

**The Church of Scotland  
Kiltarlity and Kirkhill Church of Scotland**

[www.kiltarlityandkirkhill.org.uk](http://www.kiltarlityandkirkhill.org.uk)

**Receipts and Payments Account**

Year to 31 December 2022

Congregation No: 372161

Charity No: SC003866

# Kiltarlity and Kirkhill Church of Scotland Year End 31st December 2022

## Reference and Administration Information

Charity Name: Kiltarlity & Kirkhill Church of Scotland  
Charity Registration Number: SC003866  
Congregation Reference No: 372161  
Contact Address: Anneliese Garvie (Treasurer)  
Bracken House  
Hughton  
Kiltarlity  
Inverness-shire  
IV4 7JJ

### Trustees

Rev. Andrew Kuzma: Wardlaw Manse, Kirkhill IV4 7XX  
Les Bradley (Elder): Amon Sul, Foxhole, Kiltarlity IV4 7HT  
Angela Cosens (Elder): Tigh na Sonas, Cabrigh, Kirkhill IV5 7PJ  
Angela Dunn (Elder): 'Glencairn', 21 Ruisaurie, Beauly, IV4 7EY  
Simon Fraser (Elder): Achnagairn Farm, Kirkhill IV5 7PD  
David Garvie (Elder): Bracken House, Hughton, Kiltarlity, IV4 7JJ  
Avril Marr (Elder): Eilanreach House, Newtonhill, Lentrán, IV3 8RN  
Iain Marr (Elder): Eilanreach House, Newtonhill, Lentrán, IV3 8RN  
Margo MacLennan (Elder): 3 Megstone, Kiltarlity IV4 7HW  
John McLellan (Elder): 3 Redcastle View, Kirkhill IV5 7NN (retired 14 November 2023)  
Markus Meier (Elder): Westerdale, Kirkhill IV5 7NB  
Sheila J. Moir (Elder): Larach, Kiltarlity IV4 7HT  
Ian D. Morrison (Elder): 1 Cabrigh, Kirkhill, IV4 7PJ  
Ellenor J. Thomas (Elder): 8 Priory Crescent, Beauly IV4 7GE

### Principal Office-bearers

Minister: Rev. Andrew Kuzma  
Session Clerk: David Garvie  
Property Convenor (Kiltarlity): Hamish D. MacLennan: 3 Megstone, Kiltarlity IV4 7HW  
Property Convenor (Kirkhill): Derek MacDonald: 8a Redcastle View, Kirkhill, IV5 7NN  
Treasurer: Anneliese Garvie: Bracken House, Hughton, Kiltarlity, IV4 7JJ  
Safeguarding Coordinator: Iain Clyne: An Aiseirigh, Cabrigh, Kirkhill IV5 7PH  
Health and Safety Officer: Les Bradley

### Independent Examiner

David Scrimgeour  
Birchgrove  
Kirkhill  
IV5 7PD

### Bankers

Royal Bank of Scotland  
Harbour Road  
Inverness  
IV1 1NU

## Trustees' Annual Report

### Structure, Governance and Management

#### Governing Document

The Church is administered in accordance with the terms of the Unitary Constitution.

#### Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity trustees. The Kirk Session members are the active Elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. Elders are ordained for life. The Minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery of Inverness. The interim moderator is appointed by the Presbytery of Inverness. The Property & Finance Committee is appointed by the Kirk Session from within the congregation and comprises individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church. Committee members serve until removal, retirement or resignation.

#### Organisational Structure

The Kirk Session is responsible for regulating the church finances, managing and maintaining church property and overseeing the administration and spiritual affairs of the church and congregation. The Kirk Session has the authority to delegate any or all of these duties to a committee or sub-committee. The Kirk Session, chaired by the minister, meets approximately five times per year. Certain responsibilities are delegated to the Treasurer and the Session Clerk as appropriate.

