

Letham St Mark's

The church in the community



Perth: Letham St Mark's Church of Scotland

Congregation No: 281676

Scottish Charity Number: SC002467

**Trustees' Report
and
Financial Statements**

For the year ended 31 December 2008

**Perth: Letham St Mark's Church of Scotland
Trustees' Report and Financial Statements - Year Ended 31 December 2008**

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**Perth: Letham St Mark's Church of Scotland
Trustees' Report and Financial Statements - Year Ended 31 December 2008**

Trustees' Annual Report

The trustees present their annual report and the financial statements for Perth: Letham St Mark's Church of Scotland for the year ended 31 December 2008.

Reference and Administrative Information

Charity Name: Perth: Letham St Mark's Church of Scotland

Charity Registration Number: SC002467

Congregation Reference Number: 281676

Contact Address: Perth: Letham St Mark's Church of Scotland
Rannoch Road
Perth
PH1 2HH

Principal Office – Bearers

Minister:	Rev Jim Stewart BD DipMin
Deacon:	Kenneth Mackay DCS
Session Clerk:	David Forsyth
Treasurer:	Mrs Gillian Forsyth
Church Co-ordinator	Mrs Tracey White

Trustees

The following is a list of those who served as Trustees during the year ended 31 December 2008 and up to and including the date of approval of these financial statements:

Kirk Session

Rev Jim Stewart BD DipMin
David Forsyth
Kenny Barclay
Gordon Loudon
Mrs Gill Kaye
Jim Leslie
Garry Sime
Miss Barbara Steven
Miss Jennifer Loudon
Mrs Ruth Gunn
Mrs Maggie Symon
Rev Fred Drummond

Notes

Chairman
Session Clerk
Joined with effect from 15/4/2008

On Sabbatical with effect from 21/8/2007

Joined with effect from 23/3/2008
Joined with effect from 7/9/2008
Joined with effect from 14/8/2008
Joined with effect from 15/4/2008

Independent Examiner

Sandy Fyfe CA,
Morris & Young
Chartered Accountants,
6 Atholl Crescent,
Perth PH1 5JN

Bankers

The Royal Bank of Scotland
12 Dunkeld Road
Perth
PH1 5RB

Structure, Governance and Management

Governing Document and Changes during the year

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

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity trustees. The Kirk Session members are Elders of the Church and are chosen from those members of the Church who are considered to have the appropriate gifts and skills. The Minister, who is a member of the Kirk Session, is elected by the Congregation and inducted by Presbytery.

Organisational Structure

The Kirk Session, which is responsible for both the spiritual and temporal affairs within the Church, meets in ordinary course on seven occasions in the year and on as many other occasions as may be necessary to fulfil its responsibilities. In addition the Kirk Session meets on other occasions during the year for the celebration of the Sacrament of Holy Communion. The Kirk Session is chaired by the Minister and the Session Clerk is responsible for all administrative aspects of the operation of Session.

The Congregation meets in General Meeting on at least one occasion during the year to transact the business of an Annual Stated Meeting. Additional General Meetings of the Congregation are convened as and when necessary to attend to urgent, unplanned business.

The following Trustee changes took place during the year:-

Kirk Session Trustees

Miss Jennifer Loudon was ordained an elder on 23 March 2008 and joined the Kirk Session with effect from the same date. At its meeting on 15 April 2008, it was agreed that Mr Kenny Barclay and Rev Fred Drummond, already Ordained Elders, would join the Kirk Session with immediate effect. At its meeting on 14 August 2008, it was agreed that Mrs Maggie Symon, already an Ordained Elder, would join the Kirk Session with immediate effect. Mrs Ruth Gunn was ordained an elder on 7 September 2008 and joined the Kirk Session with effect from the same date.

There were no changes in the structure of the charity during the year.

Objectives and Activities

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

Perth: Letham St Mark's Church of Scotland ("the Church") is the Church within the community of Letham, Perth. The church building sits in the heart of the community and serves the community in its activities. It is the amalgam of two former Church of Scotland Congregations (St Mark's Church and Letham Church).

Worship

We believe that Church is something that is for people of all ages. We believe that traditional worship at the 9.30am service is something that allows people to worship God in a more formal and helpful way. Equally valid is the 11am service which is very family friendly and contemporary. This service is helpful to people at whatever stage of faith they may be at. It also has a strong emphasis on the children and young people of the Church and as such the service often reflects this. The 6pm monthly service offers a variety of worship and teaching in an innovative style.

The Praise Band, under the auspices of the Minister, leads the worship at the 11am Service (and other services as agreed).

The Sacrament of Holy Communion is celebrated a number of times a year with no set pattern.

Pastoral Care

The Pastoral Care Team, under the direction of Gordon Loudon (the Pastoral Care Co-ordinator), is responsible for the pastoral visitation of those members who are housebound, in residential or nursing homes, in hospital, or who have suffered bereavement. The team also fulfils the role of prayer team in the event that various requests for prayer are made through the ministry box provided for that purpose.

There are also other visitors who deliver update sheets giving Church news and flowers to those ill, bereaved or celebrating a happy event.

Discipleship

Everyone who attends worship is invited, and encouraged, to participate in a Home Group. This has many benefits for the individual:

- getting to know others in the church,
- learning about the Bible and discussing issues of importance to Christians today,
- exploring our own faith and that of the others in the group,
- developing our own prayer life through sharing prayer in the group,
- having fun and enjoying the company of Christians.

The aim of the Home Groups is to nurture the growth of each Christian so that we will be equipped to go out and fulfil Jesus' commands to love and serve our neighbours and to draw them to Him. In addition, we aim to deepen the bonds of friendship and sense of unity within the congregation, demonstrating that we are the Body of Christ in this place.

