



Robertson Road, Dunfermline, Fife KY12 0BF

Tel: 01383 841660

ANNUAL REPORT AND ACCOUNTS 2025

Congregation No: 241488

Charity No: SC007302

31st December 2025

Dunfermline St Columba's Annual Report and Accounts – Year Ended 31st December
2025

INDEX

Trustees Annual Report.....	3
Structure, Governance and Management.....	4
Objectives	4
Activities and Future Planning	5
Achievements and Performance	6
Financial Review and Reserves Policy.....	7 - 9
Statement of Trustee's Responsibilities	9
Independent Examiner's Report	10
Receipts and Payments Accounts	11
Statement of Balances	12
Notes to the Accounts	13 - 18
Appendix.....	19

Trustees Annual Report for Year Ending 31st December 2025

Charity: Dunfermline St Columba's Church of Scotland
Charity Number: SC007302
Congregation Number: 241488
Principal Office: Robertson Road,
Dunfermline,
Fife, KY12 OBF

Trustees

Kirk Session Members at date of approval of accounts.

Rev. Andre Groenewald Moderator (from 2nd September 2025)

Hilary Arneil	Lorraine Brown	Peter Colville	Sheena Currie
Linda Gatiens	David Henderson	Lesley Henderson	Hazel Jessiman
Rona McIntosh	Duncan McMillan	Ian Mitchell	Esther Monro
Irene Moyes	Catherine Pringle	Carolyn Simpson	Elaine Shorthouse
Les Smith	Elaine Stronach	Forbes Stuart	Fiona Todd
Anne Vernon	Jim Welsh	Janet Whyte	

Others serving as Kirk Session members during the financial year up and until 31st December 2025.

Rev. Arthur Christie Interim Moderator (from 1st January – 2nd September 2025)

Sandra Gourlay Trustee from 1st January - 31st March 2025

Principal Office Bearers:

Minister: Rev. Andre Groenewald
Session Clerk: Fiona Todd
Depute Session Clerk: Sheena Vass (previously Currie)
Treasurer: Lesley Henderson
Assistant Treasurer: Ian Mitchell

Bankers: Bank of Scotland. 11-13 Eastport, Dunfermline KY12 7JY

Independent Examiner: Fiona Milloy, 51 Watson Place, Dunfermline KY12 0DT

Trustees' Annual Report (continued)

Structure, Governance and Management

Constitution: The church is administered in accordance with the terms of the Deed of Unitary Constitution.

Recruitment and Appointment of Trustees

The 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 spiritual and temporal affairs, meets five to six times a year and at other times as required. There is a committee and team structure made up of elders and the congregation who meet and report back to the Kirk Session. These committees and teams' support: Finance and Stewardship, Property, Pastoral Care, Worship, Social and Fundraising, Communications, Safeguarding, Hospitality and Mission and Outreach.

The charity has the right to occupy and use, for its charitable objects, Kingseat Church Manse at 7 Lochwood Park, Kingseat. This tangible asset is vested in the General Trustees of the Church of Scotland and is thus not recorded as assets in the financial statements. Maintenance of this asset is the responsibility of this charity; any expenditure incurred appears as a "Payment" in the accounts.

Dunfermline St Columba's employs three people, namely

- an Administrator who manages the church diary and is available to take calls regarding hall hire and other enquiries;
- an organist to support the Minister in leading worship;
- a church cleaner.

Objectives

The Church of Scotland is Trinitarian in Doctrine, Reformed in tradition and Presbyterian in polity. It exists to glorify God and to advance the Kingdom of Christ throughout the world. As a national Church, it acknowledges a distinctive call to duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It cooperates with other churches in various ecumenical bodies in Dunfermline and beyond.

Activities and Future Planning

Links within the communities continue to be explored and there has been positive engagement and feedback especially from the primary schools where Rev Dr Groenewald attended the Christmas services at Townhill Primary and Bellyeoman Primary Schools. This is a positive step going forwards.

