

**Dunbarney and Forgandenny  
Parish Church  
(Church of Scotland)**

**Congregational Accounts  
for  
Year end 31 December 2020**

**Congregational Number: 281651**

**Scottish Charity Number: SC009638**

**DUNBARNEY AND FORGANDENNY PARISH CHURCH  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 DECEMBER 2020**

The trustees present the annual report and accounts for Dunbarney and Forgandenny Parish Church for the year ended 31 December 2020.

**Reference and Administrative Information**

Charity Name: Dunbarney and Forgandenny Parish Church  
(Church of Scotland)

Charity Registration Number: SC009638

Congregation Reference Number: 281651

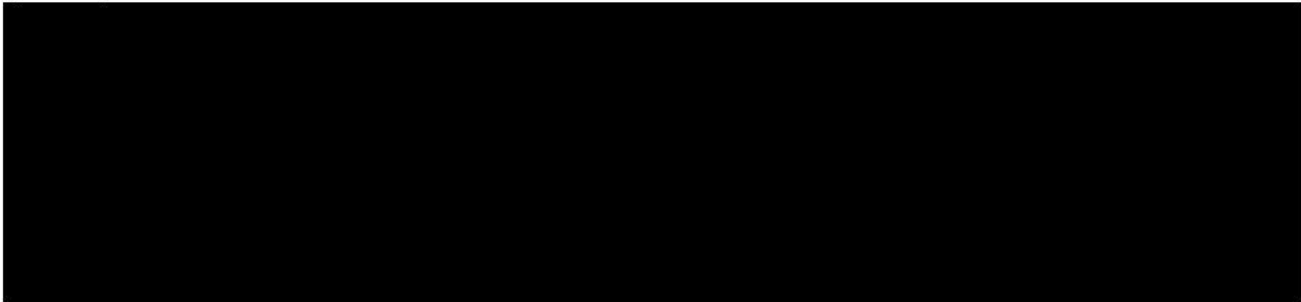
Contact Address:



**Trustees**

Within the Church of Scotland, the persons having the general control and management of the administration of the Church are the members of the Kirk Session. The members during the year were:-

**Session**



**Independent Examiner**

Finlaysons Chartered Accountants  
4 Albert Place  
Perth  
PH2 8JE

**Bankers**

Bank of Scotland  
10-16 King Edward Street  
Perth  
PH1 5UT

**DUNBARNEY AND FORGANDENNY PARISH CHURCH  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 DECEMBER 2020**

**Structure, Governance and Management**

**Governing Document**

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

**Recruitment and Appointment of Trustees**

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

**Organisational Structure**

The Kirk Session meets six times a year and is responsible for the spiritual affairs within the church.

**Objectives and Activities**

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

**Achievements and Performance**

2020 was an unprecedented year in recent church history with Coronavirus dominating much of our thought and activity throughout. In the first quarter, Church services in both church buildings and all planned activities on the church calendar which included a LECT study group, World Day of Prayer and the hosting of Community Engagement events, continued until mid-March when the Kirk Session agreed to postpone conventional services and outreach events prior to the announcement of the National Lockdown on 24<sup>th</sup> March 2020.

Our Mission statement "To be a place of Christian Worship and outreach and a hub for community enabling people to connect with Jesus and one another" required us to work outwith our usual comfort zone and the need for us to develop new competencies. We were extremely fortunate in our Minister's interest and desire to examine new ways of delivering regular church services and forging new ways of keeping in touch with the church community and wider communities in which we live.

The purchase of equipment to stream services enabled Live Church Services to be held every week on the Facebook platform. These averaged 70 families viewing the live service and several more accessing the service later in the week. The reach of these being much wider than our usual

**DUNBARNEY AND FORGANDENNY PARISH CHURCH  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 DECEMBER 2020**

**Achievements and Performance continued**

geographical area. For those without internet services, the Telephone Broadcast System was implemented, giving 20 to 30 people the opportunity to listen to services later at home. Recorded services were delivered to the housebound and to Moncrieffe Care Home. Virtually we celebrated Easter, three Communion services, Harvest Thanksgiving, an act of Remembrance and Christmas services on Christmas Eve and Christmas Day.

