

Burnside Blairbeth Church of Scotland

**Report and Financial Statements
for the Year Ended 31 December 2020**



**Scottish Charity No. SC006633
Congregation No.160844**

Burnside Blairbeth Church of Scotland

Contents

	Page
Trustees' Report	2 – 17
Report of Independent Examiner	18
Statement of Financial Activities	19
Balance Sheet	20
Notes to Financial Statements	21 – 36
Appendices	37 – 44

Burnside Blairbeth Church of Scotland

Year Ended 31 December 2020

Trustees' Report

The trustees present their annual report and financial statements for the year ended 31 December 2020. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts 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 United Kingdom and Republic of Ireland published on 16 July 2014.

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 continues to acknowledge 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.

The activities of Burnside Blairbeth Church are planned to ensure that they are faithful to a set of objectives which are referred to as the church's Statement of Aims. The headings from the 7 Aims are listed here, while the full text which includes a short descriptive interpretation of each, is contained in Appendix VII.

- To worship God
- To nurture and care for one another
- To share the gospel in word and deed with those around us
- To relate our faith to the social, moral and political issues of our day
- To play our part in the mission of the church to the world
- To fulfil our responsibilities to the developing world
- To be good stewards of God's creation and all material resources entrusted to our care

These key objectives continue to be the focus of the life of the congregation.

Implementation of the aims outlined above has been facilitated historically by a system of appointment of Team Leaders (who reported to the Kirk Session) who take responsibility for planning and implementing activities in support of their Remit. Following the decision of the Kirk Session in December 2019, the nine Teams reporting to the Kirk Session during 2020 were as follows:

- | | |
|-----------------------------------|-----------------|
| • Children's and Youth Ministries | • Pastoral Care |
| • Communication | • Property |
| • Discipleship | • Staff |
| • Finance | • World Church |
| • Local Outreach/Mission | |

As noted later in this Report, during 2020 there was significant disruption to the life of the congregation and to the business conducted by the Kirk Session as a result of the coronavirus pandemic. The government-imposed restrictions resulted in a lockdown of the country which commenced for the first time on 23 March 2020. The Kirk Session met only once prior to the lockdown and thereafter its business was focused on dealing with the issues for the congregation as a consequence of the restrictions. The pandemic impacted every aspect of the life of the congregation and this is reflected throughout the various sections of this report.

**Burnside Blairbeth Church of Scotland
Trustees' Report (continued)
Year ended 31 December 2020**

Objectives and Activities (continued)

Worship Services prior to the lockdown followed the pattern of two Sunday services weekly, namely, a morning service at 10.30am and an evening service at 6.00pm. Preaching and teaching the Word of God is central to all the services for the purpose of nourishing and upbuilding faith and challenging people to come to faith. Music at our worship services is in the care of our Director of Music (a part time post) Andrew Polson, who is responsible for leading a team of volunteer musicians. Members of the congregation participated in various ways in the services including presenting the all-age address, the reading of Scripture and, on occasion, preaching. Following lockdown, which resulted in the church buildings being closed, services required to be conducted online and the pattern of services varied in the period between the end of March and the end of the year, dependent upon the level of restrictions imposed by the government. More detail is provided later in the report.

The normal pattern of services of Communion being held quarterly on a Sunday morning at Burnside would have continued during 2020 but for the lockdown. In the event the first Communion service during the year was held in December and was conducted online with only a small number of members physically in attendance in the building.

From the end of March throughout the rest of the year no evening services were held as a result of the lockdown.

Prayer is an integral part of all our worship. Given the importance of prayer to the life and work of the congregation a gathering for prayer took place every week on a Thursday evening until the end of March. During lockdown small groups of three or four people were formed and met for prayer at various times during the week using the Zoom conferencing facility. Although numbers remained relatively small, it was nevertheless a key part of our life and fellowship together particularly during the lockdown when members were not able to meet together indoors. Corporate prayer is also a feature of some of our Small Groups. In addition to this, we continued to encourage and facilitate members' participation in prayer including the sharing of prayer needs by email, text or telephone. Prior to lockdown, a group also met monthly on a Tuesday to pray specifically for the pastoral needs of the congregation.

Prior to lockdown the well-established routine of Sunday morning nurture activities for **Children** (infants to P7) continued. All ages meet together for singing and the group then splits with Primary 4-7 children meeting in a different hall to have Bible teaching appropriate to their age group. The Primary 1-3 children receive Bible teaching on their own, generally on the same topic with the story and activities being made appropriate to their age range. The work amongst children at the Blairbeth building continued and was focused on one midweek meeting under the name 'JUMP' which takes the form of a 'holiday club' event and is for all children from Primary 1-7. It is led by Andy MacArthur, our Church Worker. Through co-operation with school staff and with Reachout (the local charity), Scripture Union groups are held at both Burnside and Spittal Primary Schools within the parish. The Little Creations Parent and Toddler groups are firmly established at the two venues on one morning a week at each. There is a continuing demand for these groups and they meet a significant need in the parish. Many friendships are established and continue outwith the groups within the community. All of these activities were brought to an end because of lockdown and details of the work done during lockdown are set out later in the report.

During 2020 **Youth** work (covering Primary 6-7, Secondary school age and beyond) was led by Andy MacArthur who has been in post as Church Worker since September 2017 on a full-time basis. The work amongst children from Primary 6 through to Secondary 3 was focused on a Sunday evening under the name "Switch" at the Burnside building. A group for those in P7 and of Secondary school age met during the Sunday morning service at Burnside. Numbers attending varied between two and five children. Some children were introduced from JUMP (at Blairbeth) to the Scripture Union group (JAM Club) at Burnside Primary and also to "Switch". Those of university or college age met bi-weekly for an evening of study and fellowship. About 9 children regularly attended "Switch" on a Sunday evening and about 7/8 met together as a young adults group under the leadership of Andrew Robertson, Fiona Robertson and Andy MacArthur. Schools work is also undertaken in Stonelaw High School, just outside the parish as part of a team chaplaincy. This pattern of work stopped with lockdown and details of work done after March appear later in the report.

**Burnside Blairbeth Church of Scotland
Trustees' Report (continued)
Year ended 31 December 2020**

Objectives and Activities (continued)

Scouts and Guides continued to use the church buildings until the end of March but did not return to the building thereafter. Because of the pandemic only two representatives of the Scouts participated in the Remembrance service, including laying a wreath at the war memorial.

Finance has been the direct responsibility of the Kirk Session since the change to the Unitary Constitution and the Treasurer and Finance Team reported accordingly throughout the year. It should be recorded that, after some 20 years' dedicated service, Alan Robertson stepped down as congregational treasurer in the spring of 2020. The details of the congregation's finances are set out fully in the Financial Review later in this report.

The maintenance of all our **Property** was dealt with by our Property Team, who reported to each of the meetings of the Kirk Session through the year. The work carried out was severely restricted because of the lockdown.

While the main interface with members of the congregation is at the weekly worship services, **Discipleship** has been promoted through a series of "Small Groups" mostly meeting in homes fortnightly and providing fellowship and nurture for adults of all ages. These groups took advantage of the Zoom conferencing facility to continue to meet following lockdown. A longstanding ladies' Bible study group continued to meet weekly on a Friday until the end of March. Personal study is also encouraged. The **Guild**, which is open to all but currently primarily comprised of women, normally meets once a fortnight from January to March and from October to December. Due to the pandemic restrictions its last meeting in the year was at the beginning of March. Total membership is 85 with an average attendance of 65-70. A small group of men met at the **Regnal Circle** once a month until March, the last meeting being a joint one with members at St Francis in the East church.

Pastoral Care was generally implemented through Pastoral Networks, working along with Kate Airlie who was appointed Pastoral Assistant in January 2020. All elders together with some pastoral visitors take responsibility for pastoring a group of people with whom they already have a connection and with whom it is easier to 'network' in a pastoral sense. This pastoral care is undertaken in a variety of different ways at different times, not necessarily by visiting members in their homes. Once again, the shape of the work of pastoral care changed significantly as a result of the pandemic. Contact was maintained with members by way of phone calls, texts, and some doorstep visiting. The changed circumstances of this year have highlighted the commitment of members to care for one another and neighbours in the community.

We seek to ensure that **Local Outreach/Mission** continues to inform and influence our activities as a congregation but there is no doubt that the challenge of engaging with the community with the Gospel remains. As noted later in this Report, the pandemic impacted on our activities and significantly changed the way in which we did things. This caused us to rethink our approach in a number of ways with some positive results and encouragements.

During the year the **Staff Team** dealt with the general supervision and line management of staff, and addressed staff matters that arose during the year, including decisions about certain staff being furloughed due to the pandemic. It also carried out the salary and pension review for staff.

Under **Communication**, the Church Office housed within the Burnside building and served by volunteers provides a comprehensive administration and publishing resource for the church. The general pattern prior to the pandemic was for Weekly Notes to be provided at each Sunday service, complemented by a printed magazine, "Contact", delivered, emailed, or (where necessary) posted to members' homes. Everything changed because of the restrictions imposed by lockdown and by far the majority of our communication became digital and online. The principal non-digital communication was a Christmas Card containing details of the services being held over the Christmas period being delivered to every home in the parish. Recordings of the online Sunday morning services, both CD and DVD

**Burnside Blairbeth Church of Scotland
Trustees' Report (continued)
Year ended 31 December 2020**

Objectives and Activities (continued)

were distributed to members and others who did not have access to the internet. The Facebook pages for the church, Sunday Clubs, "Switch" and Messy Church were maintained and became a primary means of communication during the year.

The church's commitment to supporting the **World Church** was fulfilled through our Missionary Partners. Prayer support is provided and encouraged through the distribution of prayer letters and prior to the lockdown PowerPoint presentations that were shown in the course of the morning services. Financial support proportionate to the needs of each partner is provided from a dedicated Missionary Partners Fund.

Our Environmental Stewardship Team is active within the congregation and community in raising awareness on matters relating to climate change and the environment, motivated by a desire that we be good stewards of God's creation. A number of church members are involved in the local Foodbank, established following the initiative of Rutherglen Churches Together and community organisations. The congregation also supports Glasgow City Mission with donations of food, the Lodging House Mission and The Well, a multi-cultural resource centre based in Govanhill.

The above summary provides an insight into the wide range of activities that make up the life of the Burnside Blairbeth congregation.

Achievements and Performance

The congregation operates under a Unitary Constitution and as a result all aspects of the life of the congregation are the responsibility of the **Kirk Session**. The Kirk Session, therefore, has the responsibility for Finance, Property and Staff as well as other matters, such as Food Hygiene, which were previously the responsibility of the Congregational Board. The Kirk Session met six times during 2020, but only one of these was 'in person'. The other five meetings were conducted on Zoom and the business of the Kirk Session became largely focused on leading the congregation through the significant changes in our life together during lockdown, learning much that was new in terms of managing online activities and communication and adapting and developing new ways of doing things as the imposition and lifting of restrictions impacted upon the congregation during the year.

