



**BELHAVEN AND SPOTT PARISH CHURCH
(CHURCH OF SCOTLAND)**

Charity Number: SC007231

Trustees Annual Report and Accounts

For the year ended

31 December 2025

*Belhaven and Spott Parish Church is an inclusive, welcoming family.
We seek through the love of God to help all people grow in faith and
service, worshipping God and living out the Gospel as part of the
community.*

*Join us as we explore our relationship with God and seek to
understand our role as stewards of the world around us.*

Belhaven and Spott Parish Church (Church of Scotland)

Year ended 31 December 2025

Welcome

It is my pleasure to present the Annual Report and Accounts for Belhaven and Spott Parish Church.

What follows is a summary of our charitable activities throughout 2025, highlighting key areas of our ministry and mission across the year. While this report is prepared to meet our obligations as a Scottish Charity, we also hope it provides insight into the rich generosity, commitment, and dedicated service of many within our church family.

These are all signs of God's grace and faithfulness to us and the congregation we are blessed to be part of. We thank God for the many ways we can serve His Church and the blessings we pass on and receive through our involvement.

This report includes statutory details about our accounts and organisational structures, and we also hope that it reflects a vibrant community seeking to love God and serve our neighbours. We share this report with gratitude for all involved in the life of our congregation and with excitement for what lies ahead.

Whether you have been part of our congregation for many years or are simply curious about our activities, we hope you enjoy reading about what we do—and, above all, why we do it.

So, we hope that you like what you read and, if so, we would be delighted for you to take up the invitation in our Mission Statement to:

*Join us as we explore our
relationship with God and seek
to understand our role as
stewards of the world around us.*

With every blessing and much gratitude.

Rev Alastair Stark

Minister, and Moderator of the Kirk
Session

Belhaven and Spott Parish Church (Church of Scotland)
Year ended 31 December 2025

Contents

	Page
Legal and Administrative Information	1
Trustees' Annual Report	2 – 12
Independent Examiner's Report	13
Statement of Financial Activities	14
Balance Sheet	15
Notes to the Accounts	16 –29

Belhaven and Spott Parish Church (Church of Scotland)
Year ended 31 December 2025

Legal and Administrative Information

Scottish Charity Number: SC007231

Congregation Number: 030261

Principal Address: Aberford Villa
East Links Road
Dunbar
EH42 1LT

Trustees:

A full list of Trustees is presented in the Trustees' Annual Report

Principal office-bearers are:

Minister	Rev Alastair Stark (Moderator)
Session Clerk	Malcolm Payton
Session Clerk	Chrissie Black
Church Treasurer	Peter MacIntyre

Independent Examiner: Elaine Alsop ACA DChA FCIE
EA Independent Ltd
5 South Charlotte Street
Edinburgh
EH2 4AN

Belhaven and Spott Parish Church (Church of Scotland)

Trustees' Annual Report for the year ended

Year ended 31 December 2025

Introduction

The trustees present their annual report and financial statements for the year ended 31 December 2025. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

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.

Ministry

The congregation of Belhaven and Spott was without a full-time Minister of Word and Sacrament from 1 June 2021. This vacancy continued until 2 October 2025 when we were delighted to welcome Rev Alastair Stark to be our Minister of Word and Sacrament, and also to welcome him and his family to the town of Dunbar.

Until that date we continued to be ably supported by Rev Brian Hilsley both as interim Moderator and as locum Minister. The Trustees would like to thank Brian for all his support during this interregnum, including not only his Ministry to us, but his guidance and support through the nomination and discernment process for a new Minister.

Organisational Structure

The congregation of Belhaven and Spott is governed through the Kirk Session in line with the Unitary Constitution that was adopted at the time of the Union of the two previous congregations.

Until the appointment of the new Minister, the Kirk Session was chaired by the Interim Moderator. The Kirk Session is now chaired by the Minister.

Session manages its business with the aid of three sub-committees: a Business Committee, a Finance Committee and a Property Committee. This arrangement of committees did not change with the appointment of the Minister.

Belhaven and Spott Parish Church (Church of Scotland)

Trustees' Annual Report for the year ended

Year ended 31 December 2025

The Finance Committee has delegated authority to spend up to £5,000. Specific activities and areas of service may have responsibility for specific small budgets (e.g. youth work, urgent repairs) as determined by the budgetary process. Other than that, these committees have no delegated authority, but meet regularly to consider matters in depth and to report back to Session.

Among its many functions, the Kirk Session directly oversees Safeguarding. This and other statutory matters are dealt with through policy and as any specific concerns arise. They are also subject to an annual “assurance review” that examines how Session gains assurance that these statutory matters are properly managed and scrutinised.

Life and Work of the Congregation

The annual report of many businesses and charities have a section titled, “Achievements and Performance”. As a church, we do not find this language best reflects our purpose and aims. We do however strongly believe in transparency, accountability and external scrutiny, and on the need to reflect upon our lives and work. This annual report is designed to provide opportunities for that scrutiny and encourage that reflection. This section in particular provides information about our activities, fulfilling the purpose of the “Achievements and Performance” section of business reports.

Membership: As at 1 January 2025 the number of members on the Communion Roll of Belhaven and Spott stood at 453 with 48 on the adherents roll. There were 24 deaths during the year and one adherent moved away from the district.

We were delighted to welcome a total of five new members, two by transfer from another Church of Scotland, two by election (i.e. appointed by Session due to their previous commitment within another church) and one by Profession.

Taking all of these changes into account, the total on the roll at 31st December 2025 was 433, with 47 on the adherents roll.

