

**The Church of
Scotland**



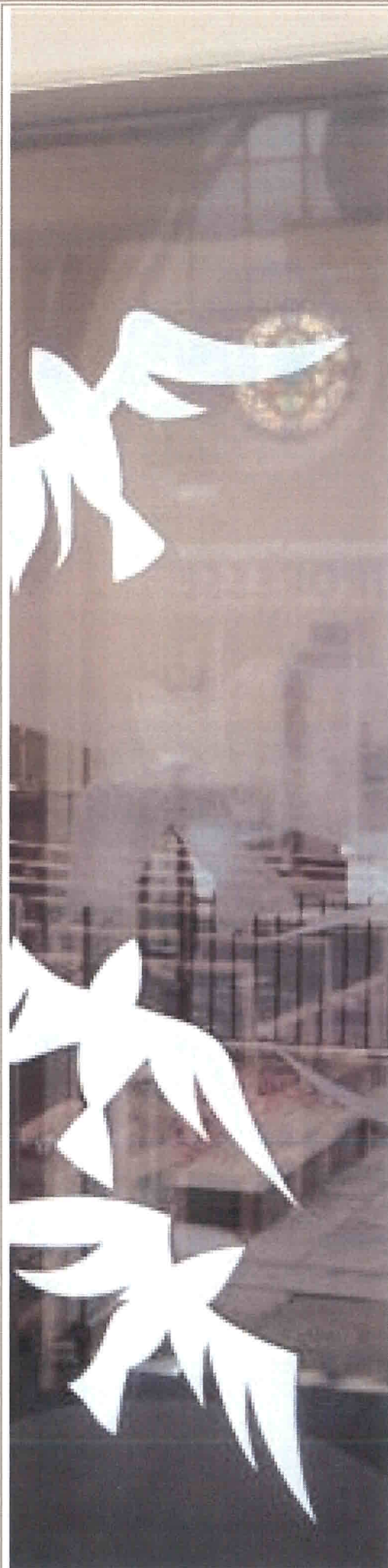
**ABBEY
CHURCH
NORTH
BERWICK**

**TRUSTEES REPORT AND
ACCOUNTS**

**FOR THE YEAR ENDING
31 DECEMBER 2020**

**Congregation No:
030224**

**Scottish Charity No:
SC004761**



Trustees' Annual Report Year ended 31 December 2020

The Trustees present the annual report and accounts for Abbey Church for the year ending 31 December 2020.

Reference and Administrative Information

Charity Name: Abbey Church, North Berwick (Church of Scotland)
Charity Registration Number: SC 004761
Congregation Reference No: 030224
Contact Address: c/o Mr S A Ainslie
Abbey Church
Church Road
North Berwick
EH39 4AD

Trustees

Richard Bell Margaret Burgon Robert Burgon Sheila Burgon Andrew Cobb Janice Cobb Stuart Cowan Sheena Cowan Elma Danks Rev Dr David Graham (Minister) Mary Graham Liz Harrison- died 3 March 2020 Jim Hawthorn Ronald Ironside Bob Kane Sarah Kerr Dorothy Kirkpatrick	Rose Leslie William Leslie Ray Lesso John Lunn David McAdam Bill McClure Gregor Penman Sally Penman Linda Scott Caitriana Spencer Phil Spencer Yolanda Strachan Rev David Torrance Ruth Torrance Sadie Young
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Principal Office-bearers

Minister: Session Clerk: Church Treasurer Property and Fabric Convener	Rev Dr David Graham Robert Burgon Stuart Ainslie Willie Leslie
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Independent Examiner

Andrew Scott
"Abbeygate"
Glenorchy Road
North Berwick
EH39 4PE

Bankers

Bank of Scotland,
23 Westgate
North Berwick
EH39 4AG

Trustees' Annual Report

Year ended 31 December 2020

Structure, Governance and Management

Governing Document

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

Objectives

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

Recruitment and Appointment of Trustees

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

Organisational Structure

We are linked with Dirleton Kirk and our Minister is responsible for both parishes, conducting Sunday morning worship at both churches every week. However, the two congregations operate independently with separate structures and Trustees. Abbey Church Kirk Session is chaired by the Minister. The Kirk Session is responsible for all material as well as spiritual matters, through five Committees: Resources, Worship, World Church, Outreach and Nurture. The members of the Committees are drawn from the eldership, and they have co-opted other members of the congregation with the necessary gifts and skills. The Kirk Session Committees have met at different times throughout the year and report back to the Kirk Session at each of its meetings.