Children and Youth Activities

On Sunday morning during the 11am service, the Crèche provides a safe and happy environment for children from birth to age 3 years. Sparklers is for pre-school children,

Objectives and Activities (continued)
Children and Youth Activities (continued)

introducing Bible stories while engaging children with singing, games and craft time. Sunday School classes for Primary (P)1-3 and P4-7 teaches Bible stories in a fun way, with quizzes, singing, crafts and games.

Bible Class for Secondary (S)1-4 meets at 9.45am. It starts with an informal breakfast followed by a time of Bible study and discussion.

The Youth Fellowship meets on Sunday evenings between 7.30pm and 9pm and is open to young people of Secondary school age. Activities include pizza nights in the café, sports in the Sports Hall, pool, table football, air hockey, playstation and Wii in the Youth Room with the occasional trip to 10 pin bowling and the zap zone.

Uniformed youth organisations meet during the week:

- Brownies on Mondays from 6pm,
- Girls Brigade on Tuesdays from 6.15pm,
- Girl Guides on Wednesdays from 7.30pm,
- Boys Brigade on Thursdays from 6.15pm.

The Church has association with two of the Primary schools in the parish:-

- The Minister is chaplain to both Letham and Goodlyburn Primary Schools and makes regular visits during term time;
- Pupils from the schools attend worship in Church at Easter and Christmas;
- Members of the congregation run a Scripture Union (SU) Group at Letham Primary School;

Other Organisations

The Church accommodates a range of alternative organisational activities and groups as noted below.

- *Wednesday Fellowship* – for retired people to enjoy some fun and fellowship. It meets at 2pm every Wednesday between October and April.
- *Guild* – meets every 2 weeks to offer men and women a varied programme of faith and life issues. It meets on Monday evenings twice a month between October and March.
- *Babies and Toddlers* – meet every Tuesday during school term time, from 9.30am to 11.00am, giving parents, grand-parents and carers an opportunity to meet others while the children play together.

Wider Mission

The Church is, of course, a part of the wider Church of Scotland and intuitively it is therefore a part of the wider mission of the national Church. As part of this we keep in regular contact with Crossreach, the former social responsibility arm of the national Church.

At a local level the Congregation supports the work of Christian Aid. We have missionary partners based in Albania, who we support in practical ways sending parcels of required items as well as supporting them financially and prayerfully.

The Church in the Community

The Church building is situated within the heart of the Letham community, an area which is socially under-developed. We see one of our main roles as being the 'Church in the Community' and to this end we offer the following services.

Objectives and Activities (continued)
The Church in the Community (continued)

The Cafe is open on Tuesdays and Thursdays from 10am to 12pm offering a selection of teas and coffees, as well as home-baked scones and biscuits. There is a relaxed atmosphere for catching-up with friends or chatting to the friendly cafe staff.

Also, we encourage the use of the building by community groups often without charge.

The Church Coordinator takes bookings and administers lets for the different areas of the Church building. The Co-ordinator also organises any conferences that take place in the building and liaises with the Minister and other groups that meet within the Church to ensure that everything runs smoothly week to week.

Property

The Church utilises three buildings all of which are owned by The Church of Scotland Trustees:-

- o The Church building – used for worship and all other pastoral services, including weddings and funerals, Church organisational activities and hire to the external community;
- o Rose Crescent Manse – the home of the Minister and his family;
- o Anderson Drive Manse – the home of the widow of the last Minister of St Mark's Church.

Achievements and Performance

Minister

The past year has seen significant change within the Church and a strengthening of our links with the community. There have been a number of personnel changes within the Kirk Session during the year as we continue to align people strengths with key roles. Within the community setting, we continue to welcome community groups on to the premises to make use of our facilities as well as running community groups and events ourselves.

Attendance at the morning services continues to be very encouraging with further growth in the Sunday School. We have had the help of Robert Wilkie since October 2008 as part of his Auxiliary Minister training. Additionally, the Evangelical Alliance has released one of their directors Rev Fred Drummond to work at the Church for one Sunday a month. From the autumn of 2009, the Church will have a probationer (Paul Gibson) for around 12-15 months.

During the year, the Evening Service was increased in length and reduced in frequency (from weekly to monthly), introducing guest speakers and focussing on Prayer and Praise.

Our organist of 17 years, Mrs Janeen Davidson, left the Church in August to take up a similar position at St Matthew's Church. Miss Anne Williamson has taken up the position on a temporary basis while the Kirk Session and Praise Band decide on the next stage in the development of worship at the Church and what type of Worship leader is required to fulfil this.

The Church actively participated in the National Gathering which took place at Ingliston, Edinburgh in May when we purchased and decorated a tent placing in it items of memorabilia and manning it throughout the weekend to tell the story of the Church. After the event we donated our tent to an international relief project specialising in disaster relief and emergency aid.

There was a Church Outing to Craigton Park in June which brought Church members and friends together in a pleasant and relaxed setting to enjoy fellowship through the use of the park's facilities and playing games.

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**Achievements and Performance (continued)
Minister (continued)**

Also in June, a group from the Church attended Frenzy08 – a Christian rock festival – held at Ingliston, Edinburgh. A number of young people from the Church went along to enjoy some of the top Christian bands performing in front of around 7,000 people.

The first steps were taken in 2008 to introduce drama into worship when a professional acting coach ran a drama workshop at the Church building in September – an event attended by a number of members both adult and children. This will be explored further in 2009.

'Coming Back to Church' Sunday was held in early September to welcome back the various organisations to the Church following the summer. The Girl Guides were in attendance after an absence of many years as the organisation has started to use the premises once again. Organisations were given the opportunity to publicise themselves by setting-up and manning stalls in the Sports Hall. The event was publicised around the parish by way of a leaflet drop.

Pastorally, the Minister's work is as busy as ever. The Deacon and Pastoral Team look after the day to day running of this ministry. The Minister's role is to deal with emergency, crisis and any other meetings people require. The need to be available is important and much of this is done in complete confidence because of the nature of the needs. The Deacon, Pastoral Team and Minister give a good net of care to the congregation and parish.

