

Netherlee and Stamperland (Church of Scotland)

**Congregation No: 161065
Scottish Charity No: SC015303**

Report and Accounts

For year ended 31 December 2020

Netherlee and Stamperland (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 in accordance with the accounting policies set out in pages 12 and 13 of the accounts and comply with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102 effective 1 January 2019).

This is the first Annual Report and Accounts for the united church of Netherlee and Stamperland. The congregations of Netherlee and Stamperland Churches (then in Linkage) voted unanimously to approve the Basis of Union on 6 October 2019. The congregation was cited to appear before the Presbytery on 8 October 2019 where the Basis of Union for Netherlee and Stamperland (Church of Scotland) was approved. The Service of Union took place on 26 January 2020, and this report and accounts record the activities and financial transactions of the united church of Netherlee and Stamperland.

OBJECTIVES & 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.

Mission Statement – as part of the Church of Scotland, Netherlee and Stamperland (Church of Scotland) is committed to worshipping God, as Father, Son and Holy Spirit; therefore, in the name of Jesus Christ our Lord, we commit ourselves to serve the needs of all people who live in the parish by:

- ensuring that the church embraces people of all ages, sharing God's love with all
- caring for the needy at home and abroad
- offering guidance for Christian living
- giving support for faith in Jesus Christ as Lord
- providing a welcoming Christian fellowship for all
- encouraging the open use of our premises

The Church seeks a commitment from its members to accept this statement and help realise its Mission.

Global coronavirus (Covid-19) pandemic

On Sunday 8 March 2020 the Kirk Session held an Elders' Conference at which we discussed and planned our future vision and purpose, group and committee structure, and pattern of worship for the church year 2020/21. Unfortunately we never really got to implement anything properly as the global coronavirus (Covid-19) pandemic struck the world and we have all had the wind taken out of our sails in the process. It has been a struggle not being able to continue the good forward momentum that we were feeling at that time. Not only has Covid-19 severely affected the life of our church in every way, it has also caused severe disruption to the many voluntary and commercial organisations which make our buildings a busy and vibrant place to be.

Worship

Our Service of Union took place on Sunday 26 January 2020. We intended to start the year by offering regular worship on Sundays at 10am in our Netherlee sanctuary and at 11.30am in our Stamperland sanctuary. During the year it was our aim to increase the number of services where we worshipped as one congregation. This was already happening at Communion, Remembrance plus some services over Christmas and Easter. The plan was to add services such as Harvest, Youth Organisation Parades (and their Leaders) and services over the summer months. It was our intention to increase the frequency of when we would worship as one congregation over the Christmas and Easter periods, alternating between our two sanctuaries.

Working with the guidance from Scottish Government and our National Church, we were able to worship with 50 folk (max) at 10am in our Netherlee sanctuary from Sunday 26th July. After the completion of essential electrical repairs in our Stamperland building, we were able to worship with 50 folk (max) at 11:30am in our Stamperland sanctuary from Sunday 25th October.

We held no "in person" worship in either of our buildings during periods of lockdown. When we moved into Tier 4 prior to lockdown, and were permitted to worship with 20 folk (max), we took the decision not to. This was because of the health risk to our members, and in support of Public Health advice. Instead we recorded worship to be viewed weekly via a link to our YouTube channel (<https://www.youtube.com/channel/UCxduv5ktG1ctk5Zu4u8WRPQ>) supported by links to musical items on Facebook. The average number of "views" of our recorded YouTube services over the last 20 weeks of 2020 was 195.

Netherlee and Stamperland (Church of Scotland) Trustees Annual Report – Year Ended 31 December 2020

Beyond Lockdown Team

During the first lockdown in March we became very familiar with the message “Stay At Home – Protect the NHS – Saves Lives.” By May the Kirk Session had formed a Beyond Lockdown Team to consider how we could best respond to guidance announced by the Scottish Government and our National Church to ease us out of lockdown. Meetings were held remotely using Zoom – an online video conferencing tool that we eventually used to enable the Kirk Session to meet. Completion of the Church of Scotland Building Checklist and Risk Assessment forms; plus the introduction of mitigations including Covid signage, social distancing, face masks, hand sanitiser and updated procedures allowed us to briefly open for worship for limited numbers between lockdowns.

Congregation – people not statistics

Every year a statistical return is sent to Presbytery, and for 2020, the first year for Netherlee and Stamperland (Church of Scotland) our communion roll stood at 800 members. We cannot escape the impact of Covid-19 on people within our community. Last year saw a significant increase over the previous year in the number of funerals taken by our Minister and Pastoral Assistant. We grieve for all the families and friends affected whether Covid-19 was involved or not.

Communication

We are fortunate that 90% of our Kirk Session can be contacted via email, and of this cohort, most have access to Zoom. This video conferencing technology (other platforms are available) emerged as one of the “go to” solutions for families and friends to keep in touch during periods of severe restrictions and lockdown. As society learned to use this new method – from a quiet family catch up to competitive and entertaining quiz nights – we too began to adopt it for our Kirk Session meetings.

The April edition of **Connections** (church magazine) was the last one in 2020, and only available via email due to Covid-19. In December our Planning & Communication group started an email Newsletter to keep members up to date with the ever changing guidance on worship, as well as other news and stories as activities increasingly started to take place online.

Another way of maintaining contact with our members occurred in May with the delivery of 150 house plants to some of our most vulnerable and isolated members – this was very well received. In December we distributed a bag of Jelly Babies plus a card telling the “Jelly Baby” gospel story to all our members – this was also very well received.

We are indebted to the Elders for their efforts in keeping in touch with their Districts and the wider community during Covid-19.

Youth Organisations

We normally provide accommodation for all sections of the Boys’ Brigade, Guides and Scouts; but due to Covid-19 they have been unable to meet face to face for much of 2020. When they have been able to meet, it has been under the guidance of the Scottish Government and their own Organisation HQ. This meant a limit on the numbers allowed to meet, and only with mitigations such as social distancing, wearing face masks and the use of hand sanitiser. Outside of lockdown and Tier 4 restrictions, some groups did manage limited indoor and outdoor activities, but nothing like the normal calendar of events.

For their efforts during the year, the leaders and helpers deserve to be hugely complimented on becoming ever more inventive in keeping many of their members engaged with a variety of online activities via many different digital platforms.