Dunfermline St Columba's continues to explore many avenues to foster links with its local communities, Bellyeoman, Townhill, and Kingseat through school chaplaincy in Bellyeoman Primary and Townhill Primary School. Rev Dr André Groenewald attended the Christmas nativity at Townhill Primary School and conducted a Christmas lessons and carol service at Bellyeoman Primary School. Rev Dr Andre Groenewald also attended the Bellyeoman Community Council meeting and was elected as secretary, fostering the close relationships between the congregation and Bellyeoman community.

Many activities take place in Dunfermline St Columba's, and Kingseat and Townhill Community Centres which are greatly supported by the congregation and members of the communities, such as:

- Remembrance service at the War memorial in Townhill attended by the Lord Lieutenant and other community leaders;
- A Children's outreach, called "Chattabox" is held in the Kingseat Community Centre.
- "Hobbies & Craft" Group and St Columba's Craft Group are held regularly in Kingseat Community Centre and Dunfermline St Columba's;
- Monthly "Coffee and Cake", held in the Kingseat Community Centre;
- Messy Church is currently held at Dunfermline St Columba's, Robertson Road, and at the Townhill Community Centre;
- The monthly Friendship Group, held in the Townhill Community Centre;
- The Dorcas Group, a craft group, who meet in the Townhill Community Centre;
- A Breakfast Club operates during school holidays at the Townhill Community Centre;
- The Worship Team, has continued to provide services within three local care homes;
- The Guild meets twice a month with speakers addressing contemporary matters;
- 5th Dunfermline Rainbows and 15th Dunfermline Brownies, held at Dunfermline St Columba's, Robertson Road;
- The Dunfermline City Brass Band and a variety of community groups meet on a regular weekly basis at Dunfermline St Columba's, Robertson Road;
- Alzheimers Scotland choir meet weekly at Dunfermline St Columba's, Robertson Road;
- In collaboration NHS Fife and STAND (Striving Towards A New Day) have set up a group for younger sufferers of dementia, which now operates every second Monday of the month, providing support for people living with dementia and their families.
- "Free Food Friday" in the Eatery café at Dunfermline St Columba's, Robertson Road, where anyone can come along for fellowship and receive a meal and refreshments in a warm space. It is made possible by volunteers and new recruits would be made very welcome.
- Dunfermline Foodbank continues to benefit from the church family's regular donations and during the Harvest Thanksgiving season

Achievements and Performance

Throughout 2024-Sept 2025 Interim Moderator Reverend Arthur Christie continued to support our ministry and within the extended parish. Arthur was supported by the worship group when he required to take annual leave.

Permission was given by Presbytery in accordance with church law to progress our search for a new minister and the successful candidate was Reverend Dr Andre Groenewald who was inducted into Dunfermline St Columba's on the 2 September 2025. At this service Reverend Arthur Christie welcomed Andre to the church as the full-time minister of Dunfermline St Columba's Church of Scotland, Robertson Road, Dunfermline.

Attendance at church on Sundays is good and the service is streamed through Facebook which can be viewed live or thereafter to those who are unable to attend in person. Fellowship follows the service where the congregation come together for tea and coffee.

The church magazine "Kirk Klips" is sponsored by a local printing company and is well received by the congregation and wider community. The future focus will be to ensure that the congregation are kept informed of activities and events timeously.

The website has been improved and plans are in progress to update the audio-visual system to allow live streaming of the worship services.

The minister is representing the congregation at the monthly faith-based gatherings of the local churches in Dunfermline, fostering our relationships with other denominations and churches in the local community.

On the 4 November the Kirk Session had an opportunity to discuss the Mission and Vision for the congregation. The Rev Dr Andre Groenewald reflected on John 3:8; "The wind blows wherever it pleases. You hear a sound, but you cannot control or direct the wind". The elders can adjust the sails to guide the direction in which they believe the congregation should be heading. This would be the theme for 2026, as the Session discerns the Will of God in the Parish.

