

ARDOCH PARISH CHURCH OF SCOTLAND

Congregational Accounts

Year ending 31 December 2014

Charity No: SC000139

Congregation No. 281639

ARDOCH PARISH CHURCH of SCOTLAND

REFERENCE and ADMINISTRATIVE INFORMATION

Charity Name: Ardoch Parish Church of Scotland

Charity Registration No: SC000139

Congregation Reference No: 281639

Contact Address: c/o 3 Greenhaugh Way
Braco
Dunblane
Perthshire
FK15 9PT

Trustees Rev Dr Stuart D B Picken until 31 March 2014
Rev Iain F Paton from 1 April 2014
Mr Robert G Aitken
Mr Alexander Anderson
Mr Frederick Ayre
Mr Stuart Brannen
Mrs Susan G Crorie
Mr James Dawson
Mrs Ann J Gordon
Mrs Dorothy Johnston
Mr James Lawrie
Mrs Pearl R Meldrum
Miss Elizabeth Paterson
Mr Charles W Robertson
Mr Peter R Scott
Mrs Christine A Souter
Mr Roy L Spiers
Mrs Joy T Tannahill

Principal Office-bearers

Interim Moderator Rev Iain F Paton
Session Clerk: Pearl R Meldrum
Church Treasurer: Roy L Spiers

Independent Examiner

Marion McOuat
3 Beech Court
Beech Road
Dunblane
FK15 0LA

Bankers

Bank of Scotland
Perth (809128) Branch
P O Box 1000
BX2 1LB

ARDOCH PARISH CHURCH of SCOTLAND

TRUSTEES ANNUAL REPORT – Year ended 31 December 2014

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Quoad Omnia constitution.

Recruitment and Appointment of Trustees

Members of the Kirk Session and the Church Treasurer, if not a Ruling Elder of Ardoch Parish Church, are the Charity Trustees.

The Kirk Session members are the Moderator and the Ruling Elders of the Church. Elders, who are ordained for life, are chosen from those Members of the Church congregation who are considered to have the appropriate gifts, skills and commitment to contribute to the management of the Church and its spiritual and temporal well being.

Organisational Structure

The Kirk Session is moderated by the Minister and meets not less than nine times in a year. The administration of its affairs is under the jurisdiction of the Presbytery of Perth which inspects records annually and exercises superintendence through quinquennial visits by Presbytery officers.

Appropriate powers to act are delegated to the Officers and the:-

- Communications Management Team
- Investment Management Team
- Outreach and Visiting Management Team
- Property Management Team
- Stewardship and Fundraising Management Team
- Youth Management Team
- Officers of the Ardoch Church of Scotland Guild
- Officers of the Ardoch Church Scottish Country Dance Group.

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 in 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.

Ardoch Parish Church meets its commitment to the objectives of the Church of Scotland through the following activities:-

- Regular Sunday Services.
- Special Services reflecting festivals and other occasions.
- Services for Baptisms, Weddings and Funerals.
- The Sunday School, Sunshine Club and Hot Chocolate Club
- Services for the local Primary Schools.
- Co-operation and participation in the wider scheme of the Church of Scotland.
- Visits to Members of the Church, the sick and bereaved, and others in need of help or support.
- Special offerings and collections in support of nationally recognised fund raising bodies.
- Annual and special fund raising events providing for all of the local community.
- The Ardoch Church of Scotland Guild.
- The Ardoch Church Choir and Singing Group.
- Ardoch Church Scottish Country Dance Group
- Use of its accommodation by other organisations providing for the local community.
- The organisation of donations in kind.

TRUSTEES ANNUAL REPORT – Year ended 31 December 2014 (continued)

Normal repairs and maintenance to the Church buildings were carried out during the year based on regular inspection of the properties. Additionally the interior of the Church and the vestibule were re-decorated and new lighting installed. Attention continued to be paid to energy saving matters. The interior appearance of the church was enhanced by the members who provide floral decorations on Sundays and special occasions.

The congregation supported various charities registered in Scotland and England & Wales during the year. Consideration was given to four types of charity namely; large national organisations and local charities which are supported on a regular basis, appeals from smaller charities, those with which members of the congregation are directly involved and those associated with the Church of Scotland Guild activities. Donations from Church funds were made to Christian Aid and the Aberlour Child Care Trust. Special collections disbursed are listed in the Notes to the Accounts.

The Church also co-operates with the local branch of the Royal British Legion, of which the Minister is Chaplain, in the arrangements for the Remembrance Day services in the church and at the Braco War Memorial. The Church actively supports the Earl Haig Fund by way of the annual appeal conducted by Poppyscotland.