Sunday Club

This was another victim of Covid-19 but during the year two things happened. (1) As with so many other activities it went online using video conferencing technology. Thanks to the dedication of their leaders contact was maintained with some children. (2) As the guidance from the Scottish Government and our National Church evolved, they began to be allowed to meet face to face. One great example of combing the talents of the leaders and the children using the new communication method was the digital Nativity drama they prepared for us at Christmas.

Guild

Due to the age of the members and the associated increased vulnerability to Covid-19, the Guild has not met since we first went into lockdown in March. To maintain contact with each other on a regular basis they have used a more traditional form of communication that everyone has and knows how to use – the telephone! As many of the members will be in the first categories for vaccination in 2021 it is hoped that this group will be amongst the first to emerge from isolation.

Education

We normally would organise opportunities for Christian education in the form of **Bible Study** groups but once again – Covid-19. There is a small adult Sunday Club group (**SHARE**) which carries out in depth studies of the Christian faith and how it can be applied in the modern world. Towards the end of the year SHARE began to meet via Zoom, and next year the Bible Study groups will do likewise. The cancelled visit to Iona will be re-scheduled.

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The Church and Presbytery provide training for Elders. We also organise courses in the **Protection of Vulnerable Groups** with the assistance of trainers from the **Safeguarding Office** of the central Church. There were no meetings in 2020 due to Covid-19.

The Forum meets once a month with distinguished speakers on their subjects of expertise. These meetings are open to any member of the community, and have regular attendances of between 35/50 people and give the audience an opportunity for discussion, asking questions and to increase their knowledge of the subjects discussed. Again cancelled due to Covid-19, but restarted at the end of the year onwards using Zoom

Facilities for the Community

Across our two suites of buildings we provide facilities for all ages in the community regardless of whether they are members of our church or not. Last year we had the following groups:- Monday Lunch Club, Heart for Art, Scottish Country Dance, Weight Watchers, Baby Sensory, Keep Fit, Mindfulness, Balance Fitness, Pilates, Yoga, Chair Yoga, Sounds International, Crafts, Dancing School, Eastwood Stamp Club, Toddlers, French school class, Enjoy-a-Ball, Clarkston After School Services (CASS) & Breakfast Club. The contributions made by these community users of our premises assists with the running costs of our premises. The vast majority did not take place due to Covid-19. From August CASS were given permission by the Scottish Government and our National Church to restart as they were supporting a statutory service – i.e. providing care for school children of key workers.

Social Events

February 23rd saw Stamperland celebrate its 80th birthday. The occasion was marked with several events – Fiddlers Rally (15th February), Birthday Party (22nd February), Anniversary Service (23rd February) and the Glasgow Philharmonic Male Voice Choir (4th March). These were the final social events before everything came to a halt because of the pandemic restrictions.

Community Support

We have a long-term relationship with St Andrews Scots Kirk in Colombo, Sri Lanka. That Church operates a Trust Fund for Netherlee Cottage, a halfway home for ladies released from the psychiatric wards of the local hospital. We send regular sums of money to assist with the maintenance and running expenses. This year with greatly reduced retiral offerings (or fund raising events) we made this donation from funds. We also donated from funds to maintain our level of support for Christian Aid and Poppy Scotland. Further donations from funds were made to the charities we had committed to support this year. They were Glasgow SE Foodbank (East Renfrewshire Foodbank was supported via the March communion retiral offering prior to lockdown), Water Aid and Lodging House Mission. Finally we donated to Crossreach from funds to enhance the lower than normal calendar sales. Our Common Good Fund is linked with East Renfrewshire Good Causes to improve the distribution of financial assistance that is provided to individuals as distinct from other charities.

PLANS FOR THE FUTURE

The Kirk Session of Netherlee and Stamperland (Church of Scotland) met for an Elders' Conference on 8 March 2020. Unfortunately the outbreak of a global coronavirus (Covid-19) pandemic meant we never had the opportunity to realise the ideas discussed at this conference. As we began to meet remotely during the year we started to think and plan for life after Covid-19.

Vision and purpose

Whilst our new group and committee structure is slowly bedding in, albeit online; when we emerge on the other side of this pandemic we need to start worshipping as one congregation. Sharing our spaces and sitting in each other's seats in our two sanctuaries will cause more interactions enabling people to get to know each other better. Using both sanctuaries will show the "wider-world" that we are working in a new united way to serve the combined ministry of our larger united parish.

The pattern of worship shown in the table below will be discussed by the Kirk Session and may be adopted for the church year 2021/22

TIME PERIOD	WORSHIP SPACE
September to Christ the King (usually end of November)	Netherlee
Advent to the end of January	Stamperland
<i>Christmas services will be shared between both our spaces</i>	
<i>Christmas Carols & Lessons service at Netherlee</i>	
February to April	Netherlee
<i>Easter will rotate annually between both our spaces</i>	
<i>Holy Week evening services (Mon to Thu) at Stamperland & Good Friday Choir service at Netherlee</i>	
May to August	Stamperland

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Trustees Annual Report – Year Ended 31 December 2020**

RISK MANAGEMENT

The Trustees have identified these principal risks facing the Church and is addressing them as per the points listed below:

1) Impact of the global coronavirus (Covid-19) pandemic:

- a) **Kirk Session** concerned about the human impact through the loss of members, and members losing “church” habits.
 - i) Open for worship when the Scottish Government and National Church guidance permits, we have sufficient volunteers for the Duty Team rota, and we deem it safe and sensible to do so. These services to be streamed live whenever possible (from the Netherlee sanctuary).
 - ii) When “in person” worship is not allowed to make weekly recorded services available via our YouTube channel.
 - iii) Explore the possibility of live streaming and/or recording from the Stamperland sanctuary.
 - iv) Maintain contact with our members via the Newsletter (until Connections can resume) and “occasional gifts” like the house plants and Jelly Babies so they know they are in our thoughts.
- b) **Finance Committee** is concerned about the financial impact through reduced givings from members and the loss of rental from lessees. This will lead to a deficit for the financial year ending 31 December 2021.
 - i) Remind members the various ways they can continue their givings during these strange and difficult times.
 - ii) Encourage lessees to return as soon as permitted by offering reduced rental rates for a short period as their business will have been without income for some time. CASS has returned and declined the offer of reduced rental rates.

