

# THE CHURCH OF SCOTLAND

## DUNBLANE CATHEDRAL



### Trustees' Annual Report and Congregational Accounts for 18 months ending 31 December 2022

Church of Scotland Congregation Number: 231407

Scottish Charity Reference Number: SC004454

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## Dunblane Cathedral Trustees' Annual Report 18 Months to 31 December 2022

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### Trustees' Annual Report

The Trustees present their Annual Report and Accounts for Dunblane Cathedral for the 18 Months ended 31 December 2022.

Charity name:	Dunblane Cathedral Church of Scotland
Charity registration number:	SC004454
Church of Scotland Congregation:	231407
Contact Address:	The Church Office, Cathedral Halls The Cross, Dunblane, Perthshire FK15 0AQ
Minister:	Colin C Renwick BMus (Hons) BD (Hons)
Session Clerk:	Ronald F A Wright
Finance Convener:	Christopher J Frye
Treasurer:	Alistair G Brunton
Trustees:	The full list of Trustees is set out on page 4.
Independent Examiner:	Grant Thomson CA The A9 Partnership Ltd. Abercorn School, Newton Broxburn. EH52 6PZ
Bankers:	Bank of Scotland, Dunblane (800647) Branch, PO Box 1000, BX2 1LB.
Investment Managers:	Evelyn Partners 130 St Vincent Street, Glasgow, G2 5SE

## Dunblane Cathedral Trustees' Annual Report 18 Months to 31 December 2022

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### Trustees

The Trustees of Dunblane Cathedral are the members of the Kirk Session, set out below:

The Reverend C C Renwick    Minister of the Cathedral

#### *Elders:*

Mr B Anderson (resigned 5 May 2022)	Ms B M Hamilton	Mr H T McKay
Mrs J Anderson	Mr B C Herbertson (resigned 23 Jun 2022)	Mr W H Mackenzie
Mrs R A Astbury	Mr R G Houston (died 18 December 2022)	Mr C McLay
Mrs B Beck-Woerner	Mr A P Howes	Mr W M MacLean
Dr W M R Blair	Mrs E G Hunter	Mr C W MacVicar
Mr F Boyd	Dr J K Hunter	Mrs S G O'Donnell
Mrs M E K Brown	Mr DRH Jamieson	Mr M L B Orr
Mr A G Brunton	Mrs A Johnston	Mrs H A Parker
Dr A R Burnett	Mr D Kirk	Mrs C Patterson
Mr I S Butchart	Mrs G Kirk	Mr M M Peterson
Mrs R E Butchart	Mrs J M Kirkpatrick	Mr I Ramsay
Dr A D A Christie	Mr J G G Lees	Mr J D Robertson (died 27 July 2021)
Mrs M A Christie	Mr J Leggatt	Mrs E J Ross (resigned 30 September 2022)
Mr J G Connell (resigned 21 Mar 2023)	Mrs M Leggatt	Dr D Scott
Mr R Davidson	Mr D P Mackie	Mrs A J Smith
Mrs H E Escala	Mrs C Melville	Mrs K Steven (resigned 21 Mar 2023)
Mr W Faichney	Mrs D Millar	Mr J P B Strathdee
Mr G Finlay	Mrs D C Miller (died 13 Oct 2021)	Mrs F A Troup
Mrs M J Finlay	Mr I C Miller	Mr E D Wallace
Mr G R Fleck	Mrs S E McCallum	Mr M C Wilson
Mr C J Frye	Mr D Macdonald	Mrs A J Wright
Mr H W Gallagher (died 26 February 2023)	Mr J W Macfarlane (resigned 21 Mar 2023)	Mr R F A Wright
Dr F M Glen		
Mr L Gregory (resigned 8 Mar 2022)		

### **Structure, governance and management**

#### ***Governing Document***

The Church is administered in accordance with the terms of the Deed of Constitution.

#### ***Recruitment and Appointment of Trustees***

The members of the Kirk Session are the charity trustees. The Kirk Session members are the Minister and the elders of the Cathedral. The members of the Cathedral choose the Minister. The Minister was inducted by the Presbytery of Stirling. The Kirk Session chooses the elders from those members of the Cathedral who are considered to have the appropriate gifts and skills.

#### ***Organisational Structure***

The Kirk Session, which ordinarily meets five times per year, is responsible for the spiritual and temporal affairs of the Cathedral, but standing committees of the Kirk Session, each of which has its own constitution, carry out most of the work in these areas. This period, due to the continuing impact of COVID-19, and the extension of the reporting period, six meetings of the Kirk Session have taken place, with three of those still using online technology to do so.

The temporal responsibilities, including finance, fabric and management of the Cathedral Halls, are, in the main, the responsibility of the Management Committee. This committee meets shortly before each of the meetings of the Kirk Session and the Kirk Session receives its draft minutes for its information and to consider any recommendations. Again, six Management Committee meetings took place in the period, four of these using online technology, again due to COVID-19 and the extension of the reporting period. In addition to the Management Committee there are various standing committees, covering a wide range of responsibilities, including music, youth, pastoral care and adult education. The constitutions of these committees require them to report annually, and in writing, on their activities to the Kirk Session, and they will, when necessary, include recommendations for consideration and acceptance. The committees can at any time bring urgent matters to the Kirk Session.