#### 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 and various ecumenical bodies in Scotland and beyond.

**Worship:** a service of worship is held each Sunday at 10.45am alternately in Kiltarlity Church and Kirkhill Church, both of which services currently may be accessed live on line by using YouTube. Holy Communion is celebrated at least twice each year.

**Minister:** Rev. Andrew Kuzma, who now resides in the parish manse at Wardlaw, Kirkhill, is the current minister.

#### Education:

- a) A Junior Church for children up to S4 is held each Sunday. Up to 40 young people are involved in the life of the congregation, across all the various activities.
- b) The committee formed jointly with Kiltarlity Free Church in partnership with "Young Life" (a Christian organisation with a remit to reach unchurched youth) remains in office. Richard Dahl of Young Life remains in post as a youth worker, residing in Kiltarlity and serving the parish and the adjoining

## Kiltarlity and Kirkhill Church of Scotland Year End 31st December 2022

parish of Kilmorack and Erchless (Beauly). The congregation supports Young Life through prayer, financial donations and by contributing manpower.

- c) "Open the Book" programme at Tomnacross (Kiltarlity) and Kirkhill primary schools remained suspended throughout the year to comply with Covid regulations. This medium spreads the Gospel message through story and drama to children in P1 to 5 and it is hoped that activities will resume in 2024.
- d) The after-school "Friday Club" continues to operate successfully at Kiltarlity Church led by Elder Sheila Moir assisted by a team of members, adherents, the "Open the Book" team and some parents. Up to 20 Tomnacross primary school age children attend for games, crafts, art and music with a Christian content. This provides a service to parents and encourages use and awareness of our church building at Kiltarlity with some of the children participating in church activities.

### Achievements and Performance

- Worship was conducted each Sunday throughout the year.
- There were 10 funerals, 1 baptism and 1 wedding during the year.
- No new members have been added to the communion roll and there were 5 deletions, all having died. At year end the roll stood at 96 communicants with 31 adherents.
- A Watchnight service was held on Christmas Eve in Kiltarlity church.
- A well-attended successful outdoor Nativity Play play was held in each church.
- Coffee and tea are served after worship to foster fellowship.
- A quarterly newsletter "The Anchor" is published serving the combined parish.
- The parish continues to operate the website [www.kiltarlityandkirkhill.org.uk](http://www.kiltarlityandkirkhill.org.uk).
- Well-attended coffee mornings are held each week in Kirkhill church.
- Inverness Presbytery's Mission Plan is under continuous consideration by the Kirk Session.
- All Covid regulations have been complied with.

### Financial Review

The principal sources of income are donations and weekly offerings, income tax recovered thereon and investment income. Offerings, including donations from weddings and funerals, over the year were £40,367 up by £11,021 when compared with the previous year. There are 2 people contributing through the Free Will Offering envelope scheme and 34 by standing order. Advantage is being taken of the Gift Aid Small Donations Scheme. Claims for Gift Aid rebate totalling £5,093 were made during the year (covering part of 2020) and a claim for 2021 and 2022 is still outstanding. Advantage is taken when applicable of the Listed Places of Worship Grant Scheme for the recovery of VAT.

### Reserves Policy

The trustees aim to hold cash reserves of at least six months general expenditure. At the year end the church held unrestricted cash funds of £14,511. The locally held Reserve Fund has been designated for property maintenance and general purposes and has been invested in Growth units with The Church of Scotland Investors Trust. The locally held Fabric Fund is invested partly in Growth units and partly in Income units with the Trust. Funds held on behalf of the congregation by C of S General Trustees are shown in the Appendix to these accounts and can be applied only to maintenance and repair of the church and manse and related expenditure as approved by the General Trustees. No extraordinary fabric expenditure is anticipated in 2023.

# Kiltarlity and Kirkhill Church of Scotland Year End 31st December 2022

## 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 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

**Approved by the Trustees and signed on their behalf on 6<sup>th</sup> March 2023**

.....

**Rev. Andrew Kuzma, Minister**

.....