2) Difficulty in recruiting office bearers and others willing to give of their time and talents

- a) We need to find ways to make ourselves more visible, useful and understood within the community we care for, and with whom we share our space. If we do so then perhaps finding volunteers may become easier.
 - i) Allan Mathieson (Treasurer) unfortunately had to resign for health reasons at the end of 2020. As no volunteer stepped forward we were given permission by the Kirk Session to recruit someone to do the job on a paid basis.
 - ii) As we move forward perhaps a partial solution will be to more formally share the convener duties amongst the Elders in each group so that being a convener is not perceived as such an onerous commitment.

3) Working to minimise the loss of members during the integration and change that comes with union

- a) Regular conversations between the Elders, their Districts and the wider congregation.
- b) Supported by frequent multi-channels communication to minimise confusion about where and when worship is.
- c) Implement the proposed worship pattern and enjoy the benefits of worshipping as one congregation.

FINANCIAL REVIEW

The financial results for the year were affected by the global coronavirus pandemic. However, we were in a fortunate position in that although some of our income sources fell, we also saw a fall in some of our expenditure. The General Fund budget for the year was a surplus of £12,089. We ended the year with a breakeven situation after reducing our transfer to the Fabric Reserve Fund for the year.

The income deficit for the year against budget was £56,104 with offerings from all sources in deficit by £23,710 and income from Use of Premises in deficit by £28,598 being the main contributors.

Expenditure was below budget by £37,303. The main savings came under Repairs and Maintenance (£21,762), Cleaning and Laundry (£7,582) and Heating and Lighting (£2,876). These savings were made due to our buildings being closed for much of the year. £8,244 was transferred this year from those funds that receive dividends and interest as our Ministries and Mission allocation is based on that income that does not appear in the General Fund but the individual Reserve Funds.

The value of our Reserve Funds decreased by £82,705 to £1,091,501 at the year end, this includes £450,000 from the value of the manse. The main expenditure from the Reserve Funds was borne by the Fabric Reserve Fund at £63,804, approximately £50,000 of this being spent on our Stamperland building for essential electrical repairs.

The Trustees acknowledge with gratitude the legacies totalling £10,467 received during 2020 from the estate of the late Mr Ron Dobson and the late Mrs Betty Gray.

**Netherlee and Stamperland (Church of Scotland)
Trustees Annual Report – Year Ended 31 December 2020**

INVESTMENT POLICY & PERFORMANCE

The Investment Committee continues to monitor the investment performance of our investments, both with Hargreaves Lansdown and The Church of Scotland Investment Trust.

Investments held in the Church of Scotland Investors Trust are in their Growth, Income and Deposit Funds.

The investment policy of the Trustees is to ensure that the capital value of those funds not required for use in the short term is maintained, whilst those funds required in the short term are invested for income generation. The Church of Scotland Investors Trust does provide the level of portfolio management, supervision, and spread of risk the Trustees consider necessary to support the investment policy.

The criteria for the Hargreaves Lansdown investment is to increase the capital value of this fund, by at least inflation with a minimum of 3%, coupled with an annual dividend income in excess of bank deposit rates, circa 3%, whilst adopting a low risk approach. As a result of the global coronavirus pandemic and the economic uncertainty it has created, the market value of investments has fallen during the year.

As the cash balances/deposits stood at circa £271,000 at 31st December 2020, we have more than sufficient resources to meet the projected expenditure in the budget for the General Fund and it is not anticipated that we will be forced to sell any of our investments in a depressed market.

RESERVES POLICY

It is the Trustees' policy to hold reserves of at least 12 months expenditure in the unrestricted funds. Reserves at the year-end held in unrestricted free funds were £579,518 which is higher than our target range. Given the financial uncertainty arising from the current pandemic, the Trustees consider that the level of reserves is a positive factor and provides additional financial support into the future.

The balance on the unrestricted designated funds amounts to £465,758. The Trustees consider this balance is appropriate.

The Church also holds £46,225 of restricted funds at the end of the year, which has been provided for the purposes specified in Note 15.

STRUCTURE GOVERNANCE & MANAGEMENT

Governing Document

Netherlee and Stamperland (Church of Scotland) is a registered charity (SC015303) and is administered in accordance with the terms of the Unitary Deed of Constitution.

It is subject to the Acts and Regulations of the General Assembly of the Church of Scotland. Its management is controlled by one court – the Kirk Session – responsible for both spiritual and temporal affairs.