Kirk Session Meetings

During the year there were nine meetings of the Kirk Session. Following the first lockdown associated with the Coronavirus pandemic in March, meetings were held using the Zoom platform. In addition, a number of decisions were taken by email between meetings. Any member of the congregation is welcome to attend meetings of the Kirk Session or its Committees.

Eldership

At the end of the year the Kirk Session consisted of 30 elders and the Minister.

The Kirk Session regrets to announce the passing of one of its long-serving elders, Liz Harrison, on 3 March 2020. At her funeral, tribute was paid to her quiet, unassuming and dedicated service in so many aspects of the life of the congregation.

Membership

As at 1 January 2020 the number of members on the roll stood at 239. During the year eight members died and four moved away. Five new members joined the church. The membership at the end of the year was 232. There were 87 children and young people under the age of 17 involved in the life of the congregation, including those attending Super Sunday Club, the monthly Dynamic Kirk, Rise and holiday club events.

Trustees' Annual Report

Year ended 31 December 2020

Activities, Achievements and Performance

Our Vision for the 2020s

Abbey Church has a Vision for its work in the 2020s which was first agreed by the Kirk Session in 2019. A review of the first year of the Vision was conducted in early 2020 and the following revised Vision and Objectives was approved at a meeting of the Kirk Session in July 2020.

ABBHEY CHURCH'S 2020s VISION (updated July 2020)

As a body of Christ's believers, we have a vision of:

- ***Growing in faith, in our prayer life and in our confidence in sharing the good news of the Gospel***
- ***Growing in number in every aspect of our ministry***

Every aspect of our church life should recognise this. We know that in our local area there are many opportunities for people of all different ages to gather together in community, age, and interest-based groups. But we want to offer them the chance to experience the grace of our Lord Jesus Christ, the love of God and the fellowship of the Holy Spirit in what they do at Abbey Church.

We aim to address the following issues over the next five years:

- Continue to develop as a church where our congregation is excited about their faith
- Become an invitational church, not just a welcoming church
- Create more opportunities for Bible-based teaching
- Develop the prayer life of the congregation
- Target our pastoral visits to those who need them
- Develop a new approach to small church groups
- Develop our work in worship and service with members of other congregations
- Improve links with areas of the community we don't normally meet, including providing support for the more vulnerable in our community and in the wider world
- Build on our links with those who use our church

In pursuit of our vision and aims, in addition to various activities taking place all year round, we have several new ideas/objectives which we want to focus on in the next year. The way in which these ideas might be delivered will depend, to a large extent, on the way in which social distancing guidance evolves in the coming year:

- **Continue to develop opportunities for more participation in Bible-based small groups including a possible group for men.**

Success measure – from our existing base, increase the numbers attending small Bible-based groups.

- **Continue to use Alpha courses, possibly online, to refresh and re-energise the faith of our members as well as being an introduction to newcomers;**

Success measure – from our existing base, continue to build on the number of people completing the Alpha course.

- **In conjunction with the Little Nippers, introduce a regular, short service for parents, carers, and under-school-age children (a "Pram Service") with a focus on sharing faith with the adults.**

Success measure – from a starting point of 0, increase the numbers attending the Pram Service on at least three occasions.

- **Develop our work with young people of all ages;**

Success measure – see an increase in the number of young people participating in our initiatives ranging from Super Sunday Club to the proposed Feast group for teenagers.