**Anneliese Garvie, Treasurer**

# Kiltarlity and Kirkhill Church of Scotland Year End 31st December 2022

## Independent Examiner's Report to the Trustees of Kiltarlity & Kirkhill Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2022.

### 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 Accounts Regulations, and
  - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

.....

**Name:** David Scrimgeour

**Address:** Birchgrove, Kirkhill, Inverness, IV5 7PD

**Date:**

# Kiltarlity and Kirkhill Church of Scotland Year End 31st December 2022

## Receipts and Payments Account

	Note	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Endowment Funds 2022 £	Total 2022 £	Total 2021 £
<b>Receipts</b>						
Donations	3	46,748	-	-	46,748	29,346
Activities for Generating Funds		-	-	-	-	-
Interest Received	4	-	-	-	-	7
Rents from Land & Buildings	5	840	-	-	840	-
Investment Income	6	484	656	162	1,302	1,356
Other Income	7	-	-	-	-	3,969
		<b>48,072</b>	<b>656</b>	<b>162</b>	<b>48,890</b>	<b>34,678</b>
<b>Payments</b>						
Cost of Generating Funds	8	-	-	-	-	-
Charitable Activities	8	50,311	-	-	50,311	48,134
		<b>50,311</b>	<b>-</b>	<b>-</b>	<b>50,311</b>	<b>48,134</b>
<b>Surplus / Deficit of Funds</b>		<b>- 2,238</b>	<b>656</b>	<b>162</b>	<b>- 1,420</b>	<b>- 13,456</b>

# Kiltarlity and Kirkhill Church of Scotland Year End 31st December 2022

## Statement of Balances

	Note	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Endowment Funds 2022 £	Total 2022 £	Total 2021 £
<b><u>Bank &amp; Deposit Balances</u></b>						
<i>Unrestricted Funds</i>						
General Funds		12,241	-	-	12,241	13,818
<i>Designated Funds</i>						
Designated Reserve Fund		7,562	-	-	7,562	7,562
Messy Church		282	-	-	282	-
Youth Ministry Account		1,017	-	-	1,017	1,167
Tuesday Church Teas Account		684	-	-	684	618
Flower Account		-	-	-	-	41
Guild Account		287	-	-	287	287
<b>Total Unrestricted Funds</b>		<b><u>22,073</u></b>	<b><u>-</u></b>	<b><u>-</u></b>	<b><u>22,073</u></b>	<b><u>23,493</u></b>
<i>Restricted Funds</i>						
Locally Held Fabric Account		-	16,776	-	16,776	16,776
<b>Total Restricted Funds</b>		<b><u>-</u></b>	<b><u>16,776</u></b>	<b><u>-</u></b>	<b><u>16,776</u></b>	<b><u>16,776</u></b>
<i>Endowment Funds</i>						
John MacDonald Bequest		-	-	549	549	549
Dr Duncan Fraser Bequest		-	-	1,628	1,628	1,627
Ned Fletcher Bequest		-	-	4,748	4,748	4,748
<b>Total Endowment Funds</b>		<b><u>-</u></b>	<b><u>-</u></b>	<b><u>6,924</u></b>	<b><u>6,924</u></b>	<b><u>6,924</u></b>
<b>Total Bank &amp; Deposit Balances</b>		<b><u>22,073</u></b>	<b><u>16,776</u></b>	<b><u>6,924</u></b>	<b><u>45,773</u></b>	<b><u>47,193</u></b>
<b>Other Assets</b>						
Gift Aid Receivable					8,000	4,258

The accounts were approved by the Kirk Session on 6 March 2023

For and behalf of the Kirk Session

\_\_\_\_\_  
Rev. Andrew Kuzma

\_\_\_\_\_  
Anneliese Garvie (Treasurer)