Messy Church continued with two face-to-face sessions in January and March and three virtual sessions held via Zoom.

The Pastoral Care Group was enlarged and offered to members of the community. Telephone support was established to any person who expressed an interest.

A working group was formed to consider the requirements to reopen our church buildings conforming to COVID regulations. This we were safely able to do for the last quarter of the year using a hybrid model of online and physical congregation.

Rev. Allan Wilson officiated at 21 funerals. He participated in a service of Ordination and Induction for our former Probationer Minister Craig Dobney on 18/11/20 at Comrie Parish Church and preached at Craig's first Sunday Service on 22<sup>nd</sup> November. These services were streamed live online.

All committees and Kirk Session meetings were held regularly on Zoom.

**Community Engagement**

The Church led a COVID response in the village, arranging for volunteers to collect prescriptions and shopping and where need was identified, responded to food poverty. Throughout the summer school holiday period food parcels were delivered to vulnerable families providing weekly shopping to enable daily meals. These were made possible through generous donations from the community. Ongoing liaison with PKC and input to the Building Better Communities Forum continued throughout the year.

Regular online School assemblies were initiated and partnership in Harvest Thanksgiving, the Remembrance event, the Blythswood Shoebox appeal and Advent events fostered.

The church led a windows Advent Calendar event in the village that culminated in the Church garden on Christmas Eve. Parish Christmas Cards were printed and delivered to all houses in the village.

A weekly Tuesday Coffee and Chat Zoom meeting was established and open to church members and the wider community.

A revised church website was published and regular newsletters sent to all members and adherents. Despite the church buildings being closed for half of 2020, our Parish Church was very much open, working hard to uphold the precepts of our Mission Statement to maintain our connectivity to Jesus and to each other while serving our communities during these challenging times.

**DUNBARNEY AND FORGANDENNY PARISH CHURCH  
TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 DECEMBER 2020**

**Financial Review**

Due to a challenging year, income has been reduced slightly on the previous year, and income from hall lets and organisations' donations was similarly reduced. The Gift Aid recovered is similar to 2019. However, many regular donors converted from their usual method of giving to donating by Standing Order, plus a Donorbox account was set up, allowing us to receive online donations directly from the Church website, all of which place us in a strong position moving into 2021.

The refurbishment project has not progressed as quickly as we had hoped, again due to the COVID-19 situation. However, progress has been made with the architects and a balance of £5,102.39 is held in the designated Clydesdale Bank account. As required funds will continue to be transferred from the Investor Trust and General Trustee accounts.

The Youth Fund continues to fund various activities, such as Adventurers and Messy Church, and will also assist with sending children to Scripture Union Camps once these can resume.

Sadly, we were forced to place our two employees on the furlough scheme in May 2020. However, Kirk Session agreed to continue paying 100% of their salaries and we were able to benefit from the HMRC Job Retention Scheme, receiving a total of £1,831 towards their salary costs.

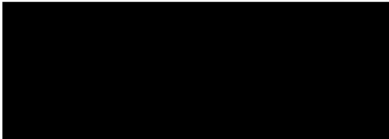
**Reserves Policy**

It is the Trustees' policy to hold cash reserves of approximately six months expenses, excluding designated and restricted funds. At the year end the Church held £84,059 in the General Fund which represents 10 months' expenses.

**Statement of Trustees' Responsibilities**

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

Approved by the Trustees and signed on their behalf.

  
Session Clerk

Date: 11.3.2021

**DUNBARNEY AND FORGANDENNY PARISH CHURCH  
INDEPENDENT EXAMINER'S REPORT  
TO THE TRUSTEES OF DUNBARNEY AND FORGANDENNY PARISH CHURCH**

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

This report is made solely to the charity's trustees, as a body, in accordance with regulation 11 of the Charities Accounts (Scotland) Regulations 2006. My independent examination has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an independent examination and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and its trustees as a body, for my independent examination, for this report, or for the opinions I have formed.

**Respective responsibilities of trustees and examiner**

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

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 report**

My examination was 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 seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

**Independent examiner's statement**

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

1. which gives me reasonable cause to believe that in any material respect the requirements:
  - a. to keep accounting records in accordance with section 44 (1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
  - b. to prepare accounts which accord with the accounting records and to comply with Regulation 9 of the 2006 Accounts Regulationshave 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.

