

CRAIL PARISH CHURCH OF SCOTLAND
TRUSTEES' ANNUAL REPORT AND UNAUDITED ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025

CONGREGATION NUMBER: 261547

SCOTTISH CHARITY NUMBER: SC001601

Henderson Black & Co

CRAIL PARISH CHURCH OF SCOTLAND**TRUSTEES' REPORT
FOR THE YEAR ENDED 31 DECEMBER 2025**

The Trustees present the Annual Report and Accounts for Crail Parish Church of Scotland for the year ended 31 December 2025.

Reference and Administrative Information

Charity Name:	Crail Parish Church of Scotland
Charity Registration Number:	SC001601
Congregation Reference Number:	261547
Contact Address:	9 Felkington Avenue Crail KY10 3XP

Trustees

The following have served as Trustees/members of the Kirk Session and Associates of the Kirk Session from 1 January 2025 to the date of approval of these Accounts unless otherwise stated:

Members of the Kirk Session

Rev. Nigel Robb (resigned 25/7/25), Rev. Alex Shuttleworth (appointed 26/7/25, resigned 30/9/25)
Rev. Allan Morton (appointed 1/10/25, resigned 31/12/25), Rev. David Scott (appointed 1/1/26)
Alastair Aird (resigned 6/9/25), Lisa Aird, Helen Armitage, Diana Brown, Eric Dewhirst (Elder Emeritus from March 2024), Patricia Dewhirst, Linda Douglas, Amanda Guthrie, Ruby Mackie, Janis Nelson, Alexander Nelson, Andrew Purves, Jane Raybould, Geoffrey Robinson, Margaret Robinson, Anne Small, Valencia Sowry and Peter Tilbrook.

Principal Office Bearers

Interim Moderator: Rev. Nigel Robb (resigned 25/7/ 2025) Rev. Alex Shuttleworth (appointed 26/7/25, resigned 30/9/25) Rev. Allan Morton (appointed 1/10/25, resigned 31/12/2025) Rev. David Scott (appointed 1/1/26)
Session Clerk: Andrew Purves
Treasurer: Diana Brown

Independent Examiner

Matthew Struthers BA CA
Henderson Black & Co CA
Edenbank House,
22 Crossgate,
Cupar
Fife
KY15 5HW

Bankers

Royal Bank of Scotland, St Andrews Branch, 113-115 South Street, St Andrews, Fife, KY16 9QB.

CRAIL PARISH CHURCH OF SCOTLAND

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Unitary Constitution. This change, from the Model to the Unitary Constitution, was approved by the congregation at its Annual Stated Meeting held in Crail Church on Sunday 24 March 2013.

Recruitment and Appointment of Trustees

Members of the Kirk Session are the Charity Trustees. The Kirk Session members are the 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 the Presbytery.

The Kirk Session may appoint associate members who are believed to have the skills and commitment necessary to contribute to the management affairs of the Church, to become members of committees, appointed by the Kirk Session and to assist in the management of the Church.

Organisational Structure

The Kirk Session, which meets four times a year and at other times as required, is responsible for both the spiritual and temporal affairs of the Church. Certain responsibilities are delegated to various committees.

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 cooperates with other churches in various ecumenical bodies in Scotland and beyond. Since January 2019 Crail Church has been linked with St. Ayle (Anstruther and Cellardyke) and the Minister usually conducts a service in both churches each Sunday unless joint services with St. Ayle are arranged,

Services of Worship are led by a Minister or a member of the Worship Group in the Church every Sunday at 10 00 am. Extra services are held on special occasions, such as Christmas and Easter. We are part of the Presbytery of Fife and also part of the East Neuk Cluster of Churches and participate/attend Cluster events such as services and training.

As at 31 December 2025 the Roll stands at 236. There have been 10 deaths, 2 transferences and 4 new members. Non-members and visitors are made most welcome by the visiting Ministers and members of the duty welcome team.

Messy Church.

