Payments from general funds during the year were lower than in 2019 after adjusting for the costs of the Church refurbishment, the main cost being the contribution to the Ministries and Mission Fund of the Church of Scotland. It was necessary to sell the investments mentioned above to meet the full cost of this contribution. Overall, the financial position remains robust, only as a result of the substantial reserves. Robust cost control is in place though the major expense, the payments towards the Ministry costs, is largely out-with the Congregation's control. In 2021 this cost has fallen by 18% but is still at a level that will require further investment sales.

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 £56039.21 of which just over £15,500 has been designated for fabric purposes. The balance of £37,164.98 represents approximately six months expenditure based on the 2021 budget. 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, £166,255 is earmarked or restricted for Fabric purposes, and the balance of £108320 is for general purposes.

The Church also held £24047.20 in cash 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, congregational giving or falls in investment income, together with significant unforeseen effects of the continuing pandemic and associated restrictions. Regarding property risks, the property convenor has compiled a long-term maintenance plan to ensure as much as possible, that the needs for repair and maintenance are anticipated. An independent survey carried out by the local Presbytery has informed the maintenance plan. 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 Kirk Session along with reports on safeguarding matters.

Statement of Trustees' Responsibilities

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 Trustees are 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 18th March 2021

Signed: **Alan G Dunn** Session Clerk

Dunblane St Blane's Church of Scotland
SC 005185

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

I report on the accounts of the charity for the year ended 31st December 2020 that are set out on pages 7 to 12.

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: **Richard Baird**

Name: Richard Baird CA

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

Date: 19th March 2021

Dunblane St Blane's Church of Scotland

Receipts and Payments Account

Year ended 31 December 2020

		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2020	2020	2020	2020	2019
<u>Receipts</u>	Note	£	£	£	£	£
Donations	3	72718.55	5000.00	0.00	77718.55	105797.90
Legacies		0.00	0.00	0.00	0.00	0.00
Bank & Deposit interest		192.21	137.38	6.29	335.88	616.34
Investment income		5887.22	3026.67	0.00	8913.89	11259.34
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
		78797.98	8164.05	6.29	86968.32	117673.58
Sale of Investments	8	25000.78	21589.92	0.00	46590.70	0.00
Other Receipts	9	9912.17	0.00	0.00	9912.17	9805.84
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<u>Total Receipts</u>		113710.93	29753.97	6.29	143471.19	127479.42
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<u>Payments</u>	4					
Costs of generating funds		85.96	0.00	0.00	85.96	84.56
Charitable activities		111058.87	9616.55	0.00	120675.42	194460.91
Governance costs		636.00	0.00	0.00	636.00	624.00
Purchase of Assets		499.00	0.00	0.00	499.00	0.00
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<u>Total Payments</u>		112279.83	9616.55	0.00	121896.38	195169.47
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Excess of Receipts for the year before transfers (2019 deficit of receipts)		1431.10	20137.42	6.29	21574.81	-67690.05
Transfers		2276.10	-2269.81	-6.29	0.00	0.00
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Excess of Receipts for the year (2019 Deficit of Receipts)		3707.20	17867.61	0.00	21578.41	-67690.05
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>

Dunblane St Blane's Church of Scotland

Statement of Balances

At 31 December 2020

	Unrestricted	Restricted	Endowment	Total	Total
	funds	funds	funds	2020	2019
Note	£	£	£	£	£
<u>Bank & Deposit Balances</u>					
Bank & deposit balances brought forward	52332.01	6179.59	927.60	59439.20	127129.25
Movement in year:					
Excess of Receipts over Payments for the year	3707.20	17867.61	0	21574.81	-67690.05
Bank & deposit balances carried forward	56039.21	24047.20	927.60	81014.01	59439.20
<u>Investments at market value</u>					
(cost £241849.98)	<u>180893.37</u>	<u>93682.47</u>	<u>0.00</u>	<u>274575.84</u>	<u>326373.66</u>
<u>Assets</u>					
Gift Aid Receivable	7	<u>3358.75</u>	<u>0.00</u>	<u>3358.75</u>	<u>3783.25</u>

The accounts were approved by the Trustees on 18th March 2021

For and on behalf of the Kirk Session

Signed: Alan G Dunn Session Clerk

Signed: Michael G S Yuille Treasurer

Dunblane St Blane's Church of Scotland

Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

During the year trustees, including the Minister, received reimbursement of expenses incurred on behalf of the Church totalling £3118.54. The total reflects some expenditure relating to the streaming of church services during the lockdown, a replacement church laptop computer, stationery and sundry expenses. Further, the firm of R D Lawrie received £417.05 for services rendered to the Church; Mrs Lawrie is an Elder and Trustee.