### **Objectives and activities**

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

Dunblane Cathedral exists, as a congregation of the Church of Scotland, for the purpose of reflecting the love of God to all people regardless of belief or membership of the Church, to be a place where any and all may experience God's presence and to be a fellowship which seeks to nourish and sustain its faith through worship, friendship, care and education.

In response to the Love of God, the congregation seeks to serve the community in every aspect of its life and to promote the Christian values of concern for others, forgiveness, reconciliation, truth and integrity, acknowledging that we ourselves do not always live up to these values.

Dunblane Cathedral is not only responsible for the pastoral care of its members and congregation; it shares with the other Dunblane Church of Scotland congregation, St Blane's linked with Lecropt, the pastoral care and spiritual oversight provided to the community of Dunblane by the Church of Scotland. Its activities, therefore, are directed not merely to its own

**Objectives and activities (continued)**

members and congregation but seek to reach out to the community, in particular to young families and young people.

The Cathedral's organisations and committees seek to foster outreach. For example, membership of organisations is open to all those who are not members of the congregation. Many non-members are active in the life of the Cathedral, attending worship and as members of its organisations and/or taking part in their activities.



Many of the long-standing activities of the Cathedral, e.g. Sunday worship; special Services; Cathedral Kids; Revelation Youth; Boys' Brigade and Girls' Brigade; Handbell Ringers; have been able to continue at least some of their activities throughout the pandemic, making use of online technology where restrictions continued to make it impossible to meet in person. Inevitably however, in the interests of safety, and in compliance with restrictions, organisations such as the Lunch Club, and visiting in person the elderly, housebound and those in hospital have had to remain discontinued during at least some of the past period under consideration.

Again, a key focus for this period's objectives and activities was to progress work in relation to Project 'Renew', a vehicle heavily focussed on outreach, which emerged from an elders' conference prior to the pandemic. This project also seeks to align much of the church's work with that of the 'Radical Action Plan' for the national church. Much of this work has had to be delayed due to the pandemic, although, where possible, some items have continued. The Halls Development Group has developed proposals for renovating the main halls complex, in order to make it better equipped to support potential plans for new outreach activities that meet identified demands of the local community. Approval has been secured to meet the costs of the chosen architect and to develop their preliminary work up to a specific project definition.

These plans also contribute significantly to the Kirk Session's Action Plan, prepared in compliance with the Local Church Review programme organised by The Presbytery of Stirling in accordance with Church Law, which sets out a series of goals. Identifying and meeting community needs is a key theme behind these goals. The Action Plan was reviewed in the previous period, in light of the pandemic. This gave rise to new priorities, such as Listening to Young People in the new environment emerging as we come out of the pandemic. A group was formed to establish how the church can best support young people in this. It has become clear that the objective is to fund a post focussed on engaging with youth and young families in the community, and a new Pioneer Minister, Rev Ruth Kennedy, has now been appointed to such a post, jointly with St. Blane's.

During this period the Presbytery Mission Plan has emerged, an initiative to refocus the church nationally on Mission, and to reorganise resources, in particular property, in order to optimise

## Objectives and activities (continued)

the church's ability to meet the growing challenges of a shortage of ministers and declining membership. Dunblane Cathedral will be working on this closely with neighbouring churches at Kilmadock and Kincardine in Menteith, as well as St Blane's and Lecropt in coming years.



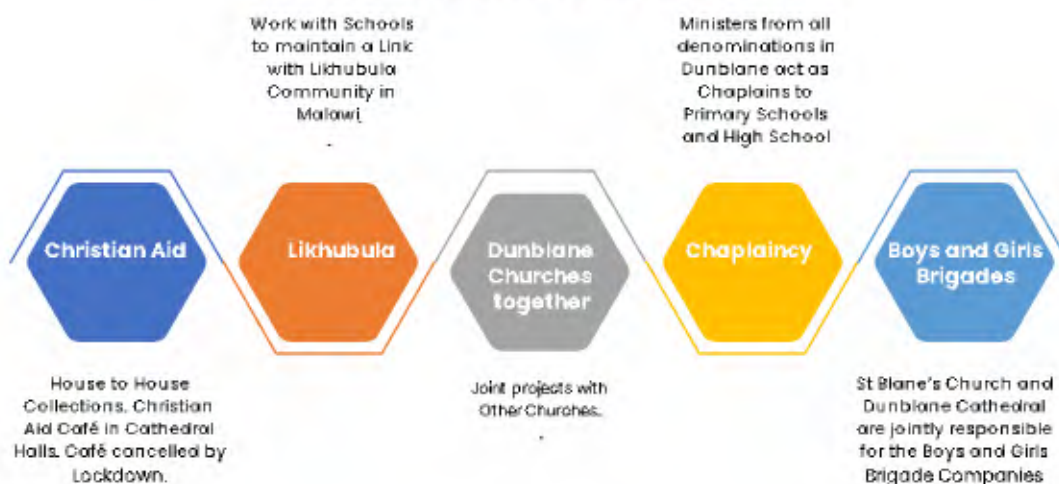
Music and Memories, a regular fortnightly gathering prior to the first lockdown in 2020, for those with dementia and their carers, as well as those who are lonely or socially isolated, was able to recommence safely again in September 2021, and has met fortnightly since, with only occasional exceptions. It was unable to meet in July and August 2021, due to the severe restrictions placed on both meeting and singing, as well as the vulnerability to the COVID-19 virus of those normally attending.