Attendance at **Sunday morning services** has been seen historically as one measure of the "life" of the congregation. With the church buildings being closed as a consequence of lockdown at the end of March 2020, the Sunday morning service moved online and could be viewed on YouTube and on the congregation's Facebook page. Initially all the elements of the service – items of praise, prayers, Bible reading and sermon - were prerecorded and the entire service was then livestreamed on a Sunday morning. CD and DVD recordings were prepared in advance and distributed on a Saturday to those who required them, thereby enabling everyone in the congregation to participate in their own homes on a Sunday morning. It only became possible to start using the building after the initial period of lockdown was relaxed. Planning and preparation for the return to the building took place over the summer and at the end of August services being led from the building recommenced. Between then and the end of the year the manner in which the services were conducted varied according to the level of government restrictions imposed in dealing with the pandemic. When permitted to do so, up to 50 people attended at each of two services at 10.00am and 11.30am, the former being livestreamed on YouTube and Facebook. One of the benefits of livestreaming the services was that quite a number of people from outwith the congregation engaged with the services. Overall, it would seem that "attendance" of members online was of the same order as prior to lockdown, and in addition, a good number of non-members, both locally and further afield, engaged with the services. The pattern of two services on a Sunday morning became settled until a further lockdown occurred at the end of November which resulted in only 20 people being allowed in the building. As a consequence, we reverted to one service at 10.00am which was livestreamed. That became the pattern of services until the end of the year. A very significant amount of work was done by the Minister, Andrew Polson (our Music Director) plus singers and musicians, the IT team of Jim Suttie and John

**Burnside Blairbeth Church of Scotland
Trustees' Report (continued)
Year ended 31 December 2020**

Achievements and Performance (continued)

Gordon as well as others who contributed to services. Although prevented from using the building for a large part of the year and with limited 'in person' attendance for the remainder, we were enabled to continue to be a worshipping community throughout lockdown as a result of the work done to enable the services to be online.

The attendance of children at **Sunday Clubs** at the Burnside building prior to lockdown continued at a similar level to the previous year with all of those attending being children of families attending church. The work of Sunday Clubs was largely put on hold as a result of lockdown and the emphasis moved to engaging with families both those who are part of the congregation and those with whom we have engaged through Messy Church, Little Creations and JUMP. Sunday Clubs families were given Bible based activity packs during the summer holidays. When morning services became possible in the Burnside building there was regular contact with about 12 children who came along and for part of the service were engaged in a separate activity. The all age talk during the online services became a focal point for families with children, with the children being encouraged to create something by way of illustrating the Bible teaching in the talk and then submit pictures which were then shown online the following week. During December many of the Sunday Clubs families participated in recording a nativity play and music for use in the online Christmas services. As discussed elsewhere in this report, there was much in the way of activities relevant to children happening other than on a Sunday morning.

The formal **statistical return** for the end of 2020 is in Appendix VIII and shows a drop in the year end membership down to 411 from 431 at the end of 2019, an overall further reduction of 20. The number of members removed from the Roll during the year was 19 on account of death and 2 by certificate. The formal membership roll is now more aligned with the active membership within the congregation which is helpful as it more clearly defines the resources available within the congregation. There was 1 person admitted to membership during the year by resolution of the Kirk Session.

The following can be reported as having been achieved.

In relation to **Local Mission/Outreach**, the manner of our engagement with the community inevitably changed with lockdown occurring at the end of March. Prior to that, Little Creations, (our parents/carers and toddlers groups), "Messy Church", and an arts and crafts group in the church, which are attended by many who have no other church connection, took place. Also, prior to lockdown, a coffee morning was held every Tuesday morning at the Burnside building and was attended by members and by some from outwith the congregation. At the instigation of SPELL (Support and Play for Early Learning Lanarkshire), **Little Creations** held two online sessions of storytelling and singing for those who had attended Little Creations at the beginning of the year. These took place in November and December.

Andy MacArthur, our Church Worker led our **Youth work** and **children's work** (other than Sunday Clubs) during the year. After lockdown Switch continued in a digital form meeting every Sunday evening on Zoom with between 7-9 young people engaging each week. When the Covid guidelines allowed, Switch met outdoors twice and indoors twice between September and November. The young people have also kept engaged through a WhatsApp text group and Instagram page. JUMP met once on Zoom during the summer and the restarted in November meeting digitally fortnightly on a Wednesday evening. There were between 6-8 children engaging each week, with the majority being from our own congregation. In November a Zoom Bible study group was set up for teenagers in the congregation, at the request of the older group at Switch. It has met fortnightly since then. The young adults house group continued to meet on Zoom and met weekly for prayer and fortnightly for Bible study using The Bible Project resources with between 4-6 joining each week. After March it was not possible to hold SU groups in Burnside and Spittal primary schools. Working with Reachout video clips were recorded for school assemblies and Christmas Unwrapped, all of which were well received. Andy also led the team preparing the all age talks for the online services on a Sunday morning. These talks each followed the theme of the sermon which worked well. All the changes that the pandemic has brought has allowed more space for being creative and has produced benefits. Switch has become more of

**Burnside Blairbeth Church of Scotland
Trustees' Report (continued)
Year ended 31 December 2020**

Achievements and Performance (continued)

unified group, and has created a desire for deeper Bible teaching, hence the new Bible study group. The new format of service has allowed for a more focused way of all age learning and it is planned to continue with that. something that will continue.

The pattern of morning services for the larger part of the year is set out above. There were no **evening services** held after the commencement of the initial lockdown period at the end of March.

Only one Communion service was held during the year, in December. It necessarily had to be conducted online with only a small number of members physically present in the church building. In the circumstances it proceeded as well as it could have done given the limitations imposed by being unable to gather together in the building.

The lockdown also affected the pattern of **Christmas services**. We held a "Quiet Christmas" service on the afternoon of 13 December; an all age service on the morning of 20 December; a Christmas Eve nativity service and a service of readings and carols also on Christmas Eve. These were all prerecorded and livestreamed at the appropriate times. Sunday Clubs' children recorded parts for the all age service and the nativity service, and some of our missionary partners recorded readings for the carol service. On Christmas Day in place of service we held a Zoom gathering to allow members to greet one another. The "Quiet Christmas" service provided opportunity for a time of quiet reflection in the midst of the busyness of the Christmas season. Those who had been bereaved, or suffered loss of one kind or another, were particularly welcomed to that online service and found it helpful.

We continued to support a number of Missionary Partners in different parts of the world during 2020 – in India, Iraq, Kenya, Uganda, Croatia, Spain, Brazil and Bolivia as well as one working with Release International, and one working at home supporting New Destiny in Brazil. They all faced challenges because of Covid. The focus on our **World Church** responsibilities has normally been maintained by PowerPoint presentations most Sundays bringing to the congregation news and prayer needs of the Missionary Partners whom we support and also by retiring offerings being taken up after our Communion services in June, September and December. Neither was possible in 2020 as a result of the lockdown. Articles in Contact and information posted to the Facebook group has allowed news and prayer requests to be shared. The introduction of online services enabled some of our partners to contribute to Sunday morning worship. Updates were sent by Carolyn Tomasovic in Croatia, Craig Cunningham in Bolivia, Andrew Robertson in Bolivia, Morven Collington for New Destiny and James with Release International. Bernard Bakunda in Uganda, Satish Chettri in India, Jerry Kramer in N Iraq / USA and Janie Beattie in Barcelona have sent emails to keep us informed. Several of our partners took part in our online carol service Christmas Eve by sending recordings of the Bible readings. Murray Humphreys has now retired from lecturing in JKUAT. He has been granted Kenyan citizenship and plans to spend his retirement there. During the year some of our partners have faced significant health concerns including Alice Bakunda, Janie Beattie and Jerry Kramer. Our partners remember us in their prayers, and are very grateful for our prayers and support, especially during such a difficult year. As reported elsewhere we were able to meet the increased commitment of £37,000 towards the support of our Missionary Partners. Other individual gifts were also received.

In respect of **Communication** the Covid restrictions led to significant changes in our approach, in view of the very limited opportunities for members of the congregation to meet. Following the announcement of the first lockdown in March 2020, the services moved online via our Facebook page and our YouTube channel. To facilitate an improvement in the quality of the digital output, investment in improved equipment was made as it was recognised that live-streaming our services is something which we will retain in future for those unable to attend. Weekly deliveries of CDs and DVDs of the service have enabled those without internet access to participate. The effort involved in this was considerable and having a skilled team to deal with all the IT and technical requirements was greatly appreciated. Estimated numbers of those engaging with our services online considerably exceeded the numbers that previously attended on a Sunday in person. The church office has been largely out of use during the pandemic. 'Contact' magazine is published on our website, and most people now receive an email prompt to look

**Burnside Blairbeth Church of Scotland
Trustees' Report (continued)
Year ended 31 December 2020**

Achievements and Performance (continued)

at it there. Hard copies are produced for those without internet access. Daily devotions were posted on Facebook or sent by email for extended periods of the year, and a bi-monthly email update has been established to take the place of our former 'Weekly Notes' notices sheet. The church acquired two Zoom accounts, and these have been used for Kirk Session and other meetings, for after church virtual coffee, and for small groups to meet. As with so many other aspects of life, internet access has proved to be crucial in so much of what we have done. Elders have been encouraged to keep in contact with those in their pastoral groups without internet access, sharing the information and making sure that these members feel included and not forgotten. As lockdown came into force just prior to Easter 2020, we were unable to deliver cards to our parish. However, a Christmas card with information about our online services was delivered to every home in the parish in early December. Technology has literally been a God-send throughout the year, and there are many aspects of what we have had to learn which we will continue to use going forwards.

With regard to **Pastoral Care**, our new Pastoral Assistant, Kate Airlie, started with the congregation in January 2020. With the restrictions imposed by the pandemic the focus of pastoral care was substantially changed. Pastoral work under lockdown originally focused on two main activities: first, identifying those who were vulnerable in these new conditions; and, second, ensuring that everyone could access the online services. A watchlist of those who were vulnerable was created in consultation with the elders and with the information that was held on the church database and elsewhere. The watchlist included those who had been advised to isolate themselves, those without good local support networks, and anyone else who gave cause for concern. The list was circulated to the elders and they maintained regular contact with those in their network. The Pastoral Assistant or the Minister contacted those not on any elder's list. This list is maintained to ensure that, as far as possible, no one in the congregation is left isolated as lockdown continues. The next urgent priority was to ensure everyone who wished to could access worship services as they were broadcast on YouTube and Facebook. The provision of technical support was coordinated and remains an ongoing pastoral activity, not just for participating in worship, but also for using video conferencing platforms to take part in a range of church activities. One of the benefits of lockdown is that many of the congregation are now more comfortable with this technology as the need for it continues into 2021. For those not digitally connected recordings of the services (CD and DVD) were distributed, some to those who are not members of the congregation. Individual pastoral care was mainly confined to phone calls, with the occasional discussion in person. The elders' pastoral networks functioned well, and various issues were shared and dealt with. To support the elders in their pastoral activities, to encourage them in their own discipleship and to support them to build up others in their faith, the Discipleship Explored course was run twice this year, specifically targeted at elders. Also, as the Thursday night prayer meeting was halted, seven new prayer groups were instigated on Zoom and WhatsApp, with at least one elder involved in each of these groups. When live services recommenced at the end of August, registration was required and that provided an opportunity to check in with people and see how they had coped with lockdown. Registration for and attendance at services, when meeting is allowed, continues to be a key point for pastoral contact, particularly for those not online. Modelled on the distribution of Advent bags to Messy Church contacts, 75 small gift bags and cards were distributed by volunteers to congregational members who were identified as being alone at Christmas. This proved to be a simple and effective way of making new connections within the congregation and to encourage renewed engagement with the church. There is the potential to expand and improve this method for other occasions as lockdown continues.

The Minister conducted 33 funerals during the year the majority of these being during lockdown. The restrictions on personal visiting, and on numbers permitted to attend funerals made the pastoral care of bereaved families and the conduct of funerals especially important but more difficult and the work done by the Minister in this regard was particularly appreciated. During the course of the year we have grieved the loss of a significant number of much loved faithful members.

As previously noted, prior to lockdown, the focus of **Discipleship** continued to be maintained through a number of Small Groups meeting fortnightly and a ladies' Bible Study Group meeting weekly on a Friday morning. Following

**Burnside Blairbeth Church of Scotland
Trustees' Report (continued)
Year ended 31 December 2020**

Achievements and Performance (continued)

lockdown small groups continued to meet on Zoom, but overall **Local Mission/Outreach** and **Discipleship** moved in new directions to accommodate the limitations relating to the pandemic and with the intention to develop these areas. A monthly (online) prayer breakfast was started to pray for any activities happening, for the people involved and to seek God's guidance before we develop and grow any other activities. Principal new activities in 2020 were Alpha and Discipleship Explored courses. 13 guests attended the 10 Alpha sessions over a period of nine weeks. Many others were involved in preparation, being hosts or leaders, providing baking, praying, and inviting others.