Trustees' Annual Report Year ended 31 December 2020

- **Develop the prayer life of the congregation, through preaching and a weekly prayer prompt;**

Success measure – building on the Zoom prayer meetings which were established during lockdown, continue to explore ways of enhancing our prayer life including the possibility of posting prayers answered on a display, but respecting privacy.

- **Run a Summer Holiday Club for Primary-aged children with appropriate follow-ups (e.g. at Christmas and Easter) monthly follow-up.**

Success measure – continuing to deliver Summer Holiday Club events in conjunction with representatives of other churches.

- **Improve our links with Law Primary School;**

Success measures – continuing with existing initiatives which seek to increase the number of children getting Christian input to lessons or activities.

- **Review our Communion Roll to ensure that the work of our Pastoral Assistant and the Pastoral Visitors is targeted to those who need it;**

Success measure – increase in the percentage of targeted members who feel they are being “looked after”.

- **Improve the communication flow with our twinned congregation in Kalimpong;**

Success measure – see an increase in the frequency of communication and the number of people involved in such communication.

- **Develop our use of technology to ensure that we make our services and work accessible to those who are unable to attend events.**

Success measure- the development of a blend of actual and virtual worship and meetings which will meet the needs of an increasing number of people.

Continuing our mission in a global pandemic

At the beginning of 2020, it would have been difficult to imagine how the rapid spread of a virus across the world could have so much impact on a worshipping community like Abbey Church. However, by mid-March when places of worship were instructed by the Scottish Government to close, it became clear that fresh approaches were necessary to enable us to pursue the goals of our Vision for the 2020s.

Worship

In a very short time, weekly recorded services (for the linked charges of North Berwick: Abbey and Dirlerton Kirk) were put on our YouTube channel and were attracting much larger numbers than would have attended a typical Sunday service. Our Easter Sunday service, for example, attracted 593 views and the average number of views for the services during the initial period of lockdown was over 200 per service. When restrictions were relaxed in the summer, a considerable amount of preparatory work was undertaken to prepare the sanctuary for the return to limited numbers, pre-booked, socially distanced, mask-wearing and no-singing worship. Our first service under these conditions took place on 16 August 2020 and in the following four months the arrangements worked well with there only being one Sunday when we had to turn people away having reached our maximum permitted attendance. During the period when we were open, the services were recorded and made available on our website to those who had been unable to attend.

We continued with live worship until Christmas Day when a reduction in the numbers permitted to

Trustees' Annual Report Year ended 31 December 2020

attend (followed promptly by a second requirement to close) saw the resumption of our online approach to worship. Recognising that not all of our congregation can access services online, printed transcripts of the services have been posted each week to a number of members and feedback suggests that these have been appreciated.

One of the positive impacts of the restrictions has been that a number of people who would otherwise have been unable to join us in worship have been able to do so either online or through their receipt of materials sent by post. In recognition of the value of online worship, work is being undertaken to examine how we might widen our online engagement

Fellowship and Pastoral Care

With the closure of the church for worship and the limitations on visiting homes and meeting people, our normal opportunities for fellowship and our pastoral care work were impacted during much of the year. However, through the hard work of our Minister, our Pastoral Assistant and our District Elders, members have continued to receive contact and pastoral support, often in the form of telephone calls.

In more normal times, meeting after services over a cup of tea and coffee is appreciated by members and visitors alike. To replace these physical gatherings, weekly Zoom gatherings were arranged on Sunday mornings where participants could chat with each other from their own homes.

In December, a recording of a special service was distributed to families of those who had been bereaved during the year and bags including a Christmas message were delivered to a number of those who are housebound in the congregation as a reminder that they continue to be in our thoughts and prayers.

Prayer

While prayer continued to be an important part of our weekly online and live worship, this was supplemented by the introduction of a weekly prayer meeting on Zoom, led by one of our Elders, Gregor Penman (Co-Convenor of the Outreach Committee). These meetings have been attended by considerably more people than would have attended our pre-service prayer meetings.

Considerable interest was shown in the Try Praying initiative with a large banner promoting it being attached to the church railings and over 220 booklets being taken from dispensers. A donation was made to support the provision of these booklets.