The Ardoch Church Guild made donations to the Guild's national projects, Passage from India and Julius, and the Church of Scotland H I V Programme.

The Blythswood Appeal for shoe boxes filled with items for children and adults in needy circumstances in East Europe and beyond are collected annually. The two local primary schools were also involved in filling boxes. More than 62 boxes were dispatched together with two large bags of baby clothes and knitted squares and over £111.50 in donations.

For a congregation of its size, Ardoch generates a considerable amount for outside causes, another way of expressing its Christian commitment to compassionate giving.

Investment and Reserves Policy

Investments will principally be Medium/High Risk in nature and in accordance with legislation governing investments made by Charities. A significant proportion of the portfolio is likely to be in equity investments which have historically produced better returns over the long-term than fixed interest stocks. Investments which, in isolation, might seem Higher Risk may be acceptable when considering the portfolio as a whole. Investment will not be made in tobacco, alcohol or armaments nor in companies operating unethically or having a bad human rights background.

Investment income will be expected to provide a balanced return between income and growth. The level of income should be expected to increase at least in line with inflation over the medium term. Investments arising from legacies or endowments will be maintained at a level to provide income to meet the purpose for which they were designated or endowed. Legacies may be capitalised in memory of the benefactor. Investments will be maintained to provide income to meet any shortfall between ordinary income and expenditure. Additionally, investments will be held against designated funds to meet future major building repairs and improvements/extensions to the buildings as set down in the five year plan.

Reserves for Designated Funds are held in investments and are currently set at the following levels: Fabric Fund - £30,000, Manse Fund - £6,000 and Church Hall Fund - £40,000. Monies will be held on deposit at the year end to meet planned building maintenance and repair works to be undertaken in the following year together with an amount to provide for unforeseen contingencies of whatever nature. Reserves in the Church Hall Fund are for improvements/possible extension to be made over the coming years. Sufficient monies will be held in the bank current account at the year end to meet budgeted outgoings for at least the first two months of the following year.

TRUSTEES ANNUAL REPORT – Year ended 31 December 2014 (continued)

Financial Review

The Accounts show Payments exceeded Receipts by £4,679. This very large decrease from 2103 to some extent arises from the expenditure on the redecoration of and replacement of lighting in the Church and vestibule. Donations of all kinds, together with tax recovered on Gift Aid donations continue to be the largest source of income which in the year under review amounted to £21,541 an increase of some £500 over 2013. Investment income of £12,558, an increase of 6.5% over 2013, enabled the continuation of the provision of essential services to the congregation and local community.

Our stockbrokers and investment advisers, Speirs & Jeffrey, continued to provide regular reports and advice on the investments. The value of investments at £317,245 at the year was virtually the same as that for 2013 which in view of the fluctuating market conditions was not unsatisfactory.

Monies held on deposit, at the year end, against the General and Fabric funds totalled £18,277, the same as in 2013.

STATEMENT of TRUSTEE'S RESPONSIBILITIES

- To act in the best interests of the charity putting those interests first.
- To operate in a manner consistent with the charity's objectives.
- To act with due care and diligence.
- To ensure that the management and administration of the institution comply with the Constitution, current legislation and the Regulations of the Church of Scotland.
- To monitor the performance of Officers, Convenors and Groups to which powers to act have been delegated and take corrective action when necessary.
- To prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church.
- To keep 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 Account (Scotland) Regulations and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007.
- To safeguard the assets of the Church and take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,



Pearl R Meldrum
Session Clerk
15 March 2015

Independent Examiner's Report to the Trustees of Ardoch Parish Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2013 which are set out on pages 6 to 9.

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. which 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 Account 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 proper understanding of the accounts to be reached.

