

Dunblane St Blane's Church of Scotland

ACCOUNTS FOR THE YEAR TO 31 DECEMBER 2021

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 A G Dunn CA
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, Property Convenor
Mr J Campbell
Mrs M Campbell
Mrs M Carter
Mr P Christmas
Miss J Conley, Chair, Pastoral Care Committee
Mr G Connery (resigned August 2021)
Mr G Cuthbertson
Mr A G Dunn, Session Clerk and Chair of the Finance/Property Committee
Mr D Gunn, Presbytery Elder
Mr M Elliott
Mrs M Lawrie
Mrs E Livingstone
Mr P Mackay
Mrs M MacLeod
Mr I McClellan
Mr R Menzies
Mr T Rees
Mr D Reid, Gift Aid Convenor
Mrs E Reid
Mr D Scott
Mrs M Watson
Mr A Young
Mr M G S Yuille, Treasurer and Chair of Mission and Discipleship Committee

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

Independent Examiner - Grant Thomson 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 2021

The trustees present their annual report and financial statements of the charity for the year ended 31 December 2021. 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 events of the year to 31 December 2021 have once again 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 year services took place on Sunday mornings only and were live-streamed via YouTube and made available to listen to by telephone 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 2021 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

2021 was another very challenging year across the whole church as noted in this report. This holds true in the children and youth work in St Blane's where the team have tried to provide connectivity, to continue to share God's love and provide teaching and

relationship where possible. Children's talks have continued to be a feature of our services providing teaching for anyone in church or watching at home.

Recently the Minister along with the leadership team for Youth activities met to discuss the future provision of Sunday School and how St Blane's could minister to children and young people going forward. In light of the restrictions on activities over the last two years, families moving on and a realisation that many of those who were regular attenders have been absent from church for some two years, this is a time for change, challenge and consideration.

The leadership team are considering the future to find God's plan and to work together to rebuild. It is planned to look at this with the Kirk Session to seek to shape the youth strategy going forward. There needs to be a recognition that the Church has to change how it delivers children's work. It is proposed to set up a series of events that are a mixture of craft/teaching with a theme, and provision on a Sunday morning will be a selection of activities for young people to choose. This was planned to start before the year end but the then applicable pandemic restrictions meant that did not happen. As soon as the restrictions are eased to permit such activity, the designed programme will start.

The Church will consider how best it can rebuild for the future, being led by the Youth Convener bringing together those who wish to work with young people, the leadership group and the families themselves.

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, though it has in 2021 built connections with St. Mary's Episcopal Church in Dunblane as well, as a need for more space for meetings was identified. 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 and Seniors – Ian Brown.

Boys' Brigade meetings began 2021 in virtual format again while the second Scottish lockdown was in place, but face-to-face meetings were able to resume outdoors around Easter-time and all sections took full advantage of the local green spaces to run successful outdoor programmes. Many activities were held over the summer holidays, including the first residential since February 2020, at the Baptist Church in Pitlochry, and an open summer music week, which brought in young musicians from around the area thanks to a grant received from YouthLink Scotland.

The pandemic has continued to affect the completion of and awarding of major BB achievements this year. Seven boys were eventually presented their Queen's Badge in April but there is a backlog in terms of completing and presenting Duke of Edinburgh's Awards, as overnight expeditions were only allowed to resume in August 2021.

The BB's Band provides the opportunity to learn a musical instrument (brass, woodwind or percussion) and participate regularly in different ensembles. Its members continue to use their talents to entertain the local community and raise funds for themselves and other charities. They held their first in-person concert, a Festival of Remembrance, since the beginning of the pandemic in Dunblane Cathedral in conjunction with the Black Watch ACF Band in mid-November 2021.

The boys continue to support many other local and national charities (Startup Stirling, Christian Aid, WWF, Poppy Scotland and Young Lives vs Cancer to name a few) through sponsored events, fund raising, bag-packing, practical support and food bank collections. They have strengthened the partnership with Dementia-Friendly Dunblane and are regularly involved in making visits and deliveries to the homes of older people in the community.

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.

Fraser Boyd – Captain
25th Stirling (Dunblane) Boys' Brigade Company
Registered Charity in Scotland No SCO40043

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 2021 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 at the 'watchnight service' in 2020 and the amount collected of £288 was remitted in 2021.

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. A limited number of meetings were held in the latter part of 2021 and the Guild hope to meet more regularly when conditions permit.