2 Movements in Funds

	At 1 January				At 31 Dec
	2020	Receipts	Payments	Transfers	2020
	£	£	£	£	£
Unrestricted funds					
Designated Fabric Fund	7911.79	533.10	0.00	1633.87	10078.76
General Fund	27715.03	109630.11	110822.39	10642.23	37164.98
Designated Organisations	3177.64	1566.30	1457.44	0.00	3286.50
Fabric – Manse Fund	13527.55	1981.42	0.00	-10000.00	5508.97
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	52332.01	113710.93	112279.83	2276.10	56039.21
Restricted funds					
Organ Fund	760.83	7.42	0.00	0.00	768.25
Youth Work Fund	648.74	26683.11	9616.55	72.19	17787.49
Family Fund	1961.66	13.30	0.00	0.00	1974.96
McMorran Fabric Fund	2808.36	3050.14	0.00	-2342.00	3516.50
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	6179.59	29753.97	9616.55	-2269.81	24047.20
Endowment funds	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	927.60	6.29	0.00	-6.29	927.60
Total funds	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	59439.20	143471.19	121896.38	0.00	81014.01

Dunblane St Blane's Church of Scotland

Notes to the Accounts

Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church and Manse property. The fund was used in the year to help fund the refurbishment of the church

Purposes of Restricted Funds

Organ Fund: This is a fund to provide for the repair and upkeep of the pipe organ. During the year a significant overhaul and cleaning of the pipe organ was carried out and the cost met by using this fund.

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. The fund was used in the year to support children being able to attend the Church Family weekend to Millport free of charge.

McMorran Fund: This fund is to be used to maintain the church properties, and the fund was used to support the refurbishment of the church during the year.

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. The income is used to support general expenditure in the year in which it arises.

	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Endowment Funds 2020 £	Total 2020 £	Total 2019 £
3. Analysis of Donations					
WFO Scheme (non Gift Aid)	489.00	0.00	0.00	489.00	854.00
Gift Aid Donations	52333.00	0.00	0.00	52333.00	62735.20
Tax Recovered on Gift Aid Donations	14745.55	1000.00	0.00	15745.55	18464.54
Ordinary Offerings (Open Plate)	2639.90	0.00	0.00	2639.90	5634.61
Other Offerings, Donations etc	2511.10	4000.00	0.00	6511.10	18109.55
	<hr/> 72718.55	<hr/> 5000.00	<hr/> 0.00	<hr/> 77718.55	<hr/> 105797.90

Dunblane St Blane's Church of Scotland

Notes to the Accounts

4 Analysis of Payments	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Total
	2020 £	2020 £	2020 £	2020 £	2019 £
Costs of generating funds					
Offering envelopes	85.96	0.00	0.00	85.96	84.56
	<hr/> 85.96	<hr/> 0.00	<hr/> 0.00	<hr/> 85.96	<hr/> 84.56
Charitable activities					
Ministries & Mission allocation	64085.00	0.00	0.00	64085.00	63968.00
Presbytery dues	1104.00	0.00	0.00	1104.00	1049.00
Minister's expenses	479.97	0.00	0.00	479.97	643.96
Pulpit supply	0.00	0.00	0.00	0.00	0.00
Family & Children's worker	0.00	9616.55	0.00	9616.55	13604.47
Designated Organisations	1457.44	0.00	0.00	1457.44	3651.64
Fabric repairs & maintenance	19931.57	0.00	0.00	19931.57	75220.20
Council Tax	1361.67	0.00	0.00	1361.67	1606.18
Heat and light	4586.01	0.00	0.00	4586.01	4448.34
Insurance	3137.40	0.00	0.00	3137.40	3497.04
Cleaning costs	2730.00	0.00	0.00	2730.00	3476.00
Church office expenses	2304.90	0.00	0.00	2304.90	2019.72
Organ & music	6614.00	0.00	0.00	6614.00	10093.04
Charitable donations	362.00	0.00	0.00	362.00	1846.96
Other expenses	2904.91	0.00	0.00	2904.91	9336.36
	<hr/> 111058.87	<hr/> 9616.55	<hr/> 0.00	<hr/> 120675.42	<hr/> 194460.91
Governance costs					
Independent examiner's fees	636.00	0.00	0.00	636.00	624.00
Other payments					
Purchase of assets	499.00	0.00	0.00	499.00	0.00
	<hr/> 112279.83	<hr/> 9616.55	<hr/> 0.00	<hr/> 121896.38	<hr/> 195169.47

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 £28,137 and the maximum stipend (in the fifth and subsequent years of service) £34,577.

	2020	2019
	£	£
6. Collections for Third Parties		
Church of Scotland for Malawi	220.50	0.00
Stirling Street Pastors	0.00	380.46
Try Praying	0.00	1225.00
Alzheimer Scotland	141.50	141.50
Dunblane Council of Churches	0.00	100.00
	362.00	1846.96

7. Gift Aid Receivable

The amount due of £3358.75 (2019 - £3783.25) was received from HMRC on 12th January 2021.

8. Sale of Investments

During the year investments held for General Purposes and for Youth work purposes were realised to raise cash to support the relevant purposes.

9. Other receipts

Other receipts mainly comprise a VAT refund of £7033.87 received in respect of VAT incurred on the church refurbishment project in 2019.