One of the group's goals continues to be to share learnings and experience wider, to expand the availability of this service.

The Kirk Session continues to regard it as a priority objective that the Cathedral's worship services and activities are welcoming for young families and children. Baby-Changing facilities are available in the Cathedral for the Sunday Morning Services. Toys and other activity items are available for young children coming to Services.

The use of the Cathedral Halls for the benefit of the community of Dunblane in a wide variety of ways has been reopened for most of the current period, enabling halls staff to return to work.

## WORKING WITH OTHERS



Dunblane Cathedral continues to be part of the ecumenical group, Dunblane Churches Together (DCT). However, in this past period again, churches of all denominations have had to focus on keeping things going for their own congregations, and there has been little time, or opportunity, to come together with others, due to continuing COVID restrictions and concerns. Even so, the Lent Study Group did manage to run a series of meetings in the period. It is hoped that 2023 will be a much safer period to enable much more ecumenical activity to restart.

Members of churches in Dunblane, including those of the Cathedral, normally work together during Christian Aid Week to raise money for Christian Aid with a door to door collection and a Café in the Cathedral Halls. This time again, running the Café was not possible due to

## Objectives and activities (continued)

COVID-19. However, with the cooperation of some Dunblane retailers a successful, if modified, collection was again possible, in the usual week in May.

The Minister is part of the ecumenical Chaplaincy team but, even with schools having returned to something akin to normality, in-person chaplaincy has again not been possible for much of this past period, meaning we have had little engagement with pupils and staff in all 4 schools – Dunblane and Newton Primaries, Dunblane High and Queen Victoria School. However, activity in this area has been able to restart in the later part of this period.

The Kirk Session and members and non-members of the Cathedral continue to support actively the Dunblane Likhubula Partnership in its work to aid and support the community of Likhubula in Malawi. Normally, representatives of the Partnership annually attend a Kirk Session meeting to report on, and to lead discussion on, developments in the Partnership. This was not however achieved in this period due to the pandemic.



Members of the Cathedral support the Likhubula Partnership financially and by taking part in its activities. This allows projects in Likhubula to improve the quality of life in the community of Likhubula significantly. Cathedral members donate for school bursaries and for ventures in the farming field through continuing annual funding.

The Cathedral has continued to support the training and development of trainee ministers by offering work experience and mentoring during a key period of their study and preparation for full time ministry.

## Achievements and Performance

During the last 18 months the various new initiatives that resulted from the initial lockdown experience of 2020 have been further nurtured and developed, building on the momentum generated during the preceding financial year.



Watchnight Service-  
24 December 2022



Sunday Morning Service-  
16 October 2022



Sunday Morning Service-  
24 July 2022

Digital services of worship remain second nature for many, both in terms of delivery and in terms of participation. The choir has continued to enhance their contribution to online services. As well as routinely broadcasting worship online on a Sunday morning throughout the period, there have also been special online services at Christmas and Easter, a Cathedral Kids Nativity Service, and Advent Reflections. Weekly “Prayers for Ukraine” have also been held since the outbreak of the crisis in Ukraine. A group continue to explore the options for potentially developing live streaming of services, and it is expected that this will be introduced in 2023.



### **Achievements and Performance (Continued)**

Two elders have continued with their regular weekly Zoom meeting called "Just Chat" which is exactly that, an online vehicle simply for people who might otherwise be lonely or feeling socially isolated to simply tap into a cheerful chat with others feeling similarly. It was thought that when restrictions eased it might cease, however the regular participants expressed a strong desire for it to continue, and so it has done so, providing fellowship on a weekly basis.

This activity has supplemented many ongoing pastoral care initiatives by either elders or the pastoral care volunteers who have continued to reach out to support district members and other community needs of the elderly, vulnerable or isolated, either directly, by telephone or e mail, or in conjunction with the Dunblane Community Support Group.

Regular feedback from a variety of sources (geographically widespread) has confirmed that these various initiatives continue to be enormously valuable, not only to people who would have attended the church in normal circumstances, but they are also clearly, and very effectively, reaching out to other new people, in the local community and beyond. As well as so much online activity on the Cathedral's website, the Cathedral itself was open for worship when it was permitted and safe to do so.

All of this work continues to further support our goal to identify and meet needs in our community. Further specific examples are illustrated from some individual Cathedral organisations and committees described below.

The Boys' Brigade (BB) company that is part of our church (25th Stirling (Dunblane)) is a separate registered charity and linked with both Dunblane Cathedral and St Blane's Church.