# Kiltarlity and Kirkhill Church of Scotland Year End 31st December 2022

## Notes to the Accounts

### 1 Trustees' remuneration and related party transactions

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

### 2 Movement in funds

	At 01.01.22 £	Receipts £	Payments £	Transfers £	At 31.12.22 £
<b>Unrestricted Funds</b>					
General Funds	13,818	47,603	49,180	-	12,241
<b>Designated Funds</b>					
Designated Reserve Fund	7,562	-	-	-	7,562
Messy Church	-	442	160	-	282
Youth Ministry Account	1,167	540	690	-	1,017
Tuesday Church Teas Account	618	305	240	-	684
Flower Account	41	-	41	-	-
Guild Account	287	-	-	-	287
<b>Total Unrestricted Funds</b>	<b>23,493</b>	<b>48,890</b>	<b>50,311</b>	<b>-</b>	<b>22,073</b>
<b>Restricted Funds</b>					
Locally held fabric fund	<b>16,776</b>	-	-	-	<b>16,776</b>
<b>Endowment Funds</b>					
John MacDonald Bequest	549				549
Dr Duncan Fraser Bequest	1,628			-	1,628
Ned Fletcher Bequest	4,748			-	4,748
	<b>6,924</b>	-	-	-	<b>6,924</b>
Transfer from Kiltarlity	-	-	-	-	-
<b>Total funds</b>	<b>47,194</b>	<b>48,890</b>	<b>50,311</b>	<b>-</b>	<b>45,773</b>

#### Purposes of Designated Funds

Designated Reserve Fund: The Trustees have set aside these funds for the maintenance of the Church and manse and for general purpose.

Messy Church Account: The Trustees have set aside these funds for Messy Church.

Youth Ministry Account: The Trustees have set aside these funds for children and youth work.

Tuesday Church Teas Account: The Trustees have set aside these funds for the purchase of items to enhance the ambience and fabric of the Church.

Flower Account: The Trustees have set aside funds to provide flowers for display during services of worship.

Guild Account: The Trustees have set aside funds for the furtherance of Guild activities.

#### Purposes of Endowment funds

There are no restrictions on the use of the income or capital of the Bequests.

# Kiltarlity and Kirkhill Church of Scotland Year End 31st December 2022

## Notes to the Accounts (contd.)

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Endowment Funds 2022 £	Total 2022 £	Total 2021 £
<b>3 Donations</b>					
Free Will Offering (Non gift aid)	12,769	-	-	12,769	8,448
Free Will Offering (With gift aid)	21,191	-	-	21,191	17,031
Open Plate	2,959	-	-	2,959	1,113
Donations & Offerings	338	-	-	338	2,044
Weddings & Funerals	3,110	-	-	3,110	710
Gift Aid Tax recovered	5,093	-	-	5,093	-
	<u>45,460</u>	<u>-</u>	<u>-</u>	<u>45,460</u>	<u>29,346</u>
<i>Congregational Organisations</i>					
Messy Church	442	-	-	442	-
Youth Ministry	540	-	-	540	-
Tuesday Church Teas	305	-	-	305	-
Flowers	-	-	-	-	-
Guild	-	-	-	-	-
	<u>46,748</u>	<u>-</u>	<u>-</u>	<u>46,748</u>	<u>29,346</u>
<b>3a Donations &amp; Offerings</b>					
General Donations	241	-	-	241	834
Special Collections	98	-	-	98	1,210
Open the Book	-	-	-	-	-
	<u>338</u>	<u>-</u>	<u>-</u>	<u>338</u>	<u>2,044</u>
<b>4 Interest Received</b>					
General Fund	-	-	-	-	7
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>7</u>
<b>5 Rents from Land &amp; Buildings</b>					
Rent from Hire of Halls	<u>840</u>	<u>-</u>	<u>-</u>	<u>840</u>	<u>-</u>
<b>6 Investment Income</b>					
Designated Reserve Fund	484	-	-	484	528
Locally Held Fabric Fund	-	656	-	656	652
John MacDonald Bequest	-	-	-	-	-
Dr Duncan Fraser Bequest	-	-	41	41	45
Ned Fletcher Bequest	-	-	120	120	131
	<u>484</u>	<u>656</u>	<u>162</u>	<u>1,302</u>	<u>1,356</u>
<b>7 Other Income</b>					
Life & Work Subscriptions	-	-	-	-	60
VAT Recovered	-	-	-	-	1,002
Refund from Kiltarlity	-	-	-	-	1,947
Transfer from Kiltarlity Sunday	-	-	-	-	960
School Account	-	-	-	-	-
General Trustees	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>3,969</u>