The Babies and Toddlers group has continued during 2008. A review of how the group operated, resulted in a rota system of six helpers being established to support the 2 leaders. Concern was felt towards the end of the year at a drop in numbers to on average five families a week. It had often been said that many toddlers have a sleep and many 3 year olds are at nursery in the afternoon. Therefore, with the support of the families attending, a proposal to move the group to the mornings from January 2009 was adopted.

The chaplaincy work in the local Primary Schools – Letham and Goodlyburn – continues to thrive with assemblies and RE classes being taken. In 2009, we are looking to establish a closer link with Goodlyburn to support the equipping of the school.

A Summer Holiday Club was held in the last week of school term for Primary School children in the parish with an Olympic theme 'Go for Gold'. We continue to support the running of the SU Group at Letham Primary School and have set up a fund to assist families in the parish to send children to Scripture Union activity holidays.

During the year we supported our prayer partners Ilir, Joanna, Gabriela and Lara Mitrushis through prayer and a gift box including items of food and clothing to help them keep warm in the winter. Donations made for teas and coffee after the service are earmarked to be sent to them at appropriate times for them to use in their mission work.

While support of the Mitrushis in Albania is now firmly established, we are exploring the possibility of increasing our world mission activities by considering partnerships with overseas organisations operating in the developing world.

The Church website was redesigned during the year and this remains a key communication tool accessed by members, locals and overseas alike.

We look forward to another year of challenge in spreading the Gospel of our Lord Jesus Christ. With God's help we can see the Church and the Kirk Session grow to face this task.

Session Clerk

The number of members on the roll at the start of 2008 was 606. 1 member was added by profession of faith, 6 were added by certificate and 2 by restoration. 15 were removed by death and 1 otherwise resulting in 599 on the roll at 31/12/2008. There were 170 on the supplementary roll and there were 4 baptisms. The Minister conducted 4 weddings and

**Achievements and Performance (continued)
Session Clerk (continued)**

between them, the Minister and Deacon took 41 funerals.

Miss Jennifer Loudon joined the Kirk Session in March to represent young peoples' ideas and concerns. Mr Kenny Barclay joined the Kirk Session in April as Presbytery Elder. Rev Fred Drummond joined the Kirk Session also in April to bring the wider church perspective to Kirk Session meetings. Mrs Maggie Symon joined the Kirk Session in August as Youth and Children's Co-ordinator replacing David Forsyth who moved to the role of Session Clerk. Gordon Loudon moved from that role into the Pastoral Care Co-ordinator role. Mrs Ruth Gunn was ordained an elder on 7 September 2008 and joined the Kirk Session as Prayer Co-ordinator. Ruth has previously been in an associate member role representing the views of New Persons to the Church – this role has been given to Mr & Mrs Phil & Charlie Coates.

The appointment of Ruth Gunn as Prayer Co-ordinator during the year has brought a more focussed approach to encouraging praying within the congregation including the introduction of a prayer evening held in December and a monthly prayer sheet being made available to the congregation.

The Kirk Session held an away day in June to discuss Past, Present and Future remits of the Church. This included a full review of each Kirk Session members remit ensuring it was fit for purpose going forward.

Pastoral Care

The team at present consists of 3 team leaders (who are also visitors) and another 11 visitors who are allocated a number of members to visit on a regular basis.

Our objective of making a minimum of four visits to each of the 68 people on the list is currently working very well. Visits are welcomed and members of the Team are forging excellent relations with those in their care. A number of people who have been reluctant to allow Elders across the threshold in the past are now welcoming Team members into their homes. This is not due simply to increased visits but, rather, to the gentle and gracious building up of relationships with people. These visits are enjoyed by, and have benefited, both parties. Those visited have a deeper sense that the Church continues to care for them, and those who visit are encouraged by the realisation that they are making a valuable contribution to the life of the Church.

We have one member of the Team (Gill Kaye) who does not visit but is able to act in an advisory capacity should it be necessary. Having a background in social work she is able to bring her experience to bear should a situation arise in which that would be appropriate.

Following the changes made to the Kirk session in 2008, Kenneth Mackay has been released from his previous role (Pastoral Care Co-ordinator) in order that he can concentrate on visiting members of the congregation as his core work for the Church. It is envisaged that he will under normal circumstances manage a minimum of 20 visits per week. The Congregational Roll has been reviewed and members have been graded into attending / non-attending and what regularity of visit is required for each individual. Only the Minister and the Deacon are in possession of all relevant information relating to the people concerned. Only those prayer requests obtained from the box placed in the church for that purpose are disseminated to the Team as a whole and confidentiality is maintained within the Team.

A meeting has been organised for mid-March to review the work so far and decide how best to move this group forward in the next year.

Discipleship

There have been seven evening Home Groups and one morning group meeting fortnightly over the past year and one meeting monthly in the evening. Two groups were newly formed in

**Achievements and Performance (continued)
Discipleship (continued)**

the autumn. The groups have between five and ten people attending regularly, and most have two or more leaders so there is a back-up if one is unable to be there. People may change groups if their availability changes, and three whole groups have distributed themselves amongst other groups. All groups have a mixture of men and women.

The way the home groups have taken on a life of their own demonstrates their success in forming bonds of friendship amongst individuals in the congregation, who otherwise might not have had occasion to meet up. It is always beneficial to share our stories with people whose age and life experience may be quite different from our own. The most common request from leaders has been for additional people to come along to their group, so everyone is assured of a warm welcome, whether new or 'weel-kent'.

Since last summer, each group has tackled one of a series of Bible studies, called 'Book by Book'. In each session, we watch a DVD showing a discussion of the chapter(s) by well-known Bible scholars. The study booklet contains notes to explain the Bible passage, questions to help people think about it, and helpful sample answers to some of the questions. A time limit is usually set on the study so that the session can finish with shared prayer. Refreshments and chat are the other important part of the evening. The books currently being studied are a selection from the Old and New Testaments: Genesis, Exodus, Leviticus, Psalms 20 - 29, Ephesians and Philippians. New packs have recently been purchased for John's Gospel and Esther. The plan is that by passing the packs on, all groups will have access to a choice of books to study.