Messy Church brings families and individuals together for worship in a fun and non- traditional environment. It is held on the last Wednesday of the month between 4.30 and 6.00 pm in the Kirk Hall. It is Christ centred, based on creativity, hospitality and celebration and is designed to allow everyone to share fellowship and food together. Messy Church is run by a team of volunteers and is supported by Church members to help in the kitchen and provide tea/coffee on arrival, as well as donated baking from Chatbite members. Attendance has grown in the last year with around 5 or 6 families attending on a regular basis as well as individuals. Messy Church have recently organised and sent 43 shoeboxes to Eastern Europe for Christmas, led the Nativity service in Church and have been using the new projector to introduce Bible stories/themes. They hold a Summer Session on the beach as well as Lego sessions during the holidays. They have purchased new resources to cater for the changing needs of the group. They continue to support families and individuals by offering free toiletries and household products through the "Big Hoose Project" as well as keeping the sessions free for all.

CRAIL PARISH CHURCH OF SCOTLAND

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

The Church Choir

The choir again led the Service of Nine Lessons and Carols in December when they were joined by friends from other local choirs. Many thanks to our Church organist, Mrs Janice Nisbet who agreed to organise the music and practice sessions. Donations collected at this service went to the Organ Fund.

The Church Guild

Open to all members and non-members with meetings in the Kirk Hall on the first Thursday of each month. Meetings are in the afternoon with local speakers on a variety of interesting and varied subjects including this year the local Foodbank and East Neuk Emergency Trust. The Guild works together to promote the Church and raise funds for the Guild, Church and other, usually local, charities. They have 22 members with a committee of six. Members and friends managed to provide teas for the Kirk Sale and the Christmas Coffee morning which is always well attended by locals and church goers, as well as organising the World Day of Prayer Service, inviting other local churches. At Christmas an afternoon tea at the Golf Hotel was enjoyed by all.

Crail Kirk Hall

As well as Chatbite, Messy Church, Guild and Session meetings, regular Museum Talks, Community Choir and Chair Yoga have been added to events taking place in the Hall. Regular annual events include the Crail Art Group exhibition at Easter, Crail Arts Festival and the East Neuk Festival as well as Guild and Charity coffee mornings. The Hall is also a popular venue for private lets for celebrating birthdays or other family celebrations. New chairs and carpet purchased this year make it a very comfortable venue for any event

Achievements and Performance

This is a period of significant change in the Church of Scotland as it struggles to manage significant financial challenges and a shortage of ministers. Our three interim moderators have provided leadership to the Kirk Session as we struggle through it and have organised a team of ministers to ensure Sunday Services are normally minister led. We must express our sincere thanks to John Duncan, Martin Fair, Ewen Gilchrist, Ian McEwan and David Scott. We look forward to welcoming Rev. David Scott as our Interim Moderator in January 2026. The Worship Team continue to participate in services readily covering when it has not been possible to have a minister to lead a service.

During 2025 discussions have continued with other local parishes as we look to shape the future structure in the East Neuk, taking cognisance of the Presbytery Mission Plan. At the beginning of 2026 St. Ayle formed a Union with Pittenweem, becoming St. Adrian's. Crail will now be linked to the new St. Adrian's.

We have continued to live stream Sunday Services since 2024, when our high quality system was installed. We are very grateful to have a well-trained team of three running it. Recent community funerals, a baptism and a Community Choir concert have also been streamed. Video recordings of these streamed services are retained on our YouTube channel and have attracted close to 5,500 viewings since we started. Each of the video recordings eventually attract around 50 viewings with the Nine Lessons and Carol Service being the most popular with 178. With our investment in the streaming system, we find that attendance at Sunday Service now takes place both in person and online. Attendance in person is between 40 and 50 with many visitors joining us in the summer and around 15 regularly joining us online. It is greatly appreciated by the housebound and those working abroad and has made a valuable addition to our Mission and outreach work.

Our Parish magazine "Karail", edited by Heather Aird, has continued to be delivered to every household in Crail twice a year, keeping everyone in touch and up to date with church news and that of local groups. The latest news can also be found on our Website and Facebook pages. Heather also organises the printing of Christmas cards delivered to each member giving dates of Advent and Christmas Services.

CRAIL PARISH CHURCH OF SCOTLAND

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

We held a very successful Plant Sale, Coffee Morning and Collection in May for Christian Aid Week. A total of £2,295 was raised. Our retiring Collection on Armistice Sunday as well as donations at our Soup and Sandwich lunch went to Poppy Scotland and the retiring collection from our Christmas Eve and Christmas Day services went to the charity War Child. We also have a collection box for the Foodbank in the Church. Donation for coffee/tea after morning worship this year have been sent to Tearfund.