Worship: A diverse and sensitive weekly worship offering remains a feature of the united congregation, with the tone and focus of services reflecting the liturgical calendar and societal events. Special services of worship are observed throughout Easter, Pentecost, Remembrance, Advent and Christmas, with the different buildings providing the range of services. The intimate setting of Spott Church lends itself well to the Good Friday worship service and the annual Carols and Christingles Service, and the setting of Belhaven lends itself to the annual Watchnight and Christmas Day services. There is also Easter morning worship on the beach, before worship and fellowship are shared in both church buildings.

With the exception of single venue Sundays, where the entire congregation is invited to come together for worship at either Spott or Belhaven, we meet for worship in Spott at 10.00am, and in Belhaven at 11.30am.

Belhaven and Spott Parish Church (Church of Scotland)
Trustees' Annual Report for the year ended
Year ended 31 December 2025

The Sacraments are shared and celebrated, with **Communion** taking place four times a year at each building and **Baptisms** being performed in response to requests and subsequent meetings between the minister and families. The most recent Baptism took place at Spott in November 2025.

Capable and willing members of the congregation have undergone worship training, and the church benefits greatly from their input. These members support **Breakfast Church / Brunch Church**, which take place at Belhaven, at 10am and 11.30am respectively. These well attended services are pioneering in the way they provide Christian hospitality and provoke faith discussions around tables in a safe, inclusive and nurturing environment.

Members continue to offer much-valued **Light a Candle** prayer times at Spott Church, where members of the church and community visit the sanctuary to pray for the many crises facing the world, including the plight of those in Ukraine and the Middle East.

Ecumenical Songs of Praise evening services continue to be hosted in Spott Church from time to time. These services are deeply valued by those across the community and in many churches in the area.

Children, Young People and Families: Ministry to Children, Young People and Families remains a significant priority and is expressed in a number of ways.

We have reinstated a weekly **Crèche** at Belhaven Church. This has been well attended by families with babies and toddlers.

Launchpad offers a weekly opportunity at Belhaven on a Sunday morning for children of Primary School age to worship, explore the Christian faith and enjoy fun and friendship.

Lazers also meets at Belhaven on a Sunday morning offering similar opportunities to teenagers.

Messy Church was held regularly but we decided to pause it after Easter so the team could re-evaluate and find some new planning team members. Those who attended Messy Church came together for a range of activities and celebration time designed around a central Christian theme, and a meal was enjoyed together. The plan is that it will be relaunched in the new year.

Belhaven Toddlers Group runs weekly attracting adults and children from the local community and providing fun, friendship, support and refreshment.

First Friday is a monthly youth club run by Belhaven and Spott Church volunteers at the local Village Hall in West Barns. It attracts a small group of teenagers, some of whom have contact with church but others who have no church contact. Each month, they take part in a different activity with a brief faith discussion over snacks.

Adult Discipleship and Fellowship: Belhaven and Spott continues the tradition of seeking to offer a range of opportunities for adult discipleship and fellowship. There is a

Belhaven and Spott Parish Church (Church of Scotland)

Trustees' Annual Report for the year ended

Year ended 31 December 2025

Library/Bookstall outside the Belhaven Main Hall offering a range of Christian resources for borrowing. **Inspire** is a group for women, offering a varied programme exploring Christian themes as well as mutual support and friendship. **Belhaven and Spott Guild** meets monthly throughout the autumn / winter / spring enjoying a range of interesting speakers as well as fun, friendship and fellowship.

Other regular and much-loved church groups include **Bible Study**, **House Group**, **Wednesday Welcome**, **Toddlers**, and **Prayer Group**. The church buildings also host occasional reflection opportunities in seasons such as Lent and Advent.

A retired minister in the congregation led a series of Advent Reflections at Spott Church on the theme of Angels.

Supporting and linking with the local community

Use of Church Premises: The Church halls and kitchen facilities at Belhaven are heavily used, providing a vital and affordable resource for community groups. The ever-increasing costs of maintenance and heating present a very real challenge but the Trustees see this as a central element of the life and work of the congregation.

Churches: The buildings at Belhaven and Spott continue to host numerous church and community groups, as variously noted throughout this report. There is a focus on Christian mission, discipleship, spiritual growth and fellowship across the age spectrum. At Spott, the Church and Vestry are used regularly to host community events, particularly related to local history and including opportunities to assist people in genealogical exploration.

Funeral and memorial services remain a regular fixture. The minister conducts some of these in the church buildings and is grateful for the support of the church officer, other volunteers and colleagues in the ministry. The minister also conducts funerals at local crematoria. The church buildings are also available for weddings and other offices of ministry.

Additionally, under a long-standing agreement with the local funeral director, and given the small number of suitable venues in the area, Belhaven is available for celebrant-led funeral services, on the understanding that they will be conducted in a manner that respects the church's faith and traditions.

The long list of church and external users reflects the buildings' valued and critical role in the community, not least when used by the Dunbar Area Christian Youth Project, which remains a deeply valued partner.

Belhaven and Spott Parish Church (Church of Scotland)

Trustees' Annual Report for the year ended

Year ended 31 December 2025

The current list of groups is:

Belhaven Hall	Belhaven Church	Belhaven Stables	Spott Church
Church Users			
Breakfast and Brunch Church Belhaven Guild Messy Church Launchpad	Sunday Worship Church Funerals Prayer Group Lazers (In the Belfry Room)	Creche House Group Bible Study Prayer Breakfast Church Committees	Funerals Wed. Welcome Acorn Group Advent/ Lent Reflections
External Users			
UKTC Baby and Toddler Group Rainbows and Guides Coastal Tones Choir Judo New Horizons Dunbar Grammar School	Dunbar Grammar School Belhaven Hill School Dunbar Choral John Bald Funeral Directors	Dunbar Carers Girls' Group (DACYP) Rainbows Lads' Group (DACYP) Board Games Group AA Group Health Partnership	DACYP History Groups Spott Connections

The church has set up a system of liaison elders to support each of these groups. This is developing well and is helping to improve communication.