We are keen to continue reaching out and engage with all three areas, Bellyeoman, Townhill and Kingseat as we move forward in mission as a united congregation.

Financial Review 2025

This has been the first full year of Accounts for Dunfermline St Columba's. It has been a busy financial year for the Church with a number of key changes that has affected our finances.

It is normal practice to show comparative figures for the previous year's accounts and although these are shown it should be noted that they comprise 3 months of the former St Andrew's Erskine Church and 9 months of the united congregation finances. These comparisons should only be used for accounting purposes.

Rounding

Please note the accounts are shown in whole pounds and as a result there may be minor rounding issues in the totals shown.

Income

Receipts this year totalled £150,835 (unrestricted £150,410) and the following paragraphs highlights how the income breaks down.

Principal income was from congregational offerings of £64,057 (£44,180 gift aided), open plate offerings of £6,491 and from HMRC we received gift aid and gift aid small donations scheme of £13,430.

The former Kingseat manse is currently rented out bringing in a net income of £14,055 after management fees and fabric costs. This is primarily used towards fabric repairs and maintenance of our Church premises.

Hall lets of £13,983 (£11,787 for 2024). An increase of 20% to hall lets was reviewed and implemented in June 25, as agreed by the Kirk Session. It had been a number of years (2017) since a review had been completed which showed an increase of 30% in cost of living. It is good to see that this income is now covering current energy costs.

Donations from Fundraising and the Craft Coffee Morning brought in £3,070 (less Fundraising costs of £280) giving a net total of £2,790.

Donations from the Eatery were £1,100 and other congregational organisations donated £1,358 (including £508 from the closure of the Ladies Group). St Columba's Sunday School received £362 from the closure of the Townhill and Kingseat Sunday School accounts.

£4000 was transferred from the General Purposes fund at the start of the year to boost the General Fund balance that was sitting at £3,668, to facilitate expenditure.

It should also be noted that £19,019 was withdrawn from the Consolidated Fabric Fund to cover replacement of heat pumps and manse upgrade – see appendix for details.

Investments income from Funds and Dividend interest paid to the bank resulted in a total of £2,306.

Since June 25 when the congregation supported the decision to introduce donations for tea/coffee after Church a total of £914 has been raised (with costs of £150).

The Church received two grants this year. One from Presbytery of £2,000 which was used towards Manse relocation costs. The other was from Church of Scotland; £145 to offset an energy survey report of £450.

Expenditure

Expenditure for 2025 was £145,624 (unrestricted £145,204). This is less than the previous year of £158,308 and the reduction is mainly due to now having one centre of worship.

Our principal expenditure is our contribution towards our Giving to Grow allocation to the Church's central funds £65,299. This is the scheme designed to support the Church of Scotland ministry and mission and based on both congregations' income levels of 2023 (pre union).

Repair, upgrading and maintenance of the Church, manse and rental property amounted to £29,261. There have been issues with the Church heating system this year which accounted for £3,183 of these costs.

Costs for securing a new minister came to £2,820. Since September manse council tax of £1,372 has been paid and minister reimbursement of expenses of £1,020 – see note 1A for further breakdown

Staff costs of £17,134 cover the church administrator, organist and cleaner – see note 1B. Trustee costs totalled £8,069 - See note 1A for breakdown and further details.

Energy bills have reduced this year, mainly due to now paying for one centre of worship. We did receive a refund from SSE (our previous suppliers up to March 2024) for gas of £1,404 which was used offset energy costs and brought the total to £10,386.

Sale of Townhill and Kingseat Churches

Kingseat Church sold on the 28th January 2025 and Townhill on the 3rd March 2025. After all costs and fees (including Church of Scotland 10% levy fee to the Central Fabric Fund) resulted in a net sum of £294,622 deposited with the Consolidated Fabric Fund held with the General Trustees on behalf of the congregation – see appendix for further breakdown.