Property Matters

Normal maintenance continued to be carried out to church, Manse and Church Hall during 2021 whenever necessary and in accordance with the Covid regulations. The manse was fitted with interlinked fire alarms in line with new Scottish Government regulations due to come into effect in February 2022. Statutory safety checks were carried out as required across all properties of the church. During the late summer, the re-opening of buildings demanded revising of general, Covid and Fire risk assessments. The Church Hall has suffered from a number of roof leaks and repairs have been progressed as materials and labour became available – a perennial problem in 2021. At time of writing, further work is required to resolve all identified leaks – one in a shared wall which is believed to be the responsibility of Stirling Council. Church and Hall have been inspected by an assessor appointed by the Church of Scotland and this was passed comfortably with some agreed recommendations. The resurgence of Covid in very recent weeks is once again challenging our ability to hold normal services.

The Church is very fortunate and blessed to have the financial resources to enable necessary work to be carried out and gratitude is due to the volunteers who assist in looking after the church properties. A special 'thank you' is given to Mr David Scott who retired at the beginning of 2021 after many years of service.

Financial Review

Overall, the year under report has seen total payments exceed receipts by £7852.69 for all funds. Income to general funds from congregational giving was less than 2020 in total but that was expected given the period of closure and restrictions on numbers who could attend services. The Youth fund has been partially utilised to support the costs of the Children and Family worker. After the post-holder left the Church's employment the surplus cash held was largely reinvested in the Church of Scotland Investors Trust. Investment income was less than 2020 by some £1900, 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 broadly in line with budget. The main cost was the contribution to the Ministries and Mission Fund of the Church of Scotland. It was met in full due to careful cash management which avoided the need for further General Fund investment disposals. 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 out-with the Congregation's control. In 2021 this cost fell by 18% but has increased for 2022 to a level that may 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 £49469.77 of which £14097.27 has been designated for fabric purposes. The General Fund balance of £33119.12 represents approximately six months expenditure based on the 2022 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, £172530.68 is earmarked or restricted for Fabric purposes, and the balance of £119323.76 is for general purposes.

The Church held £10923.95 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 continuing 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 23rd February 2022

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 2021 that are set out on pages 8 to 13.

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: Grant Thomson CA

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

Date: 25th February 2022

Dunblane St Blane's Church of Scotland

Receipts and Payments Account

Year ended 31 December 2021

		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2021	2021	2021	2021	2020
		£	£	£	£	£
<u>Receipts</u>	Note					
Donations	3	73151.87	0.00	0.00	73151.87	77718.55
Legacies		0.00	0.00	0.00	0.00	0.00
Bank & Deposit interest		23.85	26.23	0.97	51.05	335.88
Investment income		4612.92	2687.36	0.00	7300.28	8913.89
		77788.64	2713.59	0.97	80503.20	86968.32
Sale of Investments	8	0.00	0.00	0.00	0.00	46590.70
Other Receipts	9	3335.00	0.00	0.00	3335.00	9912.17
<u>Total Receipts</u>		81123.64	2713.59	0.97	83838.20	143471.19
<u>Payments</u>	4					
Costs of generating funds		68.58	0.00	0.00	68.58	85.96
Charitable activities		87007.47	3966.84	0.00	90974.31	120675.42
Governance costs		648.00	0.00	0.00	648.00	636.00
Purchase of Assets		0.00	0.00	0.00	0.00	499.00
<u>Total Payments</u>		87724.05	3966.84	0.00	91690.89	121896.38
Excess of Payments for the year before transfers		-6600.41	-1253.25	0.97	-7852.69	21574.81
Transfers		30.97	-30.00	-0.97	0.00	0.00
Excess of Receipts for the year		-6569.44	-1283.25	0.00	-7852.69	21574.81

Dunblane St Blane's Church of Scotland

Statement of Balances

At 31 December 2021

		Unrestricted	Restricted	Endowment	Total	Total
		funds	funds	funds	2021	2020
	Note	£	£	£	£	£
<u>Bank & Deposit Balances</u>						
Bank & deposit balances						
brought forward		56039.21	24047.20	927.60	81014.01	59439.20
Movement in year:						
Excess of Payments over Receipts for the year		-6569.44	-1283.25	0	-7852.69	21574.81
Invested from cash balances (Note 8)			-11840.00		-11840.00	
Bank & deposit balances						
carried forward		49469.77	10923.95	927.60	61321.32	81014.01
<u>Investments at market value</u>						
(cost £253689.98)		<u>194529.24</u>	<u>109405.20</u>	<u>0.00</u>	<u>303934.44</u>	<u>274575.84</u>
<u>Current Assets</u>						
Gift Aid Receivable	7	<u>3058.50</u>	<u>0.00</u>	<u>0.00</u>	<u>3058.50</u>	<u>3358.75</u>

The accounts were approved by the Trustees on 23rd February 2022

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 £3361.00. The firm of R D Lawrie received £439.00 for services rendered to the Church; Mrs Lawrie is an Elder and Trustee.