Fife Church Recorders, affiliated to CRS, finished recording Crail Parish Church in 2024 and the results have since been published. We enjoyed a presentation of a special gilded copy for the Church in the company of the H.M. Deputy Lord Lieutenant, Earl of Lindsay Lord Lyon King of Arms, Revd Canon Dr. Joseph Morrow and our MP the Rt. Hon. Wendy Chamberlain.

This year we finished the work on the Tower and roof and repainted most of the windows. Specialist tradesmen were required to remove pigeons and secure the louvres on the Tower windows.

Financial Review

As with all churches, the principal source of income is from the generosity of the members and visitors. Total income during the year amounted to £119,381 (2024 - £106,306) of which £107,033 (2024 - £93,406) was unrestricted and £12,348 (2024 - £12,900) restricted.

Total expenditure for the year was £100,937 (2024 - £98,771) with £99,618 (2024 - £97,950) relating to the unrestricted general and designated funds. A major portion of the expenditure within the general fund relates to the requirements of the Giving to Grow allocation of £27,774.

This resulted in a surplus for the year on the general and designated funds of £7,215 (2024 - deficit of £4,544). The total value of the general fund at 31 December 2025 was £52,547 (2024 - £45,332) which includes a designated fund value of £13,086 (2024 - £8,391).

Restricted Funds

Restricted funds at 31 December 2025 amounted to £160,366 (2024 - £149,137) consisting mainly of the Hardie Memorial Fund.

Reserves Policy

It is the Trustees' policy to hold reserves of approximately six months' expenditure in unrestricted funds to ensure the smooth running of the Church and its many activities which extend to the wider community. At the end of the year £52,547 (2024 - £45,332) of cash in the bank was held in unrestricted funds. In addition, £160,366 (2024 - £149,137) was held in restricted funds, mainly in the Hardie Memorial Fund which is restricted in use for Church fabric expenses. A further £157,756 (2024 - £151,290) was held in investments of which £11,725 (2024 - £9,490) are unrestricted and £146,031 (2024 - £141,800) are restricted.

Approved by the trustees on 25 March 2026 and signed on their behalf



Andrew Purves
(Session Clerk)



Diana Brown
(Treasurer)

**CRAIL PARISH CHURCH OF SCOTLAND
INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF CRAIL PARISH CHURCH OF SCOTLAND
FOR THE YEAR ENDED 31 DECEMBER 2025**

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 6 to 11.

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 Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). 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.

This report is made to the Trustees, as a body, in accordance with the terms of my engagement. My work has been undertaken so that I might state to the Trustees those matters I am required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Trustees for my work or for this report.

Basis of Independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning 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 Regulationshave 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.



Matthew Struthers BA CA
Partner
Henderson Black & Co
Chartered Accountants

Edenbank House
22 Crossgate
Cupar
KY15 5HW

28 APRIL 2026

**CRAIL PARISH CHURCH OF SCOTLAND
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2025**

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Receipts					
Donations and legacies	2	35,651	5	35,656	48,346
Charitable activities	3	10,449	-	10,449	10,143
Trading activities	4	4,827	-	4,827	3,446
Bank and deposit interest		2,994	3,650	6,644	7,524
Investment income		217	7,693	7,910	7,910
Insurance claim		1,611	-	1,611	-
From General Trustees					
Consolidated Fabric Fund		31,284	-	31,284	28,937
Grant income		20,000	1,000	21,000	-
Total Receipts		<u>107,033</u>	<u>12,348</u>	<u>119,381</u>	<u>106,306</u>
Payments	5				
Cost of generating funds		-	-	-	-
Charitable activities		87,504	119	87,623	94,481
Purchase of equipment		12,114	1,200	13,314	4,290
Total Payments		<u>99,618</u>	<u>1,319</u>	<u>100,937</u>	<u>98,771</u>
Surplus / (deficit) for period before transfers		<u>7,415</u>	<u>11,029</u>	<u>18,444</u>	<u>7,535</u>
Transfers		<u>(200)</u>	<u>200</u>	<u>-</u>	<u>-</u>
Surplus / (deficit) for period		<u>7,215</u>	<u>11,229</u>	<u>18,444</u>	<u>7,535</u>