Feedback from guests and other participants was very positive. Discipleship Explored is based on Philippians and 13 people attended, in two series during the early part of 2020. Two reading groups met by Zoom to read and discuss "Paradoxology" by Kris Kandiah as a means of growing and developing faith. Small groups for Bible study remain an important part of our life together providing mutual support, accountability and opportunity for growth. Encouragingly, new groups have started as a result of Alpha and similar initiatives, showing that groups of people who work and study together often wish to keep up the connection.

As previously mentioned the **Guild** met once a fortnight from January to March when meetings ceased because of the pandemic. Members supported the Guild's national projects, and were involved in more practical ways locally, helping charities such as Blythswood and Children in Distress. They organised a Spring Fayre which allowed them to make donations to several Christian organisations including the Ecumenical Women's Initiative Croatia, Crossreach, the Cambuslang and Rutherglen Reachout Trust and the Lodging House Mission.

We also held a **Coffee Morning** each Tuesday which provided an opportunity for friendship, fellowship and pastoral care amongst members and others who came along

The congregation participated in the **Christmas Shoebox Appeal** under the auspices of Blythswood Trust and 101 shoeboxes were donated, up from 91 the previous year.

Messy Church continued to be a significant part of our church life. We held two face to face Messy Churches before the country went into lockdown. Both gatherings were places where new people were welcomed, and relationships deepened with families who have now been attending since Messy Church began over five years ago. As the pandemic progressed, we sought to maintain the community of Messy Church through a variety of ideas throughout the past year, carefully working out each month what would be most helpful for families and what would be appropriate within the ever-changing guidelines. We held four online events over Zoom - these worked best at Easter and Christmas - but we learned that this was not the best, or only, way of "being" together as a Messy Church. During the summer and at Christmas we delivered bags to 100 households which contained activities to help people at home explore a part of the Bible together. These were useful, and spiritually significant for families to help them get to know God better, but also provided valuable pastoral opportunities as each household was visited with their "Messy Church at home" bags. In the autumn we organised a downloadable "walk" for families to do together while reflecting on a part of the Bible and praying together. This gave opportunities for people to meet and chat in a socially distanced context with others from Messy Church. Some of our connections with our Messy Church families has deepened as we have visited, chatted and kept in touch online. There is an increasing awareness that we are a church family not merely an event we attend.

Music has made an important contribution to our worship both before and during lockdown. There is a significant number of gifted musicians and singers of all ages in the congregation. During lockdown, musicians have made new recordings each week for incorporation into our online and/or in-person services. Musical items have included new and familiar hymns and reflect the theme of the service. Creative use has been made of technology to continue to enable a variety of people to participate in congregational music. Under the leadership of our Director of Music and volunteers, children and adults have enriched our services with their musical contributions.

**Burnside Blairbeth Church of Scotland
Trustees' Report (continued)
Year ended 31 December 2020**

Achievements and Performance (continued)

The maintenance of our **Property** is, as always, a significant responsibility and challenge. The ongoing maintenance and improvement of the various properties was extensively curtailed during 2020 because of the pandemic. The list of items of fabric expenditure is set out in Appendix I on page 35 of this report. The Property Team has a significant responsibility to look after the two church buildings, the manse and the flat at 11 Church Avenue within the available fabric budget. The curtailment of work on the fabric of all the properties during 2020, means that 2021 will bring added pressure and responsibilities and the course of the pandemic will probably have a continuing impact.

The committee looking after our **Staff** continued its work primarily focusing on the devolved line management of each member of staff, annual appraisal and salary review, as well as addressing particular problems as they arose. The principal item which was out of the ordinary was the consideration of putting staff on furlough under the government's job retention scheme. Because of the buildings being closed from the end of March, two members of staff agreed to be furloughed from then until the end of July.

During the year Alan Robertson stepped down as congregational treasurer after twenty years. The congregation owes a huge debt to Alan for his unstinting service, godly commitment to faithful stewardship and conscientious commitment to go far beyond the call of duty in his work as treasurer. Andrew Telfer stepped into the role in challenging circumstances, as the handover took place in the midst of the first lockdown.

Financial Review

Members of the congregation are invited to give their freewill offerings to three separate funds which have been created to meet all the ongoing financial ministry and mission commitments of Burnside Blairbeth Church. The three funds are the General Fund, the Local Mission Fund and the Missionary Partner Fund. The purpose of these funds is shown in Note 14 (Unrestricted General Fund) and Note 16 (Restricted Funds). All members, in accordance with their membership vows, but more importantly as a free response to God's love for them, become part of our freewill offering scheme and give in proportion to how God has blessed them. The scheme is intended to cover all congregational commitments and to avoid the need for special appeals. Appendix V provides a summary of the movement in the General Fund, Local Mission Fund and Missionary Partner Fund during 2020.

Total freewill offerings (including donations) to the General Fund, Local Mission Fund and Missionary Partner Fund increased during the year by £8,475 (3.1%) to £278,953. During December 2020, we held a Gift and Pledge day with offering gifts, including gift aid of approximately £23,400 received. This was the main reason for the increase in offerings on the year to December 2019. The impact of Covid on the income was mainly seen through reduced income from the open plate. The decrease amounted to £3,947. The remainder of our giving held up as over 75% is received by standing order.

Due to the increased freewill offerings and a reduction in expenditure, mainly due to the buildings being closed, we were able to meet all commitments for the year. The number of donors making an offering during the year reduced by 1 to 222. The average freewill offering (excluding gift aid) per donor to the three main funds increased by 5.2% from £1,183 per annum to £1,244 per annum, with the 36 elders acting as trustees during the year contributing average freewill offerings of £3,505 per annum, an increase of 7.6%. The average offerings per donor and per trustee have increased partly as a result of the Gift Day in December 2020.

Total income across all funds decreased by £96,586 (-20.6%) to £373,317. In the year to December 2019, there was a legacy of £80,874 to be used for restricted purposes relating to fabric expenditure / projects at the Burnside building and a restricted donation of £11,500 towards future significant fabric projects at the Burnside building. Both of these gifts were one offs and when excluding them from last year, the decrease across all funds is £4,212.

**Blairbeth Church of Scotland
Trustees' Report (continued)
Year ended 31 December 2020**

Financial Review (continued)

Total expenditure and distributions across all funds reduced by £15,605 (-4.1%) to £360,709. Staff costs increased by £6,539 (8.2%) to £86,272 following the appointment of Kate Airlie as our Pastoral Assistant in January 2020. Building and property costs, including fabric expenditure, reduced by £10,927 (-18.4%) to £48,586. Other local costs also reduced by £4,016 (-18.5%) to £17,649. Ministry, mission and aid allocations decreased by £7,200 (-3.4%) to £206,463 and the cost of the independent examination of the accounts remains at £1,740.

During 2020 the General Fund increased by £9,722 to £62,269. This included a General Fund surplus (after routine year end fund transfers) of £8,654 after accounting for the annual inflationary increase in the fund of £1,067.

Total income to the General Fund increased by £1,647 to £247,295. Without the Gift and Pledge Day, income in the General Fund would have fallen as numbers giving in the congregation have decreased over a few years. The General Fund surplus was arrived at after accounting for a reduction in expenditure of £8,249 (-3.6%) with this offset by an increase in fund transfers of £8,734, primarily due to the expenditure of streaming equipment for live services. This equipment is a long term investment to allow streaming of services continue for the foreseeable future.

The Local Mission Fund is used to finance the employment of the locally employed ministry and mission staff team as well as other associated ministry and mission costs, including grants to the Cambuslang and Rutherglen Christian Reachout Trust. During the year a grant of £10,000 was distributed to the Reachout Trust. Total income to the Local Mission Fund increased by £11,725 to £81,870. The increase in income compared to last year was due to three main reasons – increased giving (£4,285), a full year of the “Go For It” grant (£1,575) and £5,866 from the HMRC Job Retention Scheme. Expenditure within the Local Mission Fund increased by £8,535 (12.2%) as a result of the appointment of our Pastoral Assistant in January 2020 compared to the prior year when the Pastoral Associate retired in June 2019.

Our overseas Missionary Partner Fund commitments for the year were met in full with £37,000 distributed from the pooled fund. In addition, a further £500 of offerings and tax recovery were earmarked specifically for individual missionary partners.

The budget for 2021 is summarised in Appendix VI. The total offering budget is approximately £283,000. With regards to the 2021 expenditure budget, costs have been budgeted on an assumption that a normal church life and the costs this incurs will recommence. We will monitor both offerings and costs very closely during the course of the year as the impact of the pandemic continues to become clearer.

We give thanks to God that we ended 2020 meeting all our financial commitments for the year. We pray that as a congregation we may continue to trust in his faithfulness and that all our financial commitments will be met once again during 2021.

Investment Policy

Surplus funds are deposited with the Church of Scotland Investors Trust. The Investors Trust holds Deposit Fund, Growth Fund and Income Fund investments on behalf of the congregation. The values of the funds held by the Church of Scotland Investors Trust were as follows:

Deposit Fund: The value of the Deposit Fund as at 31 December 2020 was £90.1 million (£88.7 million at 31 December 2019). The average rate paid by the Deposit Fund was 0.54%.

Growth Fund: The value of the Growth Fund as at 31 December 2020 was £300.7 million (£313.8 million at 31 December 2019).

**Burnside Blairbeth Church of Scotland
Trustees' Report (continued)
Year ended 31 December 2020**

Investment Policy (continued)

Income Fund: The value of the Income Fund as at 31 December 2020 was £80.2 million (£79.3 million at 31 December 2019).

Risk Management

During 2020 the trustees conducted an annual review of the major risks to which the charity is exposed and, where appropriate, systems or procedures have been implemented to mitigate the risks to which the charity is exposed.

In particular, the trustees reviewed the operational risk register which has been prepared for the charity's current operations. As part of a rolling review of the risks faced by the congregation, the review dates are recorded in the risk register and timeously followed up for future review. The principal risks identified by the trustees during the year were as follows:

- Loss of key staff
- Inadequate financial reserves
- Lack of compliance with food safety regulations
- Loss of key volunteers
- Lack of financial giving
- Lack of compliance with data protection

With regard to the risk relating to loss of key staff, a staff committee deals with the care of all staff employed locally by the congregation. The staff committee is continuing to work at improving line management and creating common appraisal, grievance and other employment procedures with a view to creating a better working environment for all staff. Annual appraisals are carried out for each member of staff and the completed appraisal forms are then reviewed by the staff committee prior to salary review being carried out.

Loss of key volunteers will always be a principal risk within the church. In order to minimise the impact of such a risk the trustees regularly review current vacancies for key volunteers. The trustees also attempt to look at succession planning for certain key roles.

The financial risks relating to inadequate reserves and lack of giving are addressed by holding a pledge day on a regular basis, usually every two years. A Gift and Pledge event was held in November 2020. In addition, the financial position is highlighted to the congregation on a regular basis using the church magazine, the weekly Sunday intimation sheet and, as required, by letter from the treasurer to all members of the congregation.

The risk relating to lack of compliance with food safety regulations is addressed by the appointment of a food safety co-ordinator who is responsible in conjunction with the trustees for implementing, monitoring and reviewing effective food safety policies and procedures. The food safety co-ordinator works with church organisations and external hall let users to ensure that these policies and procedures are carried out in a proper manner.

The risk regarding data protection is addressed through a suite of documents including a Data Protection Policy, a Data Retention Policy, a Legitimate Interests Assessment and appropriately worded Privacy Notices and Consent Forms. Privacy Notices will be published from time to time in various ways – on noticeboards, and in communications issued by the congregation. Carrying out a data audit will ensure that, so far as reasonably practicable, personal data is processed in an appropriate manner under the Data Protection Act. A data protection co-ordinator will be appointed to oversee the implementation of policies and procedures and will work with those staffing the church office, the roll keeper and others to see that policies and procedures are complied with.