Belhaven Church Kitchen is also used weekly for refreshments by a number of the groups using the sanctuary and the main hall, as well as other ad hoc events.

Support for community activities:

The congregation has links with Dunbar and West Barns Primary Schools, plus Dunbar Grammar School and Belhaven Hill independent school. All of these schools periodically use the sanctuary at Belhaven Church for seasonal services, concerts and other events. A highlight for the minister has been hosting services at Belhaven Church for local schools during the Christmas period, with plans to continue these going forward.

The congregation actively supports the work of the Dunbar Area Christian Youth Project (DACYP) which employs a full-time Youth Worker based between Dunbar Primary School and Dunbar Grammar School. This is our main vehicle for working with schools and it enables several members of our congregation to volunteer in these schools and West Barns Primary.

Belhaven and Spott Parish Church (Church of Scotland)
Trustees' Annual Report for the year ended
Year ended 31 December 2025

The volunteers provide classroom support, support to staff, e.g. teas and coffees at parents' nights, pastoral support through school residential trips, and small focus groups such as Seasons for Growth bereavement and loss programme. We also host lads and girls mental health groups in our Stables building. Several members of our congregation help facilitate this.

As well as our links with schools through DACYP, members of Belhaven and Spott participate in supporting out-of-school activities run by DACYP, including Summer Holiday activities, a weekly Youth Club, Life Bites (where volunteers cook and prepare meals with children which are eaten together) and Life Walks (where a short journey with a sense of pilgrimage is used to explore the link between nature, our feelings and a creator God).

A large number of our church members are also active in the local community, contributing in ways that relate to their personal faith. This is not necessarily in a missional way but by living as kingdom people whose lives shine a light in secular society.

Examples of service in the community include being members of the management team or trustees of DACYP, facilitators at Andy's Man Club (a weekly suicide prevention charity), volunteers at a Street Pastor scheme, providing pastoral support to church ministers (as part of the Ministry Resourcing department), and being members of the Presbytery Mission Committee, the Community Council and the local Rotary club.

Members also support a local debt advice service; a weekly local food bank (sorting out donations and delivering contributions collected at Belhaven and Spott churches); delivering library books to housebound clients; the local Community Garden; RNLI (as a Water Safety Spokesperson) and a local Pétanque Club which is involved with Guides and other local organisations.

A collection box is available weekly for donations to the **Famine and Disaster Fund**. This fund enables a donation to be made, at short notice, when a disaster or other emergency occurs anywhere in the world. The congregation also holds periodic special collections for other charitable causes, and, in particular, organises fund-raising during Christian **Aid Week**, and a church member undertakes sponsored long distance walks in aid of SOS children's villages charity and the Leprosy Mission.

Property and Fabric: The congregation works hard to keep church premises in good order. Regular maintenance and minor repairs are completed on an ongoing basis by volunteers whilst more major work is planned and prioritised as part of ongoing budgeting.

The new Manse (purchased in 2024) was first occupied in September 2025.

During 2025 major projects included:

1. The installation of a toilet in Spott Church.

Belhaven and Spott Parish Church (Church of Scotland) Trustees' Annual Report for the year ended Year ended 31 December 2025

2. Repair and painting of Belhaven Church's external windows and doors was completed. While scaffolding was in place, roof slates, ridge tiles and flashings were repaired.
3. Electrical work identified in the last EICR report has also been completed.
4. Remedial repairs on frost damaged Hall harling and a leaking Vestibule roof were necessary.

Investment Policy and Performance: On behalf of the congregation, the Trustees have a range of investments in place. The bulk are held on the congregation's behalf by the Church of Scotland General Trustees.

These are the Consolidated Fabric Fund (CFF), comprising:

<u>Capital Account</u> (For fabric - application only through Presbytery to General Treasurers):	£189,441
<u>Revenue Account</u> (For running costs - application direct to General Treasurers):	£21,265
<u>Deposit Fund:</u>	£15,440
<u>Growth Fund:</u>	£48,862
<u>Income Fund:</u>	£40,502

All these funds are accessed through the General Treasurers.

The Trustees will ensure those funds are used in priority to funds under the congregation's own control where possible and practicable.

Church Buildings: These, including the new manse, are owned by the Church of Scotland.

Financial Review

These accounts cover the financial transactions of the united congregation of Belhaven and Spott from 1st January 2025 to 31st December 2025.

Analysis of Income: The level of giving within Belhaven and Spott community is indeed substantial and has gone a long way to achieving a surplus for the year, against a background of heavy, but necessary, fabric costs primarily linked to the Belhaven Church building.

<u>Free Will Offerings (FWO):</u> This is the mainstay of the church's income, received through direct debits	£62,199
<u>Ordinary Offerings (Sunday plate):</u>	£24,515
<u>Fundraising:</u> The Gift Day this year raised	£3,060
<u>Tax Recovered through Gift Aid Scheme:</u> This raised	£20,758
<u>Donations/Bequests:</u> This raised	£10,190
<u>Reclamation of VAT from Listed Places of Worship Scheme (LPWS) on Projects:</u>	£4,096

Belhaven and Spott Parish Church (Church of Scotland)
Trustees' Annual Report for the year ended
Year ended 31 December 2025

The budget for 2026 will look to build on the surplus achieved and hopefully this will be against reduced fabric costs (other than essential maintenance).

The Finance Committee is always seeking to obtain grant funding for key projects where possible and for 2025, a total of £4,764 was secured from grants. Grantees are much more limited in the amounts they are prepared to provide and most come with stipulations as to "community needs". Regrettably, the Listed Places of Worship Scheme (LPWS) to reclaim VAT on projects is ceasing in March 2026.