  
Member of the Institute of Chartered Accountants of Scotland  
Finlaysons  
Chartered Accountants  
4 Albert Place  
Perth  
PH2 8JE

Dated: 12<sup>th</sup> March 2021

**DUNBARNEY AND FORGANDENNY PARISH CHURCH**  
**RECEIPTS AND PAYMENTS ACCOUNTS**  
**YEAR ENDED 31 DECEMBER 2020**

	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Endowment Funds 2020 £	Total 2020 £	Total 2019 £
<b>Receipts</b>					
<b>Donations (Note 3)</b>	78,572	-	-	78,572	82,989
Legacies	1,000	-	-	1,000	1,000
Fundraising Events	111	-	-	111	870
Teas, Coffee Mornings & Lunches	637	-	-	637	2,479
Bank interest	21	-	-	21	33
Investment Income	869	156	-	1,025	1,215
Organisations subs, donations, fund raising	3,873	-	-	3,873	6,365
Hall Use	819	-	-	819	3,388
Weddings and Funerals	1,760	-	-	1,760	1,320
Life and Work	314	-	-	314	337
Miscellaneous	977	-	-	977	296
Easy Fundraising	-	-	-	-	190
<b>Total</b>	<b>88,953</b>	<b>156</b>	<b>-</b>	<b>89,109</b>	<b>100,482</b>
<b>Extraordinary Income</b>					
Job Retention Scheme	1,832	-	-	1,832	-
Refurbishment Project	1,286	-	-	1,286	2,226
<b>Total Receipts</b>	<b>92,071</b>	<b>156</b>	<b>-</b>	<b>92,227</b>	<b>102,708</b>
<b>Payments (Note 4)</b>					
Costs of generating funds	101	-	-	101	134
Charitable activities	86,383	1,308	-	87,691	97,983
Governance costs	720	-	-	720	720
Refurbishment Project	8,410	-	-	8,410	-
Other payments	2,948	-	-	2,948	1,589
	<b>98,562</b>	<b>1,308</b>	<b>-</b>	<b>99,870</b>	<b>100,426</b>
Excess of Receipts over Payments for the year 2020	<b>(6,491)</b>	<b>(1,152)</b>	<b>-</b>	<b>(7,643)</b>	<b>2,282</b>
<b>Transfers to/(from) funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
(Deficit)/Surplus for the year	<b>(6,491)</b>	<b>(1,152)</b>	<b>-</b>	<b>(7,643)</b>	<b>2,282</b>

**DUNBARNEY AND FORGANDENNY PARISH CHURCH**  
**STATEMENT OF BALANCES**  
**YEAR ENDED 31 DECEMBER 2020**

	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Endowment Funds 2020 £	Total 2020 £	Total 2019 £
<b>Bank Balances</b>					
Bank Balances brought forward	202,746	31,632	5,000	<b>239,378</b>	<b>237,096</b>
<b>Movement in year</b>					
Excess of Receipts over Payments for the year plus transfers	(6,491)	(1,152)	-	<b>(7,643)</b>	<b>2,282</b>
	<b>196,255</b>	<b>30,480</b>	<b>5,000</b>	<b>231,735</b>	<b>239,378</b>
<b>Investment</b>					
MV 7286 shares Martin Currie Gb Tr plc Cost £699.60 March 82 value	26,958	-	-	26,958	22,040
	<b>26,958</b>	<b>-</b>	<b>-</b>	<b>26,958</b>	<b>22,040</b>
<b>Other Assets</b>					
Fixtures and Fittings (Depreciated at 20% Straight Line)	4,082	-	-	4,082	<b>4,453</b>
Gift Aid Receivable	5,434	-	-	5,434	<b>5,536</b>
<b>Creditors</b>					
Accountancy fees	720	-	-	720	<b>720</b>
PAYE	208	-	-	208	<b>28</b>
Electricity	4,493	-	-	4,493	<b>2,156</b>
Life & Work	392	-	-	392	<b>337</b>

The accounts were approved by the Kirk Session on

For and on behalf of the Kirk Session.