All of these aspects of risk have been impacted by the restrictions of the pandemic lockdown but the trustees have, so far as reasonably practicable, dealt with matters as they have arisen during the year to ensure that, so far as within their control, risk has been minimised.

**Burnside Blairbeth Church of Scotland
Trustees' Report (continued)
Year ended 31 December 2020**

Reserves Policy

The General Fund and the Designated Funds (excluding fixed assets funds) represent the free reserves of the congregation. Each year, subject to there being sufficient funds available, the General Fund is increased to reflect the annual level of inflation, as expressed by the retail prices index. The agreed policy in respect of the General Fund is that if annual income received exceeds outgoings, such excess is available for distribution.

The remaining unrestricted funds have been designated for certain purposes, the detail and purpose of which are specified in note 15 to the financial statements. However, as stated above, these funds are free to be used at the discretion of the Trustees.

The General Fund balance at 31 December 2020 was £62,269. Designated Fund balances (excluding fixed assets funds) totalled £42,287. Hence, total free reserves (excluding fixed assets funds) as at 31 December 2020 amounted to £104,556. This represents approximately 3 months of operational expenditure. The Trustees have examined the requirement to maintain free reserves and have concluded that the most appropriate level is between 3 and 6 months of operational expenditure. Hence, reserves are at the lower level of what is considered to be appropriate by the trustees.

The congregation also holds restricted funds which were created under specific terms and conditions. The detail and purpose of each fund is specified in note 16 to the financial statements.

Plans for Future Periods

The Ministry team in 2021, under the leadership of Rev. William Wilson, will comprise Kate Airlie, Pastoral Assistant, Andy MacArthur as our Church Worker, Alan Hudson as our Facilities Co-ordinator and Andrew Polson as our Director of Music.

As reported above the teams going forwards with specific areas of responsibility within the life of the congregation will be as follows:

- Children's & Youth Ministries
- Communication
- Discipleship
- Finance
- Local Mission/Outreach
- Pastoral Care
- Property
- Staff
- World Church

The Kirk Session has recognised that **Discipleship** and **Local Mission/Outreach** are matters which are integral to our overall discipleship and mission/outreach as a congregation and would impact on various areas of our life. These teams will, therefore, be considering our approach to such in the context of the ongoing pandemic, taking into account the learning process in which we have been involved with the use of digital communication and they will be providing a lead to the implementation of our responsibilities in these areas. The aim is to develop the good things that have been learned about online services, meetings and events, and about digital communication generally and to take advantage of such means of reaching people in the community and further afield. A further series of Alpha is planned for 2021, and Discipleship Explored will also be used when appropriate, as well as further book groups.

Kate Airlie will take the lead in **Pastoral Care**. During the past very unusual year, two things have been identified as being of utmost importance:

- The engagement of the elders with their pastoral networks (for some, this has been the lifeline that kept them going through lockdown); and

**Burnside Blairbeth Church of Scotland
Trustees' Report (continued)
Year ended 31 December 2020**

Plans for Future Periods (continued)

- The necessity of centrally accessible, current, useful information about the congregation.

Improving and consolidating both these elements will be a priority for this coming year. In connection with the second point a group is already reviewing appropriate software to assist in the management of all the relevant information and, subject to the decision of the Kirk Session, it is hoped that such software will be purchased in the early part of 2021. This will not only support the key elements of the work of pastoral care, it will be an exceptionally useful tool for the work of the congregation.

Prayer will continue to be an integral part of our life together and we aim to encourage more members to be involved in the online small prayer groups and to increase the seven groups that are already meeting.

Communication will continue to be of significance and in the early part of 2021 it is planned to write to every household in the congregation to ensure that we have made contact with every member and to encourage any who have lost touch during the pandemic to re-engage with the congregation.

“JUMP” and ‘Switch’, our outreach work amongst **Children and Youth** will continue under the leadership of Andy MacArthur. These, together with Messy Church and Little Creations, will continue to provide the framework within which we seek to establish relationships with families in the parish and seek to present the good news of the Lord Jesus Christ.

As soon as it becomes possible, the work amongst children not connected with the congregation will continue through JAM Club at Burnside Primary and the SU group at Spittal Primary. We will also continue to partner with Reachout in the schools work in which they are engaged through ‘Christmas Unwrapped’, ‘Easter Code’, ‘It’s Your Move’ and ‘Buddy Training’.

Little Creations plans to make provision online for people with babies and toddlers following the success of the two SPELL events in 2020.

Messy Church will continue during 2021 under the leadership of one of our elders, Jen Robertson, and Andy MacArthur, our Church Worker. We will continue to seek each month what is best for our Messy Church as we continue to be creative, hospitable, Christ-centred, all age, and celebratory even while we must be physically apart.

As noted earlier in this report we will continue our **World Church** involvement in our support of our missionary partners during 2021.

The many other areas of our life as a congregation, for example, the **Guild**, will continue under the able leadership of those charged with such responsibility.

There probably hasn’t been a time of change such as we have experienced since March 2020 because of the Covid pandemic for a long time. We have learned in the past year that all our plans are subject to change and cancellation because of the pandemic. Such changes can happen very rapidly. Our plans, therefore, are dependent upon God’s grace and his providential dealings with us in 2021.

The Glasgow Presbytery Plan approved by the Presbytery at the end of 2012 provides for the continuation of the parish of Burnside Blairbeth with one full time Minister of Word and Sacrament funded by the national church. The additional posts of Pastoral Assistant, Church Worker and Facilities Co-ordinator – Local Mission are not funded centrally but out of our Local Mission Fund and, therefore do not appear in the Plan. In May 2020 the “Go for It” Fund awarded £7,200 per annum for a period of two years for our outreach project which draws together the various aspects of much of the work outlined in this report. This resulted from our application for a “Go For It” Continuation

**Burnside Blairbeth Church of Scotland
Trustees' Report (continued)
Year ended 31 December 2020**

Plans for Future Periods (continued)

Grant to follow on from the previous award. We received the first payment of £7,200 in 2020 and are due to receive the second payment in 2021. Taken together with the Christian liberality of the members of the congregation, this will secure the future of the parish of Burnside Blairbeth within Glasgow Presbytery but what is in many ways much more important to securing the future is making sure that our life and witness as a congregation impacts upon the community. As mentioned earlier in this report our congregation, like any other, needs to be focused on taking the Gospel to the community and winning people for Christ's kingdom if it is to grow and flourish.

The overall strategy for 2021 is to continue to build the work of the congregation based upon faithful Bible teaching and prayer, to ensure that the work in hand and the new work being undertaken in 2021 is fully resourced and done well and to find ways of reaching the community round about us with the Gospel.

Structure, Governance and Management

Governing Document

The Church of Scotland, part of the Holy, Catholic and Apostolic Church is the national Church in Scotland, recognised by the State but independent in spiritual matters. In one sense, its Constitution cannot be written down in precise terms, as the church has built up, stage by stage, "upon the foundation of the apostles and prophets, Jesus Christ Himself being the chief cornerstone". In another sense, the Church's Constitution may be said to be set out in certain important instruments. These are the "Articles Declaratory of the Constitution of the Church of Scotland in Matters Spiritual" (1921), the "Act anent Spiritual Independence of the Church" (1960) and the "Act of Union" (1929).

Burnside Blairbeth Church is a registered charity, number SC006633, and for the year to 31 December 2020 was administered in accordance with the terms of the Church of Scotland "Unitary" Deed of Constitution.

Related Parties

The Church of Scotland (charity no.SC011353) is a "designated religious body" under the Charities and Trustee Investment (Scotland) Act 2005. As a result Burnside Blairbeth Church obtains certain exemptions under the Act. However, while the congregation is under the authority of the Church of Scotland General Assembly and Glasgow Presbytery in matters of a spiritual nature, it is financially independent. As a consequence no related party transactions with the Church of Scotland are shown in the financial statements.

Organisational Structure

The Kirk Session, which meets six times a year, is responsible for spiritual matters and for oversight of all aspects of congregational life. Certain responsibilities of the Kirk Session are delegated to the various remit teams, including the Finance Committee and Property Committee, as appropriate.

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 gifts of spiritual leadership and pastoral oversight. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

Trustee Induction and Training

All trustees have been supplied with literature setting out their obligations as trustees. In addition, new trustees are supplied with an Induction Pack together with the publication, "Guidance for charity trustees", issued by the Office of the Scottish Charity Regulator. As appropriate, trustees are briefed on new legislation and developments relevant to the charity sector.

**Burnside Blairbeth Church of Scotland
Trustees' Report (continued)
Year ended 31 December 2020**

**Structure, Governance and Management (continued)
Trustees**

The trustees serving at any time during the year and since the year end were as follows:

Elders serving the congregation on the Kirk Session and acting as Trustees

Marion M Boyd	John O MacLean	Jennifer A Robertson
Andrew Campbell	Marjory MacLean	Margaret C Russell
Irene Craigie	Patrick J May (retired December)	Carolyn Sampson
Moira MM Dart	Catherine W May	James Suttie
Leigh M Galloway	Marjorie McLennan	I Linda Suttie
John C R Gordon	Roy Mills	Andrew C Telfer
Alan R Hudson	Sandra M Monaghan	Alan S Thomson
John A Hunter	Helen Morrison	J Andrea Thomson
Kenneth R Keys	Charles M Neil	William Usher (retired December)
Ian Macdonald	Una AD Neil	Elizabeth S Walker (died December)
Christopher J Mackintosh	C John Redshaw	William T S Wilson
Lesley NM Mackintosh	Alan R Robertson	Gary B Wylie

Principal Office Bearers

Minister:	Rev. William T S Wilson
Session Clerk:	Alan S Thomson
Treasurer:	Andrew C Telfer

Independent Examiner: William Vernall CA, Milne Craig, Chartered Accountants,
Abercorn House, 79 Renfrew Road, Paisley PA3 4DA

Reference and Administrative Information

Charity Name:	Burnside Blairbeth Church of Scotland
Charity Registration Number:	SC006633
Church of Scotland Congregation Reference:	160844

Principal Office: 2 Church Avenue, Burnside, Rutherglen, Glasgow G73 5BX

Trustees' Responsibilities in Relation to the Financial Statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements 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 charity trustees to prepare financial statements for each year which show a true and fair view of the state of affairs of the charity and of the income and expenditure of the charity for that period.

In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the method and principles in the applicable Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

**Burnside Blairbeth Church of Scotland
Trustees' Report (continued)
Year ended 31 December 2020**

Structure, Governance and Management (continued)

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

The trustees are responsible for the maintenance and integrity of the charity and financial information on the congregation's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Appointment of Independent Examiner

William Vernall C.A. of Milne Craig, Chartered Accountants has been appointed to act as independent examiner to the charity.

Approved by the Trustees and signed on their behalf by

Alan S Thomson
Session Clerk
[] February 2021

**Burnside Blairbeth Church of Scotland
Year ended 31 December 2020**

Independent Examiner's Report to the Trustees of Burnside Blairbeth Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2020 which are set out on pages 19 to 36.

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 (as amended).