Payments to trustees: No Trustee received any remuneration or was paid any expense during the year (2024: None).

Reserves Policy: In addition to the Reserves held on behalf of the congregation by the Church of Scotland General Trustees (see above), it is the Trustees' policy to hold reserves of £54,000 in the General Fund. Within this, there are agreed 'ring-fenced' allocations which are labelled "designated funds". These designated funds are:

Famine & Disaster Fund	£50
Flower Fund	£444
Kitchen Refurbishment Fund	£2,000
Special Fund	£2,758
Lazers, Launchpad & Messy Church	£193
Buildings Maintenance Fund	£92,305
BeGreen Dunbar (transport) - restricted	£861

Risk Management: The trustees are aware of their obligations and take a pro-active approach in relation to Risk Management. The Finance and the Property committees work closely together to best manage church resources, ensuring that church property is in good order and health and safety regulations are met. In relation to finances the Treasurer provides regular information in the form of monthly accounts and identification of extraordinary items to the Finance Committee while Session is provided with summary information to keep trustees informed whilst also monitoring changes and responding as required. GDPR legislation continued to be addressed during 2025. Safeguarding is a standing item on the Kirk Session agenda.

The Risk Management process falls into the following areas:

1. Health & Safety. A full Health & Safety audit was performed in 2025, covering all aspects of building and personal safety. This will be monitored on an ongoing basis.
2. Safeguarding. The church is fully compliant with all Safeguarding legislation and is overseen by senior staff.

Belhaven and Spott Parish Church (Church of Scotland)
Trustees' Annual Report for the year ended
Year ended 31 December 2025

3. General Data Protection (GDPR). The church has conducted a full audit of all data protection requirements, and the congregation is aware of the privacy laws surrounding GDPR.

4. External Threat Assessment. A full audit of external threat assessment has been completed, and security procedures are in place when each church or the hall is occupied.

5. Financial Risks. The Finance Committee oversees all financial matters and ensures that the control of funds/cash is in line with Church of Scotland Regulations and that proper audits of funds and cash transfers are carried out.

Public Benefit: In considering the operation, achievements and performance and finances of the Charity, the trustees are satisfied that public benefit has been provided in accordance with the Charities and Trustees Investment (Scotland) Act 2005 and guidance provided by the Office of the Scottish Charity Regulator.

Plans For Future Periods

Going forward, the Trustees seek to build upon the firm foundation of the work to date.

The 2025 General Assembly of the Church of Scotland decreed that all local congregations submit 5-year Action Plan documents to their respective Presbyteries. Trustees will discern a vision for the way forward and aim to submit it to Lothian and Borders Presbytery in 2026, outlining the congregation's vision and aims.

Excitingly, Messy Church is planned to relaunch in 2026 at Belhaven, led by a very capable and faithful team of volunteers. God-willing, this will advance Belhaven and Spott's missional outreach and service to families in the local communities.

The deferred union with the congregation of Dunglass lies ahead of the congregation, to be effected on the occasion of Dunglass becoming vacant. The Kirk Session of Belhaven and Spott are mindful of this when making plans, particularly involving the provision and approach to worship and pastoral care.

The Minister and Kirk Session are committed to the best possible way of providing for the needs of the congregation and community, and conversations around this are likely to continue into 2026. As a church, we believe that we must be faithful stewards of the church God calls us to grow and serve.

The Kirk Session have resolved to host "Big Topic" discussion sessions, should they be required, to discuss theological and practical issues as they arise.

Belhaven and Spott Parish Church (Church of Scotland)
Trustees' Annual Report for the year ended
Year ended 31 December 2025

Structure, governance and management

Belhaven and Spott Congregation was established on 1st August 2023 by the union of the congregations of Belhaven and Spott, formerly separate entities and charities. The church is governed in line with the Unitary Constitution as described above.

Recruitment and Appointment of Trustees:

The Trustees are the Members of the Kirk Session and the Treasurer.

The Kirk Session members are ordained Elders of the Church of Scotland and are chosen from those members of the church who are considered to have the appropriate gifts and skills.

From January until October the Treasurer was also a Member of Session. The Treasurer who took over in November is not a member of Session but is an ex officio Trustee of the organisation.

The Trustees are:

During 2025 a number of Elders stood down from having an active role on Session. These were Caroline Cameron, Doug Denholm, Gillian Denholm and Gillian Rae.

We also very sadly lost Helen Livie who died on 2 December 2025.

As at the approval date of this report in March 2026, members of the Kirk Session were:

Minister

Rev Alastair Stark (Moderator)

Elders

Annette Arneil
Jeannie Barber
Chrissie Black
Neil Black
Bronwyn Brodie
Andrew Brown
Moir Cockburn
Ian Gold

Jessie Gold
Val Goodwin
Alan Gray
Christine Gray
Hazel Gray
Carol Hamilton
Robin Hamilton
Ben Johnson

Jan Johnson
George Johnstone
Myra Johnstone
Darren Kilfara
Diana Mackie
Judith McCombie
Malcolm Payton
Maureen Watt

Treasurer

Peter MacIntyre

Belhaven and Spott Parish Church (Church of Scotland)
Trustees' Annual Report for the year ended
Year ended 31 December 2025

Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the Trustees' Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the Trustees to prepare accounts for each financial year which give a true and fair view of the state of the affairs of the charity and of its incoming resources and application of resources for the financial year.

In preparing those accounts, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the accounts; and
- prepare the accounts on the going concern basis unless it is inappropriate to assume that the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the provisions of the Deed of Constitution. 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.