BB continued to work within COVID-19 regulations in the first part of the period, but was able to return to a sense of normality, having learned important lessons through the pandemic, and continuing with a mix of indoor and outdoor work. Membership remained high, with 150 boys aged 5-18 and 35 registered adult leaders.

BB members continued to partner with local charities and good causes. Boys regularly volunteered to deliver afternoon teas, Easter eggs, Christmas gifts, etc. for Dementia-Friendly Dunblane, held food bank collections once a month and, perhaps most significantly, raised around £5,000 for the DEC Ukraine appeal and the direct assistance of refugees through a very successful book sale with the support of the Cathedral and its members too. They also raised funds for BB's own use, particularly with a trip for 64 boys to France, Belgium and The Netherlands in July 2022 in mind. They also delivered the majority of the Christian Aid envelopes around Dunblane, which helped bring in a substantial total for that charity.

It was a joy to be able to have an Annual Display / Awards Night in Dunblane Cathedral and to finally present Queen's Badges and other well-earned awards to boys and young men throughout all sections. Boys work towards external awards such as JASS and Duke of Edinburgh's Awards, as well as BB badges. In addition, our wind band and piping classes allow boys to gain skills and experiences in music. The BB is very grateful to have the support of the minister and Kirk Sessions of both Dunblane Cathedral and Dunblane: St. Blane's Church.

The Girls Brigade had quite a few girls doing things on Zoom due to the continuing impact of the pandemic, and not being able to meet in St. Blane's Church Hall due to the restrictions. However, when they returned to some normality in autumn 2021, not so many girls came back. They still progressed with lower numbers and did a tour of every church in Dunblane as part of their badge work. They finished the session with an evening for the parents. It is hoped that the next session will bring more girls.

Cathedral Kids are now meeting as one or two groups depending on the numbers and this seems to be working. There were face to face meetings from September to December 2021. The 2021 Christmas party had to be cancelled because of COVID-19 restrictions at the time.

### **Achievements and Performance (Continued)**

Face to face meetings were resumed in February 2022. There has been a mix of indoor and some outdoor meetings in the manse garden. Numbers have fallen over the session to only a few regularly attending. However, a fun session was held with varied activities including making bird feeders, stories and arts and crafts activities. The children are delighted to be joined by the Junior Choir once a month.

Highlights have included the 2021 Gift Service for Cornton Vale Family Centre, which was well supported by the congregation and appreciated by the charity who made up Christmas Eve Boxes for children who have a family member in custody. The 2021 Nativity was very effectively told by music, word and pictures, and played at the morning service as well as online. There was a retiring collection for Forth Valley Welcome. There was a fun outdoor treasure hunt at the end of January 2022.

Cathedral Kids had a presence at the Dunblane Centre Funday Sunday at the end of September 2022, with an outdoor scavenger hunt and bible story bags in the willow shelter, and leaflets on Dunblane Cathedral activities. We were invited back to the Dunblane Centre Christmas Funday and provided Christmas crafts in collaboration with St Blane's and St Mary's. At the Christmas Extravaganza we also had a popular craft table in St Blane's. We had a big Family Christmas Party in December 2022, attended by all ages from babies to Grandparents, which was very enjoyable. The 2022 Nativity is recorded again for online viewing, with thanks again, as also in 2021, to all the helpers and all the participating families.

The chosen charity for collections up to June 2022 was Forth Valley Welcome. For the new session which began in September, the children have chosen to support Shelter.

Instead of a crèche, the Helen Lamb room was set up as a baby/ toddler friendly space during the service. This has been used occasionally by young families and seems to be useful for visitors.

The Thinking Allowed Group has been unable to continue with its program of events in the current period, as they are so heavily reliant on groups meeting in person. It is hoped that these events, in particular the Dunblane Cathedral Lectures, can be restarted again at some point.

The Development Fund Committee has not met during the period covered by this report. There has not been any pressing necessity, and there have been no new commitments undertaken by the Fund. There has also been some hesitation in undertaking any significant additional new commitments until a better estimate is known of the scale of work required for the Halls Development.

Some existing commitments remain outstanding as follows.

A four-year prepayment was made to ChurchDesk in February 2020 to renew our contract for Church Management Software and treated in the Accounts as a prepayment. From 2020 to 2024 the annual cost will be charged to the Development Fund. Other outstanding commitments include £1,000 for new Display Boards in the Cathedral. A sum of £300 also remains reserved for Open Studios for a community tapestry, and a Life Size Nativity Scene for the Community's Christmas Extravaganza, as does a portion of the sum allocated to the Pastoral Care Committee in 2017.

The Pastoral Care Committee provides support to needy people within the Dunblane community, for example by befriending the housebound or organising transport to hospitals and other health related activities. It has a body of volunteers supporting the pastoral work of the Clergy and District Elders. As reported in 2019, the Committee had been developing closer working arrangements with Randolph Hill, Dunblane's main Care Home. This, along with much of the Committee's work, was interrupted by the pandemic. During this period, the volunteers

### Achievements and Performance (Continued)

were able to keep in touch with those in need of support by telephone and regular contact was similarly maintained with local Care Homes. Following the worst of the pandemic, the Committee has resumed its interrupted activities.