# Kiltarlity and Kirkhill Church of Scotland Year End 31st December 2022

## Notes to the Accounts (contd.)

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Endowment Funds 2022 £	Total 2022 £	Total 2021 £
<b>8 Analysis of Payments</b>					
Cost of Generating Funds					
Offering Envelopes	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Charitable Activities					
Ministries & Mission	26,097	-	-	26,097	18,165
Vacancy Costs	-	-	-	-	155
Presbytery Dues	253	-	-	253	252
Removal Expenses	-	-	-	-	8,154
Minister's Expenses	1,554	-	-	1,554	-
Manse Costs	4,338	-	-	4,338	4,068
Pulpit Supply	216	-	-	216	763
Church Magazine	92	-	-	92	179
Licences	384	-	-	384	974
Hospitality	35	-	-	35	290
Cleaning	703	-	-	703	96
Organist Fees	1,600	-	-	1,600	650
Repairs & Maintenance	1,046	-	-	1,046	6,893
Heat & Light	8,522	-	-	8,522	2,017
Telephone & Internet	691	-	-	691	653
Insurance	3,048	-	-	3,048	616
Church Garden	227	-	-	227	1,840
Life & Work	228	-	-	228	324
Messy Church	160	-	-	160	-
Youth Work	690	-	-	690	600
Open the Book	-	-	-	-	-
Tuesday Church Teas	240	-	-	240	-
Flowers	41	-	-	41	-
Guild	-	-	-	-	-
Other Expenses	145	-	-	145	1,445
	<u>50,311</u>	<u>-</u>	<u>-</u>	<u>50,311</u>	<u>48,134</u>
<b>8a Ministries &amp; Mission</b>					
Allocation	29,126	-	-	29,126	19,666
Less - Endowment Income	-	-	-	-	2,596
Less - Presbytery Allowance	-	-	-	-	433
	<u>26,097</u>	<u>-</u>	<u>-</u>	<u>26,097</u>	<u>18,165</u>
<b>8b Manse Costs</b>					
Insurance	-	-	-	-	32
Repairs & Improvements	888	-	-	888	-
Heat & Light	-	-	-	-	-
Council Tax	2,668	-	-	2,668	1,156
Telephone	783	-	-	783	412
Letting Costs	-	-	-	-	2,467
	<u>4,338</u>	<u>-</u>	<u>-</u>	<u>4,338</u>	<u>4,068</u>
<b>8c Repairs &amp; Maintenance</b>					
General	976	-	-	976	6,483
Organ/Piano Maintenance	70	-	-	70	410
	<u>1,046</u>	<u>-</u>	<u>-</u>	<u>1,046</u>	<u>6,893</u>
<b>8d Youth Work</b>					
General	-	-	-	-	350
Scripture Union	-	-	-	-	250
Young Life	690	-	-	690	-
Friday Club	-	-	-	-	-
Open the Book	-	-	-	-	-
	<u>690</u>	<u>-</u>	<u>-</u>	<u>690</u>	<u>600</u>

# Kiltarlity and Kirkhill Church of Scotland Year End 31st December 2022

## Notes to the Accounts (contd.)

	2022	2021
<b>9 Collections for Third Parties</b>		
Interim Moderator's Leaving Collection	-	1,210
	<u>-</u>	<u>-</u>
	<u><u>-</u></u>	<u><u>1,210</u></u>

### 10 Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all the Ministers' stipends & employer's contribution for national insurance, pension and housing loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which relates to years of service. For the year under review the minimum stipend was £28,700 & the maximum stipend (in the 5th and subsequent years) £35,269.