Signed on behalf of the Trustees

M Payton

Malcolm Payton
Session Clerk
23 March 2026

C Black

Chrissie Black
Session Clerk
23 March 2026

Belhaven and Spott Parish Church (Church of Scotland)
Year ended 31 December 2024

**Independent Examiner's Report to the Trustees of
Belhaven and Spott Parish Church (Church of Scotland)**

I report on the accounts of the charity for the year ended 30 September 2025 which comprise the Statement of Financial Activities, the Balance Sheet, and the related notes.

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 report

My examination was carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. 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 a 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 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.

E Alsop

Elaine Alsop ACA DChA FCIE

EA Independent Ltd
5 South Charlotte Street
Edinburgh, EH2 4AN

26 March 2026

Belhaven and Spott Parish Church (Church of Scotland)

Statement of Financial Activities For the year ended 31 December 2025

	Notes	Unrestricted 2025 £	Restricted 2025 £	Total 2025 £	Total 2024 £
Income from:					
Donations and legacies	4	177,374	4,764	182,138	121,001
Charitable activities	5	3,000	-	3,000	6,043
Other trading activities	6	5,700	-	5,700	9,671
Investments	7	4,187	-	4,187	4,757
Surplus on sale of Manse	8	-	-	-	15,018
Total income		<u>190,261</u>	<u>4,764</u>	<u>195,025</u>	<u>156,490</u>
Expenditure on:					
Raising funds		378	-	378	140
Charitable activities	9	152,438	3,903	156,341	133,407
Transfer to Church of Scotland General Trustees	8	-	-	-	740,018
Total expenditure		<u>152,816</u>	<u>3,903</u>	<u>156,719</u>	<u>873,565</u>
Net gain on investments	12	6,172	-	6,172	5,902
Net income / (expenditure) before transfers		43,617	861	44,478	(711,173)
Transfers between funds		406	(406)	-	-
Net movement in funds		<u>44,023</u>	<u>455</u>	<u>44,478</u>	<u>130,806</u>
Reconciliation of funds:					
Fund brought forward		<u>180,677</u>	<u>3,093</u>	<u>183,770</u>	<u>764,137</u>
Fund balances carried forward		<u><u>224,700</u></u>	<u><u>3,548</u></u>	<u><u>228,248</u></u>	<u><u>894,943</u></u>

The statement of financial activities includes all gains and losses recognised in the year.
The results for the year derive from continuing activities.

The notes on pages 16 to 29 form part of these financial statements

Belhaven and Spott Parish Church (Church of Scotland)

Balance Sheet As at 31 December 2025

	Notes	2025 £	2024 £
Fixed assets			
Investments	14	108,046	101,874
Current assets			
Debtors	15	11,620	10,688
Cash at bank and in hand		111,378	82,147
		<u>122,998</u>	<u>92,835</u>
Liabilities			
Creditors: Amounts falling due within one year	16	(2,796)	(10,939)
		<u>120,202</u>	<u>81,896</u>
Net current assets			
		<u>228,248</u>	<u>183,770</u>
Net assets			
		<u>228,248</u>	<u>183,770</u>
Funds			
Restricted funds	17	3,548	3,093
Designated funds	17	95,062	89,963
Unrestricted funds	17	129,638	90,714
		<u>228,248</u>	<u>183,770</u>
Total Charity Funds		<u>228,248</u>	<u>183,770</u>

These accounts were approved and authorised for issue by the Board of Trustees:

P Macintyre

P Macintyre
Treasurer
23 March 2026

M Payton

Malcolm Payton
Session Clerk
23 March 2026

The notes on pages 16 to 29 form part of these financial statements

Belhaven and Spott Parish Church (Church of Scotland)

Notes to the accounts For the year ended 31 December 2025

1 ACCOUNTING POLICIES

1.1 General Information

Belhaven and Spott Parish Church is a charity administered in accordance with the terms of the Deed of Constitution (Unitary Form), with charity registration number SC007231.

Its principal address is: Aberford Villa, East Links Road, Dunbar, EH42 1LT

The principal activities are to meet its charitable purpose of the advancement of religion.

1.2 Basis of Preparation

The accounts have been prepared under the historical cost convention in accordance with which items are recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

Belhaven and Spott Parish Church meets the definition of a public benefit entity under FRS 102.

These financial statements are presented in Pounds Sterling (GBP) as that is the currency in which the charity's transactions are denominated. Monetary amounts in these financial statements are rounded to the nearest pound (£).

The preparation of the financial statements requires the use of certain critical accounting estimates. It also requires Trustees to exercise their judgement in the process of applying the accounting policies. Use of available information and application of judgement are inherent in the formation of estimates. Actual outcomes in the future could differ from such estimates. The areas involving a higher degree of judgement or complexity, or areas where assumptions and estimates are significant to the financial statements are disclosed in note 2.

The trustees have taken the advantage of the provisions in the SORP from preparing a statement of cash flows as afforded to small entities by FRS 102.

Belhaven and Spott Parish Church (Church of Scotland)

Notes to the accounts For the year ended 31 December 2025

1 ACCOUNTING POLICIES (continued)

1.3 Going Concern

The accounts have been prepared on a going concern basis as the Trustees are of the opinion that the charity can continue to meet its obligations as they fall due for the foreseeable future. They regularly monitor the funding streams and evaluate the projected expenditure and the free reserves available.

1.4 Income

All income is included in the Statement of Financial Activities when the charity is entitled to the income, receipt is probable, and the amount can be measured reliably. The following specific policies are applied to the particular categories of income:

- Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under the Gift Aid regime is recognised at the time of donation.
- Grant income for charitable purposes is recognised when the charity has entitlement to the fund, any performance conditions attached to the grant have been met, it is possible the income will be received, and the amount can be measured reliably and is not deferred.
- Where a grant or donation is received for a specific purpose, it is included in restricted income and any unexpended portion carried forward as a restricted fund.
- Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.
- Interest and income from investments is included when receivable and the amount can be measured reliably by the charity.