Marion McOuat

Name: Marion McOuat

Address: 3 Beech Court
Beech Road
Dunblane
FK15 0LA

Date: 16 March 2015

ARDOCH PARISH CHURCH of SCOTLAND
Year ended 31 December 2014

RECEIPTS and PAYMENTS ACCOUNT

	Note	Unrestricted Funds 2014 £	Restricted Funds 2014 £	Endowment Funds 2014 £	Total 2014 £	Total 2013 £
Receipts						
Donations	8	21,411	130	0	21,541	21,077
Charitable Activities		1,396	2,226	0	3,622	3,958
Fund Raising Events		4,051	770	0	4,821	5,481
Bank & Deposit Interest		128	1	0	129	141
Investment Income		11,942	506	110	12,558	11,797
		<u>38,928</u>	<u>3,633</u>	<u>110</u>	<u>42,671</u>	<u>42,454</u>
Legacy		0	0	0	0	1,000
Grant Perth Presbytery		0	0	0	0	450
Sale of Investments		33	0	0	33	
Manse Rent (ex General Trustees)		4,613	0	0	4,613	4,340
Total Receipts		<u>43,574</u>	<u>3,633</u>	<u>110</u>	<u>47,317</u>	<u>48,244</u>
Payments						
Cost of Generating Funds		197	558	0	755	1,028
Investment Management		428	0	0	428	365
Charitable Activities	9	45,189	1,891	0	47,080	31,243
Donations		701	0	0	701	510
Loan Repayment		924	0	0	924	924
Purchase of Equipment		470	0	0	470	94
Manse Rent & Council Tax		1,637	0	0	1,637	5,167
Purchase of Investments		0	0	0	0	2,102
Total Payments		<u>49,546</u>	<u>2,449</u>	<u>0</u>	<u>51,995</u>	<u>41,433</u>
Excess of Receipts over Payments for the year before transfers		-5,972	1,184	110	-4,679	6,810
Transfers		927	-817	-110	0	
Excess of Receipts over Payments for the year		<u>-5,045</u>	<u>367</u>	<u>0</u>	<u>-4,679</u>	

STATEMENT of BALANCES

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2014 £	Total 2013 £
Bank, Deposit and Cash Balances						
Brought forward	10	38,095	790	22	38,907	25,537
Excess of Receipts over Payments for the year		-5,045	367	0	-4,679	6,810
	11	<u>33,050</u>	<u>1,157</u>	<u>22</u>	<u>34,228</u>	<u>32,347</u>
Investments (at Value) (Cost of Investments £222,908)	12	<u>301,745</u>	<u>12,746</u>	<u>2,754</u>	<u>317,245</u>	<u>240,477</u>
Assets						
Church of Scotland Pulpit Supply						676.00
Blackford Parish Church Travel		36			36	
Tax on Gift Aid Donations and GADS		2,851			2,851	2,730
		<u>2,887</u>	<u>0</u>	<u>0</u>	<u>2,887</u>	<u>2,730</u>
Liabilities						
Blackford P C (Council tax refund)						202
Energy Savings Trust (Balance of loan))		770	0	0	770	1,694
		<u>770</u>	<u>0</u>	<u>0</u>	<u>770</u>	<u>1,896</u>

The accounts were approved by the Kirk Session on 15 March 2015
For and on behalf of the Kirk Session

Reed M...

Session Clerk

by L. James

Church Treasurer

Ardoch Parish Church of Scotland - Notes to the Accounts - Year ended 31 December 2014

1 Accounting Policy

The accounts have been prepared on a Receipts and Payments basis.
 An annual charge may be made on the General Fund to cover ordinary repairs to the Church, its ancillary buildings and the Manse.
 Extraordinary repairs are charged to the Fabric Fund or Manse Fund as appropriate.
 Transfers may be made from Designated Funds to meet costs incurred against Funds with insufficient funds.

2 Trustee Remuneration and Related Party Transactions

During the year two Trustees received expenses totalling £1,698
 One trustee received remuneration of £990 for her duties as caretaker.
 One person related to a trustee received a payment of £250 for building maintenance works.

3 Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all 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 £25,607 and the maximum stipend in the 5th and subsequent years of service £31,469.

4 Fixed Assets

Congregational Properties of the Church consist of the Church and Session House, the Church Hall and a Manse all of which are held in Trust by the General Trustees of the Church of Scotland and the United Free Church clock tower.

5 Ministerial and Non-Ministerial Expenditure

Appropriate expenditure is paid by Ardoch Parish Church and a proportional share is charged to the linked congregation of Blackford Parish Church on a 6 monthly basis.

6 Movements in Funds

	at 1 Jan'y 2014 Re-stated £	Incoming Resources £	Outgoing Resources £	Transfers £	at 31 Dec'r 2014 £
Endowment Funds					
Patrick Gardiner	10	49	0	-49	10
Nita Falconar - Stewart	8	40	0	-40	8
Falconar - Stewart	3	21	0	-21	3
Margaret Finlayson or Roberston	1	0	0	0	1
	<u>22</u>	<u>110</u>	<u>0</u>	<u>-110</u>	<u>22</u>
Restricted Funds					
Ardoch Church Choir & Singing Group	19	130	142	0	7
Ardoch Parish Church Community Fund	1,555	874	678	25	1,776
Consolidated Legacies	101	506	0	-506	101
Ardoch Church SCD Group	672	2,123	1,629	-336	830
	<u>2,347</u>	<u>3,633</u>	<u>2,449</u>	<u>-817</u>	<u>2,714</u>
Unrestricted Funds					
General Fund	18,490	26,729	27,309	-3,486	14,424
Fabric Fund (designated)	12,287	2,671	18,859	3,291	-610
Manse Fund (designated)	210	4,926	1,841	6,020	9,315
Church Hall Fund (designated)	125	2,597	2,932	336	126
Youth Work Fund (designated)	1,467	0	242	0	1,225
Ardoch Church of Scotland Guild (designated)	824	1,755	1,296	-350	933
Anna Dawson Youth Fund (designated)	2,168	12	0	0	2,180
Consolidated Legacies	977	4,884	0	-4,884	977
	<u>36,548</u>	<u>43,574</u>	<u>52,479</u>	<u>927</u>	<u>28,570</u>
Total Funds	<u><u>38,917</u></u>	<u><u>47,317</u></u>	<u><u>54,928</u></u>	<u><u>0</u></u>	<u><u>31,306</u></u>