The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations (as amended), and
 - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations (as amended) have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**William Vernal CA
Milne Craig
Chartered Accountants
Abercorn House
79 Renfrew Road
Paisley PA3 4DA**

[] February 2021

Burnside Blairbeth Church of Scotland
Statement of Financial Activities
Year ended 31 December 2020

	Note	2020			2019			
		Unrestricted Funds		Restricted Funds	Unrestricted Funds		Restricted Funds	Total
		General	Designated		General	Designated		Total
		£	£	£	£	£	£	£
Income from:								
Donations and legacies	2	235,023		110,943	233,895	-	215,062	448,957
Charitable activities	3	3,205		1,121	1,080		2,529	3,609
Investment income	4	1,138	246	645	1,275	456	583	2,314
Other income	5	7,930		13,066	9,398		5,625	15,023
Total income		247,295	246	125,775	245,648	456	223,799	469,903
Expenditure on:								
Charitable activities	6	221,602	15,443	121,924	229,851	16,789	127,934	374,574
Governance costs: Independent examiner		1,740		1,740	1,740			1,740
Total expenditure		223,342	15,443	121,924	231,591	16,789	127,934	376,314
Net income / (expenditure) before gains and losses on investments		23,953	(15,196)	3,851	14,057	(16,333)	95,865	93,589
Net Gains / (losses) on assets and investments			-	(19)		20,000	177	20,177
Net income / (expenditure)		23,953	(15,196)	3,831	14,057	3,667	96,042	113,766
Transfers between funds		(14,232)	14,232	-	(5,498)	6,498	(1,000)	-
Net movement in funds		9,722	(965)	3,831	8,559	10,165	95,042	113,766
Reconciliation of funds:								
Total funds brought forward		52,547	548,252	103,225	43,988	538,087	8,183	590,258
Total funds carried forward		62,269	547,287	107,056	52,547	548,252	103,225	704,024

The notes on pages 19 to 36 form an integral part of these financial statements.

Burnside Blairbeth Church of Scotland
Balance Sheet
As at 31 December 2020

		2020	2019
		£	£
	Note		
Fixed assets			
Tangible fixed assets	8	505,000	505,000
Investments	9	2,459	2,478
		<u>507,459</u>	<u>507,478</u>
Current Assets			
Debtors	10	12,212	11,154
Short Term Deposits		186,866	185,346
Interest Bearing Bank Accounts		16,470	7,566
Cash on hand		5	5
		<u>215,554</u>	<u>204,071</u>
Current Liabilities			
Creditors: amounts falling due within one year	11	6,400	7,525
		<u>209,154</u>	<u>196,546</u>
Net Current Assets			
		<u>716,612</u>	<u>704,024</u>
Net Assets			
Funds			
Unrestricted general fund	14	62,269	52,547
Unrestricted designated funds	15	547,287	548,252
Restricted funds	16	107,056	103,225
		<u>716,612</u>	<u>704,024</u>
Total Funds			

The financial statements were approved by the Kirk Session on 11 February 2021.
For and on behalf of the Trustees:

Andrew C Telfer
Treasurer

Alan S Thomson
Session Clerk

The notes on pages 19 to 34 form an integral part of these financial statements.

Burnside Blairbeth Church of Scotland
Notes to Financial Statements
Year ended 31 December 2020

1. Accounting Policies

1.1 Basis of preparation and Statement of Compliance

The financial statements are prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant Notes to these financial statements. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with Financial Reporting Standard 102 (effective January 2015), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The principal accounting policies adopted in the preparation of the financial statements are set out below.

The charity meets the definition of a public benefit entity under FRS 102.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

1.2 Fund Accounting

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.

1.3 Income

Income is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured reliably.

For legacies, entitlement is the earliest of the estate account being finalised, the date of receipt, or where there is sufficient evidence to provide the necessary certainty that the legacy will be received and the value can be measured with sufficient reliability. Legacies are credited to the relevant fund either in accordance with the wishes of the donor or as approved by the Kirk Session.

Tax recoverable on Gift Aid but not received is accrued at the year end.

1.4 Donations

Donations are recognised when the charity has evidence of entitlement to the gift, receipt is probable and its measurement can be measured reliably. Entitlement usually arises immediately upon receipt, however, in the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

1.5 Interest Receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

1.6 Tangible fixed assets

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church buildings, vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets. Expenditure incurred on the repair and maintenance of these assets is charged as expenditure in the Statement of Financial Activities in the period in which the liability arises.

Buildings owned by the congregation are revalued at market value on a regular basis. Fixtures, fittings and equipment are written off in the year of purchase.

Burnside Blairbeth Church of Scotland
Notes to Financial Statements (continued)
Year ended 31 December 2020

Accounting Policies (continued)

1.7 Investments

Fixed asset investments are stated at market value at the balance sheet date. Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year or, if purchased in the year, the difference between cost and market value at the end of the year. Realised gains and losses represent the difference between the proceeds on disposal and the market value at the start of the year or cost if purchased in the year.

1.8 Taxation

Burnside Blairbeth Church is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities.

1.9 Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured or estimated reliably.

Liabilities are measured on recognition at historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date. The exception is that certain financial instruments must be adjusted to their present value; these include financial liabilities estimate of the amount required to settle the obligation at the reporting date. The exception is that where settlement is deferred for more than 12 months after the reporting date. All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings.

1.10 Expenditure on charitable activities

Expenditure on charitable activities includes all costs incurred by the charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities. The costs of charitable activities presented in the Statement of Financial Activities include the costs of both direct service provision and the payment of grant awards if applicable.

1.11 Governance costs

Governance costs (which are included as a component of support costs in accordance with the SORP) comprise all costs involving public accountability of the charity and its compliance with regulation and good practice. These costs include those related to constitution and statutory requirements, external scrutiny (audit or independent examination), strategic management, and other legal and professional fees.

1.12 Irrecoverable VAT

Irrecoverable VAT is charged against the expenditure heading for which it was incurred.

1.13 Pensions

The pension costs charged in the financial statements represent the contributions payable by the charity during the year.

1.14 Cash at Bank and in Hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.15 Creditors and Provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in 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 after allowing for any trade discounts due.

1.16 Judgements and estimates

In preparing the financial statements, the Trustees are required to make estimates and assumptions which affect reported income, expenses, assets, and liabilities. Use of available information and application of judgement are inherent in the formation of expenses, together with past experience and expectations of future events that are believed to be reasonable under the circumstances Actual results in the future could differ from such estimates.

Burnside Blairbeth Church of Scotland
Notes to Financial Statements (continued)
Year ended 31 December 2020

	Unrestricted Funds		Restricted Funds	Total	Unrestricted Funds		Restricted Funds	Total
	2020		2020	2020	2019		2019	2019
	General	Designated			General	Designated		
	£	£	£	£	£	£	£	£
2. Donations and legacies								
Offerings								
<i>General Fund, Local Mission Fund and Missionary Partner Fund offerings:</i>								
Gift aid	172,605		76,476	249,081	167,248		75,847	243,095
Non gift aid	15,382		11,659	27,041	16,321		4,350	20,671
Open plate	1,627			1,627	5,574		508	6,082
Donations	1,205			1,205	630			630
Total freewill offerings	190,818	-	88,135	278,953	189,773	-	80,705	270,478
Offerings for other purposes		-	3,157	3,157		-	27,290	27,290
Total offerings & donations	190,818	-	91,292	282,110	189,773	-	107,995	297,768
Tax recoverable on freewill offerings	44,004		19,106	63,111	43,897		18,962	62,859
Tax recoverable on other offerings			545	545			5,167	5,167
Total tax recoverable	44,004	-	19,651	63,655	43,897	-	24,129	68,026
Total offerings and tax recoverable	234,823	-	110,943	345,766	233,670	-	132,124	365,794
Legacies								
The Late Margaret Blake			-	-			80,874	80,874
Total legacies	-	-	-	-	-	-	80,874	80,874
Other donations								
Contributions from congregational organisati	200			200	225			225
Guild capitation fees, projects & other income			-	-			1,997	1,997
Regnal Circle subscriptions & other income			-	-			67	67
Total other donations	200	-	-	200	225	-	2,064	2,289
Total donations and legacies	235,023	-	110,943	345,966	233,895	-	215,062	448,957

Burnside Blairbeth Church of Scotland
Notes to Financial Statements (continued)
Year ended 31 December 2020

	Unrestricted Funds		Restricted Funds	Total	Unrestricted Funds		Restricted Funds	Total
	2020		2020	2020	2019		2019	2019
	General	Designated			General	Designated		
	£	£	£	£		£	£	£
3. Income from charitable activities								
Weddings and Funerals	3,205			3,205	1,080			1,080
Guild coffee mornings and fayres			1,121	1,121			2,529	2,529
	3,205	-	1,121	4,326	1,080	-	2,529	3,609
4. Investment income								
Deposit interest	300	246	588	1,134	359	456	506	1,321
Bank interest	22		4	26	87		11	98
Dividends received			53	53			66	66
Endowment income	816			816	829			829
	1,138	246	645	2,029	1,275	456	583	2,314
5. Other income								
<i>Grants</i>								
Church of Scotland "Go For It" Fund			7,200	7,200			5,625	5,625
Glasgow Presbytery	200			200				
HMRC Job Retention Scheme Grant	1,986		5,866	7,852				-
	2,186	-	13,066	15,252	-	-	5,625	5,625
Contributions re use of premises	1,745			1,745	5,398			5,398
Rental of 11 Church Avenue	4,000			4,000	4,000			4,000
	7,930	-	13,066	20,996	9,398	-	5,625	15,023

Burnside Blairbeth Church of Scotland
Notes to Financial Statements (continued)
Year ended 31 December 2020

	Notes / Appendix	Unrestricted Funds 2020		Restricted Funds 2020	Total 2020	Unrestricted Funds 2019		Restricted Funds 2019	Total 2019
		General	Designated			General	Designated		
		£	£	£	£	£	£	£	£
6. Analysis of Expenditure									
Costs of charitable activities									
<i>National ministry and mission & wider work</i> Note 6.1									
Church of Scotland contributions		153,161			153,161	151,223			151,223
Other mission, outreach and aid allocations		1,000		52,302	53,302	1,000		61,440	62,440
		154,161	-	52,302	206,463	152,223	-	61,440	213,663
<i>Local staff costs</i>									
Wages, salaries and national insurance	Note 6.2	15,661		63,574	79,235	15,165		55,926	71,091
Pension costs	Note 6.2	461		4,337	4,797	417		3,336	3,753
Travelling and other expenses		1,410		576	1,986	1,433		703	2,136
Training and development				193	193			180	180
Pulpit supply and visiting speakers		60			60	400			400
Depute musicians		-			-	123			123
Gifts to trustees and staff	Note 6.2				-			2,050	2,050
		17,592	-	68,680	86,272	17,538	-	62,195	79,733
<i>Building & property costs</i>									
Heating and lighting		14,348			14,348	20,495			20,495
Insurance		8,993			8,993	9,241			9,241
Water charges		3,576			3,576	3,293			3,293
Organ fund expenditure					-				-
Fabric fund expenditure	App. I		11,091		11,091		15,024		15,024
Maintenance and service costs		7,350			7,350	7,819			7,819
Cleaning materials		636			636	1,123			1,123
Council tax									
Manse		2,592			2,592	2,518			2,518
		37,496	11,091	-	48,586	44,489	15,024	-	59,513
<i>Other local costs</i>									
Children's work		(61)		64	3	(22)		418	396
Youth work		364			364	1,007			1,007
Mission and outreach		1,645			1,645	2,447			2,447
Adult nurture and pastoral care		3			3	724			724
World church costs		-			-	193			193
Church music costs and copyright licence		1,044			1,044	1,015			1,015
Church flowers		6			6	209			209
Catering and tea, coffee deficit / (surplus)		174			174	(46)			(46)
Guild costs				812	812			3,685	3,685
Regnal Circle costs				-	-			41	41
Printing and stationery		1,219			1,219	2,250			2,250
Office, computer and other equipment		976			976	35			35
Sound system and audio visual equipment		660	4,352		5,012	1,237	1,765		3,002
Office costs		-			-	29			29
Telephones, e-mail and website		2,529			2,529	2,370			2,370
Postage		147			147	87			87
Distribution of Life & Work		5			5	25			25
TV Licences		313			313	307			307
Advertising		-			-	260			260
Food hygiene training		180			180	-			-
Communion wine		-			-	80			80
Bank charges		1,863		67	1,930	2,242		155	2,397
Payroll bureau		1,287			1,287	1,152			1,152
		12,354	4,352	943	17,649	15,601	1,765	4,299	21,665
		221,602	15,443	121,924	358,969	229,851	16,789	127,934	374,574