Nurture and Work with Young People

In addition to a Lenten Study Group (which was able to meet in person before lockdown), two further series of weekly studies have taken place using Zoom. The first, based on Derek Vreeland's book "By the Way- Getting Serious about Following Jesus", included the participation in one session of the author from his home in Missouri, USA. The second series of studies took place in Advent and plans are in place for a further study group to commence in late January 2021.

Although our Little Nippers group for pre-school children and their parents/carers (under the leadership of our new Coordinator, Kathryn Robertson) has not met since the beginning of the first lockdown, our other work with young people has continued, largely online. Hazel Gray, our Young People's Worker, has hosted meetings of our Super Sunday Club on Zoom and alternated these with recorded videos containing messages and activities. She has also contributed pre-recorded messages for Law Primary School Assemblies including a special Christmas service and provided materials for the Bubble Gum n Fluff event which would normally have taken place in school in December. A new group for older teenagers, Feast, has been established during the year and has had a mixture of actual (when permitted) and online meetings with a focus on bible study. It was possible to hold a Going Bananas holiday club in the church halls in March and the Summer Holiday Club saw volunteers from the North Berwick churches delivering activity bags to 50+ children each week for six weeks during the school summer holiday break. These supported the videos which were made available to the children each week. A similar initiative, on the meaning of the Christmas

Trustees' Annual Report Year ended 31 December 2020

message, took place in December in addition to an activity which encouraged children to find Christmas story items in the windows of local shops. Beautifully painted boards were erected in the grounds of four local churches displaying aspects of the Christmas story.

World Church

Our support for mission throughout the world continued during lockdown and included donations for cloth face coverings made by members of the congregation which raised the magnificent sum of £915 for Christian Aid. Contributions to a giant Christmas card which was produced by Milne Brodie and displayed at services during Advent, raised £451 which was sent to the East Lothian Foodbank with additional contributions being sent by members of the congregation direct.

Despite the restrictions on the numbers who could worship with us in the autumn, our congregation responded magnificently to the annual appeal for shoeboxes (and, this year, bags) filled with Christmas gifts for distribution by the Blythswood Trust to families in Eastern Europe. 116 boxes/bags were donated along with financial contributions of £425.

Abbey Church has enjoyed a twinning relationship with MacFarlane Memorial Church in Kalimpong for many years and during 2020 representatives participated in two Zoom meetings arranged by the Presbytery of Lothian involving a range of people from the twinned congregations in Scotland and in North India. In addition, with the aim of improving the regularity of our communications with India, a WhatsApp group has been established and is proving to be effective in increasing the flow of contact with our partners in India. We produced and sent a congratulatory video on the 50th anniversary of the establishment of the Church of North India in November.

Resources

Staff - We are grateful to our caretakers/cleaners, who go out of their way to make sure that our buildings are always safe, clean, maintained, and ready for use. They were extremely helpful in preparing the building for re-use following the initial period of lockdown. Our Administrator is the competent friendly face of the church when dealing with the public for hall bookings, as well as all the other church-related tasks in her remit, including maintaining the Communion Roll and the production of the Newsletter. Since March 2020 she has operated from her own home in accordance with the guidance from the Church of Scotland and the Scottish Government.

Stewardship – Following a stewardship campaign in November 2019 we saw a welcome increase in the commitments by members to give regularly to the work of the church. After the closure of the sanctuary for live worship in March members who had previously been giving by weekly cash envelopes were encouraged, where possible, to make their contributions by regular bank transfer. This was again successful. During 2020, with a reduction in other donations and hall letting income, Abbey Church has had to rely on reserves, and it is intended that further emphasis will be given to the importance of regular giving during 2021.

Church and Manse Maintenance – A number of essential items of planned maintenance were carried out on both the church and the manse during 2020 including some important work addressing stonework defects at the front of the church building. This expenditure, while anticipated, was a major contributor to the deficit shown in the accounts for the year to 31 December 2020.