A challenge in 2022 has been the support of displaced Ukrainians living in and around Dunblane. In conjunction with other churches, the Cathedral has offered to work with the authorities and voluntary bodies caring for them. Forth Valley Welcome, a charity supporting refugees from around the world, was given open ended access to a room in the Cathedral Halls to provide clothing and other necessities for Ukrainians in the area. Some of the Cathedral's own volunteers have been helping with this work. Between July and November 2022, almost 900 people made use of the service. Over 3,000 items of clothing and a large quantity of toiletries have been distributed. Other rooms in the Cathedral Halls have also been made available to provide English speaking lessons.

From late October 2022, rooms in the Cathedral Halls have also been made available to provide warm social and warm working spaces for those wishing to use them in view of the growing national cost of living and energy crisis. Whilst the take up has been small initially, it is expected that demand for these facilities will increase as the winter deepens. This initiative is enabled by another large body of volunteers, from both the Cathedral and other local churches, and the community in general.

A space in the Cathedral itself has also become a collection point for Start Up Stirling and Stirling Women's Aid, at which visitors and members of the congregation can leave donations of appropriate requested goods.

The Guild was able to complete their syllabus this period with only a few meetings on zoom. The programme was varied and there were visiting speakers to provide information about 2 of the Guild projects. It was also possible, for the first time since COVID started, to hold a Guild coffee morning, which was most enjoyable and appreciated by those who attended and helped.

The Guild coordinated the World Day of Prayer event in March 2022.

The Guild held 4 social meetings in May and June 2022. They were joined by members of St Mary's Mothers Union. The Guild was also invited to join them for a Jubilee Afternoon Tea. It has been lovely to share time with them. The Guild held a joint Christmas celebration with the Music and Memories team in December 2022, which was very much enjoyed by all present.



The Junior Choir of 12 members has sung at Morning Worship once a month since Christmas 2021. Before the summer break, they gave a lovely concert in the Halls. Kirstie Wilson has given considerable support and encouragement to this group in this period.

### **Achievements and Performance (Continued)**

Six new members have joined the Adult Choir. In order to support and encourage congregational singing, the Choir wishes to be more present in the Nave area, when restrictions allow, as singing in the choir stalls presents a challenge to leading congregational worship. Live choral singing tentatively resumed during the summer of 2021, with a small socially distanced choral group singing at the communion table end of the cathedral. The 2021 Carol Service showed significant musical commitment and was a truly memorable occasion. The choir sung at the 2022 Harvest Service at Kincardine in Menteith church and, in December 2022, resumed its tradition of singing Music for Christmas in St Modoc's Episcopal Church in Doune and again in Kincardine in Menteith Church.

Although Online Services are continuing at present with pre-recorded hymns and anthems, this situation cannot continue indefinitely given the workload involved. Live streaming is being investigated and will hopefully be in place as soon as possible in 2023.

There are currently two organ students, both having recently achieved impressive ABRSM results. Vacancies currently exist for up to four new students and an organ scholar. Kirstie Wilson, Choral Scholar, has made excellent progress throughout her three year term, not only in her own singing, but through her encouraging and supporting the Junior Choir, thus giving her invaluable experience and confidence in working with other singers.

A necessarily curtailed and delayed Music at Midday concert series was held in the summer of 2021, featuring international organists and recitalists. Our Director of Music also arranged a number of concerts, including a Danish cello/organ duo. A further series of Music at Midday recitals took place in the summer of 2022, followed by soup lunches again, the first time since before the pandemic.

Live concerts of the Cathedral Arts Guild have resumed on an occasional basis, these being held on Sunday afternoons, with satisfactory attendances. Performances by the All Sorts singing quartet and by Cadenza, an Edinburgh choir, were particularly well-received. Following a request from HES to not hold events with entry charges during periods when the Cathedral is open to visitors, the Arts Guild has had to rely on audience donations, with £10 per person being suggested. Nevertheless, donations seldom cover expenses.

The congregation very much appreciate hearing the Change Ringers ringing the bells full-circle once again. Ringing practices resumed in September with numerous safety precautions in place to take account of the pandemic-related restrictions. Weekly practices and ringing for Sunday services have resumed, as has ringing for weddings.

Following lifting of restrictions, the Handbell Ringer groups have started to grow in numbers as in-person rehearsals and performances resumed from August 2021, with suitable precautions. In September 2021, a "Coffee and Catch-up" day provided opportunities to try out handbell ringing, resulting in 8 new recruits. A successful Christmas concert included newer members and the Ringers also participated in the annual "Light up a Life" Christmas remembrance event held at Strathcarron Hospice. This being "Scotland's Year of Stories 2022" the summer concert in June, "Tunes with a Tale", comprised works from Scotland and the stories behind them. 'Carols and Carillons' were presented once again in December.

The financial report also reflects figures from some Cathedral organisations such as the Flower Fund, Handbell Ringers, Change Ringers and Choir whose activities are self-evident but no less appreciated contributing to the life and worship of the Cathedral and reaching out into the community.