Observations

Presently our expenditure still exceeds our income and in 2025 this was mitigated by withdrawing from the Consolidated Fabric Fund and General Purposes Fund totalling £23,019. This year's budget predicts an overspend again and this will be mitigated by using the interest in the Consolidated Fabric Fund revenue account plus the general fund balance of £12,560 to help alleviate costs. This is a continuing concern for the medium to long term.

For 2026 our Giving to Grow contributions (based on our income of 2024) is £57,876 - a reduction of £7,423 and can be used to alleviate Manse Council Tax and minister costs.

As a charity and in common with all congregations within the Church of Scotland our Church benefits from the contribution made by volunteers who give their time, talents and generosity towards Church life. The skills of our volunteers are varied and much of the activity in this Church would not continue were it not for their input and commitment.

Reserves Policy

Efforts are made to keep sufficient in reserve to pay the large regular outgoings in the event of shortfalls in monthly income, and to meet the cost of emergency repairs to our buildings. Unrestricted funds currently sit at £46,502 (£2,973 of this is designated group funds). In addition, 1410 units are invested with Church of Scotland Investors Trust Income Fund – market value at 31/12/25 of £16,060.

Savings for long-term major schemes of repairs and renovations are invested in the Church of Scotland Investors Trust Income Fund, current market value £380,050 (from an investment of £345,665). These funds are invested in Growth, Income and Deposit funds, in hope of better returns to offset inflation. These funds pay into the Consolidated Fabric Fund revenue account which currently sits at £11,261.

Unrestricted reserves would cover more than 3 months expenditure plus safeguard of £25,000.

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 take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,



F Todd: Session Clerk

17th March 2026

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF DUNFERMLINE ST COLUMBA'S CHURCH OF SCOTLAND

I report on the accounts of the Charity for year ending 31st December 2025 which are set out on pages 11 to 18.

Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of accounts in accordance with the terms of the Charities and Trustees Investment (Scotland) Act 2005 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations"). The charity trustees consider that the audit requirement of Regulation 10 (1)(d) of the 2006 Regulations does not apply. It is my responsibility to examine the accounts as required under section 44 (1) (c) of the 2005 Act and to state whether particular matters have come to my attention.

Basis of the Independent Examiner's Statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) 2006 Regulations. An examination includes the 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 explanation 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 regulations have not been met, or
2. to which my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Mrs Fiona Milloy M.C.I.B.S
51 Watson Place
Dunfermline
KY12 0DT

Signed



18th March 2026

DUNFERMLINE ST COLUMBA'S

RECEIPTS AND PAYMENTS ACCOUNT FOR YEAR ENDED 31 DECEMBER 2025

		2025			2024
		Unrestricted Funds	Restricted	Endowment	
		Total			Total
		£	£	£	£
RECEIPTS					
Donations	Note 4	93404	425	0	93829
General Fund Transfer of Union funds 14/3/24		0	0	0	24933
Investors Trust - Transfer of Union		0	0	0	1061
General Trustees Consolidated Fabric Fund Rev A/C	Note 5	19019	0	0	19019
Activities for generating funds - Fund Raising		3070	0	0	1954
Receipts from Investments other than land and buildings	Note 5a	2306	0	0	2306
		117799	425	0	118224
					127304
Rental of Church Premises		13983	0	0	13983
Manse Rental		15671	0	0	15671
Grants		2145	0	0	2145
Other Receipts		812	0	0	812
Total Receipts		150410	425	0	150835
					157905
PAYMENTS					
Costs of Generating Funds	Note 6	2460	420	0	2880
Charitable Activities		142654	0	0	142654
Governance Costs		90	0	0	90
Other Payments		0	0	0	0
Total Payments		145204	420	0	145624
					158309
EXCESS OF RECEIPTS OVER PAYMENTS		5206	4	0	5210
					-404