2 Movements in Funds

	At 1 January				At 31 Dec
	2021	Receipts	Payments	Transfers	2021
	£	£	£	£	£
Unrestricted funds					
Designated Fabric Fund	10078.76	3292.55	975.00	-5449.64	6946.67
General Fund	37164.98	75739.46	85265.93	5480.61	33119.12
Designated Organisations	3286.50	450.00	1483.12	0.00	2253.38
Fabric – Manse Fund	5508.97	1641.63	0.00	0.00	7150.60
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	56039.21	81123.64	87724.05	30.97	49469.77
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Restricted funds					
Organ Fund	768.25	0.81	0.00	0.00	769.06
Youth Work Fund (Note 8)	17787.49	99.07	15806.84	-30.00	2049.72
Family Fund	1974.96	2.07	0.00	0.00	1977.03
McMorran Fabric Fund	3516.50	2611.64	0.00	0.00	6128.14
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	24047.20	2713.59	15806.84	-30.00	10923.95
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Endowment funds	927.60	0.97	0.00	-0.97	927.60
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Total funds	81014.01	83838.20	103530.89	0.00	61321.32
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Dunblane St Blane's Church of Scotland

Notes to the Accounts

2(ctd) 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 and hall as well as meeting the cost of necessary repairs.

Purposes of Restricted Funds

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

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.

McMorran Fund: This fund is to be used to maintain the church properties.

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.

3. Analysis of Donations	Unrestricted	Restricted	Endowment	Total	Total
	Funds	Funds	Funds		
	2021	2021	2021		
	£	£	£		
WFO Scheme (non Gift Aid)	574.00	0.00	0.00	574.00	489.00
Gift Aid Donations	49998.00	0.00	0.00	49998.00	52333.00
Tax Recovered on Gift Aid Donations	13960.19	0.00	0.00	13960.19	15745.55
Ordinary Offerings (Open Plate)	2463.80	0.00	0.00	2463.80	2639.90
Other Offerings, Donations etc	6155.88	0.00	0.00	6155.88	6511.10
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	73151.87	0.00	0.00	73151.87	77718.55
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Dunblane St Blane's Church of Scotland

Notes to the Accounts

4 Analysis of Payments	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Total
	2021	2021	2021	2021	2020
	£	£	£	£	£
Costs of generating funds					
Offering envelopes	68.58	0.00	0.00	68.58	85.96
	68.58	0.00	0.00	68.58	85.96
Charitable activities					
Ministries & Mission allocation	53139.00	0.00	0.00	53139.00	64085.00
Presbytery dues	957.00	0.00	0.00	957.00	1104.00
Minister's expenses	799.95	0.00	0.00	799.95	479.97
Family & Children's worker	0.00	3966.84	0.00	3966.84	9616.55
Designated Organisations	1483.12	0.00	0.00	1483.12	1457.44
Fabric repairs & maintenance	9415.93	0.00	0.00	9415.93	19931.57
Council Tax	2034.94	0.00	0.00	2034.94	1361.67
Heat and light	4123.27	0.00	0.00	4123.27	4586.01
Insurance	3192.35	0.00	0.00	3192.35	3137.40
Cleaning costs	2714.00	0.00	0.00	2714.00	2730.00
Church office expenses	1802.38	0.00	0.00	1802.38	2304.90
Organ & music	5861.00	0.00	0.00	5861.00	6614.00
Charitable donations	455.00	0.00	0.00	455.00	362.00
Other expenses	1029.53	0.00	0.00	1029.53	2904.91
	87007.47	3966.84	0.00	90974.31	120675.42
Governance costs					
Independent examiner's fees	648.00	0.00	0.00	648.00	636.00
Other payments					
Purchase of assets	0.00	0.00	0.00	0.00	499.00
	87724.05	3966.84	0.00	91690.89	121896.38

Dunblane St Blane's Church of Scotland

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 of service £35,269.

2021 2020

£ £

6. Collections for Third Parties

Church of Scotland for Malawi	0.00	220.50
Alzheimer Scotland	0.00	141.50
Start-up Stirling	67.00	0.00
Scripture Union Scotland	100.00	0.00
Christian Aid Dunblane	288.00	0.00
	<hr/>	<hr/>
	455.00	362.00

7. Gift Aid Receivable

The amount due of £3058.50 (2020 - £3358.75) was received from HMRC on 14th January 2022.

8. Purchase/Sale of Investments

In 2021, following the resignation of the Children and Family worker, surplus cash in the Youth fund was reinvested at a cost of £11840. During the previous 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 £2885.00 received in respect of VAT incurred on the church stonework refurbishment project in 2020.