Financial Review

General Fund

The principal source of income is offerings made by Church members and adherents. These take broadly three forms. A collection is taken at our Sunday services; this collection is in cash ("open plate") and weekly offering envelopes and by standing orders paid directly into Abbey's bank. Members may register to have their offerings gift aided. There are two principal ways this is done, either by weekly envelope, or by regular standing order.

In the early part of the year the Covid-19 pandemic began. As soon as it started the congregation was not allowed to meet in the Church therefore there were no open plate offerings nor were members able to use their weekly envelopes at services. This situation continued until mid-August when services resumed with limited numbers attending. Fortunately, the congregation rose to the challenge and substantially increased their giving via the bank with the result that income from offerings was marginally ahead of that received in the previous year.

Additionally, the Halls could not be let for most of the year. As a result, income from hall lettings reduced from £16,758 in 2019 to £7,386 in 2020.

Legacies

During the year the Abbey received some funds totalling £1,000. This legacy was from the estate of Mr Ian McE Hendry.

Investments

As at the 31 December the Abbey's investments are invested in Church of Scotland funds. The values declined from £170,448 (all funds) to £164,046 see note 9. During the year the assets relating to the Samaritan Fund were sold, for £1,000.

Reserves Policy

It is the Trustees' policy to hold reserves (excluding designated funds) of approximately six months expenditure. At the year end the Church held unrestricted funds of £21,118 plus investments valued at £152,073 making a total of £173,191. Of this, £389 was held for the Guild, £32,856 for the Fabric Fund, £1,228 held for miscellaneous activities and £169 for Dynamic Kirk. Consequently, the true reserve is the remaining balance of £138,549 which represents about 12 months expenditure.

The Church also held investments valued at £11,973 for the William Wright Fund. This can only be used for the purposes specified in Note 10.

Statement of Trustees' Responsibilities

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

- select suitable accounting policies and then apply them consistently;
- make judgements 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.

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. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,



Robert Burgon
Session Clerk

8 March 2021

**Trustees' Annual Report
Year ended 31 December 2020**

SC004761

Independent Examiner's Report to the Trustees of Abbey Church

I report on the accounts of the charity for the year ended 31 December 2020 which are set out on pages 10 to 18.

Respective responsibilities of trustees and examiner

The Abbey Church's Trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

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

Basis of independent examiner's statement

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

Independent examiner's statement

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

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Name: Andrew A.C. Scott

Professional Qualification: C.A., C.P.F.A.

13th March 2021

Address: "Abbeygate"
9 Glenorchy Road
North Berwick
East Lothian

Trustees' Annual Report
Year ended 31 December 2020

Statement of Receipts and Payments

	Note	Unrestricted Funds 2020	Restricted Funds 2020	Total 2020	Total 2019
<u>Receipts</u>					
Voluntary Income	1	81,072	6,618	87,690	91,231
Activities for Generating Funds	2	7,386	-	7,386	16,758
Investment Income	3	4,109	1,471	5,580	5,830
Other Receipts	4	6,140	800	6,940	13,025
<u>Total receipts</u>		98,707	8,889	107,596	126,844
<u>Payments</u>					
Costs of Generating Voluntary Funds	5	102	-	102	114
Investment Management Costs		-	-	-	-
Charitable Activities	5	131,236	11,804	143,040	148,422
Governance Costs	5	-	-	-	-
<u>Total Payments</u>		131,338	11,804	143,142	148,536
Excess of Payments over Receipts before Transfers		(32,631)	(2,915)	(35,546)	(21,692)
Transfers between Funds		(144)	144	-	-
<u>Excess of Payments over Receipts</u>		<u>(32,775)</u>	<u>(2,771)</u>	<u>(35,546)</u>	<u>(21,692)</u>

Trustees' Annual Report
Year ended 31 December 2020

		Unrestricted	Restricted	Total	Total
		Funds	Funds	2020	2019
		2020	2020	2020	2019
		£	£	£	£
Statement of Funds					
Balances as at 1 January	10	53,893	14,163	68,056	89,748
Movement in the Year					
Excess of Payments over Receipts		(32,775)	(2,771)	(35,546)	(21,692)
Balances as at 31 December	10	<u>21,118</u>	<u>11,392</u>	<u>32,510</u>	<u>68,056</u>