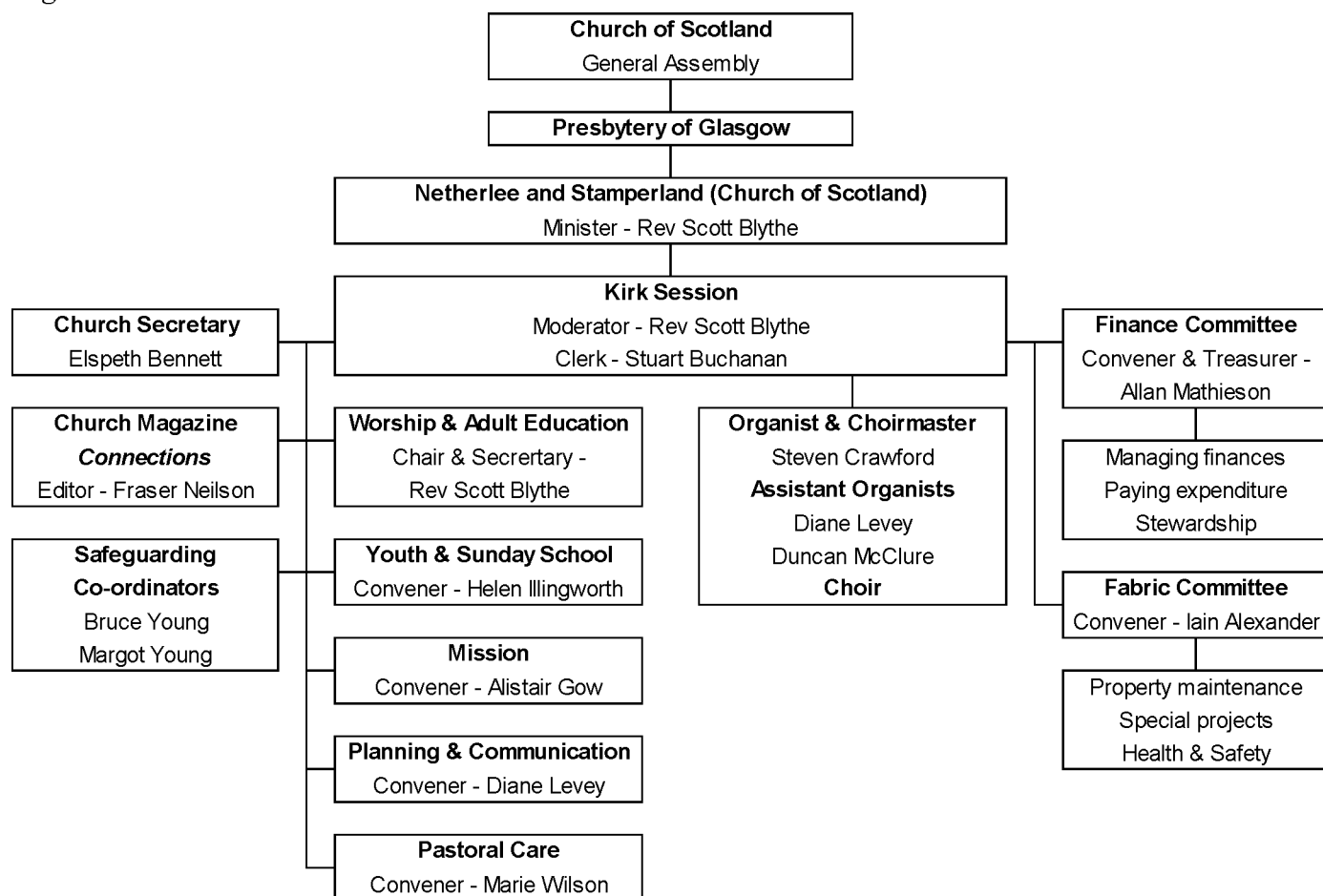
Recruitment and Appointment of Trustees

All Trustees are members of the Kirk Session, with the exception of Associate Elders – who have no voting power but are able to participate in the discussions of the Kirk Session.

The Kirk Session members are the Elders of the church and are chosen from those members 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 the Presbytery.

**Netherlee and Stamperland (Church of Scotland)
Trustees Annual Report – Year Ended 31 December 2020**

Organisational Structure



The Kirk Session is moderated by the Minister and meets formally 5 times a year. It is responsible for all affairs within the church under the Unitary Constitution. Additional meetings are arranged as required.

Responsibilities are delegated to the Finance Committee (bi-monthly), the Fabric Committee (monthly) and an additional 5 groups - Worship & Adult Education, Youth & Sunday School, Mission, Planning & Communication and Pastoral Care – who meet 4 to 5 times between Kirk Session meetings.

REFERENCE & ADMINISTRATIVE INFORMATION

Charity Name: Netherlee and Stamperland (Church of Scotland)

Charity Registration Number: SC015303
Congregational Number: 161065

Contact Address

The Church Office,
Netherlee Church,
130 Ormonde Avenue,
Netherlee, Glasgow,
G44 3SL.

**Netherlee and Stamperland (Church of Scotland)
Trustees Annual Report – Year Ended 31 December 2020**

Principal Office Bearers:

Minister	Rev Scott Blythe BSc, BD, MBA
Session Clerk	Stuart Buchanan
Church Treasurer	Allan Mathieson FCCA
Principal Office	Church Office, 130 Ormonde Avenue, Glasgow G44 3SL
Independent Examiner	Alexander Johnston CA 9 Williamwood Park, Netherlee, Glasgow G44 3TD
Bankers	Bank of Scotland 20 Busby Road, Clarkston, Glasgow G76 7XH

Netherlee and Stamperland (Church of Scotland) is indebted to all Office Bearers, Trustees and organisation leaders, who give of their time and talents on a voluntary basis to manage and execute the Church's activities.

STATEMENT OF TRUSTEES RESPONSIBILITIES IN RELATION TO THE FINANCIAL STATEMENTS

The charity Trustees are responsible for preparing a Trustees' Annual Report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the charity Trustees to prepare financial statements for each year, which show a true and fair view of the state of affairs of the charity and of the incoming resources, and application of resources of the charity for that period.

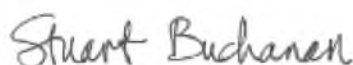
In preparing those financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the method and principles in the applicable Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards and statements of recommended practise have been followed subject to any departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the charity and financial information on the congregation's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees on 14 April 2021 and signed on their behalf,



Stuart Buchanan
Session Clerk

14 April 2021

**Netherlee and Stamperland (Church of Scotland)
Trustees Annual Report – Year Ended 31 December 2020**

Independent Examiner's Report to the Trustees of Netherlee and Stamperland (Church of Scotland)

I report on the accounts of the charity for the year ended 31 December 2020, which are set out on pages 10-22.

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 (as amended). The charity Trustees consider that the audit requirements of Regulation 10(1) (a) to (c) of the Accounts Regulations do 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 (as amended). 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 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 :
 - To keep accounting records in accordance with Section 44(1) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations (as amended), and
 - To prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations (as amended) 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.