7 Purposes of Endowment Funds

- Patrick Gardiner
 - For Ministry and General Schemes
- Margaret Finlayson or Roberston
 - For benevolent purposes
- Falconar - Stewart
 - For the poor of Ardoch Parish
- Nita Falconar - Stewart
 - For Fabric and Manse Funds

Purposes of Restricted Funds

- Ardoch Church Choir & Singing Group Fund
 - To provide 'music and song' for the Church and Community
- Ardoch Parish Church Community Fund
 - To provide for members of the local community in need and financial assistance, when considered appropriate by the Kirk Session, to local charitable organisations providing welfare services within the Parish.
- Ardoch Church SCD Group
 - To provide the community with the opportunity to practise Scottish Country Dance skills

7 (continued)

Purposes of Designated Funds

Fabric Fund

To provide for the maintenance of, and ordinary and extraordinary repairs to, the Church and ancillary buildings.

Manse Fund

To provide for the maintenance of, and ordinary repairs to, the Manses

Church Hall Fund

To provide for improvements and an extension to the Church Hall.

Youth Work Fund

To provide personal development opportunities for the young people of the local community.

Anna Dawson Youth Fund

To encourage the involvement of young people in the activities of the Church

Ardoch Church of Scotland Guild

To meet the objectives of the National body and develop the local branch

8 **Analysis of Donations**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2014	Total 2013
Ordinary Offering	3,791	0	0	3,791	2,879
Freewill Offerings	1,036	0	0	1,036	912
Retiring Collections (Communion)	241	0	0	241	134
Gift Aid	11,146	0	0	11,146	11,700
Tax recovery on Gift Aid (incl interest)	3,574	0	0	3,574	3,175
Member/Non-Member donations	564	0	0	564	135
Other Appeals	1,039	0	0	1,039	1,816
Youth Fund	0	0	0	0	120
Church Choir & Singing Group	0	130	0	130	112
Ardoch Church of Scotland Guild	20	0	0	20	95
	21,411	130	0	21,541	21,078

9 **Analysis of Payments**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2014	Total 2013
Charitable Activities					
Ministries & Mission Allocation	11,953	0	0	11,953	17,933
Presbytery dues	319	0	0	319	369
Locum Salary	3,799	0	0	3,799	0
Moderator/Locum Travel	619	0	0	619	0
Ministerial Expenses	118	0	0	118	0
Ministers Travel	961	0	0	961	1,400
Manse telephone	78	0	0	78	467
Pulpit supply	383	0	0	383	-357
Other Staffing Costs	2,969	0	0	2,969	1,890
Electricity & Fuel Oil	2,628	0	0	2,628	2,690
Insurance	1,122	0	0	1,122	1,113
Organ/Piano Maintenance	312	0	0	312	624
Printing, Stationary & Postages	646	0	0	646	226
Life and Work	155	0	0	155	155
Other payments	144	0	0	144	155
Ordinary Repairs & Maintenance	261	0	0	261	2,224
Extraordinary Repairs & Maintenance	17,629	0	0	17,629	0
Ground Maintenance	45	0	0	45	0
Feddal Rd Manse Rep's & Maint'ce	65	0	0	65	72
Youth Work	242	0	0	242	301
Community Work	0	678	0	678	384
Church Choir & Singing Group	0	142	0	142	102
Ardoch Church of Scotland Guild	741	0	0	741	544
Ardoch Church SCD Group		1,071	0	1,071	951
	45,189	1,891	0	47,080	31,243