Statement of Bank and Deposit Balances

Bank balances as at 31 December 2020

Balance with the Bank of Scotland	14,929	20,520
Balance with the Church of Scotland	16,182	46,182
Balance with the Skipton Building Society	1,399	1,354
	<u>32,510</u>	<u>68,056</u>

Other Assets and Liabilities:

The Abbey Church owns investments



Market value (see note 9)	<u>152,073</u>	<u>11,973</u>	<u>164,046</u>	<u>170,448</u>
Cost £134,965 (£135,970 - 2019)				

The Abbey church owns the church buildings and manse (see note 8).

There were no significant liabilities.

The accounts were approved by the Kirk Session on the 8 March 2021.

For and on behalf of the Trustees

	Robert Burgon	Session Clerk
	Stuart Ainslie	Treasurer

The notes on pages 12 to 18 form part of these accounts

Trustees' Annual Report

Year ended 31 December 2020

Accounting Policies

The principal accounting policies, which have been applied on a receipts and payments basis, in dealing with items which are considered material to the accounts, are set out below:

a) Basis of preparation

These accounts are prepared on a receipts and payments basis.

The accounts have been prepared in accordance with applicable accounting standards and under the historical cost convention, The Charities Accounts (Scotland) Regulations 2006 and the Regulations anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007.

b) Funds

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

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

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

c) Receipts

All donations and gifts are included within receipts under either unrestricted or restricted funds according to the terms under which the donation is made and when the amount can be quantified with reasonable certainty.

d) Payments

Expenditure is recognised on an actual basis as the expense is incurred.

e) Tangible fixed assets

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church, halls and manse vested in the Abbey Church Trustees. Expenditure incurred on the repair and maintenance of these assets is charged as payments are made in the period in which the costs arise. These assets are not included in the Statement of Funds but are shown in note 8.

f) Investments

Investments are stated at market value and at cost. These assets are not included in the Statement of Funds but are shown in note 9.

g) Taxation

Abbey Church is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. Abbey Church is not registered for VAT and payments made therefore include irrecoverable input VAT.

Trustees' Annual Report
Year ended 31 December 2020

Notes forming part of the financial statements

Receipts	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total 2020 £	Total 2019 £
1 Voluntary income				
Offerings	62,992	4,095	67,087	66,582
Tax recovered on Gift Aid	13,848	1,035	14,883	15,750
Legacies	1,000	-	1,000	3,285
Other	3,232	1,488	4,720	5,614
	<u>81,072</u>	<u>6,618</u>	<u>87,690</u>	<u>91,231</u>
2 Activities for Generating Funds				
Use of Premises	7,386	-	7,386	16,758
	<u>7,386</u>	<u>-</u>	<u>7,386</u>	<u>16,758</u>
3 Investment income				
Dividends received	3,927	467	4,394	5,378
Bank interest	182	4	186	452
Sale of investments	-	1,000	1,000	-
	<u>4,109</u>	<u>1,471</u>	<u>5,580</u>	<u>5,830</u>
4 Other Receipts				
Weddings and Funerals	140	800	940	1,400
Dirleton Kirk	6,000	-	6,000	6,000
Gospel Choir and Dynamic Kirk	-	-	-	5,625
	<u>6,140</u>	<u>800</u>	<u>6,940</u>	<u>13,025</u>
Total Receipts	<u>98,707</u>	<u>8,889</u>	<u>107,596</u>	<u>126,844</u>