Burnside Blairbeth Church of Scotland
Notes to Financial Statements (continued)
Year ended 31 December 2020

Appendix	Unrestricted Funds 2020		Restricted Funds 2020	Total 2020	Unrestricted Funds 2019		Restricted Funds 2019	Total 2019	
	General	Designated			General	Designated			
	£	£	£	£	£	£	£	£	
6. Analysis of Expenditure									
Costs of charitable activities (continued)									
6.1 National ministry and mission & wider work									
<i>Church of Scotland contributions:</i>									
Church of Scotland Ministries & Mission contribution (Allocation Paid - 2020 £143,932; 2019 £142,927)	144,748		144,748		142,927			142,927	
Glasgow Presbytery dues	8,413		8,413		8,296			8,296	
	<u>153,161</u>	<u>-</u>	<u>-</u>	<u>153,161</u>	<u>151,223</u>	<u>-</u>	<u>-</u>	<u>151,223</u>	
<i>Other mission and outreach allocations:</i>									
<i>Distributions and donations:</i>									
General Fund distributions	II	1,000		1,000	1,000			1,000	
Local Mission Fund distribution	II		10,000	10,000			10,000	10,000	
Missionary Partner Fund (overseas) distributions	II		37,500	37,500			37,825	37,825	
Scripture Union Scotland Holiday Sponsorship	II		-	-			983	983	
Offerings and donations for special purposes	II		3,195	3,195			10,722	10,722	
Sunday Club Fund distributions	II		7	7			110	110	
Guild donations	II		1,600	1,600			1,800	1,800	
		<u>1,000</u>	<u>-</u>	<u>52,302</u>	<u>53,302</u>	<u>1,000</u>	<u>-</u>	<u>61,440</u>	<u>62,440</u>
		<u>154,161</u>	<u>-</u>	<u>52,302</u>	<u>206,463</u>	<u>152,223</u>	<u>-</u>	<u>61,440</u>	<u>213,663</u>

Note: The annual Christian Aid house to house collection didn't take place this year due to COVID-19 restrictions (2019: £1,063). The amount is not recorded in the accounts of Burnside Blairbeth Church as the sum is administered by Christian Aid, which is also a registered charity.

Burnside Blairbeth Church of Scotland
Notes to Financial Statements (continued)
Year ended 31 December 2020

6. Analysis of Expenditure

Costs of charitable activities (continued)

6.2 Staff costs and numbers

Number of employees

The average monthly number of employees (including trustees) during the year, calculated on the basis of a head count, was as follows:

	2020	2019
	Number	Number
Pastoral Care (part-time)	1	1
Community Outreach, Children's and Youth Development	1	1
Facilities Management	1	1
Music (part-time)	1	1
Cleaning (part-time)	1	1
	<u>5</u>	<u>5</u>

Employment costs

	Unrestricted		Restricted	Total	Total
	Funds		Funds		
	2020	2020	2020		
	General	Designated			
	£	£	£	£	£
Wages and salaries					
Wages and salaries	15,660		61,951	77,611	69,541
Social security costs (national insurance)	1		1,623	1,624	1,550
Wages, salaries and social security costs	<u>15,661</u>	<u>-</u>	<u>63,574</u>	<u>79,235</u>	<u>71,091</u>
Pension costs	461		4,337	4,797	3,753
Total employment costs	<u>16,122</u>	<u>-</u>	<u>67,910</u>	<u>84,032</u>	<u>74,844</u>

No employee received remuneration of over £60,000 in the year (2019: nil).

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employers' 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 £28,137 (2019: £27,585) and the maximum stipend (in the fifth and subsequent years) was £34,577 (2019: £33,899).

Gifts to trustees and staff

	Unrestricted		Restricted	Total	Total
	Funds		Funds	2020	2019
	General	Designated			
	£	£	£	£	£
Leaving presentation gifts:					
Leslie Queen			-	-	1,800
Melanie Ziegler			-	-	250
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>2,050</u>

Burnside Blairbeth Church of Scotland
Notes to Financial Statements (continued)
Year ended 31 December 2020

6. Analysis of Expenditure

Costs of charitable activities (continued)

6.3 Trustee remuneration and related party transactions

During the year a trustee, Mr Alan Hudson, was employed as Facilities Coordinator-Local Mission. He was paid a salary of £22,420 (2019: £21,895). During 2020 contributions amounting to £1,569 (2019: £1,533) were also paid into his pension fund.

In addition, Rev. William Wilson, minister of Burnside Blairbeth Church, in his capacity as teaching elder acts as a trustee of the charity. He is paid directly by the Church of Scotland. However, he also received reimbursement of expenses incurred totalling £4,002 (2019: £3,951) including council tax.

During the year total freewill offerings (excluding special offerings) including gift aid tax of £152,890 (2019: £145,602) was donated to the congregation from the 36 elders (2019: 36 elders) acting as trustees at the year end.

7. Pension costs

The charity operates a defined contribution pension scheme in respect of five members of staff. The scheme and its assets are held independently.

Burnside Blairbeth Church of Scotland
Notes to Financial Statements (continued)
Year ended 31 December 2020

	Buildings	Total 2020	Total 2019
	£	£	£
8. Tangible Fixed Assets			
Valuation			
At 1 January 2020	505,000	505,000	485,000
Revaluation	-	-	20,000
At 31 December 2020	<u>505,000</u>	<u>505,000</u>	<u>505,000</u>
Accumulated Depreciation			
At 1 January 2020		-	-
Revaluation		-	-
Charge for year		-	-
At 31 December 2020	<u>-</u>	<u>-</u>	<u>-</u>
Net Book Value			
At 1 January 2020	<u>505,000</u>	<u>505,000</u>	<u>485,000</u>
At 31 December 2020	<u>505,000</u>	<u>505,000</u>	<u>505,000</u>

The buildings included above comprise the heritable properties owned by the congregation, namely the manse at 59 Blairbeth Road, Burnside and the dwelling house at 11 Church Avenue, Burnside. Both properties were remained at current market value in December 2020. The properties were previously valued in December 2019.

9. Fixed Asset Investments

	2020	2019
	£	£
Market value at 1 January 2020	2,478	2,828
Purchases	-	-
Sale Proceeds	-	(527)
Realised gain / (loss) on sale of investments	-	17
Unrealised gain / (loss) on revaluation	(19)	160
Market value at 31 December 2020	<u>2,459</u>	<u>2,478</u>
Investments at cost 31 December 2020	<u>1,222</u>	<u>1,222</u>

Analysis of Investments:

	Units	Cost	Market Value	
			2020	2019
		£	£	£
Church of Scotland Investors Trust - Growth Fund	200	100	1,074	1,116
Church of Scotland Investors Trust - Income Fund	109	1,122	1,385	1,362
		<u>1,222</u>	<u>2,459</u>	<u>2,478</u>

All investments are held within the UK.

Burnside Blairbeth Church of Scotland
Notes to Financial Statements (continued)
Year ended 31 December 2020

	2020	2019
	£	£
10. Debtors		
Gift aid tax recoverable	8,679	7,082
Prepayments and accrued income	3,533	4,072
	<u>12,212</u>	<u>11,154</u>

11. Creditors: amounts falling due within one year

	2020	2019
	£	£
Special offerings and donations held for restricted purposes	1,656	1,628
Trade creditors	3,756	5,599
Accruals	988	298
	<u>6,400</u>	<u>7,525</u>

12. Analysis of Net Assets between Funds

	Unrestricted Funds		Restricted Funds	Total Funds 2020	Total 2019
	General	Designated			
	£	£	£	£	£
Fixed Assets	-	505,000	-	505,000	505,000
Investments	-	-	2,459	2,459	2,478
Current Assets	67,012	42,287	106,254	215,554	204,071
Current Liabilities	(4,744)	-	(1,656)	(6,400)	(7,525)
Net Assets at 31 December 2020	<u>62,269</u>	<u>547,287</u>	<u>107,056</u>	<u>716,612</u>	<u>704,024</u>

13. Volunteers

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 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.

Burnside Blairbeth Church of Scotland
Notes to Financial Statements (continued)
Year ended 31 December 2020

14. Unrestricted General Fund

	2020	2019
	£	£
Income from:		
Donations and legacies		
Offerings	190,818	189,773
Tax recoverable	44,004	43,897
	<u>234,823</u>	<u>233,670</u>
Legacies	-	-
Other donations	200	225
Total donations and legacies	<u>235,023</u>	<u>233,895</u>
Charitable activities	3,205	1,080
Investment income	1,138	1,275
Other income	7,930	9,398
Total income	<u>247,295</u>	<u>245,648</u>
Expenditure on:		
Charitable activities:		
National ministry and mission & wider work	154,161	152,223
Local staff costs	17,592	17,538
Building & property costs	37,496	44,489
Other local costs	12,354	15,601
Total expenditure on Charitable activities	<u>221,602</u>	<u>229,851</u>
Governance costs: Independent examiner's fee	<u>1,740</u>	<u>1,740</u>
Net income / (expenditure)	<u>23,953</u>	<u>14,057</u>
Transfers between funds		
From Guild fund	-	1,000
To Fabric fund	(10,982)	(3,248)
To Carpet fund	(1,000)	(1,000)
To Communications fund	(2,250)	(2,250)
Total transfers between funds	<u>(14,232)</u>	<u>(5,498)</u>
Net movement in funds	9,722	8,559
Total funds brought forward	52,547	43,988
Total funds carried forward	<u>62,269</u>	<u>52,547</u>

Purpose of Unrestricted General Fund

The General Fund, together with the Designated Funds (excluding the Fixed Assets Fund), shown in note 15, represent the free reserves of the congregation. The trustees are free to use the General Fund in furtherance of the Church's objectives.

**Burnside Blairbeth Church of Scotland
Notes to Financial Statements (continued)
Year ended 31 December 2020**

15. Unrestricted Designated Funds

	Fabric Fund	Communications Fund	Organ Fund	Carpet Fund	Fixed Assets Fund	Total 2020	Total 2019
	£	£	£	£	£	£	£
Income from:							
Incoming resources from generated funds							
Voluntary income						-	-
Investment income	109	54	35	49		246	456
Expenditure on:							
Charitable activities	11,091	4,352				15,443	16,789
Net income / (expenditure) before gains and losses on investments	(10,982)	(4,298)	35	49	-	(15,196)	(16,333)
Net Gains /(losses) on assets					-	-	20,000
Net income / (expenditure)	(10,982)	(4,298)	35	49	-	(15,196)	3,667
Transfers between funds							
From / (to) general fund	10,982	2,250	-	1,000		14,232	6,498
Total transfers between funds	10,982	2,250	-	1,000	-	14,232	6,498
Net movement in funds	(0)	(2,048)	35	1,049	-	(965)	10,165
Total funds brought forward	20,000	8,913	5,998	8,341	505,000	548,252	538,087
Total funds carried forward	20,000	6,865	6,033	9,390	505,000	547,287	548,252

Burnside Blairbeth Church of Scotland
Notes to Financial Statements (continued)
Year ended 31 December 2020

15. Unrestricted Designated Funds (continued)

Purpose of Unrestricted Designated Funds

Fabric Fund

Repairs and improvements to fabric and property are charged to the Fabric Fund. At the end of the year a transfer is made to the Fabric Fund to bring the fund to a level which is deemed sufficient to fund projected future repairs and maintenance expenditure.

Communications Fund

The Communications Fund is held to finance expenditure on items used for communication , including the purchase of printers, photocopiers, computers, audio visual, sound desk and other office equipment .