**Session Clerk**

**Treasurer**



# **DUNBARNEY AND FORGANDENNY PARISH CHURCH**

## **YEAR ENDED 31 DECEMBER 2020**

### **Notes to the Accounts**

#### **1 Trustee Remuneration and Related Party Transactions**

During the year Rev Allan Wilson received reimbursement of expenses incurred totalling £1,194 and Manse Council Tax totalling £2,899 was paid.

In addition, during the year, [REDACTED] and [REDACTED] who are members of the Kirk Session received £845 and £211 for providing their services as organists. [REDACTED] also received £660 for gardening services.

Additionally Session Clerk [REDACTED] received reimbursement of expenses incurred totalling £115 and Kirk Session members [REDACTED] and [REDACTED] received £119 and £40 respectively as reimbursement of expenses during the year.

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

No other trustee received remuneration/reimbursement during the year.

#### **Purpose of Funds**

##### **Endowment Fund**

- Purchase of Bibles For Baptisms and Married Couples.

##### **Restricted Fund**

- Gibb, Beatson and Stevens Bequest - For young people or the poor of the Parish.

##### **Restricted Fund**

- Fabric (Investors trust) Fund - For Fabric purposes.

##### **Restricted Fund**

- Fabric (legacy/endowment) Fund - For Fabric purposes, as specified by donors.

##### **Restricted Fund**

- Youth Fund - For Youth projects as specified by the donor.

##### **Designated Funds**

- Fabric Fund - For Fabric Expenditure

- Community fund - Funds raised to assist community projects.

- Bowling Group, Soup Lunches, Women's Group, Adventurers, Eco Group, Flower Fund, Exercise Classes, Chatterbox, Banner Group and the Monday Club - Each Group operates under the Dunbarney and Forgandenny Parish Church of Scotland Charity reference and as such the outcome of their financial activities are amalgamated into the full Church Accounts. Each Group appoints an appropriate individual to record the financial transactions and all groups operate a separate bank account.

# DUNBARNEY AND FORGANDENNY PARISH CHURCH

YEAR ENDED 31 DECEMBER 2020

## Notes to the Accounts contd.

### 2 Movements in Funds

	1st Jan 2020 £	Incoming Resources £	Outgoing Resources £	Transfers £	31st Dec 2020 £
<b>Endowment Funds</b>					
Cassington Bond	5,000	-	-	-	5,000
<b>Restricted Funds</b>					
Investors Trust Fabric	22,655	154	-	-	22,809
Gibb, Beatson and Stevens Bequest	2,298	2	-	-	2,300
Fabric Legacy/ Endowment Fund	2,000	-	882	-	1,118
Youth Fund	4,679	-	426	-	4,253
<b>Designated Funds</b>					
Fabric Fund	17,190	920	952	-	17,159
Refurbishment Project Fund	2,226	1,286	8,410	10,000	5,102
Community Fund	635	525	-	-	1,160
Soup Lunches	38	428	450	-	16
Women's Group	1,314	297	895	(130)	586
Adventurers/Messy Church	1,002	83	62	-	1,023
Eco Group	136	280	23	-	393
Flower Fund	1,766	800	612	-	1,954
Exercise Class	97	460	280	(277)	-
Gents Exercise Class	70	389	250	(100)	109
Chatterbox	750	124	86	-	788
Banner Group	209	130	89	-	250
Monday Club	745	235	167	(250)	563
Bowling group	-	94	-	-	94
<b>Unrestricted Funds</b>					
Investors Trust General	83,000	562	-	(562)	83,000
General Fund	93,568	85,458	86,286	(8,681)	84,059
<b>Totals</b>	<b>239,378</b>	<b>92,227</b>	<b>99,870</b>	<b>-</b>	<b>231,735</b>

### 3 Analysis of Donations

	Total 2020 £	Restricted Funds 2020 £	Endowment Funds 2020 £	Total 2020 £	Total 2019 £
Freewill Offering Envelopes	4,264	-	-	4,264	4,558
Gift Aid	51,957	-	-	51,957	51,157
Open Plate	2,469	-	-	2,469	9,246
Tax Recovered on Gift Aid & GASD	16,132	-	-	16,132	15,780
Donations	3,750	-	-	3,750	2,248
	<b>78,572</b>	<b>-</b>	<b>-</b>	<b>78,572</b>	<b>82,989</b>