Alexander Johnson
Chartered Accountant
9 Williamwood Park,
Netherlee,
Glasgow G14 3TD
14 April 2021

Netherlee and Stamperland (Church of Scotland)
Statement of Financial Activities
for the year ended 31 December 2020

	Note	Combined & Restated Unrestricted Funds		Combined & Restated Restricted Funds		Combined & Restated Total	
		2020	2019	2020	2019	2020	2019
		£	£	£	£	£	£
Income and endowments from:							
Donations and legacies	1	234,786	256,158	8,423	13,718	243,209	269,876
Charitable activities	2	790	400	-	-	790	400
Other trading activities	3	15,574	42,471	-	-	15,574	42,471
Investment income	4	14,008	15,140	1,006	1,090	15,014	16,230
Other	5	9,864	23,300	-	-	9,864	23,300
Total income		275,022	337,469	9,429	14,808	284,451	352,276
Expenditure on:	6						
Raising funds		263	293	-	-	263	293
Charitable activities		330,471	325,247	12,903	24,788	343,374	350,035
Other		-	-	-	-	-	-
Total expenditure		330,734	325,540	12,903	24,788	343,637	350,328
Net (expenditure)/income before gains and losses on investments		(55,712)	11,929	(3,474)	(9,980)	(59,186)	1,948
Net gains/(losses) on investments	10	(23,765)	21,578	246	999	(23,519)	22,577
Net gains/(losses) on property	9	-	50,000	-	-	-	50,000
Net (expenditure)/income		(79,477)	83,507	(3,228)	(8,981)	(82,705)	74,524
Transfers between Funds - In		3,847	(3,219)	-	21	3,847	(3,198)
Transfers between Funds - Out		(3,847)	3,219	-	(21)	(3,847)	3,198
Net movement in funds		(79,477)	83,507	(3,228)	(8,981)	(82,705)	74,524
Reconciliation of funds:							
Total funds brought forward		1,124,753	1,041,247	49,453	58,435	1,174,206	1,099,683
Total funds carried forward	15	1,045,276	1,124,753	46,225	49,453	1,091,501	1,174,206

The notes on pages 14 to 22 form part of these accounts

Netherlee and Stamperland (Church of Scotland)
Balance Sheet as at 31 December 2020

		Total 2020 £	Combined & Restated Total 2019 £
	Note		
Fixed Assets:			
Tangible assets	9	450,000	450,000
Investments	10	363,720	409,719
Total Fixed Assets		<u>813,720</u>	<u>859,719</u>
Current Assets			
Debtors	11	13,336	16,725
Cash at bank and in hand		<u>270,721</u>	<u>302,848</u>
Total Current Assets		284,057	319,573
Liabilities			
Creditors falling due within one year	12	<u>(6,276)</u>	<u>(5,085)</u>
Net Current Assets		<u>277,781</u>	<u>314,488</u>
Net Assets		<u><u>1,091,501</u></u>	<u><u>1,174,206</u></u>
The funds of the charity:			
Restricted income funds	15	46,225	49,453
Unrestricted income funds		1,045,276	1,124,753
Total charity funds		<u><u>1,091,501</u></u>	<u><u>1,174,206</u></u>

The Accounts were approved by the trustees on 14 April 2021 and signed on their behalf by:


 Siuan Buchanan
 Session Clerk


 Scott Blythe
 Minister

The notes on pages 14 to 22 form part of these accounts.

Netherlee and Stamperland (Church of Scotland)

Year ended 31 December 2020

Accounting Policies

The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the accounts, are set out below.

Basis of preparation

The accounts have been prepared under the historical cost convention, modified to reflect the inclusion of investments and the manse at market value, and in accordance with applicable accounting standards, Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The Charity meets the definition of a public benefit entity under FRS 102.

Consequent on the Union of Netherlee and Stamperland Parish Churches on 1 January 2020, this report and financial statements present:

- (a) the results of the combining congregations for the whole of 2020.
- (b) the aggregated results for the two congregations for 2019 after the restatement of the accounts for Stamperland Parish Church for 2019, which were originally prepared on the receipts and payments basis.

Fund accounting

Funds are classified as either restricted funds or unrestricted funds, defined as follows.

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. The designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

Income recognition

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally on notification of interest paid or payable by the bank. Dividends on investments are recognised once the dividend has been declared and notification has been received of the dividend due.

On receipt, donated professional services and donated facilities are recognised as income on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised as expenditure in the period of receipt.

In accordance with the Charities SORP (FRS102) the general volunteer time of congregation members is not recognised.

Netherlee and Stamperland (Church of Scotland)

Year ended 31 December 2020

Expenditure recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings.

Fixed Assets

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church and halls, vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets. Expenditure incurred on the repair and maintenance of these assets is charged as resources expended in the Statement of Financial Activities in the period in which the liability arises.

The manse which is vested in local trustees is included at market value as estimated by the trustees.

All other tangible fixed assets costing in excess of £2,500 having a value to the charity greater than one year, other than those acquired for specific purposes, are capitalised. Buildings are not depreciated on the grounds of immateriality. The properties are maintained to a high standard and their estimated residual values are not materially different from their carrying values. It is the policy of the trustees to carry out an impairment review of all properties on an annual basis. Other fixed assets are depreciated on a straight-line basis to write off the cost or initial value, less residual value, of tangible fixed assets over their estimated useful lives as follows:

Fixtures, fittings and office equipment	5 Years
---	---------

Investments

Fixed asset investments are stated at market value at the balance sheet date. Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year or, if purchased in the year, the difference between cost and market value at the end of the year. Realised gains and losses represent the difference between the proceeds on disposal and the market value at the start of the year or cost if purchased in the year.

Taxation

Netherlee and Stamperland (Church of Scotland) is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT.

Netherlee and Stamperland (Church of Scotland)
Notes forming part of the financial statements
for the year ended 31 December 2020

	Combined & Restated		Combined & Restated		Total 2020 £	Total 2019 £
	Unrestricted Funds		Restricted Funds			
	2020 £	2019 £	2020 £	2019 £		
1 Donations and Legacies						
Weekly Freewill Offering	24,598	28,815	-	-	24,598	28,815
Gift Aid	153,417	163,562	-	-	153,417	163,562
Ordinary Offerings	2,995	10,800	-	-	2,995	10,800
Tax recovered on Gift Aid	39,052	44,786	135	-	39,187	44,786
Legacies	10,467	-	-	-	10,467	-
Contributions from Congregational Orgs	1,620	3,695	-	-	1,620	3,695
Organisational Income	-	-	6,961	13,184	6,961	13,184
Other	2,637	4,500	1,327	534	3,964	5,034
	<u>234,786</u>	<u>256,158</u>	<u>8,423</u>	<u>13,718</u>	<u>243,209</u>	<u>269,876</u>
2 Income from charitable activities						
Weddings and funerals	790	400	-	-	790	400
Other	-	-	-	-	-	-
	<u>790</u>	<u>400</u>	<u>-</u>	<u>-</u>	<u>790</u>	<u>400</u>
3 Income from other trading activities						
Use of premises	15,401	39,958	-	-	15,401	39,958
Fundraising	-	2,313	-	-	-	2,313
Utility warehouse scheme	173	200	-	-	173	200
	<u>15,574</u>	<u>42,471</u>	<u>-</u>	<u>-</u>	<u>15,574</u>	<u>42,471</u>
4 Investment income						
Dividends received	12,173	13,005	878	925	13,051	13,930
Deposit interest	1,796	1,390	128	164	1,924	1,554
Bank Interest	39	745	-	1	39	746
	<u>14,008</u>	<u>15,140</u>	<u>1,006</u>	<u>1,090</u>	<u>15,014</u>	<u>16,230</u>
5 Other income						
Receipts from General Trustees	9,864	23,300	-	-	9,864	23,300
	<u>9,864</u>	<u>23,300</u>	<u>-</u>	<u>-</u>	<u>9,864</u>	<u>23,300</u>