Organ Fund

The Organ Fund is held to finance major repairs to the organ including the overhaul of the organ.
The Organ Fund is not designed to fund regular or routine servicing and maintenance.

Carpet Fund

The Carpet Fund is held to finance the replacement of the carpet in the sanctuary of the Burnside Church premises. It may also be used to fund other floor coverings and carpets.

Fixed Assets Fund

The Fixed Assets Fund has been set up to hold the fixed assets of the charity. The heritable properties owned by the congregation, namely the manse at 59 Blairbeth Road, Burnside and the dwelling house at 11 Church Avenue, Burnside.

Burnside Blairbeth Church of Scotland
Notes to Financial Statements (continued)
Year ended 31 December 2020

16. Restricted Funds

	Local Mission Fund	Missionary Partners Fund	Special Fabric & Communications Fund	Sunday Clubs Fund	Scripture Union Scotland Holiday Sponsorship Fund	Offerings & Donations for Special Purposes	Rodger Memorial Children's Club Fund	Helen Barbour Memorial Fund	Kirk Session Benevolent Fund	Kirk Session Murdoch Fund	The Guild Fund	The Regnal Circle Fund	Total 2020	Total 2019
	£	£	£	£	£	£	£	£	£	£	£	£	£	£
Income from:														
Donations and legacies	68,804	38,937	-	7	-	3,195					-	-	110,943	215,062
Charitable activities											1,121		1,121	2,529
Investment income	0	3	552		5		29	0	1	54	-	(0)	645	583
Other Income	13,066												13,066	5,625
Total income	81,870	38,940	552	7	5	3,195	29	0	1	54	1,121	(0)	125,775	223,799
Expenditure on:														
Charitable activities	78,680	37,567	-	7	-	3,195	64	-			2,412	-	121,924	127,934
Net income / (expenditure) before gains and losses on investments	3,191	1,373	552	-	5	-	(35)	0	1	54	(1,291)	(0)	3,851	95,865
Net Gains / (losses) on investments							(42)			23			(19)	177
Net income / (expenditure)	3,191	1,373	552	-	5	-	(77)	0	1	77	(1,291)	(0)	3,831	96,042
Transfers between funds														
From / (to) general fund													-	(1,000)
Total transfers between funds	-	-	-	-	-	-	-	-	-	-	-	-	-	(1,000)
Net movement in funds	3,191	1,373	552	-	5	-	(77)	0	1	77	(1,291)	(0)	3,831	95,042
Total funds brought forward	-	-	95,713	-	662	-	1,546	18	1,423	1,788	1,986	89	103,225	8,183
Total funds carried forward	3,191	1,373	96,265	-	667	-	1,469	18	1,424	1,865	695	89	107,056	103,225

Burnside Blairbeth Church of Scotland
Notes to Financial Statements (continued)
Year ended 31 December 2020

16. Restricted Funds (continued)

Purpose of Restricted Funds

Local Mission Fund

The Local Mission Fund is held to finance expenditure on local ministry and mission activity. The fund is to be used to support financially the employment of local mission and ministry team staff (covering their pay and associated training, development and expenses) and to provide financial support for the employment of the local Reachout Trust schools and youth worker(s).

The local ministry and mission team employees covered by the fund during the year were our Pastoral Assistant (Kate Airlie), our Church Worker - Local Mission, (Andrew MacArthur) and our Facilities Co-ordinator -Local Mission (Alan Hudson).

Missionary Partners' Fund

The Missionary Partners' Fund is used to support financially our missionary partners working overseas. The fund is designed to be used to assist our missionary partners with their personal financial needs and not to fund specific projects. Each year the Kirk Session decides how the fund should be distributed.

Special Fabric & Communications Fund

The Special Fabric & Communications Fund is held to finance expenditure on special or high value items of repairs and capital replacement. The Fund is not designed to meet routine repairs and improvements to fabric and property.

Sunday Clubs' Fund

The Sunday Clubs' Fund is held for the purpose of distributing the weekly offerings given by the children of the Sunday Clubs. At the beginning of each year the leaders of the Sunday Clubs decide how the fund should be distributed.

Scripture Union Scotland Holiday Sponsorship Fund

The Scripture Union Scotland Holiday Sponsorship Fund is held to allow the congregation to sponsor children and young people with whom we have contact to attend residential events run by Scripture Union Scotland (SUS). These events include SUS holidays, SUS weekends and conferences for senior pupils.

SUS residential events include Cambuslang and Rutherglen Reachout Trust and SUS Lanarkshire events. The young people with whom we have contact currently includes those attending Sunday Clubs, Switch, Jump, Messy Church and SU groups at Burnside and Spittal Primary Schools, and Stonelaw High School.

Offerings & Donations for Special Purposes

This represents restricted offerings and donations for special purposes which are then distributed in full in line with the donors' wishes.

Rodger Memorial Children's Club Fund

The Rodger Memorial Children's Club Fund is used to fund children's activities at Rodger Memorial.

Helen Barbour Memorial Fund

The Helen Barbour Memorial Fund is used to assist with the purchase of DVD's used by children and young people.

Kirk Session Benevolent Fund

The Benevolent Fund is a Kirk Session Fund used to financially assist those in need within the parish. The fund is confidential in nature and is used at the discretion of the Minister and the Treasurer.

Kirk Session Murdoch Fund

The Murdoch Fund is a Kirk Session Fund available to be used for general purposes.

The Guild Fund

The Guild Fund is used to record the financial activities of the Guild.

The Regnal Circle Fund

The Regnal Circle Fund is used to record the financial activities of the Regnal Circle.

Burnside Blairbeth Church of Scotland
Notes to Financial Statements (continued)
Year ended 31 December 2020

17. Financial instruments

	2020	2019
	£	£
Financial Assets		
Financial assets measured at fair value	2,459	2,478
Financial assets measured at amortised cost	215,554	204,071
	<u>218,013</u>	<u>206,549</u>
Financial Liabilities		
Financial liabilities measured at amortised cost	<u>6,400</u>	<u>7,525</u>

Financial assets measured at fair value include investments.

Financial assets measured at amortised cost include cash at bank, short term deposits and other debtors.

Financial liabilities measured at amortised cost include other creditors and accruals.

Burnside Blairbeth Church of Scotland

The following pages do not form part of the statutory accounts.

Burnside Blairbeth Church of Scotland

Year ended 31 December 2020

Appendix I

Analysis of Fabric Fund & Communication Fund Expenditure

	Unrestricted Funds		Restricted Funds	Total 2020	Total 2019
	General £	Designated £	£	£	£
Fabric Fund					
<i>Burnside:</i>					
Boiler plant improvements				-	3,537
Main and small hall dry rot repairs				-	2,540
Stone pointing and roof repairs		2,690		2,690	2,390
Creche and dungeon dampness		125		125	120
Plumbing upgrades				-	755
General maintenance		332		332	953
External Lighting				-	407
External decorations		2,270		2,270	
<i>Blairbeth:</i>					
General maintenance		448		448	
<i>Manse:</i>					
Bathroom Upgrade		4,430		4,430	-
Garage Repair		195		195	-
Replace gravel in driveway				-	1,540
Electrical testing				-	640
Stone pointing and roof repairs		500		500	345
Smoke and CO detectors, fire blanket and extinguisher				-	272
General maintenance		100		100	420
<i>11 Church Avenue</i>					
Garden upgrade				-	700
Smoke and CO detectors, fire blanket and extinguisher				-	148
Electrical testing				-	140
General maintenance				-	117
	-	11,091	-	11,091	15,024
Communications Fund					
				-	-
Live Streaming Equipment		3,206		3,206	
Camera for Live Streaming of Services		1,146		1,146	
Projectors for Blairbeth Building				-	1,765
	-	4,352	-	4,352	1,765
	-	15,443	-	15,443	16,789