Trustees' Annual Report
Year ended 31 December 2020

Notes forming part of the financial statements

	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total 2020 £	Total 2019 £
5 Payments				
Costs of Generating Funds				
Offering Envelopes	102	-	102	114
	<u>102</u>	<u>-</u>	<u>102</u>	<u>114</u>
Investment Management Costs				
	-	-	-	-
Charitable Activities				
Ministries & Mission Allocation	57,164	-	57,164	56,266
Presbytery Contribution	690	-	690	768
Voluntary Additional Stipend	-	-	-	-
Pastoral Expenses	6,541	1,072	7,613	5,708
Pastoral Assistance	-	8,032	8,032	7,874
Pulpit Supply/visiting speakers	252	-	252	1,184
Other salary costs	27,303	-	27,303	38,726
Manse Expenses	6,819	-	6,819	5,016
Church equipment and Repairs	13,789	-	13,789	7,197
Church heating, lighting and Insurance	9,345	-	9,345	8,606
Seminar Room	-	-	-	1,894
Church Office Expenses	3,770	-	3,770	3,845
Organ & Music	529	-	529	2,095
Interest Paid	-	-	-	-
Mission Donation to third Parties	1,700	1,500	3,200	3,233
Gospel Choir and Dynamic Kirk	-	-	-	643
Youth Expenses	721	-	721	1,162
Other expenses	2,613	1,200	3,813	4,205
	<u>131,236</u>	<u>11,804</u>	<u>143,040</u>	<u>148,422</u>
Governance Costs				
Independent Examiner's Fee	-	-	-	-
Other Payments				
Investments purchased	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total Payments	<u>131,338</u>	<u>11,804</u>	<u>143,142</u>	<u>148,536</u>

Trustees' Annual Report
Year ended 31 December 2020

Notes forming part of the financial statements

6 Staff costs and numbers

	2020	2019
Salaries and wages	38,090	46,181
Furlough Grant	(2,850)	-
Employer Pension costs	95	-
Social security costs	-	-
Total Salary Costs	<u>35,335</u>	<u>46,181</u>

During 2020 several members of staff were put on furlough. The Government paid furlough grant.

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

	2020 Number	2019 Number
Pastoral support	1	1
Administration	1	1
Music staff	1	1
Family & Youth workers	2	2
Premises maintenance	2	2
Average number of employees	<u>7</u>	<u>7</u>

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund.

Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minister with more than ten years' service amounts to £34,577.

7 Trustee Remuneration and related Party transactions

During the year two Trustees received reimbursement of expenses incurred, the total being £3,398 (2019 £4,194).

In addition, the following Trustees were paid remuneration during the year:

	2020 £	
Robert Burgon	2,000	For services as a Church Organist
Jim Hawthorn	1,483	For Church Officer duties
Bob Kane	8,032	For pastoral assistance

No Trustee, or a person related to a Trustee, had any personal interest in any contract or transaction entered into by the charity during the year.

Trustees' Annual Report
Year ended 31 December 2020

Notes forming part of the financial statements

8 Tangible Assets

The Trustees own the church premises at 116 High Street, North Berwick.

The Trustees also own residential premises, known as Sydserff, at Old Abbey Road, North Berwick. These premises are used as a church manse. This house was purchased in 2009 at a cost of £706,834.

9 Investments

			2020 £	2019 £
Investments at cost			<u>134,965</u>	<u>135,970</u>
Market Value by Fund				
	2020 Units	2019 Units	£	£
<u>General Fund</u>				
Church of Scotland Investors Trust - Income Fund	526	526	6,686	6,575
Church of Scotland Investors Trust - Growth Fund	27,074	27,074	145,387	151,073
Total General Fund			<u>152,073</u>	<u>157,648</u>
<u>The Good Samaritan Fund</u>				
Church of Scotland Investors Trust - Income Fund	-	82	-	1,025
<u>William Wright Memorial Fund</u>				
Church of Scotland Investors Trust - Income Fund	942	942	11,973	11,775
Total restricted Funds			<u>11,973</u>	<u>12,800</u>
			<u>164,046</u>	<u>170,448</u>
Investment Movement During Year				
			£	£
Market value at 1 January			170,448	151,742
Purchases during year			-	-
Sales during year (Good Samaritan Fund)			(1,000)	-
Realised loss on Sales			(5)	-
Unrealised gain (loss) on investments			<u>(5,397)</u>	<u>18,706</u>
Market value at 31 December			<u>164,046</u>	<u>170,448</u>