Netherlee and Stamperland (Church of Scotland)
Notes forming part of the financial statements
for the year ended 31 December 2020

	Combined & Restated		Combined & Restated		Combined & Restated	
	Unrestricted Funds		Restricted Funds		Total	Total
	2020	2019	2020	2019	2020	2019
	£	£	£	£	£	£
6 Analysis of Expenditure						
Raising Funds						
Offering Envelopes	263	293	-	-	263	293
	<u>263</u>	<u>293</u>	<u>-</u>	<u>-</u>	<u>263</u>	<u>293</u>
Charitable Activities						
Ministries & Mission Allocation	160,649	172,438	-	-	160,649	172,438
Presbytery Dues	9,476	9,522	-	-	9,476	9,522
Minister's Telephone and Post	1,064	1,455	-	-	1,064	1,455
Pulpit Supply	410	510	-	-	410	510
Other Salary Costs	22,025	17,481	-	-	22,025	17,481
Fabric Repairs & Maintenance	74,346	51,451	-	3,935	74,346	55,386
Council Tax	3,242	2,919	-	-	3,242	2,919
Heating and Lighting	14,620	16,458	-	-	14,620	16,458
Church Office Expenses	3,152	2,838	-	-	3,152	2,838
Organ & Music	1,542	1,687	-	-	1,542	1,687
Other Expenses	15,849	9,665	12,903	20,853	28,752	30,518
Minister's Travel Expenses	1,053	1,081	-	-	1,053	1,081
Rates and Insurance	8,942	10,018	-	-	8,942	10,018
Printing and Stationery	880	3,752	-	-	880	3,752
Publicity and Advertising	-	360	-	-	-	360
Grants to Organisations	-	217	-	-	-	217
Cleaning and Laundry	12,482	23,091	-	-	12,482	23,091
Purchase and Maintenance of Equipment	739	304	-	-	739	304
	<u>330,471</u>	<u>325,247</u>	<u>12,903</u>	<u>24,788</u>	<u>343,374</u>	<u>350,035</u>
Other	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total	<u>330,734</u>	<u>325,540</u>	<u>12,903</u>	<u>24,788</u>	<u>343,637</u>	<u>350,328</u>

Support costs have not been separately identified as the trustees consider there is only one charitable activity. Therefore support costs relate wholly to that activity and have not been separately identified.

Netherlee and Stamperland (Church of Scotland)
Notes forming part of the financial statements
for the year ended 31 December 2020

	2020	Combined & Restated 2019
	£	£
7 Staff costs and numbers Unrestricted Funds Only		
Salaries and wages	22,025	17,481
Social security costs	-	-
	<u>22,025</u>	<u>17,481</u>

The average number of employees during the year calculated on the basis of a headcount was as follows:

	2020	Combined & Restated 2019
	Number	Number
Administration & Cleaning	2	2
Music staff	3	3
	<u>5</u>	<u>5</u>

No employee had employee benefits in excess of £60,000 (2019: nil)

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 loan fund. Stipends are paid in accordance with the national 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) was £34,577.

8 Trustee Remuneration and Related Party Transactions

Only the minister and two trustees, Diane Levey and Alison Macfarlane, received any remuneration or reimbursement of expenses during the year.

During the year the Minister was reimbursed as follows:-

	2020	Combined & Restated 2019
	£	£
Travelling expenses and telephone	2,117	2,536
Manse council tax	3,242	2,919
Diane Levey, Assistant Organist - remuneration	1,030	1,030
Alison Macfarlane, Cleaning - remuneration	4,644	4,263

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.

During the year a total of £40,670 (2019: £40,985 estimate) was donated to the congregation by trustees.

Netherlee and Stamperland (Church of Scotland)
Notes forming part of the financial statements
for the year ended 31 December 2020

9 Tangible Fixed Assets

	Manse	
	2020	2019
	£	
Cost		
At 1 January	450,000	400,000
Gain on revaluation	-	50,000
At 31 December	<u>450,000</u>	<u>450,000</u>
Accumulated Depreciation		
At 1 January	-	-
Charge for year	-	-
At 31 December	<u>-</u>	<u>-</u>
Net Book Value		
At 31 December	<u>450,000</u>	<u>450,000</u>

The manse was valued on an open market basis at 31st December 2019 by Corum. The Trustees have agreed that a valuation should be obtained every 3 years

10 Investments

	Combined & Restated	
	2020	2019
	£	
Market value at beginning of year	409,719	387,154
Investments purchased in year	-	99,988
Investments sold in year	(22,480)	(100,000)
Unrealised gain / (loss) on investments	(23,519)	22,577
Market value at end of year	<u>363,720</u>	<u>409,719</u>
Investments at cost	<u>359,625</u>	<u>373,938</u>

There was a gain made of £26 (2019 loss made of £2,800) on the investments sold in the year.