1.5 Donated services and facilities

Donated services and facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP the general volunteer time of congregation members is not recognised.

On receipt, donated services or facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain similar services or facilities. A corresponding amount is then recognised as expenditure in the period of receipt.

Belhaven and Spott Parish Church (Church of Scotland)

Notes to the accounts For the year ended 31 December 2025

1 ACCOUNTING POLICIES (continued)

1.6 Expenditure

Expenditure is recognised when the charity has entered into a legal or constructive obligation, it is probable that settlement will be required and the amount of the obligation can be measured reliably. It has been accounted for on an accruals basis and has been classified under relevant headings.

The charity is not registered for VAT, and accordingly expenditure is shown gross of irrecoverable VAT. Resources are expended as:

- Fundraising costs are those required to support the charity to collect donations.
- Expenditure on charitable activities includes costs incurred in supporting the charity and its objectives. It comprises both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
- Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice and therefore includes the costs of independent examination.

1.7 Taxation

Belhaven and Spott Parish Church is accepted by HMRC as a charity under section 521 to 563, Income Tax Act 2007, and accordingly no provision is required for taxation surpluses.

1.8 Funds

Unrestricted funds are available to use and are administered on a discretionary basis under the direction of the Trustees, and in line with 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.

Restricted funds are to be used for particular restricted purposes within the charity's objectives. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of support costs where appropriate.

1.9 Gain or loss on disposal of assets

The gain or loss on the disposal of an assets is determined as the difference between the sale proceeds less any costs of sale, and the carrying values of the asset, and is recognised in the Statement of Financial Activities.

Belhaven and Spott Parish Church (Church of Scotland)

Notes to the accounts For the year ended 31 December 2025

1 ACCOUNTING POLICIES (continued)

1.10 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transactions costs and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/expenditure for the year. Transaction costs are expensed as incurred

1.11 Debtors

Trade and other debtors are measured at transaction price.

1.12 Creditors

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result on the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount.

1.13 Financial Assets and Financial Liabilities

Financial instruments are recognised in the Balance Sheet when the charity becomes a party to the contractual provisions of the instrument. Financial instruments are initially measured at transaction price. Subsequent to initial recognition they are accounted for as set out below.

The charity only enters into basic financial instruments. At the end of each reporting period basic financial instruments are measured at amortised cost using the effective interest rate method.

Financial assets are derecognised when the contractual rights to the cash flows from the asset expire, or when the charity has transferred substantially all the risks and rewards of ownership. Financial liabilities are derecognised only once the liability has been extinguished through discharge, cancellation or expiry.

1.14 Cash and Cash Equivalents

Cash and cash equivalents are basic financial assets and include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less and bank overdrafts.

Belhaven and Spott Parish Church (Church of Scotland)

Notes to the accounts For the year ended 31 December 2025

2 CRITICAL JUDGEMENTS AND ESTIMATES

The preparation of financial statements in compliance with the Charities SORP (FRS 102) requires the use of certain critical accounting estimates. It also requires the Trustees to exercise judgement in applying the charity's accounting policies. The Trustees do not consider there to be any material accounting judgement required in preparing these accounts. The Trustees are satisfied that accounting policies are appropriate and applied consistently.

3 COMPARATIVE STATEMENT OF FINANCIAL ACTIVITIES

	Notes	Unrestricted 2024 £	Restricted 2024 £	Total 2024 £
Income from:				
Donations and legacies	4	120,193	808	121,001
Charitable activities	5	6,043	-	6,043
Other trading activities	6	9,671	-	9,671
Investments	7	4,757	-	4,757
Surplus on sale of Manse	8	15,018	-	15,018
Transfer in from Spott		-	-	-
Total income		<u>155,682</u>	<u>808</u>	<u>156,490</u>
Expenditure on:				
Raising funds		140	-	140
Charitable activities	9	130,236	3,171	133,407
Transfer to Church of Scotland General Trustees	8	740,018	-	740,018
Total expenditure		<u>870,394</u>	<u>3,171</u>	<u>873,565</u>
Net gain on investments	12	5,902	-	5,902
Net income / (expenditure) before transfers		(708,810)	(2,363)	(711,173)
Transfers between funds		<u>(1,068)</u>	<u>1,068</u>	<u>-</u>
Net movement in funds		<u><u>(709,878)</u></u>	<u><u>(1,295)</u></u>	<u><u>(711,173)</u></u>

Belhaven and Spott Parish Church (Church of Scotland)

Notes to the accounts For the year ended 31 December 2025

4 DONATIONS AND LEGACIES

	Unrestricted 2025 £	Restricted 2025 £	Total 2025 £	Total 2024 £
Offerings	86,714	-	86,714	81,224
Grants received	-	4,764	4,764	1,930
Tax recovered on Gift Aid	20,758	-	20,758	17,888
CFF for works	51,047	-	51,047	17,196
Listed Places of Worship				
Scheme – VAT Spott works	4,096	-	4,096	1,342
Other donations	14,759	-	14,759	1,421
	<u>177,374</u>	<u>4,764</u>	<u>182,138</u>	<u>121,001</u>

In 2024 £808 income from donations and legacies was restricted and £120,193 was unrestricted.

5 INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted 2025 £	Restricted 2025 £	Total 2025 £	Total 2024 £
Weddings and funerals	3,000	-	3,000	2,750
Other income	-	-	-	3,293
	<u>3,000</u>	<u>-</u>	<u>3,000</u>	<u>6,043</u>

In 2024 all income from charitable activities was unrestricted.