Many groups have a celebration, sometimes in the form of a restaurant visit, on occasion. All-together gatherings have taken the form of a barbecue and quiz in the summer.

Bible reading and prayer by every individual in the congregation is encouraged by the provision of Scripture Union 'Daily Bread' notes at a price subsidised by the church. There has been a good uptake of the copies offered.

Consideration was given during the year to the possibility of employing a part-time worker to promote discipleship amongst the congregation, leading groups and offering individual support for growth. The Kirk Session decided against pursuing this, confirming that our progress to maturity in discipleship is rooted in the impact on us of Sunday worship and our uptake of opportunities such as Home Groups and personal reading.

Children and Youth Activities

As the number of families attending the 11am service has grown during the year, so has the number of babies and toddlers and we have recruited some new helpers in the crèche to cope with the demand.

As above, the numbers of children attending Sunday School and Bible Class has grown during the year. On an average Sunday, we have 50 - 60 children attending taught by 13 adults – the Sunday School using the 'Light' materials from Scripture Union (SU). The teachers and helpers have moved around the groups this year as numbers have dictated. The P1 to 3 age group presently has a rota system to allow teachers and helpers to take part in other activities and to fit in with work patterns. We are hoping to recruit more teachers and helpers to enable us to do this with the P4 to 7 age group as well. Looking forward the Bible Class should double in size later this year and again more helpers and teachers will be needed.

The nurturing of our young people has continued in 2008. The change in time of the Bible Class has enabled our young people to become involved in other parts of Sunday worship such as the "Tech team", praise band and Bible reading. They have also been involved in the Summer Holiday Club. We continue to encourage the young people to attend SU camps and have established links with the Aberfeldy Church youth group holding exchange visits.

**Achievements and Performance (continued)
Children and Youth Activities (continued)**

In 2009 we hope to run training days for our Sunday School teachers and helpers and our youth workers.

The Church in the Community

We have continued to encourage community groups to use the Church buildings during the year. Groups which have met in the Church building over the past year include the following:-

The Sidewalk Project –

This group have met in the Church building at various times of the year to train new volunteers. The Sidewalk Project is a detached youthwork project based in Perth city centre. It is a partnership between Perth YMCA and Perth North Church. It trains and supervises students and volunteers to deliver youthwork on the streets of Perth on Friday and Saturday evenings.

Perth & Kinross Council –

Our Church building has been used regularly by Perth & Kinross Council. One of the local community groups, Letham/Hillyland Regeneration has met regularly over the year – they are a group who work very hard to regenerate our parish here in Letham. The New Community School based in Goodlyburn Primary School within the parish met here for a Team Day and they have also met at other times in the year. The Letham Newsletter team have also met at various times – they produce a newsletter based on all that's happening in Letham and this is delivered to all the houses in the parish. We also hosted an Age Matters conference, an event run by the Council for elderly people. There were speakers, stalls (Fire Brigade, Police etc), indoor curling and a Wii area as well. Other Council groups which have met here are:- The North Perth Partnership, Adult Literacy Team, Community Mediation and a Funding Seminar.

Hope Pregnancy Crisis Centre –

This group has been holding training courses for new counsellors over a period of 6 months in the building. It is a Scottish charity that aims to give people of any age hope when facing a pregnancy-related crisis. They provide free, confidential, non-judgemental support, a listening ear and accurate information to guide people forward through crisis, pain and confusion.

NHS Smoking Cessation Group –

This group have been meeting weekly at Letham St Mark's for approximately 2 years now. It is run by the Smoking Cessation Co-ordinator for Perth & Kinross and a Smoking Cessation Advisor who advise and support the people who attend. Their day for meeting has had to change a few times to allow the maximum number of people to come and this seems to have worked. They are based locally at Perth Royal Infirmary and Letham is one of their priority areas.

National Bookstart in Scotland Day -

This was held in May. The event was run by a team from the AK Bell Library. They invited children from two of our local nurseries in Letham and Our Lady's Primary Schools. The event consisted of a story and rhyme session with the theme being music, so, there was lots of singing and fun had by the children and their parents who attended as well.

Property

The building continues to be well used by various groups, and is standing up well to the traffic.

The re-painting schedule for the church has commenced with the cafe, stairs, crèche and upstairs kitchen having been done. A rolling programme of re-decoration has been introduced. There has been an ongoing problem with electrics in the main area upstairs,

Achievements and Performance (continued)
Property (continued)

which we believe has now been fixed, but it will be monitored.

In order to prevent problems with the church projector, a maintenance contract has been agreed.

There was a summer clean of the building and surrounds by a willing band of volunteers.

With the conclusion of the building works next door (Amulree Court residential housing), the car park area has returned to normality. No issues have been raised in regard to abuse of our car park, or indeed that of our neighbours' parking areas.

The Rose Crescent Manse was maintained at a basic level in 2008. Going forward, it is requiring a new kitchen and replacement double glazing. Work is also required on the driveway, which is shared with the house next door.

The Anderson Drive Manse has had all its exterior woodwork treated.

On the staffing front, Mrs Hazel Storie's efforts as cleaner have been very much appreciated.

New VDU monitors are to be installed in the cafe area which will allow information to be displayed, and for the sermon or any other form of service to be viewed in the cafe area.

Financial Review

Results for the year ended 31 December 2008 are given in the Statement of Financial Activities on page 16 and the assets and liabilities are given in the Balance Sheet on page 17. These financial statements should be read in conjunction with the accounting policies and related notes. The financial statements have been prepared in accordance with relevant law, regulations, SORP 2005, The Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

The Trustees regard the financial position of the charity at 31 December 2008 to be satisfactory and they are content that the accumulated reserves position leaves it with a sound base from which future activity can be built.