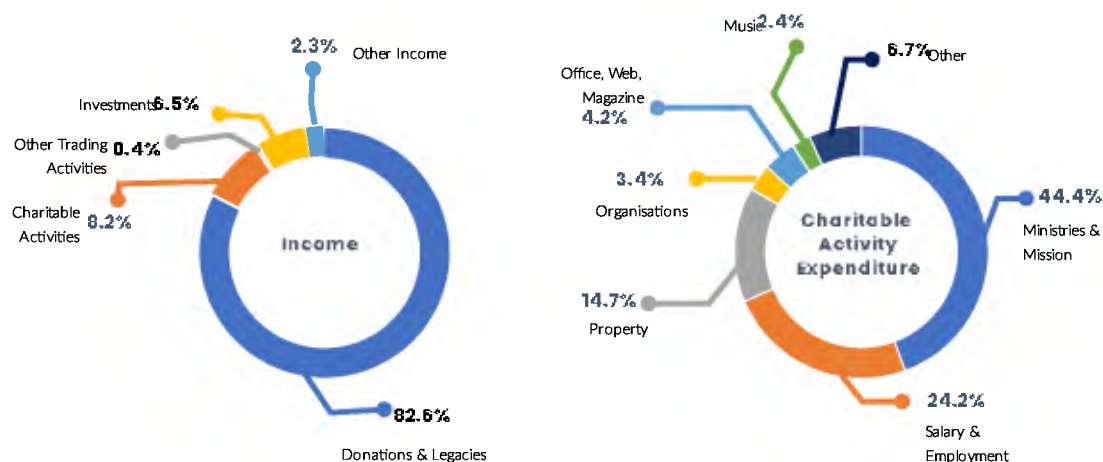
Funds have been raised through Special Collections and the activities of Cathedral organisations for a range of other charities, the full details of which are on pages 38 and 39.

## Financial Review

As outlined on page 6 above, the Stirling Presbytery Mission Plan introduced a plan for a new group of parishes centred on Dunblane, with Dunblane Cathedral working initially with the parishes of Kilmadock and Kincardine in Menteith. For many years our financial year has been different to that used by all other parishes in the Church of Scotland. The trustees decided that it would be prudent at this point to change our financial reporting date ("year-end") from 30<sup>th</sup> June to 31<sup>st</sup> December in order to simplify the administration of any future union of parishes within the new grouping. Therefore, this set of accounts covers the 18-month period from 1<sup>st</sup> July 2021 to 31<sup>st</sup> December 2022. The comparative data for the prior financial period covers from 1<sup>st</sup> July 2020 to 30<sup>th</sup> June 2021. Thus, the comparative data marked here as "2021" are not directly comparable to the figures presented for "2022".

The Statement of Financial Activities is on page 18 below. Total incoming resources for the 18 months to 31<sup>st</sup> December 2022 were £418,768 (2021: £250,653). Resources expended were lower than income at £398,197 (2021: £264,014). The higher income arose from several legacies received as detailed below. All financial commitments are currently being met.

## Income and Expenditure



The principal sources of income for Dunblane Cathedral are the regular offerings of members and adherents and associated Gift Aid where applicable. The number of members based on the roll at 31<sup>st</sup> December 2022 was 1.4% down on the previous year. Income from donations and legacies (on page 24) was significantly above the previous year at £345,915 (2021: £195,415). Donations made through open plate, organisations and other donations all rose following the recovery from COVID-19. A very significant contribution was due to four legacies that were gratefully received, all unrestricted as to use. These were £2,000 from the estate of Elizabeth Turnbull Stewart, £12,085 from the estate of Miss Rosemary Rennie, £1,000 from the estate of Lady Margaret Dorothea Stirling-Aird and £35,952 from the estate of Alan Lewis Price. Income from charitable activities (on page 25) was £34,444 (2021: £3,614). The rise was also attributable to recovery following COVID-19 and was most notable in use of premises, operation of organisations and wedding income. Other income was reduced to £9,747 (2021: £34,333) due to the ending in September 2021 of grants from the Government Coronavirus Job Retention Scheme.

The largest item of resources expended (on page 28 and 29) was the contribution to the Church of Scotland for Ministries and Mission at £174,468 (2021: £115,739). Salary and employment costs were £95,195 (2021: £56,906) as staff returned to normal working, although

### Financial Review (Continued)

the administrator post remained vacant. Property costs returned to more normal levels at £57,806 (2021: £46,966).

The General Fund balance increased by over £39,000 and the Fabric Fund by just under £3,000 as listed on page 36. As noted above, the General Fund benefitted from the receipt of several legacies, most arriving in the second half of 2022. It has not yet been decided what these will be used for, and they are currently held in the General Fund.

### Investment Policy and Performance

The majority of investments (81%) are held through a professional investment manager on a discretionary basis. The account is managed with an objective to achieve a balance of income and growth and a medium/low approach to risk. The remaining investments are held in the Church of Scotland Investors Trust Growth Fund. This fund is professionally managed, largely equity-based and aims to provide capital growth with a growing income.