10 **Bank, Deposit and Cash Balances Brought Forward**

	Unrestricted £	Restricted £	Endowment £	Total £
Bank of Scotland Current Account	10,264	13	0	10,277
Church of Scotland Investors' Trust				
Deposit Funds	21,547	101	22	21,670
Speirs & Jeffrey Income & Capital Accounts	3,373	0	0	3,373
Ardoch Church of Scotland Guild	721	0	0	721
Ardoch Church SCD Group	0	663	0	663
Shared Interest Society Ltd	2,088	0	0	2,088
Cash in Hand	102	13	0	115
	38,095	790	22	38,907

Ardoch Parish Church of Scotland - Notes to the Accounts - Year ended 31 December 2014

11 Bank, Deposit and Cash Balances at Year End

	Unrestricted £	Restricted £	Endowment £	Total £
Bank of Scotland Current Account	6,711	1,783		8,494
Church of Scotland Investors' Trust				
Deposit Funds	21,560	101	22	21,683
Speirs & Jeffrey Income & Capital Accounts	177			177
Ardoch Church of Scotland Guild	800			800
Ardoch Church SCD Group		821		821
Shared Interest Society Ltd	2,098			2,098
Cash in Hand	132	23		155
	<u>31,478</u>	<u>2,728</u>	<u>22</u>	<u>34,228</u>

12 Analysis of Net Assets

	Unrestricted £	Designated £	Restricted £	Endowment £	Total £	Cost £
Investments						
Equities						
3800 Aberdeen Asian Income Fund		7,595			7,595	4,050
450 BHP Billiton		6,248			6,248	4,186
1700 B P Ordinary Stock		6,987			6,987	10,249
3800 BT Group		15,257			15,257	11,183
4400 Dunedin Income Growth		11,638			11,638	6,232
2750 First Group	1,086	1,519	270	59	2,934	6,430
650 Glaxo SmithKline Ordinary	3,309	4,633	824	178	8,944	3,911
324 Ividor		484			484	64
568 Land Securities Ordinary	2,432	3,404	605	131	6,572	3,854
1700 Merchants Trust Ordinary		7,999			7,999	6,304
1420 Murray International Ordinary		14,569			14,569	4,812
140 National Grid	1,285				1,285	720
1200 Prudential Ordinary	6,626	9,277	1,650	357	17,910	3,854
324 Reckitt Benckiser	6,246	8,744	1,554	336	16,880	2,585
1890 Rexam	1,862	5,199	463	100	7,624	9,765
1912 Royal Bank of Scotland Ordinary		7,541			7,541	16,212
875 Sainsbury (J)	4,811				4,811	2,452
700 Scottish & Southern Energy		11,354			11,354	4,325
1300 Smith & Nephew		15,444			15,444	6,787
1300 Temple Bar Ordinary	5,728	8,021	1,426	308	15,483	4,588
777 Travis Perkins	3,278	10,159	815	177	14,429	7,342
600 Unilever	5,834	8,168	1,453	313	15,768	7,522
3300 Vodafone	2,074	1,590	283	61	4,008	4,943
Stocks, Bonds and other Fixed Interest						
£10,000 - 4.25% Treasury Stock 2027	4,672	6,540	1,163	251	12,626	9,917
£6,700 - Provident Financial 7%	2,677	3,746	666	143	7,232	7,400
£6,800 - Primary Health Prop 5.375%		7,394			7,394	7,241
9,300 Alliance Monthly IncBd Gross Inc	8,834	1,005			9,839	9,938
9,800 Schroder Strategic Bond X inc		9,753			9,753	10,127
3,000 Henderson Strategic Bd I Grs Inc		3,081			3,081	3,071
4,950 Standard Life Global IL Bond I Inc	1,588	5,011	395	85	7,079	6,828
	<u>69,883</u>	<u>194,819</u>	<u>11,567</u>	<u>2,499</u>	<u>278,768</u>	<u>186,892</u>
Church of Scotland Investors Trust						
Income Fund	19,976	17,066	1,179	255	38,477	36,080
	<u>89,859</u>	<u>211,885</u>	<u>12,746</u>	<u>2,754</u>	<u>317,245</u>	<u>222,972</u>
Current Assets	0	0	0	0	0	0
Current Liabilities	0	0	0	0	0	0
Net assets at 31 December 2014	<u>89,859</u>	<u>211,885</u>	<u>12,746</u>	<u>2,754</u>	<u>317,245</u>	<u>222,972</u>

13 Special Collections Disbursed as Donations

	£
Scottish Bible Society	56.00
Edith's Home	70.00
Poppy Scotland	116.00
Christian Aid	86.00
Children's Society	55.00
Edith Brown Memorial Fund	70.00
	<u>453.00</u>

APPENDIX

Funds held on behalf of the Congregation
by the Church of Scotland General Trustees

	2014 £	2013 £
Revenue Account		
Credit balances at 31 December	<u>86</u>	<u>183</u>