Overall, income has increased slightly in 2008 by around 2% to above £119,000. This increase is due to a refund of £3,000 which can be linked to overpayment of electricity in 2007. Otherwise income is virtually unchanged.

Total expenditure has decreased by about 8% to just above £105,000. The main areas of decrease are 'Fabric – Repairs and Maintenance' and 'Heating and Lighting', the latter being due to the overpayment of electricity noted above. As stated in the Property Report, there are plans in 2009 for significant expenditure on the Rose Crescent Manse.

The main area of increased expenditure concerns the Church Co-ordinator's salary. This is due to a move from a monthly retainer fee to an hourly wage rate in November 2007 as a result of significantly increased usage of the building.

The total market value of the Endowment Funds fell by almost £29,000 (28%) due to the impact on our investments of the recent financial markets' instability. Under the terms of the bequests, from which these investments come, the Church can only access the interest and not the capital. The interest from these investments which is used for specific purposes has yet to be affected (increased by 6% in 2008).

In analysing fabric expenditure there were identified items that qualify to be treated as capital expenditure and hence shown as fixed assets. Details of the items in question are shown in

Financial Review (continued)

note 8. In keeping with standard accounting practice these assets are being depreciated over their useful lives.

It must be remembered that the £130,000 loan from the General Trustees for the new building is incorporated in the accounts. It will be repaid from the proceeds of the eventual sale of the manse of St Mark's Church.

The Unrestricted Funds with a total of £48,120 are used for day to day activity while the Restricted Funds with a total of £9,877 have specific, donor related conditions attached to their management.

Future Plans

In recognising that 2008 has been a year of great activity and planning, as noted above at the section entitled "Achievements and Performance", plans for 2009 can be neatly summarised as follows:-

- Participate in a cross-city Easter mission;
- Run separate Men's and Women's outreach nights.
- Run a Holiday Club in the last week of school term for children in the parish;
- Review the scope of our World Mission activities with the possibility of establishing links with Churches and projects in other countries / continents.
- Appoint a new lead musician.
- Install 2 flat screens in the cafe to improve communication and enable services to be seen from the cafe.
- Increase the number of helpers at the Sunday School and Bible Class to accommodate increased numbers attending;
- Provide financial support to young people attending Teen Ranch.

Risk assessment

The trustees have overall responsibility for systems of procedure and control over the activities of the charity. Such systems can only provide reasonable, but not absolute assurance against errors and fraud. Within this framework the trustees have assessed the major risks to which the charity is exposed and they are satisfied that systems are in place to mitigate the exposure to major risks.

Reserves Policy

Details of the reserves of the charity at 31 December 2008 are set out in note 14 of the financial statements.

As stated above, the Restricted and Endowment Funds have specific purposes. The remaining reserves of £48,120 are held on an unrestricted basis. However, for reasons of necessity within the life of the Charity and in the light of activities which are ongoing and financially independent, £14,087 of these funds have been designated for particular congregational and charitable purposes. This leaves a balance of £34,033 held in the General Fund. This amount is considered by the Trustees to be adequate, sufficient and necessary to accommodate unforeseen eventualities and expenditure which may arise in advance of funding for these being in place. The general fund surplus of £34,033 equates to 4 months worth of annual expenditure for 2008, a figure which the trustees regard as acceptable.

Statement of Trustees Responsibility

Charity law requires the trustees to prepare financial statements for each financial year which show a true and fair view of the state of affairs of the charity and its financial activities for that financial period. In preparing those financial statements, the trustees are required to:

Financial Review (continued)

Statement of Trustees Responsibility (continued)

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates which are reasonable and prudent;
- State whether applicable accounting standards and statements of recommended practice 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 ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. 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.

Approved by the Trustees and signed on their behalf.

**David Forsyth
Session Clerk**

17 March 2009

Independent Examiner's Report to the Trustees of Perth: Letham St Mark's Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2008 which are set out on pages 16 to 26.

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) (a) to (c) 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 8 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.

Sandy Fyfe,
Member of the Institute of Chartered Accountants of Scotland
Morris & Young
Chartered Accountants
6 Atholl Crescent,
Perth PH1 5JN

dd mmmm 2009

**Perth: Letham St Mark's Church of Scotland
Trustees' Report and Financial Statements - Year Ended 31 December 2008**

Statement of Financial Activities

	Note	Unrestricted Funds 2008 £	Restricted Funds 2008 £	Endowment Funds 2008 £	Total 2008 £	Total 2007 £
<u>Incoming Resources</u>						
Incoming resources from generated funds						
Voluntary income	1	91,032	2,719	609	94,360	96,788
Activities for generating funds	2	8,822	-	-	8,822	7,635
Investment income	3	716	121	4,649	5,486	4,803
Incoming resources from charitable activities	4	4,402	2,569	-	6,971	6,396
Other incoming resources (incl refunds and other sundry items)		4,029	-	-	4,029	1,665
Total Incoming Resources		109,001	5,409	5,258	119,668	117,287
<u>Resources Expended</u>						
Costs of generating funds	5	9,303	-	609	9,912	3,898
Charitable activities		91,824	3,124	30	94,978	110,365
Governance costs		288	-	-	288	881
Total Resources Expended		101,415	3,124	639	105,178	115,144
Net incoming/outgoing resources before transfers		7,586	2,285	4,619	14,490	2,143
Transfers between funds	14	3,494	-	(3,494)	-	-
Net incoming/outgoing resources before other recognised gains and losses		11,080	2,285	1,125	14,490	2,143
Gain/Loss on revaluation of investments	14	(67)	-	(28,651)	(28,718)	1,675
Bad Debt	14	(316)	-	-	(316)	-
		(383)	-	(28,651)	(29,034)	1,675
Net movement in funds		10,697	2,285	(27,526)	(14,544)	3,818
Total funds brought forward		37,423	(122,408)	105,893	20,908	17,090
Total funds carried forward	14	48,120	(120,123)	78,367	6,364	20,908