DUNFERMLINE ST COLUMBA'S**STATEMENT OF BALANCES AT 31 DECEMBER 2025**

	2025				2024
	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Total
	£	£	£	£	
<u>Bank and Deposit Balances brought forward</u>	41296	365	2511	44172	44576
Movement in Year					
(Excess of Receipts over Payments)	5206	4	0	5210	-404
Bank and Deposit Balances carried forward	46502	370	2511	49383	44172
Investments at Market Value as 3: Note 2B	16060	0	0	16060	15595
(Cost £15,272)	16060	0	0	16060	15595
ASSETS					
Gift Aid receivable				2913	3522
Lets not received				414	15
TOTAL				3327	3537
LIABILITIES					
Pension Costs- December Salary				24	0
Fife Council - Hall Hire Kingseat Community Centre				39	0
Printing Services - Banner Display				83	0
Dec. Bank Charges				17	0
TOTAL				162	0

The accounts were approved by the Trustees on 17th March 2026 and signed on their behalf by:



Fiona Todd
Session Clerk



Lesley Henderson
Treasurer

NOTES TO THE ACCOUNTS

1A TRUSTEE REMUNERATION AND EXPENSES and Related Party Transactions during 2025 totalled £8,069. During the year the following trustees (2) received payments for carrying out work:

Elaine Shorthouse received £2,640 for organist services as per agreement by the trustees.

Mrs. I. Moyes received £218.40 as cleaner in Townhill Church

In addition, one trustee received reimbursement of expenses totalling £5,211. These mainly related to the appointment of the Rev Dr Andre Groenewald, along with some travel expenses and are as follows:

	£
Removal Costs and Disturbance Allowance	2820
Council Tax Payments	1372
New Printer	36
Manse Broadband	100
Phone Package	142
Sundries	40
Mileage, including essential car users allowance	702
	<u>5211</u>

Rev Arthur Christie during his 8 month period in 2025 received no expenses .

No other trustee or person related to a trustee had any personal interest in any contract or transaction entered into by the Charity during 2025.

1B Staff Costs :

	2025	2024
	£	£
Salaries	16549	18943
PAYE	312	1029
*NI - Employer Contributions	21	226
Pension Employee/Employer	252	131
	<u>17134</u>	<u>20329</u>

* Now claiming relief for NI Contributions through Employment Allowance Scheme

Staff Numbers :

	2025	2024
Church Administrator	1	1
Cleaners	1	2
Organist	1	(self employed)

1C ACCOUNTING POLICIES :

The accounts have been prepared on a cash (Receipts and Payments) basis.

Expenditure on fabric is from the General Fund for normal repairs and maintenance, and from the Fabric Fund for extraordinary and large-scale refurbishment, repairs and improvements : special fundraising efforts may be undertaken.

The Congregation has the following heritable properties vested with General Trustees:

Robertson Road	Church with halls
Townhill Road	Manse
Lochwood Park	Former Manse

Kingseat -	Church with halls sold 28/1/25
Townhill -	Church with halls sold 3/3/25

NOTES TO THE ACCOUNTS (continued)