Burnside Blairbeth Church of Scotland

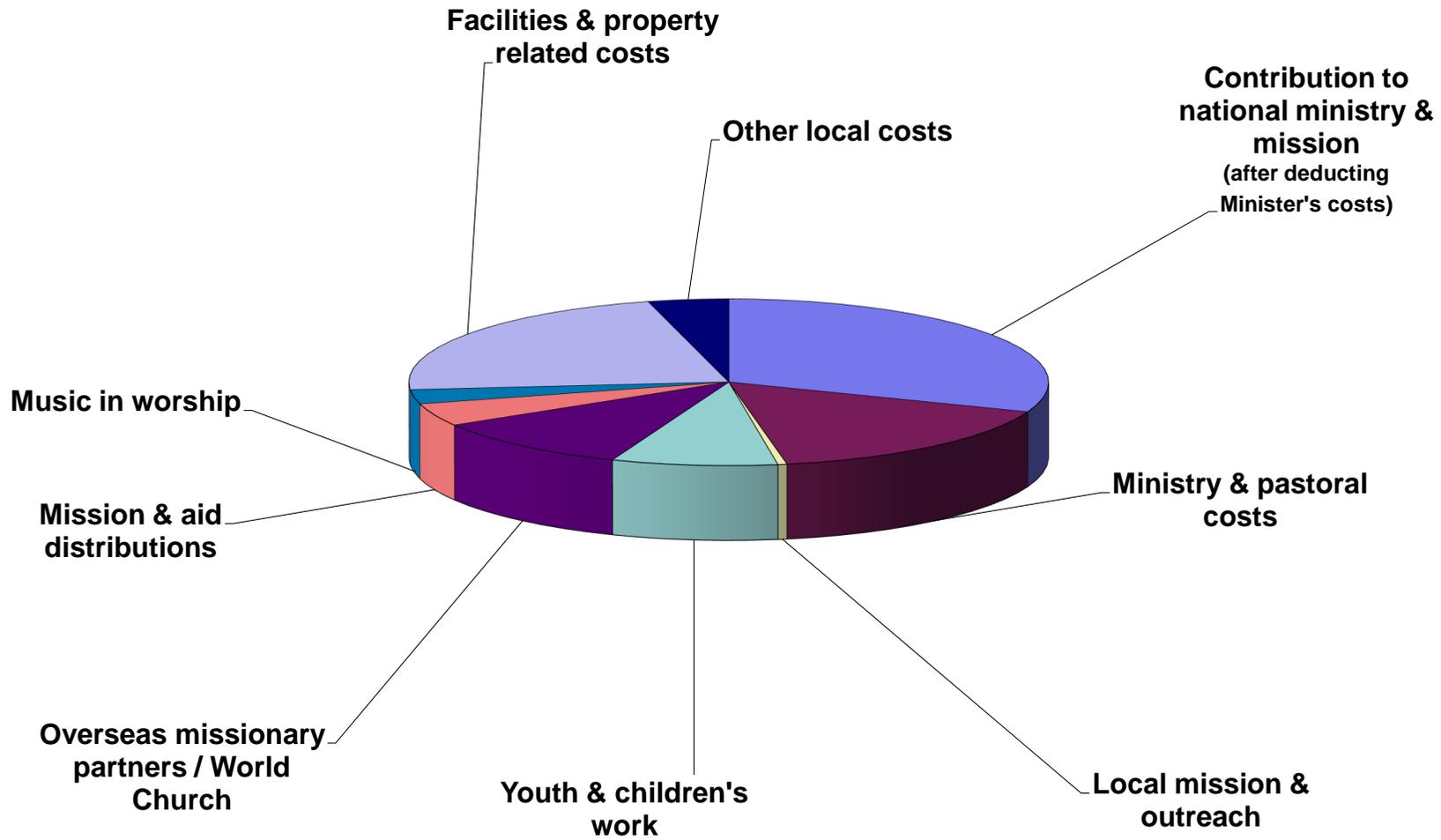
Year ended 31 December 2020

Appendix II

Analysis of Mission, Outreach, Aid & Other Distributions

	Scripture						Total	Total	
	General	Local	Missionary	Scotland	Offerings	Sunday	Guild	Total	Total
	Fund	Mission	Partner	Holiday	& Donations	Club	Fund	2020	2019
	Distribution	Distribution	Distribution	Sponsorship	for Special	Fund	Donations	£	£
	£	£	£	£	£	£	£	£	£
Missionary Partners (overseas):									
Carolyn and Miro Tomasovic in the Balkans									
- Missionary Partner Fund			10,000					10,000	10,000
- specific donation to Carolyn & Miro			375				400	775	437
Satish and Bhumika Chettri in India (with Grace Ministries)									
- Missionary Partner Fund			8,000					8,000	7,000
- specific donation to Satish & Bhumika								-	1,313
Bernard and Alice Bakunda in Uganda									
- Missionary Partner Fund			4,000					4,000	4,000
- Rhema School (orphaned children's project)					1,451	7		1,458	1,630
Morven Santos(New Destiny in Brazil)									
- Missionary Partner Fund			3,500					3,500	3,500
Andrew Robertson in Bolivia (via Latin Link)									
- Missionary Partner Fund			4,000					4,000	3,000
- specific donations to Andrew			125		32			157	1,185
Craig and Amanda Cunningham in Bolivia (via Latin Link)									
- Missionary Partner Fund			2,500					2,500	2,500
Jerry & Stacy Kramar in the Middle East, East Africa (with Love for the Least)									
- Missionary Partner Fund			2,000					2,000	2,000
James Fraser (with Release International)									
- Missionary Partner Fund			2,000					2,000	2,000
Janie Beattie in Spain									
- Missionary Partner Fund			1,000					1,000	1,000
Missionary Partners (Scotland):									
Cambuslang & Rutherglen Christian Reachout Trust		10,000			32		400	10,432	10,508
Other overseas mission and aid distributions:									
TEAR Fund - Christmas Appeal								-	1,079
Kunri Hospital - Glasgow Presbytery					25			25	-
Samaritans Purse					125			125	-
Christian Aid - General					63			63	62
Other mission and aid distributions (Scotland):									
The Well	1,000				1,037			2,037	5,791
The Lodging House Mission							500	500	620
Scripture Union Scotland Holiday Sponsorship				-				-	983
Scripture Union Scotland - General								-	188
Other charitable donations:									
Grow 73					215			215	
Kilbryde Hospice					215			215	
Burnside in Bloom								-	620
Alzheimer Scotland								-	378
Home for Good								-	378
The Beatson								-	600
Women's Aid South Lanarkshire								-	600
Chest Heart & Stroke Association								-	300
Crossreach Church of Scotland							300	300	300
Earl Haig Fund Scotland								-	156
RAF Benevolent Fund								-	156
Royal Naval Benevolent Trust								-	156
	1,000	10,000	37,500	-	3,195	7	1,600	53,302	62,440
Leaving presentation gifts to staff members								-	2,050
	1,000	10,000	37,500	-	3,195	7	1,600	53,302	64,490

Analysis of Charitable Costs (across all funds)



Burnside Blairbeth Church of Scotland
Year ended 31 December 2020
Appendix IV

Average Freewill Offerings
(includes offerings to General Fund, Local Mission Fund & Missionary Partner Fund)

	2020	2019
Total Freewill Offerings (net of gift aid and excluding open plate & donations)	<u><u>£276,122</u></u>	<u><u>£263,766</u></u>
No. of Members	411	431
Average annual offering per member (net of gift aid)	<u><u>£672</u></u>	<u><u>£612</u></u>
Average monthly offering per member	<u><u>£55.99</u></u>	<u><u>£51.00</u></u>
No. of Donors *	222	223
Average annual offering per donor (net of gift aid)	<u><u>£1,244</u></u>	<u><u>£1,183</u></u>
Average monthly offering per donor	<u><u>£103.65</u></u>	<u><u>£98.57</u></u>
Freewill Offerings donated by remaining trustees (net of gift aid)	<u><u>£126,172</u></u>	<u><u>£117,214</u></u>
No. of elders acting as trustees	36	36
Average annual offering per Trustee	<u><u>£3,505</u></u>	<u><u>£3,256</u></u>
Average monthly offering per trustee	<u><u>£292.06</u></u>	<u><u>£271.33</u></u>

* Included are a number of donors who are regular worshippers and part of the Church fellowship, but who are not formal members of the congregation.

Burnside Blairbeth Church of Scotland
Year ended 31 December 2020
Appendix V

Analysis of Movement in Main Funds

General Fund, Local Mission Fund & Missionary Partner Fund

	Unrestricted General Fund	Restricted Local Mission Fund	Restricted Missionary Partner Fund	Total 2020	Total 2019
	£	£	£	£	£
Income from:					
Donations and legacies					
Offerings & donations	190,818	56,599	32,180	279,598	270,478
Tax recoverable	44,004	12,205	6,757	62,966	62,859
	<u>234,823</u>	<u>68,804</u>	<u>38,937</u>	<u>342,564</u>	<u>333,337</u>
Legacies	-	-	-	-	-
Other donations	200	-	-	200	225
Total donations and legacies	<u>235,023</u>	<u>68,804</u>	<u>38,937</u>	<u>342,764</u>	<u>333,562</u>
Charitable activities	3,205	-	-	3,205	1,080
Investment income	1,138	0	3	1,141	1,283
Other income	7,930	13,066	-	20,996	15,023
Total income	<u>247,295</u>	<u>81,870</u>	<u>38,940</u>	<u>368,106</u>	<u>350,948</u>
Expenditure on:					
Charitable activities					
National ministry and mission & wider work	154,161	10,000	37,500	201,661	197,223
Local staff costs	17,592	68,680	-	86,272	77,683
Building & property costs	37,496	-	-	37,496	44,489
Other local costs	12,354	-	67	12,420	15,756
Total expenditure	<u>221,602</u>	<u>78,680</u>	<u>37,567</u>	<u>337,849</u>	<u>335,151</u>
Governance costs: Independent examiner's fee	1,740			1,740	1,740
Net income / (expenditure)	<u>23,953</u>	<u>3,191</u>	<u>1,373</u>	<u>28,517</u>	<u>14,057</u>
Transfers between funds					
From Guild fund	-	-	-	-	1,000
To Fabric fund	(10,982)	-	-	(10,982)	(3,248)
To Communications fund	(2,250)	-	-	(2,250)	(2,250)
To Carpet fund	(1,000)	-	-	(1,000)	(1,000)
Total transfers between funds	<u>(14,232)</u>	<u>-</u>	<u>-</u>	<u>(14,232)</u>	<u>(5,498)</u>
Net movement in funds	9,722	3,191	1,373	14,286	8,559
Total funds brought forward	52,547	-	-	52,547	43,988
Total funds carried forward	<u>62,269</u>	<u>3,191</u>	<u>1,373</u>	<u>66,832</u>	<u>52,547</u>

Burnside Blairbeth Church of Scotland
Year ended 31 December 2020
Appendix VI

2021 Budget

General Fund, Local Mission Fund & Missionary Partner Fund

	Unrestricted General Fund	Restricted Local Mission Fund	Restricted Missionary Partner Fund	Total Budget 2021	Total Actual 2020
	£	£	£	£	£
Income from:					
Donations and legacies					
Offerings & donations	191,356	61,730	30,037	283,123	278,953
Tax recoverable	46,766	14,229	7,111	68,106	63,111
	<u>238,122</u>	<u>75,959</u>	<u>37,148</u>	<u>351,229</u>	<u>342,064</u>
Legacies	-	-	-	-	-
Other donations	200	-	-	200	200
Total donations and legacies	<u>238,322</u>	<u>75,959</u>	<u>37,148</u>	<u>351,429</u>	<u>342,264</u>
Charitable activities	3,205	-	-	3,205	3,205
Investment income	1,266	-	2	1,268	1,141
Other income	5,632	7,000	-	12,632	20,996
Total income	<u>248,425</u>	<u>82,959</u>	<u>37,150</u>	<u>368,534</u>	<u>367,606</u>
Expenditure on:					
Charitable activities					
National ministry and mission & wider work	134,185	10,000	38,000	182,185	201,661
Local staff costs	19,616	72,959	-	92,575	86,272
Building & property costs	47,004	-	-	47,004	37,496
Other local costs	22,640	-	150	22,790	12,420
Total expenditure	<u>223,445</u>	<u>82,959</u>	<u>38,150</u>	<u>344,554</u>	<u>337,849</u>
Governance costs: Independent examiner's fee	<u>1,740</u>			<u>1,740</u>	<u>1,740</u>
Net income / (expenditure)	<u>23,240</u>	<u>-</u>	<u>(1,000)</u>	<u>22,240</u>	<u>28,017</u>
Transfers between funds					
From Guild fund	-	-	-	-	-
To Fabric fund	(19,990)	-	-	(19,990)	(10,982)
To Communications Fund	(2,250)	-	-	(2,250)	(2,250)
To Carpet fund	(1,000)	-	-	(1,000)	(1,000)
Total transfers between funds	<u>(23,240)</u>	<u>-</u>	<u>-</u>	<u>(23,240)</u>	<u>(14,232)</u>
Net movement in funds	-	-	(1,000)	(1,000)	13,786
Total funds brought forward	62,269	3,191	1,373	66,332	52,547
Total funds carried forward	<u>62,269</u>	<u>3,191</u>	<u>373</u>	<u>65,332</u>	<u>66,332</u>

Burnside Blairbeth Church of Scotland
Year ended 31 December 2020
Appendix VII

Statement of Aims

As a gathering of God's people under the Lordship of Jesus Christ and relying on the power of the Holy Spirit, we commit ourselves to the following aims:

To worship God

As a worshipping church, we aim to make our services Christ-centred and relevant to the world in which we are set, valuing the best traditions of the past, yet open to new forms, and providing opportunity for the active participation of the congregation. At the centre of our worship is the preaching and teaching of the Word of God

To nurture and care for one another

As a caring fellowship, through the gifts God has given to each one of us, we aim to exercise responsibility for each other's spiritual, moral and physical well-being as members of God's family. We seek to foster a sense of belonging and mutual care, and to nurture faith in all possible ways. These include our services of worship, small groups, congregational organisations, work among children and young people, and the pastoral oversight of the ministerial team, elders and pastoral visitors. Our goal is each person "a mature member of Christ's body". (Colossians 1:28).

To share the gospel in word and deed with those around us

As a witnessing community, we aim to share the good news of Jesus simply, naturally, and enthusiastically with others in our neighbourhood, not only by what we say, but also by acts of service. Evangelism and mission are integral components of our life as a congregation and involve us all.

To relate our faith to the social, moral and political issues of our day

As those who believe that no part of life is outside Christ's rule, we recognise our responsibility to apply our faith to every aspect of life, and to permeate society as salt and light.

To play our part in the mission of the church to the world

As part of the worldwide church, we aim to have a global vision. Through informed prayer, partnership and the sharing of our resources with other churches we seek to obey Christ's command "to make disciples of all nations".

To fulfil our responsibilities to the developing world

As part of the family of man, we aim to recognise that the needy people in the developing countries of the world are as much our neighbours as the people next door. Through aid agencies we seek to encourage a response to world needs which is informed and disciplined, remembering that Jesus said that "whatever you did for one of the least of these brothers of mine, you did for me."

To be good stewards of God's creation and all material resources entrusted to our care

...To care for the environment

As stewards of God's creation, we recognise that concern for all components of the environment is the responsibility of all Christian people. We seek to carry out all our functions and activities in a way which minimises their negative impact on the environment.

...To be sacrificial in giving

Recognising that God is Lord and owner of all things, we aim to be worthy and faithful stewards of all material resources, including money, entrusted to our care. We seek to encourage generous and sacrificial giving as a fitting response to God's sacrificial gift to us of His son, Jesus Christ.

In stating these goals, we affirm the absolute centrality of the Bible and prayer in enabling us to fulfil the many facets of our calling as God's people.