6 OTHER TRADING ACTIVITIES

	Unrestricted 2025 £	Restricted 2025 £	Total 2025 £	Total 2024 £
Use of premises	5,700	-	5,700	9,671

In 2024 all income from trading activities was unrestricted.

Belhaven and Spott Parish Church (Church of Scotland)

Notes to the accounts For the year ended 31 December 2025

7 INCOME FROM INVESTMENTS

	Unrestricted 2025 £	Restricted 2025 £	Total 2025 £	Total 2024 £
Income from listed investments	1,013	-	1,013	3,391
Interest receivable	3,174	-	3,174	1,366
	<u>4,187</u>	<u>-</u>	<u>4,187</u>	<u>4,757</u>

In 2024 all income from investments was unrestricted.

8 SURPLUS ON SALE OF MANSE AND TRANSFER OF FUNDS TO CHURCH OF SCOTLAND GENERAL TRUSTEES

	Total 2025 £	Total 2024 £
Sale proceeds less costs	-	740,018
Carrying value of Manse	-	(725,000)
	<u>-</u>	<u>15,018</u>
Surplus realised on sale	-	15,018

The manse was sold during the 2024 year. The difference between the sales proceeds less cost of sale and the carrying value of the manse, was recognised as income in the Statement of Financial Activities.

The sale proceeds of £740,018 were paid directly to the Church of Scotland General Trustees. This was used to purchase a new manse which is held by the General Trustees.

Belhaven and Spott Parish Church (Church of Scotland)

Notes to the accounts For the year ended 31 December 2025

9 EXPENDITURE ON CHARITABLE ACTIVITIES

	Unrestricted 2025 £	Restricted 2025 £	Total 2025 £	Total 2024 £
Ministries & mission allocation	67,210	-	67,210	61,424
Presbytery dues	1,330	-	1,330	1,789
Minister's expenses	9,124	-	9,124	616
Pulpit supply	96	-	96	356
Fabric Repairs & Maintenance	46,481	1,750	48,231	30,044
Other building costs	7,826	1,710	9,536	15,643
Church office expenses	7,431	-	7,431	10,260
Organ and music	5,990	-	5,990	5,895
Activities/support	2,678	443	3,121	3,499
Governance and professional fees	3,280	-	3,280	2,760
Donations to third parties	992	-	992	1,121
	<u>152,438</u>	<u>3,903</u>	<u>156,341</u>	<u>133,407</u>

In 2024, £3,171 was restricted expenditure and £130,236 was unrestricted.

The cost of the 2025 independent examination is £1,600 (2024: £1,500)

10 EMPLOYEES

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 5th and subsequent years) was £39,856.

No employee received emoluments of more than £60,000 in the current or prior year.

11 TRUSTEE REMUNERATION AND RELATED PARTIES

No Trustee received any remuneration or was paid any expense during the year (2024: None).

No Trustee or a person related to a Trustee had any personal interest in any contract or transactions entered into by the charity during the year (2024: None).

Belhaven and Spott Parish Church (Church of Scotland)

Notes to the accounts For the year ended 31 December 2025

12 NET GAINS/(LOSSES) ON INVESTMENTS

	2025 £	2024 £
Revaluation of investments	<u>6,172</u>	<u>5,902</u>

The Trustees agreed to apply the gain on investments to the designated fabric fund in 2025 and 2024.

13 FIXED ASSETS

	2025 £	2024 £
Land and buildings at 1 January	-	725,000
Additions/revaluations in the year	-	-
Disposals in the year	-	(725,000)
	<u>-</u>	<u>-</u>
Land and buildings at 31 December	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>
Carrying amount at 31 December	<u>-</u>	<u>-</u>

14 FIXED ASSET INVESTMENTS

	2024 £	2024 £
Cost or valuation		
At 1 January	101,874	95,972
Valuation changes	6,172	5,902
	<u>108,046</u>	<u>101,874</u>
At 31 December	<u>108,046</u>	<u>101,874</u>
	<u>108,046</u>	<u>101,874</u>
Carrying amount at 31 December	<u>108,046</u>	<u>101,874</u>

Belhaven and Spott Parish Church (Church of Scotland)

Notes to the accounts For the year ended 31 December 2025

15 DEBTORS

	2025 £	2024 £
<i>Amounts falling due within one year:</i>		
Gift Aid receivable	11,620	9,364
VAT receivable under Listed Places of Worship Scheme	-	1,342
	<u>11,620</u>	<u>10,688</u>

16 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
<i>Amounts falling due within one year:</i>		
Accruals and other creditors	1,600	9,743
Agency collections held for third parties	1,196	1,196
	<u>2,796</u>	<u>10,939</u>

Belhaven and Spott Parish Church (Church of Scotland)

Notes to the accounts For the year ended 31 December 2025

17 MOVEMENT OF FUNDS

	Balance at 1 Jan 2025 £	Income & gain on investment £	Expenditure £	Transfers £	Balance at 31 Dec 2025 £
<i>Unrestricted Funds</i>					
General fund	90,714	190,261	(152,816)	1,478	129,637
<i>Designated funds:</i>					
Special Fund	3,330	-	-	(572)	2,758
Building Maintenance	86,133	6,172	-	-	92,305
Mother & Toddler	500	-	-	(500)	-
	<u>180,677</u>	<u>196,433</u>	<u>(156,315)</u>	<u>406</u>	<u>224,700</u>
<i>Restricted Funds</i>					
Famine & Disaster	370	-	-	(320)	50
Flower Fund	473	-	-	(29)	444
Kitchen Refurbishment	2,000	-	-	-	2,000
Lazers, Launchpad & Messy Church	250	-	-	(57)	193
Benefact Trust	-	1,750	(1,750)	-	-
BeGreen Dunbar	-	900	(39)	-	861
Dunbar CC	-	1,710	(1,710)	-	-
East Lammermuir CC	-	404	(404)	-	-
	<u>3,093</u>	<u>4,764</u>	<u>(404)</u>	<u>(406)</u>	<u>3,548</u>
Total Funds	<u>183,770</u>	<u>201,197</u>	<u>(156,719)</u>	<u>-</u>	<u>228,248</u>

Purpose of funds:

Unrestricted general fund represents the free reserves of the charity to be used under the direction of the trustees to meet the charitable objects.