**CRAIL PARISH CHURCH OF SCOTLAND
STATEMENT OF BALANCES
AS AT 31 DECEMBER 2025**

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Bank and cash in hand				
Opening balances	45,332	149,137	194,469	186,934
Surplus / (deficit) for period	7,215	11,229	18,444	7,535
Closing balances	<u>52,547</u>	<u>160,366</u>	<u>212,913</u>	<u>194,469</u>
Investments - market value	8			
(cost £152,084)	11,725	146,031	157,756	151,290
Assets				
Hall	175,000	-	175,000	175,000
Streaming equipment	7,532	-	7,532	11,300
Church Chairs	11,317	-	11,317	-
Other assets				
Tax receivable on Gift Aid donations	5,821	-	5,821	5,738
Liabilities				
Independent examiner's fees	1,560	-	1,560	1,386

The accounts were approved by the Kirk Session on 25 March 2026.
For and on behalf of the Kirk Session

Andrew Purves

Andrew Purves, Session Clerk

Diana Brown

Diana Brown, Treasurer

CRAIL PARISH CHURCH OF SCOTLAND
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025

1 Accounting Policies

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

Basis of Preparation

The financial statements have been prepared on the Receipts and Payments basis in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

Funds

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

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

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

Taxation

Crail Parish 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 payments made therefore include irrecoverable input VAT.

**CRAIL PARISH CHURCH OF SCOTLAND
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

2 Donations and legacies	Unrestricted	Restricted	Total 2025 £	Total 2024 £
	Funds 2025 £	Funds 2025 £		
WFO Scheme (non Gift Aid)	1,563	-	1,563	1,906
Gift Aid Donations	21,290	-	21,290	21,536
Tax Recovered on Gift Aid donations	7,009	-	7,009	7,354
Ordinary Offerings (open plate)	4,955	-	4,955	6,030
Other donations and receipts	834	5	839	1,520
Legacies	-	-	-	10,000
	<u>35,651</u>	<u>5</u>	<u>35,656</u>	<u>48,346</u>

3 Income from charitable activities	Unrestricted	Restricted	Total 2025 £	Total 2024 £
	Funds 2025 £	Funds 2025 £		
Weddings and funerals	3,596	-	3,596	2,393
Kirk sale and coffee morning	3,100	-	3,100	3,314
Chatbite	2,685	-	2,685	2,728
Karail	-	-	-	140
Guild	1,068	-	1,068	1,468
Other income	-	-	-	100
	<u>10,449</u>	<u>-</u>	<u>10,449</u>	<u>10,143</u>

4 Income from trading activities	Unrestricted	Restricted	Total 2025 £	Total 2024 £
	Funds 2025 £	Funds 2025 £		
Use of premises	4,333	-	4,333	3,068
Life and work	494	-	494	378
	<u>4,827</u>	<u>-</u>	<u>4,827</u>	<u>3,446</u>

**CRAIL PARISH CHURCH OF SCOTLAND
NOTES TO THE ACCOUNTS, CONTINUED
FOR THE YEAR ENDED 31 DECEMBER 2025**

5 Analysis of Expenditure

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Costs of generating funds				
Offering envelopes	-	-	-	-
Charitable activities				
Giving to Grow	27,774	-	27,774	21,590
Locum costs including travel	811	-	811	123
Presbytery dues	1,554	-	1,554	1,554
Interim Moderators' travel costs	219	-	219	124
Pulpit supply	461	-	461	4,086
Organist, beadle and cleaner	7,609	-	7,609	7,134
Church fabric repairs and maintenance	25,284	-	25,284	41,472
Church heat and light	4,165	-	4,165	2,820
Hall fabric repairs and maintenance	5,632	-	5,632	1,263
Hall heat and light	1,500	-	1,500	1,066
Consumables and broadband	1,737	-	1,737	1,116
Organ costs	330	-	330	-
Insurance	4,835	-	4,835	4,339
Manse repairs and maintenance	454	-	454	1,038
Life and Work	378	-	378	378
Karail	982	-	982	980
Printing, post and stationery	584	-	584	280
Guild expenses	919	-	919	1,560
Other expenses	722	119	841	2,172
	<u>85,950</u>	<u>119</u>	<u>86,069</u>	<u>93,095</u>
Governance costs				
Independent examiner's fees	1,554	-	1,554	1,386
	<u>87,504</u>	<u>119</u>	<u>87,623</u>	<u>94,481</u>

6 Minister's stipend

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 £32,433 and the maximum stipend (in the fifth and subsequent years of service) £39,856.