2A MOVEMENT IN FUNDS in year ended 31 December 2025

	Balance 1st Jan2025.	Receipts	Payments	Transfers	Balance 31st Dec2025.
	£	£	£	£	£
Unrestricted Church Funds					
General Fund	3668	139807	140097	9182	12560
Fabric /Reserve Deposit Fund	2731	121			2852
General Purposes	5000			-4000	1000
Vision	23733	1077			24810
Eatery	835	3314	1906	-1100	1143
RA Hunter Bequest	43	2			45
Fabric Reserve Deposit	1052	47			1099
Hall/Church Refurbishment fund	20				20
	37082	144368	142002	4082	43530
Designated Group Funds					
Fundraising	0	2065	280	-1720	65
Craft Group	123	1225	241	-1005	102
Ladies Group	799	332	623	-508	0
Guild	837	870	742	-100	865
Sunday School	347	0	4	362	705
Townhill Flower Fund	72	0	72	0	0
Townhill Sunday School	303	0	7	-296	0
Kingseat Chattabox/Sunday School	66	1	0	-66	0
Dorcas Group	711	203	548	-100	266
Townhill & Kingseat Friendship Group	561	672	192	-500	541
Kingseat Coffee and Cake	179	485	336	-150	178
Kingseat Hobbies and Crafts	217	189	157	0	249
Organisation Group Funds Totals	4214	6042	3202	-4082	2973
Totals of Unrestricted Funds above	41296	150410	145204	0	46502
Restricted Church Funds					
Flower Fund	365	425	420	0	370
Totals of Restricted Funds above	365	425	420	0	370
Endowment Funds					
Sunday School Legacies	2511	0	0	0	2511
Total Endowment Funds	2511	0	0	0	2511
TOTAL FUNDS	44172	150835	145624	0	49383

2B CONSOLIDATED FABRIC FUND (Unrestricted) is invested in the Church of Scotland

Investors Trust Income Fund : 1410 units invested £11.39 unit price as at 31/12/25

Initial Cost £15,272,46

MOVEMENT IN INVESTMENTS in year ended 31 December 2025

	£
Market Value 1-1-25	15595
Additions to investments (at cost)	0
Deduct proceeds of investments sold	0
Sub-total	15595
Net gain/loss on revaluation	465
Market Value 31-12-25	16060

NOTES TO THE ACCOUNTS (continued)

3 NATURE AND PURPOSE OF FUNDS

FABRIC :

Fabric /Reserve Deposit Fund
General Purposes
Hall/Church Refurbishment Fund

Refurbishment and replacement of congregational property.

VISION/RESERVE FUND

This fund is part of unrestricted general funds and can be used for general purposes. The funds are held with CoS investors trust.

R.A. HUNTER

BEQUEST :

Originally restricted to maintenance of brass lectern and vases but now available for the support of all the Congregation's charitable purposes.

PURPOSE OF DESIGNATED GROUP FUNDS

FUNDRAISING

To raise funds for general use within the church

CRAFT GROUPS:

Robertson Road
Kingseat Hobbies and Crafts
Townhill Dorcas Group

To encourage fellowship through exercise of skills and handcrafts activities.

FRIENDSHIP GROUPS:

Townhill & Kingseat Friendship Group
Ladies Group (ceased June 25)

To encourage friendship and fellowship with community involvement.

GUILD :

For the furtherance of Guild Projects and purposes.

SUNDAY SCHOOL:

St Columba's Sunday School

To be used for Christian Activities for children.

OUTREACH:

The Eatery
Coffee and Cake

To promote community involvement and facilitate outreach.

PURPOSE OF RESTRICTED FUNDS

FLOWER FUND :

To provide flowers for display in church during services and distributed to those in the flower book.

PURPOSE OF ENDOWMENT FUND

SUNDAY SCHOOL LEGACIES:

This is an expendable endowment (where trustees have the discretion to convert some or all of the capital into income). The interest is paid to the general fund and used for Christian activities for children e.g. Messy Church.

DUNFERMLINE ST COLUMBA'S

NOTES TO THE ACCOUNTS (continued)

	2025			2024
	Unrestricted Funds	Restricted Funds	Endowment Funds	Total
	£	£	£	£
4 ANALYSIS OF DONATIONS				
Direct to Bank & W.F.O. Scheme (Gift-Aided)	44180	0	0	44180
Direct to Bank & W.F.O. Scheme (not Gift-Aided)	19877			19877
Tax Recovered on Gift-Aided Donations	13430	0	0	13430
Eatery	3314	0	0	3314
Ordinary Offerings (Open Plate)	6491	0	0	6491
Other Offerings/Donations to General Fund	2195	425	0	2620
Weddings/Funerals	945	0	0	945
Gift Day	0	0	0	0
Net Organisation Group Receipts	2970	0	0	2970
Total to congregational funds	93404	425	0	93828
				88497