**DUNBARNEY AND FORGANDENNY PARISH CHURCH**  
**YEAR ENDED 31 DECEMBER 2020**

**Notes to the Accounts contd.**

<b>4 Analysis of Payments</b>	Unrestricted	Restricted	Endowment	Total	Total
	Funds	Funds	Funds		
	2020	2020	2020	2020	2019
	£	£	£	£	£
<b>Costs of generating funds</b>					
Offering Envelopes	101	-	-	101	134
	<u>101</u>			<u>101</u>	<u>134</u>
<b>Charitable activities</b>					
Ministries & Mission Allocation	54,291	-	-	54,291	53,853
Presbytery Dues	1,281	-	-	1,281	902
Ministers' expenses	1,534	-	-	1,534	2,675
Pulpit Supply	149	-	-	149	344
Other Staffing Costs	3,864	-	-	3,864	4,241
Forgandenny Cleaner	400	-	-	400	520
Telephone	1,044	-	-	1,044	944
Life and Work	392	-	-	392	398
Bank Charges	5	-	-	5	13
Postage, Stationery & Software	869	-	-	869	1,883
Website Expenses	-	-	-	-	12
Performance & TV Licence	2,373	-	-	2,373	748
Council Tax	2,899	-	-	2,899	2,793
Organists & Organ repairs	1,521	-	-	1,521	4,014
Heat & Light	4,493	-	-	4,493	4,192
Insurance	4,080	-	-	4,080	4,356
Fabric	4,940	-	882	5,822	10,809
Flowers	612	-	-	612	876
Bus Licence	84	-	-	84	-
Youth Fund Activities	-	426	-	426	394
Organisations' Running Costs	1,947	-	-	1,947	3,807
Refurbishment Project	8,410	-	-	8,410	-
Other Expenses	1,430	-	-	1,430	209
	<u>96,620</u>	<u>426</u>	<u>882</u>	<u>97,928</u>	<u>97,983</u>
<b>Governance costs</b>					
Independent examiner's fees	720	-	-	720	720
	<u>720</u>			<u>720</u>	<u>720</u>
<b>Other Payments</b>					
Digital Hymnary	-	-	-	-	800
Hand Driers	-	-	-	-	240
Office PC	-	-	-	-	549
Web Presenter Equipment	485	-	-	485	-
Heater guards	93	-	-	93	-
Bluetooth speakers	106	-	-	106	-
Hand towel dispensers	108	-	-	108	-
Hand sanitiser machines	160	-	-	160	-
HP Printer	60	-	-	60	-
Camera table	21	-	-	21	-
Session house door lock	88	-	-	88	-
	<u>1,121</u>	<u>-</u>	<u>-</u>	<u>1,121</u>	<u>1,589</u>

**DUNBARNEY AND FORGANDENNY PARISH CHURCH**  
**YEAR ENDED 31 DECEMBER 2020**

**Notes to the Accounts contd.**

**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. Minister's 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 (after 5 years) £34,577.

**6 Collections for third parties**

	2020	2019
	£	£
<u>Monies to Charities</u>		
UNICEF	541	430
Poppy Scotland	-	300
Christian Aid	-	2,681
Love Oliver	-	585
Kidney Care UK	-	585
Local Guides	-	50
Organisations Other Donations	-	295
Toilet Twinning	-	606
Guild Project	-	100
Local Scouts	-	50
Harbour Counselling	-	234
Blythswood Care	25	-
	566	5,916

**DUNBARNEY AND FORGANDENNY PARISH CHURCH**  
**YEAR ENDED 31 DECEMBER 2020**  
**APPENDIX**

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

	2020 £	2019 £
<b><u>CAPITAL ACCOUNT</u></b>		
Credit Balances held at 31st December at cost	<u>40,334</u>	<u>40,334</u>
Market Value of Balances at 31st December	<u>63,321</u>	<u>64,934</u>
 <b><u>REVENUE ACCOUNT</u></b>		
Credit Balance at 31st December	<u>115,887</u>	<u>113,612</u>