The market value of all investments at 31<sup>st</sup> December 2022 was £569,770 (2021: £625,338), see Note 10 pages 32 to 33. Investment values fell again after having recovered strongly in 2021 from a low in 2020. During 2022 the return on investments, except those in the Investors Trust Growth Fund, was -6.4%. This compares with our benchmark return of -9.3% for the ARC Sterling Charities Balanced Asset Index. The return for the Church of Scotland Investors Trust Growth Fund was -4.8% over the past 12 months, compared to a benchmark of -5.1%.

### Risk Management

The Trustees have reassessed the principal risks facing the charity and reviewed and updated plans to minimise these risks. The ageing profile of the Congregation continues as a concern. Health and Safety policy has been reviewed following reduction in the risks from COVID-19. Risks related to IT and data protection have been reviewed and mitigation measures in place are judged to be acceptable. Measures are in place for areas with significant risk such as health and safety, safeguarding and employment law.

### Reserves Policy

The Trustees maintain financial reserves for a number of purposes as detailed below. Funds are categorised as Unrestricted, Restricted or Endowment as detailed in Note 1 to the accounts. Endowment funds are invested in full whereas other funds are either invested or held on deposit or as cash depending upon the projected timescale for use.

The Charity Trustees have considered the reserves required and set a policy to hold reserves in unrestricted funds equalling at least 25% of General Fund annual expenditure. At the year-end just over £173,000 (2021: £130,000) of cash and investments were held in unrestricted funds. This represents about 80% (2021: 64%) of General Fund annual expenditure. This is significantly higher than the set minimum, but the figure has been increased by close to £50,000 of legacies that were received in the second half of 2022 and for which a use has yet to be decided.

### Fund Details

The details of balances, income, expenditure, transfers and revaluations for the 18 month period to 31<sup>st</sup> December 2022 are shown in Note 16 on page 36. The purpose of each Fund is listed on page 37. Highlights for selected funds are given below.

## Dunblane Cathedral Trustees' Annual Report 18 Months to 31 December 2022

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### Fund Details (continued)

#### Unrestricted Funds

As at 31 December 2022, the Cathedral held unrestricted funds of £184,430 (2021: £143,374).

**General Fund** **Balance at 31 December 2022: £108,647 (2021: £69,194)**

Ongoing general expenditure is funded from the General Fund by congregational offerings, together with other ordinary general income. The fund balance has increased by £39,453 (2021: £11,311). The balance includes legacies totalling £51,037 referred to above. Excluding legacies, the underlying result for the fund was a deficit of £11,584, almost balancing the surplus achieved in 2021 of £11,311. The General Fund was supported by £4,267 (2021: £2,967) transferred from the General Endowment Fund, and £15,000 (2021: £18,000) was transferred out to the Fabric Fund.

**Fabric Fund** **Balance at 31 December 2022: £22,662 (2021: £19,867)**

Fabric expenditure was £14,316 (2021: £27,986) during the period. This included £9,079 for work to treat an outbreak of dry and wet rot in the Cathedral Halls building. The fund was supported by transfers of £15,000 and £1,382 from the General and Fabric Endowment Funds respectively.

#### Restricted Funds

As at 31 December 2022 the Cathedral held Restricted Funds of £388,281 (2021: £436,306).

**Development Fund.** **Balance at 31 December 2022: £170,277 (2021: £183,310)**

Under the heading of Project Renew (see page 6 above), the Halls Development Group have been authorised to develop proposals for reordering the interior of the Cathedral Halls. This falls under the purposes of the Development Fund and £6,671 (2021: £0) has been spent on costs for initial surveys and architect fees. Ongoing website costs were £2,375 (2021: £1,580).

**Organ Fund** **Balance at 31 December 2022: £58,012 (2021: £64,009)**  
£3,243 (2021: £1,476) was expended during the year for tuning and maintenance of the organ. Costs for insurance of the organ were £1,060 (2021: £629). Net investment income was £2,319 (2021: £1,417) and £2,000 of investments were realised during the period.

**The Isobel Stanley Fund** **Balance at 31 December 2022: £135,165 (2021: £159,173)**

Expenditure included a contribution of £16,241 (2021: £10,180) towards the salary of the Director of Music and deputy, £1,275 (2021: £875) for Organ Studentships, £500 (2021: £1,000) for the Choral Scholarship and £306 (2021: £304) for other Music and Choir expenses. Recital costs were £4,481 (2021: £1,400), offset by £3,479 (2021: £0) of income at the recitals. Sales of CDs were £627 (2021: £473). Net investment income was £5,540 (2021: £3,493) and £15,000 of investments were realised during the period.

#### Endowment Funds

As at 31 December 2022 the Cathedral held Endowment Funds of £188,157 (2021: £199,128).

The annual income from the General Endowment, Fabric Endowment and Benevolent Capital Funds is used to supplement the income of the General, Fabric and Benevolent Funds respectively.

### Other Organisations

The majority of the organisations that form part of Dunblane Cathedral are listed in Note 16. There are three further organisations. Dunblane Cathedral Arts Guild operates as a separate Charity under OSCR registration SC018027. Consolidated accounts have not been prepared because the joint income is less than £500,000. The Bowling Club and Badminton Club have small incomes and have not been incorporated on the basis that they are not material.