Trustees' Annual Report
Year ended 31 December 2020

Notes forming part of the financial statements

10 Movements in Funds

	At 1 January 2020 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 Dec 2020 £
Unrestricted funds					
Guild (Designated)	1,861	859	(2,081)	(250)	389
Fabric Fund (Designated)	43,640	340	(11,124)	-	32,856
Dynamic Kirk (Designated)	169	-	-	-	169
Miscellaneous Activities	-	1,228	-	-	1,228
General Fund	8,223	* 96,280	(118,133)	106	(13,524) *
	<u>53,893</u>	<u>98,707</u>	<u>(131,338)</u>	<u>(144)</u>	<u>21,118</u>
Restricted funds					
Benevolent Fund	284	1,800	(1,200)	-	884
Flower Fund	1,352	47	-	-	1,399
Good Samaritan Fund	1,743	* 6,145	(8,032)	144	-
Kalimpong Fund	2,048	450	(1,500)	-	998
William Wright Memorial Fund	8,736	* 447	(1,072)	-	8,111 *
	<u>14,163</u>	<u>8,889</u>	<u>(11,804)</u>	<u>144</u>	<u>11,392</u>
Total funds	<u>68,056</u>	<u>107,596</u>	<u>(143,142)</u>	<u>-</u>	<u>32,510</u>

* Investments are not included in this figure (see note 9)

Purpose of Designated Funds

The purpose of the Guild Fund is to provide funds for the Abbey Church Guild.

The purpose of the Fabric Fund is to provide funds for the future maintenance of the church. These funds originated from the difference between the sale and purchase prices of the old and new manse.

The Dynamic Kirk fund has been set up to cover any expenses that may arise in its running of this activity.

The Miscellaneous Activity Fund was set up this year to show amounts which had been collected for other organisations and were due for disbursement in 2021.

Purpose of Restricted Funds

The restricted funds represent monies which have been gifted for a specific purpose and not for the general administration of the church:

The purpose of the Benevolent Fund is to provide one-off payments to people in the parish in severe financial need this being at the discretion of the minister.

The purpose of the Flower Fund is to provide flowers for display during services of worship and distribute flowers as a fellowship gift to deserving parishioners.

The purpose of the Good Samaritan Fund is to hold funds for pastoral work within the parish.

The purpose of the Kalimpong Fund is to "give assistance to the work of the McFarlane Memorial Church, Kalimpong both in the church and among the poorer members of the congregation".

The purpose of the William Wright Memorial Fund is to enhance and encourage worship in the Abbey Church.

Trustees' Annual Report
Year ended 31 December 2020

Notes forming part of the financial statements

11 Post Balance Sheet Events

There were no significant post Balance Sheet events

12 Commitments

There were no significant commitments as at the 31st December 2020.

13 Expenditure Commitments

There were no further expenditure commitments as at the 31st December 2020.

14 Exceptional Payments

During the year £11,124 was spent on stonework repairs to the front of the Church.

15 Collection for Third Parties

(Not included in the above accounts)	£	£
Air Cadets	-	88
Bethany	-	686
Blythswood Trust	425	-
Christian Aid	625	686
Dementia Friendly Society	-	300
Dunbar Sea Cadets	-	88
East Lothian Food Bank	451	-
Headway East Lothian	-	175
Jessies Fund	-	800
Jess Mackie Fund	-	800
Mission to Seafarers	-	88
North Berwick - Day Centre	-	500
North Berwick - Scouts	-	288
North Berwick - Stroke Club	-	200
Volunteer Car Scheme	-	175
Poppy Scotland	-	516
RNLI	-	88
Send a Cow	-	1,597
Scottish Churches Housing Action	-	3,165
	<u>1,501</u>	<u>10,240</u>

Further Note –The Church and Halls are used by Church members and other organisations which also fundraise. These amounts may not be recorded above.

In May of 2020 many of Abbey's congregation were involved in the North Berwick collection for Christian Aid, the total amount collected by this team was over £1,854.