4A Net Organisation Group Receipts (see Movement in Funds on page 14 less fundraising shown on Page 12 (£6042- £3070- £2 interest = £2970))

5 Income -General Trustees Consolidated Fabric Fund	19019	0	0	19019	8000
	19019	0	0	19019	8000

5a Receipts from Investments other than land and buildings is made up of £1458 interest income and £848 dividend income from Deposit and Income Funds. These Deposit and Income Funds are held with the Church of Scotland Investor Trust. The interest income of £111 from the Legacies element of these funds is restricted to use for youth advancement within the Church and is managed through the General Fund.

6 ANALYSIS OF PAYMENTS

	2025			2024
	Unrestricted Funds	Restricted Funds	Endowment Funds	Total
	£	£	£	£
Costs of generating funds				
Offering Envelopes	121	0	0	121
Fundraising Costs	280	0	0	280
Eatery Consumables	1548	0	0	1548
Eatery Maintenance and Repair	114	0	0	114
Eatery Bank Charges	45	0	0	45
Kingseat Coffee and Cake	186	0	0	186
Hobbies & Crafts Robertson Road	27	0	0	27
Hobbies & Crafts Kingseat	119	0	0	119
Dorcas Group	23	0	0	23
	2460	0	0	2460
				3117
Governance Costs -Legal Fee	90	0	0	90
				450

DUNFERMLINE ST COLUMBA'S

NOTES TO THE ACCOUNTS (continued)

	2025			2024	
	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Total
	£	£	£	£	£
6 ANALYSIS OF PAYMENTS (continued)					
<u>Charitable Activities</u>					
Giving to Grow	65299	0	0	65299	41071
Presbytery Dues	2043	0	0	2043	2043
Minister Expenses	1020	0	0	1020	400
Minister Relocation Costs	2820	0	0	2820	0
Pulpit Supply	1181	0	0	1181	18192
Other Staff Costs	17134	0	0	17134	20330
Gardening (Townhill and Kingseat)	0	0	0	0	4700
Fabric & Maintenance : Robertson Road	9739	0	0	9739	21767
Planned Maintenance	450	0	0	450	524
Manse	4381	0	0	4381	1408
Heat & Light: Electricity	2955	0	0	2955	5433
Gas	7431	0	0	7431	8937
T&K Electricity	0	0	0	0	3327
Manse Refurbishment	13075	0	0	13075	4749
Kingseat Manse Rental - Fabric	1616	0	0	1616	985
Insurance	2479	0	0	2479	5343
Council Tax	1372	0	0	1372	-296
Outreach	2675	0	0	2675	1982
Flowers	72	420	0	492	348
Office Costs/Tech	2443	0	0	2443	7871
Hospitality	427	0	0	427	0
Copyright/Performing Licences	842	0	0	842	897
Group Organisations - Meals and Outings	310	0	0	310	1586
Group Organisations - Activities/Admin	2296	0	0	2296	2289
Group Organisation - Hospitality Costs	90	0	0	90	52
Miscellaneous	507	0	0	507	803
Total from congregational funds	142654	420	0	143074	154741
 Total cost of charitable activities	142654	420	0	143074	154741
Total cost of generating funds	2460	0	0	2460	3117
Total cost of governance	90	0	0	90	450
Other Payments		0	0	0	0
TOTAL PAYMENTS	145204	420	0	145624	158308

NOTES TO THE ACCOUNTS (continued)

- 7 MINISTER'S STIPEND** All Church of Scotland congregations contribute to the National Stipend Fund, which bears the cost of all Ministers' stipends and contributions for National Insurance, Pension and Housing and Loan Funds. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For 2025 the minimum stipend was £32,433 and the maximum, in the fifth and subsequent years of service was £39,856.