**Perth: Letham St Mark's Church of Scotland
Trustees' Report and Financial Statements - Year Ended 31 December 2008**

Balance Sheet

At 31 December 2008

		2008	2007
	Note	£	£
Fixed Assets			
Tangible Fixed assets	8	3,284	4,917
Investments	9	77,256	107,476
		<u>80,540</u>	<u>112,393</u>
Current Assets			
Debtors	10	15,716	16,101
Bank and cash	11	41,990	24,388
		<u>57,706</u>	<u>40,489</u>
Creditors			
Falling due within one year	12	1,882	1,974
		<u>55,824</u>	<u>38,515</u>
Net Current Assets			
		<u>136,364</u>	<u>150,908</u>
Creditors			
Falling due after more than one year	12	130,000	130,000
		<u>6,364</u>	<u>20,908</u>
Total Net Assets			
		<u>6,364</u>	<u>20,908</u>
The Funds of the Charity			
Unrestricted Funds			
General fund	14	34,033	19,557
Designated funds		14,087	17,866
		<u>48,120</u>	<u>37,423</u>
Restricted Funds	14	(120,123)	(122,408)
Endowment Funds	14	78,367	105,893
		<u>6,364</u>	<u>20,908</u>
Total Funds			
		<u>6,364</u>	<u>20,908</u>

In preparing these financial statements:

(a) The trustees are of the opinion that the charity is entitled to the exemption from audit conferred by Regulation 10 (1) (a) to (c) of the Charities Accounts (Scotland) Regulations 2006.

(b) The trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records and prepare financial statements in accordance with the requirements of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

The accounts were approved by the Kirk Session on 17/03/09.

For and on behalf of the Kirk Session

David Forsyth, Session Clerk

Gillian Forsyth, Treasurer

**Perth: Letham St Mark's Church of Scotland
Trustees' Report and Financial Statements - Year Ended 31 December 2008**

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.

Accounting Convention

The charity has adopted the requirements of the Statement of Recommended Practice: Accounting and Reporting by Charities (issued February 2005) for the first time. Accordingly, the accounts of the charity, previously prepared on a receipts and payments basis, have been restated.

The accounts have been prepared in accordance with applicable accounting standards and under the historical cost convention, modified to reflect the inclusion of investments at market value, and in accordance with the Charities and Trustee Investment (Scotland) Act 2005, The Charities Accounts (Scotland) Regulations 2006, the Regulations anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007 and the Statement of Recommended Practice: Accounting and Reporting by Charities (2005).

Funds

Funds are classified as either restricted funds, endowment funds or unrestricted funds,

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.

Endowment funds are funds which have been given on the condition that the original capital sum is not reduced, but the income there from is used for the purpose defined in accordance with the 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. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

Incoming resources

All donations and gifts are included within incoming resources under either unrestricted, endowment or restricted funds according to the terms under which the donation is made and when the amount can be quantified with reasonable certainty. Donations and gifts in kind are brought into the accounts at their market value to the charity.

Resources expended

Liabilities are recognised as resources expended as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. These are allocated between charitable expenditure and governance costs.

Charitable expenditure is incurred in direct pursuance of the charity's principal objects and as set out in the Trustee's Report.

Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Accounting Policies (continued)

Tangible fixed assets

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church, halls and manse, 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.

All tangible fixed assets costing in excess of £500 having a value to the charity greater than one year, other than those acquired for specific purposes, are capitalised. Depreciation is provided 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:

Fixtures, fittings and office equipment	5 years
Computer Equipment	3 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

Perth: Letham St Mark's 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.

**Perth: Letham St Mark's Church of Scotland
Trustees' Report and Financial Statements - Year Ended 31 December 2008**

Notes forming part of the financial statements

	Unrestricted Funds 2008 £	Restricted Funds 2008 £	Endowment Funds 2008 £	Total 2008 £	Total 2007 £
1 Voluntary income					
Offerings (including Organisations)	76,424	1,654	-	78,078	79,739
Tax recovered on Gift Aid	14,608	-	-	14,608	15,284
Contributions from Congregational Organisations	-	-	-	-	50
Endowment income	-	-	609	609	564
Donations to Floral Fund	-	1,065	-	1,065	1,151
	<u>91,032</u>	<u>2,719</u>	<u>609</u>	<u>94,360</u>	<u>96,788</u>
2 Activities for Generating Funds					
Use of Premises	8,822	-	-	8,822	7,621
Other	-	-	-	-	14
	<u>8,822</u>	<u>-</u>	<u>-</u>	<u>8,822</u>	<u>7,635</u>
3 Investment income					
Dividends received	190	-	4,645	4,835	4,560
Bank interest (including Organisations)	526	121	4	651	243
	<u>716</u>	<u>121</u>	<u>4,649</u>	<u>5,486</u>	<u>4,803</u>
4 Incoming Resources from Charitable Activities					
Weddings and Funerals	1,335	-	-	1,335	1,085
Outeach Café	-	2,569	-	2,569	2,492
Fund Raising - Guild	459	-	-	459	446
Organisation Income	1,892	-	-	1,892	2,267
Outings	615	-	-	615	-
Other	101	-	-	101	106
	<u>4,402</u>	<u>2,569</u>	<u>-</u>	<u>6,971</u>	<u>6,396</u>

**Perth: Letham St Mark's Church of Scotland
Trustees' Report and Financial Statements - Year Ended 31 December 2008**

Notes forming part of the financial statements (continued)