The following investments are held, at market value:

Church of Scotland Investors Trust Growth Fund	82,048	85,257
Church of Scotland Investors Trust Income Fund	66,537	77,313
British Government Index Linked Treasury Stock	6,844	17,421
Quoted Shares, Unit/Investment Trusts	33,620	33,107
Hargreaves Lansdown	174,671	196,622
	<u>363,720</u>	<u>409,719</u>

Netherlee and Stamperland (Church of Scotland)
Notes forming part of the financial statements
for the year ended 31 December 2020

11 Debtors

	2020	Combined & Restated 2019
	£	£
Gift Aid Tax Refund Due	10,486	15,302
Prepayments and Accrued Income	2,850	1,423
	<u>13,336</u>	<u>16,725</u>

12 Creditors

	2020	Combined & Restated 2019
	£	£
Accruals	4,509	3,492
Other	1,767	1,593
	<u>6,276</u>	<u>5,085</u>

13 Analysis of Net Assets Among Funds

	Unrestricted	Designated	Restricted	Total
	£	£	£	£
Fixed Assets	-	450,000	-	450,000
Investments	352,294	-	11,426	363,720
Current Assets	233,500	15,758	34,799	284,057
Current Liabilities	(6,276)	-	-	(6,276)
Net assets at 31 December 2020	<u>579,518</u>	<u>465,758</u>	<u>46,225</u>	<u>1,091,501</u>

	Unrestricted	Designated	Restricted	Combined & Restated Total
	£	£	£	£
Fixed Assets	-	450,000	-	450,000
Investments	381,880	4,726	23,113	409,719
Current Assets	162,977	130,256	26,340	319,573
Current Liabilities	(5,085)	-	-	(5,085)
Net assets at 31 December 2019	<u>539,772</u>	<u>584,982</u>	<u>49,453</u>	<u>1,174,207</u>

14 Volunteers

In common with all congregations of the Church of Scotland the congregation benefits from the contribution made by volunteers who give their time and talents willingly for the benefit of the Church. The areas of congregational life which rely on the contribution of volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown.

Netherlee and Stamperland (Church of Scotland)
Notes forming part of the financial statements
for the year ended 31 December 2020

15 Movements in Funds

	At 1 January 2020 £	Incoming Resources £	Outgoing Resources £	Transfers £	Unrealised Gains/(Losses) £	At 31 Dec 2020 £
Restricted funds						
Stained Glass Window Fund	2,546	14	-	-	-	2,560
James Nelson Trust Fund	15,027	483	(1,000)	-	-	14,510
Thomas White Legacy Fund	5,890	1,506	(4,152)	-	57	3,301
Stanley Mair Memorial Fund	16,045	465	-	-	189	16,699
Flower Fund	1,297	759	(791)	-	-	1,265
Sunday Club Fund	2,465	960	(1,381)	-	-	2,044
Sunday/Wednesday Coffee Fund	2,862	2,919	(2,547)	-	-	3,234
The Guild Fund	255	1,912	(2,039)	-	-	128
Choir Fund	363	-	(79)	-	-	284
Monday Lunch Club	1,442	411	(914)	-	-	939
Kean Bequest Fund	1,261	-	-	-	-	1,261
	<u>49,453</u>	<u>9,429</u>	<u>(12,903)</u>	<u>-</u>	<u>246</u>	<u>46,225</u>
Unrestricted Designated						
Organ Fund	5,013	23	-	-	-	5,036
Properties Fund	450,000	-	-	-	-	450,000
Common Good Fund	16,243	102	(5,623)	-	-	10,722
	<u>471,256</u>	<u>125</u>	<u>(5,623)</u>	<u>-</u>	<u>-</u>	<u>465,758</u>
Unrestricted Free						
Fabric Reserve Fund	328,834	16,399	(63,804)	123	(12,824)	268,728
General Fund	71,172	241,613	(261,307)	3,724	(640)	54,561
General Legacy Fund	253,492	16,885	-	(3,847)	(10,301)	256,229
	<u>653,497</u>	<u>274,897</u>	<u>(325,111)</u>	<u>-</u>	<u>(23,765)</u>	<u>579,518</u>
Total funds	<u>1,174,206</u>	<u>284,451</u>	<u>(343,637)</u>	<u>-</u>	<u>(23,519)</u>	<u>1,091,501</u>

Comparative figures for the previous year are shown in Note 17

Netherlee and Stamperland (Church of Scotland)
Notes forming part of the financial statements
for the year ended 31 December 2020

Purposes of Restricted Funds

Stained Glass Window Fund: to assist in the cost of maintenance and repair of Church windows.

James Nelson Trust Fund: to assist in the promotion of Christian Youth work, particularly those that have an association with Netherlee Church or the Nelson family. Grants totalling £1,000 were awarded during the year.

Thomas White Legacy Fund: grants to General Congregational Funds of the Church with the power to assist any extra parochial objects, which may need assistance.

Stanley Mair Memorial Fund: to apply the income to fees and expenses incurred by persons invited to lecture on preaching in the Department of Theology at Glasgow University and preach at Netherlee Church.

Flower Fund: to provide flowers for display within the Church.

Sunday Club Fund: to resource and enable the Sunday Club to support various charities.

Sunday/Wednesday Coffee Fund: to purchase commodities for after service coffee with the surplus distributed to charity.

Guild Fund: surplus distributed to charities.

Choir Fund: to purchase music and fund resources for the Choir.

Audio Visual Fund: to cover the cost of upgrading the audio visual system within the Church.

Monday Lunch Club Fund: to facilitate running of lunch club for dementia sufferers and their carers.

Keen Bequest Fund: to provide elder training.

Purposes of Designated Funds

Organ Fund: for repairs to Church organ.

Properties Fund: the previous accounting policy was to charge the cost of property to reserves in the year of purchase. This has changed and properties are now included at the latest professional valuation. The Trustees have agreed that the valuation should be done every 3 years. The current valuation was done in 2019.

Common Good Fund: to make small donations to very local charities in the fields of Education, Sport, the Arts, Children and the Elderly but not exclusively so.

Purposes of Unrestricted Funds

General Reserve Fund: used to supplement the General Fund as required and for specific capital spends.

Fabric Reserve Fund: maintenance of the fabric of Church properties.

General Fund: dealing with day-to-day income and expenditure.

General Legacy Fund: for the receipt of unrestricted legacies.