- 8 STIPEND ENDOWMENT INCOME** (from the congregation's share in the Consolidated Stipend Fund). In 2025 £2,562 was applied on behalf of the congregation to the Giving to Grow contribution.

9 COLLECTIONS FOR THIRD PARTIES- raised through retiring offerings (not required to be recorded as receipts or payments on the accounts),	2025	2024
	£	£
Alzheimer Scotland		80
Townhill Primary School	200	
Blythswood Care		40
Good News for All (formerly Gideons)		155
Christian Aid	50	
Aberlour Trust		115
Mary's Meals	560	404
Erskine	205	289
Poppy Scotland	205	235
Embrace		120
Scottish Bible Society	82	93
Shelter Scotland	82	93
Crossreach		110
Try Praying - Elders Donations	90	
Frontline Fife	180	
Kindred - Money found in collecting tin	72	
CAP (Christians against Poverty)	292	
	<u>2018</u>	<u>1733</u>
Congregation Collection for Rev. Arthur Christie	<u>1250</u>	

- 10 DESIGNATED GROUP ORGANISATIONS FUND ACTIVITIES - donations made to charities/care groups within the spirit of Christian love and mission.**

	2025	2024
	£	£
Headwell House - Dorcas Group		500
Haiti Help - Guild		90
Marie Curie - Kingseat Coffee and Cake		100
*Early Music Development - Ladies Group		25
*Peacocks in Pittencrieff Park - Ladies Group		30
*Cancer Research - Ladies Group		30
*CHAS - Ladies Group		20
Medical Aid Palestine- Eatery	100	
Moderators Appeal - Light up Learning in Milawi - Eatery	100	
Guild Project	200	
Moderators Challenge - Guild	100	
Chest Heart and Stroke - Dorcas Group	200	
RNLI - Dorcas Group	200	
Gordon Cottage - Kingseat Coffee and Cake	150	
*West Fife Woodland Group - Ladies Group	30	
*Christian Aid - Ladies Group	30	
*Alzheimer's - Ladies Group	30	
	<u>1140</u>	<u>795</u>

- * *Ladies Group - relates to speaker fees that have been donated by agreement of the speaker to their preferred charity.

APPENDIX

**FUNDS HELD BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES
FOR THE BENEFIT OF THE CONGREGATION**

Consolidated Fabric Fund

CAPITAL ACCOUNT	2025	2024
	£	£
Credit balances held at 31 st December at cost	345,665.32	70,062
Market value of balances as at 31 st December	380,049.56	99,050
Capital Account movements supporting note:	£	
Opening balance 1 st January 2025	70,062	
• Costs:		
- Church heat pump	-4176	
- Manse upgrades	-14,843	
• Net sale of Townhill Church	148,568	
• Net sale of Kingseat Church	146,054	
Closing balance 31 st December 2025	345,665	

REVENUE ACCOUNT	2025	2024
	£	£
Credit balances held at 31 st December at cost	11,261	1,383
Revenue Account movements supporting note:	£	
Opening balance 1 st January 2025	1,383	
• Costs for fund administration	-440	
• Fund interest and dividends	10,318	
Closing balance 31 st December 2025	11,261	

TEMPORARY ACCOUNT	2025	2024
	£	£
Credit balances held at 31 st December at cost	0	-5,671
Temporary Account movements supporting note:		
Opening balance as at 1 st January 2025	-5,671	
• Costs throughout the year:		
- relating to sale of Townhill Church	-21,235	
- relating to sale of Kingseat Church	-20,692	
• Income gross from sale of Townhill Church	172,620	
• Income gross from sale of Kingseat Church	169,600	
• Transfers to Capital Account (net sale proceeds)	-294,622	
Closing balance as at 31 st December 2025	0	