	Unrestricted Funds 2008 £	Restricted Funds 2008 £	Endowment Funds 2008 £	Total 2008 £	Total 2007 £
5 Analysis of Resources Expended					
Costs of Generating Funds					
Church Co-ordinator	6,236	-	-	6,236	2,207
Function Costs	1,515	-	-	1,515	807
Offering Envelopes	272	-	-	272	320
Investment	1,280	-	609	1,889	564
	<u>9,303</u>	<u>-</u>	<u>609</u>	<u>9,912</u>	<u>3,898</u>
Charitable Activities					
Ministries and Mission Allocation	42,594	-	-	42,594	44,792
Presbytery Dues	857	-	-	857	933
Minister's Expenses	2,579	-	-	2,579	3,044
Ministerial Assistance	1,860	-	-	1,860	2,685
Pulpit Supply	310	-	-	310	426
Cleaning Expenses	5,891	-	-	5,891	4,969
Fabric Repairs & Maintenance - Church	2,963	-	-	2,963	4,193
Fabric Repairs & Maintenance - Manses	2,224	-	-	2,224	6,481
Depreciation on Fixed Assets	1,633	-	-	1,633	1,633
Heating and Lighting	4,634	-	-	4,634	10,039
Council Tax	2,923	-	-	2,923	2,893
Insurance	2,065	-	-	2,065	1,980
Office Expenses	5,480	-	-	5,480	4,779
Non-office Equipment/Furniture	1,419	-	-	1,419	3,828
Worship Leader & Music	3,643	-	-	3,643	3,705
Catering	1,940	-	-	1,940	1,795
Organisaton Expenses	4,083	-	-	4,083	3,813
Outings	1,632	-	-	1,632	-
Floral Expenses	-	1,006	-	1,006	923
Missionary Partners	-	169	-	169	686
Outreach	-	1,744	-	1,744	2,888
Benevolent	-	-	30	30	509
Other expenses	3,094	205	-	3,299	3,371
	<u>91,824</u>	<u>3,124</u>	<u>30</u>	<u>94,978</u>	<u>110,365</u>
Governance Costs					
Independent Examiner's Fee	288	-	-	288	881
	<u>288</u>	<u>-</u>	<u>-</u>	<u>288</u>	<u>881</u>
Total	<u>101,415</u>	<u>3,124</u>	<u>639</u>	<u>105,178</u>	<u>115,144</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.

**Perth: Letham St Mark's Church of Scotland
Trustees' Report and Financial Statements - Year Ended 31 December 2008**

Notes forming part of the financial statements (continued)

	2008	2007
	£	£
6 Staff costs and numbers		
Salaries and wages	11,460	6,277
Salaries in the form of Honoraria	0	1,035
Social security costs	466	243
Total	<u>11,926</u>	<u>7,555</u>

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

	2008	2007
Office Staff	1	1
Premises maintenance	1	1
	<u>2</u>	<u>2</u>

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £22,239 and the maximum stipend (in the tenth and subsequent years) £29,526.

7 Trustee Remuneration and Related Party Transactions

During the year, the Minister received reimbursement of expenses incurred, totalling £4,642. This was split as follows :- manse council tax £2,219; travel expenses in the form of car mileage £2,092; manse phone (including £157 refund) £292; other £39.

In addition, two persons related to the Minister received £230 (which was subsequently reclaimed from The Church of Scotland) for providing pulpit supply. One Trustee received £120 for pulpit supply. One other Trustee received £55 for helping with two functions as normal helpers were unavailable.

**Perth: Letham St Mark's Church of Scotland
Trustees' Report and Financial Statements - Year Ended 31 December 2008**

Notes forming part of the financial statements (continued)

8 Tangible Fixed Assets

	Property Improvements	Equipment	Total
Cost	£	£	£
At 1 January 2008	4,000	2,550	6,550
Additions	-	-	-
At 31 December 2008	<u>4,000</u>	<u>2,550</u>	<u>6,550</u>
 Accumulated Depreciation			
At 1 January 2008	800	833	1,633
Charge for year	800	833	1,633
At 31 December 2008	<u>1,600</u>	<u>1,666</u>	<u>3,266</u>
 Net Book Value			
At 31 December 2008	<u><u>2,400</u></u>	<u><u>884</u></u>	<u><u>3,284</u></u>

The following items have been capitalised:-

Property Improvements

Manse Bathroom	£2,800
Railings around Church	£1,200

Equipment

Projector	£2,550
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9 Investments

	2008	2007
	£	£
Market value at 31 December 2007 (2006)	107,476	105,237
Unrealised gain / (loss) on investments	(28,718)	1,675
Market value of units purchased	609	564
Treasury Stock Sold	2,111	-
Market value at 31 December 2008 (2007)	<u>77,256</u>	<u>107,476</u>
 Investments at cost	 <u>59,204</u>	 <u>61,376</u>

The following investments are held:

25,247 units in the Church of Scotland Investors Trust Growth Fund

£2110.82 9% Treasury Stock 2008 was redeemed on 13/10/08

**Perth: Letham St Mark's Church of Scotland
Trustees' Report and Financial Statements - Year Ended 31 December 2008**

Notes forming part of the financial statements (continued)

10 Debtors

	2008	2007
	£	£
Gift Aid Tax Refund Due	14,505	14,357
Other debtors	1,211	1,744
	<u>15,716</u>	<u>16,101</u>

11 Bank and Cash

	2008	2007
	£	£
Royal Bank of Scotland Current Accounts		
General Fund	5,575	5,688
Fabric Fund	2,374	7,983
Sunday School	557	15
Bible Class/Youth Fellowship	-	221
Wednesday Fellowship	1,311	1,228
Babies and Toddlers	85	123
Floral Fund	486	418
Mission Fund	5,515	3,360
	<u>15,903</u>	<u>19,036</u>

Bank of Scotland Current Account

The Guild	679	884
	<u>679</u>	<u>884</u>

Royal Bank of Scotland High Interest Accounts

Playgroup Fund	3,876	3,804
General Fund	14,624	-
Fabric Fund	5,787	-
	<u>24,287</u>	<u>3,804</u>

Lloyds/TSB Bank Account

Hill Bequest - Choir - Revenue	46	23
Hill Bequest - Sunday School - Revenue	22	22
Hill Bequest - Benevolent - Revenue	1,043	550
	<u>1,111</u>	<u>595</u>

Cash in Hand	10	69
	<u>10</u>	<u>69</u>

Total Bank and Cash	<u>41,990</u>	<u>24,388</u>
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12 Creditors

	2008	2007
	£	£
Sundry Creditors falling due in less than one year	1,882	1,974
Loan from General Trustees falling due after more than one year	130,000	130,000
	<u>131,882</u>	<u>131,974</u>

A loan of £130,000 was received in November 2004 from the Church of Scotland General Trustees in connection with the construction of the new Church building. The loan is interest free and is to be repaid from the proceeds of the eventual sale of the property at 1 Anderson Drive (the Manse of St Mark's Church).