Designated funds:

The **Special Fund** is for use by the Minister for any means he sees fit.

The **Building Maintenance Fund** represents monies set aside for the use on church and manse maintenance.

The **Mother & Toddler Fund** is money set aside to provide necessary equipment for the mother and toddler group. This was fully spent in the year.

Restricted funds:

The **Famine & Disaster Fund** is to aid those affected by famine or disaster.

The **Flower Fund** is to provide flowers for display during services of worship.

The **Kitchen Refurbishment Fund** represents grants received from Big Lottery and Dunbar Area Partnership for all kitchen refurbishments.

Belhaven and Spott Parish Church (Church of Scotland)

Notes to the accounts For the year ended 31 December 2025

The **Lazers, Launchpad & Messy Church** provides funding for activities for children and young people.

The **Benefact Trust** supported building and roof repairs for Belhaven Church. This has been fully spent in the year.

BeGreen Dunbar provided funding to provide transport for congregation members, particularly to Spott Church. Fund not fully spent.

Dunbar Community Council provided funding to offset facilities hire costs for Dunbar Youth Programme, this has been fully spent in the year.

East Lammermuir Community Council provided funds for refurbishment of Spott Church display boards. This has been fully spent.

Transfers between funds:

Transfers have been made to represent the specific net spending from the Special, Mother & Toddler, Famine & Disaster, Flower fund and Messy Church funds to the General Fund.

Movements in funds – comparative figures

	Balance at 1 Jan 2024 £	Income £	Expenditure £	Transfers £	Balance at 31 Dec 2024 £
Unrestricted Funds					
General fund	806,494	155,682	(870,394)	(1,068)	90,714
Designated funds:					
Special Fund	3,330	-	-	-	3,330
Building Maintenance	80,231	5,902	-	-	86,133
Mother & Toddler	500	-	-	-	500
	<u>890,555</u>	<u>161,584</u>	<u>(870,394)</u>	<u>(1,068)</u>	<u>180,677</u>
Restricted Funds					
Famine & Disaster	842	338	(810)	-	370
Flower Fund	473	-	-	-	473
Kitchen Refurbishment	2,000	-	-	-	2,000
First Friday	158	250	(423)	15	-
Amos Trust	738	-	-	(738)	-
Sunday School & Messy Church	177	220	(147)	-	250
East Lammermuir Community Council	-	-	(1,791)	1,791	-
	<u>4,388</u>	<u>808</u>	<u>(3,171)</u>	<u>1,068</u>	<u>3,093</u>
Total Funds	<u>894,943</u>	<u>162,391</u>	<u>(873,563)</u>	<u>-</u>	<u>183,770</u>

Belhaven and Spott Parish Church (Church of Scotland)

Notes to the accounts For the year ended 31 December 2025

18 ANALYSIS OF NET ASSETS REPRESENTING FUNDS

	Unrestricted Funds £	Restricted Funds £	Total Funds £
Fund balances at 31 December 2025 are represented by:			
Investments	108,046	-	108,046
Net current assets	116,654	3,548	120,202
	<u>224,700</u>	<u>3,548</u>	<u>228,248</u>

Fund balances at 31 December 2024 are represented by:

<i>Investments</i>	<i>101,874</i>	<i>-</i>	<i>101,874</i>
<i>Net current assets</i>	<i>78,803</i>	<i>3,093</i>	<i>81,896</i>
	<u><i>180,677</i></u>	<u><i>3,093</i></u>	<u><i>183,770</i></u>

19 RELATED PARTY TRANSACTIONS

Many of the charity trustees make regular donations throughout the year, including through weekly offerings with other members of the Congregation. As such offerings are not separately identified it is not possible to quantify trustee donations.

There were no other disclosable related party transactions during the year (2024: None).

20 VOLUNTEERS

In common with all congregations of the Church of Scotland the congregation benefits from the contribution made by volunteers who give their time and talents willingly for the benefit of the Church. The areas of the congregational life which rely on the contribution of volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown.

Belhaven and Spott Parish Church (Church of Scotland)

Notes to the accounts For the year ended 31 December 2025

21 FUNDS HELD ON BEHALF OF THE CONGREGATION

The following funds were held by the Church of Scotland General Trustees on behalf of the congregation:

	2025 £	2024 £
Capital Account		
Credit balance at 31 December	189,442	11,901
Market value of balance at 31 December	195,799	17,418
Revenue Account		
Credit balance at 31 December	21,265	28,467
Growth Fund		
Credit balance at 31 December	48,862	-
Income Fund		
Credit balance at 31 December	40,502	-
Temporary Account		
Credit balance at 31 December	-	228,101

22 COLLECTIONS FOR THIRD PARTIES

	2025 £	2024 £
Christian Aid	310	-
Earl Haig Fund	-	157
Poppy Scotland	138	-
Dunbar Foodshare	20	30
Dunbar Area Christian Youth Partnership	389	318
Disasters Emergency Committee	67	40
Guild Gift Aid	68	-
	992	545