7 Trustee expenses, remuneration and related party transactions

7.1 No charity trustee, or persons connected to a trustee, received remuneration in the year (2024 - nil).

7.2 During the year expenses of £219 were paid to two trustees for travel, pulpit supply and other expenses. (2024 - £178 to one trustee).

7.3 Transactions with trustees and persons connected with trustees.

During the year R Mackie, a trustee, was paid £325 (2024 - £225) for services as the beadle.

**CRAIL PARISH CHURCH OF SCOTLAND
NOTES TO THE ACCOUNTS, CONTINUED
FOR THE YEAR ENDED 31 DECEMBER 2025**

8 Investments

Investments at market valuations at the year end comprised:

	Total 2025 £	Total 2024 £
Lloyds Banking Group - 4,040 Ordinary Shares	3,969	2,213
Church of Scotland Investors Trust:-		
- Growth Fund - Catherine Grace Douglas Fund - 846 units	5,820	5,397
- Income Fund - General Fund - 94 units	1,071	1,040
- Income Fund - Sunday School Fund - 21 units	239	232
- Income Fund - Charities & Bequests - 55 units	626	608
- Income Fund - Hardie Memorial Fund - 12,821 units	146,031	141,800
	<u>157,756</u>	<u>151,290</u>

9 Movements in funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
General Fund	36,941	85,752	(83,432)	200	39,461
Designated Sunday School	5,381	213	(279)	-	5,315
Designated Guild	1,969	1,068	(919)	(400)	1,718
Designated Tower Fund	1,041	20,000	(14,988)	-	6,053
	<u>45,332</u>	<u>107,033</u>	<u>(99,618)</u>	<u>(200)</u>	<u>52,547</u>
Restricted funds					
Flower Fund	1,157	5	(69)	-	1,093
Upkeep of Graves	2,675	-	-	-	2,675
Hardie Memorial	141,998	11,113	-	-	153,111
Memorial Garden Fund	3,307	230	(50)	-	3,487
Chair Fund	-	1,000	(1,200)	200	-
	<u>149,137</u>	<u>12,348</u>	<u>(1,319)</u>	<u>200</u>	<u>160,366</u>
Total bank and cash balances	<u>194,469</u>	<u>119,381</u>	<u>(100,937)</u>	<u>-</u>	<u>212,913</u>

Purposes of Unrestricted Funds:

- General Fund: Funds of the church which are not restricted or designated.
- Designated Sunday School Fund: To record receipts and payments relating to the Sunday School.
- Designated Guild Fund: This fund is for the work of the Guild.
- Designated Tower Fund: This fund is for work required on the tower.

Purposes of Restricted Funds:

- Flower Fund: to provide flowers for display during services.
- Upkeep of Graves Fund: to record interest received on funds and maintenance costs of work on the graves.
- Hardie Memorial Fund: to record interest and dividends received and expenses incurred relating to repairs and upkeep of Church property.
- Memorial Garden Fund: to record receipts and payments relating to inscriptions in the memorial garden.
- Chair Fund: this was a grant and donations to aid the purchase of chairs for the hall, with the balance of the expenditure being paid from the General Fund.

10 Collections for third parties

	2025 £	2024 £
Retirement Collection		
Poppy Fund	197	301
War Child	260	
Tearfund	538	
Anstruther food bank		156
Mission Partners		735
	<u>995</u>	<u>1,192</u>

APPENDIX 1

**CRAIL PARISH CHURCH OF SCOTLAND
YEAR ENDED 31 DECEMBER 2025
MEMORANDUM TO THE FOREGOING ACCOUNTS**

Funds held by The General Trustees of the Church of Scotland, which are not included in the foregoing accounts.

	2025	2024
	£	£
FUNDS HELD BY GENERAL TRUSTEES		
CONSOLIDATED FABRIC FUND		
Capital		
Balance at 1 January	207,335	236,272
Remitted to congregation	(31,284)	(28,937)
Balance at 31 December	<u>176,051</u>	<u>207,335</u>
Revenue		
Balance at 1 January	12,212	876
Interest and dividends received	9,251	12,467
Administration costs	(350)	(1,131)
Remitted to congregation	-	-
Balance at 31 December	<u>21,113</u>	<u>12,212</u>