	Cost	Market Value 2022	Market Value 2021
<b>11 Investments held</b>			
<b><i>Designated Reserve Fund (Unrestricted)</i></b>			
Reserve fund - 4,404 units C of S Investors Growth Fund	7,562	23,782	26,600
<b><i>Locally Held Fabric Fund (Restricted)</i></b>			
2,103 units C of S Investors Growth Fund	5,853	11,356	12,702
1,000 units C of S Investors Income Fund	<u>10,923</u>	<u>10,560</u>	<u>12,480</u>
	16,776	21,916	25,182
<b><i>Endowments</i></b>			
John MacDonald Bequest	549	-	549
Dr Duncan Fraser Bequest - 375 C of S Trust Growth Funds	1,628	2,025	2,265
Ned Fletcher Bequest - 1,094 C of S Trust Growth Funds	4,748	5,908	6,608
	<u><u>31,262</u></u>	<u><u>53,630</u></u>	<u><u>61,204</u></u>

# Kiltarlity and Kirkhill Church of Scotland Year End 31st December 2022

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

	2022 £	2021 £
<b>Capital Account</b>		
Credit balance held at 1st January at cost	18,417	18,416
Credit balance held at 31st December	<u>18,417</u>	<u>18,417</u>
Market value at 31st December	<u>28,182</u>	<u>30,378</u>
<b>Revenue Account</b>		
Opening balance at 1st January	24,566	18,140
Rental income	-	5,879
Interest earned	126	546
Dividend	293	
Transfer from Capital Account	<u>253</u>	
	25,237	<u>24,566</u>
Transferred to General Funds	<u>8</u>	
Closing balance at 31st December	<u>25,229</u>	<u>24,566</u>

# Kiltarlity and Kirkhill Church of Scotland Year End 31st December 2022

## Budget for 2023

	Budget 2023	Actual 2022	Budget 2022
<b>Receipts</b>			
Donations			
Free Will Offering (Non gift aid)	13,500	12,769	5,000
Free Will Offering (With gift aid)	22,200	21,191	22,000
Open Plate	3,100	2,959	1,000
Total Congregational Giving	<u>38,800</u>	<u>36,919</u>	<u>28,000</u>
Other Donations & Offerings	300	338	
Weddings & Funerals	2,000	3,110	
Tuesday Church Teas		305	
Messy Church		442	
Youth Ministry		540	
Tax recovered	8,000	5,093	
Interest Received		-	
Rents from Land & Buildings		840	
Investment Income	1,300	1,302	
Other Income		-	
<b>Total Income</b>	<u><b>50,400</b></u>	<u><b>48,890</b></u>	<u><b>28,000</b></u>
<b>Payments</b>			
Cost of generating funds (FWO envelopes)			
Ministries & Mission	22,885	26,097	26,097
Presbytery Dues	513	253	253
Minister's Expenses	1,500	1,554	1,000
Manse Costs	4,400	4,338	
Removal Costs	-2,038		
Pulpit Supply	480	216	350
Church Magazine	100	92	200
Licences	400	384	1,000
Hospitality	50	35	400
Cleaning	1,500	703	1,170
Organist Fees	1,200	1,600	1,200
Repairs & Maintenance	5,000	1,046	10,250
Heat & Light	14,000	8,522	5,000
Telephone & Internet	700	691	750
Insurance	3,200	3,048	3,023
Church Garden	250	227	
Life & Work		228	324
Messy Church	200	160	
Youth Work	1,000	690	
Tuesday Church Teas			
Guild			
Other Expenses	500	145	750
<b>Total Expenditure</b>	<u><b>55,840</b></u>	<u><b>50,030</b></u>	<u><b>51,767</b></u>
<b>Surplus / Deficit</b>	<u><b>- 5,440</b></u>	<u><b>- 1,140</b></u>	<u><b>- 23,767</b></u>