Netherlee and Stamperland (Church of Scotland)
Notes forming part of the financial statements
for the year ended 31 December 2020

16 Collections for Third Parties

	2020	Combined
	£	2019
		£
Disbursed for others		
Lodging House Mission	-	489
Scottish Bible Society	-	54
E R Food Bank	167	-
Shelter Scotland	-	566
Sri Lanka Netherlee Cottage	1,150	1,159
Sri Lanka Easter Sunday Terrorist Attack	-	1,200
Starter Packs	-	101
Tear Fund	288	288
Glasgow the Caring City	-	260
Erskine Home	-	645
Dementia Dog Project (Alzheimer Scotland)	-	395
	<u>1,605</u>	<u>5,157</u>

Donations for others

Christian Aid	5,800	-
Poppy Scotland	1,235	-
	<u>7,035</u>	<u>-</u>

In addition the Trustees approved the following donations from Restricted Funds

St Rollox Parish Church Appeal	-	5,000
Sri Lanka Easter Sunday Terrorist Attack	-	1,200
Lodging House Mission	925	-
S E Food Bank	655	-
Crossreach - Williamwood House	547	-
WaterAid	200	-
	<u>2,327</u>	<u>6,200</u>

Appendix

	2020	2019
	£	£
Funds held on behalf of the congregation by the Church of Scotland General Trustees		
REVENUE ACCOUNT		
Credit balance at 31st December	<u>2,916</u>	<u>1,334</u>

Netherlee and Stamperland (Church of Scotland)
Notes forming part of the financial statements
for the year ended 31 December 2020

17 **Movements in Funds**

	At 1 January 2019 £	Incoming Resources £	Outgoing Resources £	Transfers £	Unrealised Gains/(Losses) £	Combined & Restated At 31 Dec 2019 £
Restricted funds						
Stained Glass Window Fund	2,530	16	-	-	-	2,546
James Nelson Trust Fund	15,407	620	(1,000)	-	-	15,027
Thomas White Legacy Fund	14,500	493	(9,616)	-	513	5,890
Stanley Mair Memorial Fund	15,715	494	(650)	-	486	16,045
Flower Fund	1,383	1,145	(1,231)	-	-	1,297
Sunday Club Fund	1,712	987	(234)	-	-	2,465
Sunday/Wednesday Coffee Fund	2,625	4,744	(4,507)	-	-	2,862
The Guild Fund	533	3,430	(3,709)	-	-	255
Choir Fund	366	22	(25)	-	-	363
Audio Visual Fund	519	-	(519)	-	-	0
Monday Lunch Club	1,884	2,855	(3,297)	-	-	1,442
Kean Bequest Fund	1,260	1	-	-	-	1,261
	<u>58,434</u>	<u>14,808</u>	<u>(24,788)</u>	<u>-</u>	<u>999</u>	<u>49,453</u>
Unrestricted Designated						
Organ Fund	4,987	26		-	-	5,013
Properties Fund	400,000			-	50,000	450,000
Common Good Fund	21,740	176	(5,652)	(21)	-	16,243
	<u>426,726</u>	<u>203</u>	<u>(5,652)</u>	<u>(21)</u>	<u>50,000</u>	<u>471,256</u>
Unrestricted Free						
Fabric Reserve Fund	320,417	5,393	(718)	(5,634)	9,375	328,834
General Fund	55,006	324,654	(318,986)	8,484	2,012	71,172
General Legacy Fund	239,000	7,130	-	(2,829)	10,191	253,492
Copper Fund	99	88	(187)	-	-	-
	<u>614,523</u>	<u>337,266</u>	<u>(319,890)</u>	<u>21</u>	<u>21,578</u>	<u>653,497</u>
Total funds	<u><u>1,099,683</u></u>	<u><u>352,276</u></u>	<u><u>(350,330)</u></u>	<u><u>-</u></u>	<u><u>72,577</u></u>	<u><u>1,174,206</u></u>

Netherlee and Stamperland (Church of Scotland)

General Fund Budget

	Actual <u>2019</u>	Budget <u>2020</u>	Actual <u>2020</u>	Budget <u>2021</u>
Income				
WFO	15,740	26,350	24,599	24,000
Gift Aid	130,180	158,300	153,417	152,000
Ordinary Offering	6,048	10,048	2,995	4,000
Tax Recovered	34,405	49,075	39,052	39,000
	186,372	243,773	220,063	219,000
Donations from Congregational Organisations	2,670	3,700	1,620	2,000
Other Income	250	5,000	3,427	2,000
Utility Warehouse Scheme	200	180	173	180
	189,492	252,653	225,283	223,180
Use of Premises	27,795	44,000	15,402	22,000
Transfer from General Trustees		10,000	9,864	10,000
TOTAL INCOME	217,287	306,653	250,549	255,180
Expenditure				
Ministries and Mission National Stipend Fund	118,088	160,649	160,649	135,567
Minister Tele/Post etc	632	980	1,064	1,200
Minister Travel Expenses	1,081	1,635	1,053	1,200
	119,801	163,264	162,766	137,967
Supply	285	540	410	540
Presbytery Dues	6,703	9,476	9,476	14,686
MINISTRY COSTS	126,789	173,280	172,652	153,193
Other Salary Costs	14,166	21,984	22,025	22,400
Repairs and Maintenance	11,492	32,304	10,542	32,000
Cleaning and Laundry	18,828	20,064	12,482	14,666
Council Tax	1,992	3,312	3,242	3,274
Grants to Organisations	217	600	-	300
Heating and Lighting	12,064	17,496	14,620	18,000
Miscellaneous	1,145	2,016	3,191	3,000
Organ and Music	1,687	2,280	1,542	2,100
Printing and Stationery	1,800	3,360	1,143	2,067
Publicity and Advertising	360	240	-	240
Purchase and Mainten of Equipment	304	480	739	480
Rates and Insurance	6,916	10,620	8,943	10,960
Telephone & Post/Church Office Exps	2,838	3,540	3,152	3,500
OTHER COSTS	73,811	118,296	81,621	112,987
TOTAL EXPENDITURE	200,600	291,576	254,273	266,180
T/FER TO FABRIC RESERVE FUND	(5,000)	(7,200)	(4,520)	-
25% of the Surplus for the Year to FabricFund	(4,496)	(4,032)	-	-
Contr. ex Res funds to M & M and Pres. Dues	6,298	8,244	8,244	8,244
SURPLUS/(DEFICIT) FOR YEAR	13,489	12,089	-	(2,756)