**Perth: Letham St Mark's Church of Scotland
Trustees' Report and Financial Statements - Year Ended 31 December 2008**

Notes forming part of the financial statements (continued)

13 Analysis of Net Assets Among Funds

	General	Designated	Restricted	Endowment	Total
	£	£	£	£	£
Fixed Assets	-	3,284	-	-	3,284
Investments	-	-	-	77,256	77,256
Current Assets	35,915	10,803	9,877	1,111	57,706
Creditors - less than one year	(1,882)	-	-	-	(1,882)
Creditors - more than one year	-	-	(130,000)	-	(130,000)
Net assets at 31 Dec 2008	34,033	14,087	(120,123)	78,367	6,364

14 Movements in Funds

	At 1 January 2008	Incoming Resources	Outgoing Resources	Adjustments (See below)	At 31 Dec 2008
	£	£	£	£	£
Endowment funds					
Edgar Sage Bequest - Capital	68,766	609	-	(18,736)	50,639
Edgar Sage Bequest - Revenue	-	3,036	(609)	(2,427)	-
Arthur Cramond Bequest - Capital	1,126	-	-	(306)	820
Arthur Cramond Bequest - Revenue	-	50	-	(50)	-
Hill Bequest - Choir - Capital	11,802	-	-	(3,203)	8,599
Hill Bequest - Choir - Revenue	23	520	-	(497)	46
Hill Bequest - Sunday School - Capital	11,802	-	-	(3,203)	8,599
Hill Bequest - Sunday School - Revenue	22	520	-	(520)	22
Hill Bequest - Benevolent - Capital	11,802	-	-	(3,203)	8,599
Hill Bequest - Benevolent - Revenue	550	523	(30)	-	1,043
	<u>105,893</u>	<u>5,258</u>	<u>(639)</u>	<u>(32,145)</u>	<u>78,367</u>
Restricted funds					
Floral Fund	428	1,065	(1,006)	-	487
Mission Fund	3,360	4,272	(2,118)	-	5,514
Playgroup Fund	3,804	72	-	-	3,876
Building Fund	(130,000)	-	-	-	(130,000)
	<u>(122,408)</u>	<u>5,409</u>	<u>(3,124)</u>	<u>-</u>	<u>(120,123)</u>
Unrestricted funds					
General Fund	<u>19,557</u>	<u>105,850</u>	<u>(94,072)</u>	<u>2,698</u>	<u>34,033</u>
Unrestricted Designated funds					
Designated Fabric Fund	15,079	528	(4,093)	(67)	11,447
The Guild	884	1,141	(1,347)	-	678
Sunday School	383	76	(418)	520	561
Bible Class/Youth Fellowship	143	1	(102)	(40)	2
Wednesday Fellowship	1,227	1,080	(995)	-	1,312
Babies and Toddlers	150	325	(388)	-	87
	<u>17,866</u>	<u>3,151</u>	<u>(7,343)</u>	<u>413</u>	<u>14,087</u>
Total Unrestricted funds	<u>37,423</u>	<u>109,001</u>	<u>(101,415)</u>	<u>3,111</u>	<u>48,120</u>
Total funds	<u>20,908</u>	<u>119,668</u>	<u>(105,178)</u>	<u>(29,034)</u>	<u>6,364</u>

Adjustments consist of unrealised/realised losses in investments, transfers to/from funds and bad debts.

The -£29,034 represents the unrealised loss in investments reflected the Endowment Funds (-£28,651), a realised loss reflected in the Fabric Fund (-£67) and a bad debt in the General Fund of £316.

**Perth: Letham St Mark's Church of Scotland
Trustees' Report and Financial Statements - Year Ended 31 December 2008**

Notes forming part of the financial statements (continued)

Purposes of Endowment Funds

Income from the Edgar Sage & Arthur Cramond Bequests is to go towards the minister's stipend ie used to reduce Ministries & Mission Allocation.

Income from the Hill Bequest - Choir is to be used to provide music resources.

Income from the Hill Bequest - Sunday School is to be used to provide Sunday School/ Bible Class Materials.

Income from the Hill Bequest - Benevolent is to be used to provide for benevolent purposes.

Purposes of Restricted Funds

Floral Fund: This is a fund to provide flowers for display during services of worship then distribution.

Mission Fund: This is a fund to be used for mission.

Playgroup Fund: This is a fund to enable the running of a playgroup.

Building Fund : This was for the new Church building. It closed in March 2007.

Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the church property.

Babies & Toddlers, Sunday School, Bible Class/ Youth Fellowship, Guild and Wednesday Fellowship are all organisations.

15 Collections for Third Parties	2008	2007
	£	£
Christian Aid (Harvest)	***	787
Christian Aid (Christmas Eve)	445	439
Mitrushis (Missionary Partners)	-	100
J McNay (Probationer) Leaving Gift	-	1,189
J Davidson Leaving Gift	401	-
Crossreach (Guild)	135	75
Bluebell Project (Guild)	-	182
	<u>981</u>	<u>2,772</u>

*** Please note that £396 was collected but the money went directly to Christian Aid and did not go through the accounts