### **Statement of Trustees' Responsibilities**

The Trustees are responsible for preparing the Trustees' Report and the 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 Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- 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 material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the provisions of the charity's constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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 of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees and signed on their behalf:

Ronald F A Wright  
Session Clerk

\_\_\_\_\_ 2023.



**Independent Examiner's Report to the Kirk Session of Dunblane Cathedral**

I report on the accounts of Dunblane Cathedral for the 18 Month period ended 31 December 2022 which are set out on pages 18 to 39, below.

**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) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

**Basis of independent examiner's statement**

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

**Independent examiner's statement**

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

- 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 9 of the 2006 Accounts Regulations (as amended)

have not been met, or

- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Grant Thomson CA  
Independent Examiner  
The A9 Partnership Ltd., Abercorn School,  
Newton, Broxburn, West Lothian  
EH52 6PZ

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2023.

## Statement of Financial Activities for 18 Months to 31 December 2022

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total Funds</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total funds</b>
	<b>2022</b>	<b>2022</b>	<b>2022</b>	<b>2022</b>	<b>2021</b>	<b>2021</b>	<b>2021</b>	<b>2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Income and endowments from:</b>								
(Note 2)								
Donations and legacies	344,553	1,362	-	<b>345,915</b>	194,608	807	-	195,415
Charitable activities	21,432	13,012	-	<b>34,444</b>	1,629	1,985	-	3,614
Other trading activities	-	1,590	-	<b>1,590</b>	-	-	-	-
Investments	2,579	17,379	7,114	<b>27,072</b>	1,540	10,868	4,883	17,291
Other	9,717	30	-	<b>9,747</b>	34,333	-	-	34,333
<b>Total income</b>	<b>378,281</b>	<b>33,373</b>	<b>7,114</b>	<b>418,768</b>	<b>232,110</b>	<b>13,660</b>	<b>4,883</b>	<b>250,653</b>
<b>Expenditure on:</b>								
(Note 3)								
Raising funds	703	3,760	867	<b>5,330</b>	290	2,567	540	3,397
Charitable activities	338,728	54,139	-	<b>392,867</b>	232,358	28,259	-	260,617
<b>Total expenditure</b>	<b>339,431</b>	<b>57,899</b>	<b>867</b>	<b>398,197</b>	<b>232,648</b>	<b>30,826</b>	<b>540</b>	<b>264,014</b>

Statement of Financial Activities continued on next page/....

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**Statement of Financial Activities for 18 Months to 31 December 2022 (continued)**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total Funds</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total funds</b>
	<b>2022</b>	<b>2022</b>	<b>2022</b>	<b>2022</b>	<b>2021</b>	<b>2021</b>	<b>2021</b>	<b>2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Net income/(expenditure) before gains and losses on investments</b>	38,850	(24,526)	6,247	<b>20,571</b>	(538)	(17,166)	4,343	(13,361)
Net gains/(losses) on investments	(3,302)	(24,178)	(11,031)	<b>(38,511)</b>	5,207	39,314	19,029	63,550
<b>Net income/(expenditure)</b>	<b>35,548</b>	<b>(48,704)</b>	<b>(4,784)</b>	<b>(17,940)</b>	<b>4,669</b>	<b>22,148</b>	<b>23,372</b>	<b>50,189</b>
Transfer between funds	5,508	679	(6,187)	-	4,010	431	(4,441)	-
<b>Net movement in funds</b>	<b>41,056</b>	<b>(48,025)</b>	<b>(10,971)</b>	<b>(17,940)</b>	<b>8,679</b>	<b>22,579</b>	<b>18,931</b>	<b>50,189</b>
<b>Reconciliation of funds:</b>								
Total funds brought forward	143,374	436,306	199,128	<b>778,808</b>	134,695	413,727	180,197	728,619
Total funds carried forward	184,430	388,281	188,157	<b>760,868</b>	143,374	436,306	199,128	778,808

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**Balance Sheet as at 31 December 2022**

	2022	2022	2021	2021
	£	£	£	£
<b>Fixed Assets</b>				
Tangible assets (Note 9)	12,655		12,655	
Investments (Note 10)	569,770		625,338	
Total fixed assets		<b>582,425</b>		637,993
<b>Current assets</b>				
Debtors (Note 12)	24,247		13,627	
Stocks and Work in Progress (Note 11)	2,377		2,956	
Cash at bank and on deposit	161,988		129,823	
	<b>188,612</b>		146,406	
<b>Creditors: Amounts falling due within one year (Note 13)</b>	<b>(10,169)</b>		(5,591)	
<b>Net current assets</b>		<b>178,443</b>		140,815
<b>Total assets less current liabilities</b>		<b>760,868</b>		778,808
<b>NET ASSETS</b>		<b>760,868</b>		778,808
<b>The funds of the Cathedral</b>				
Unrestricted funds (Note 16)		184,430		143,374
Restricted funds (Note 16)		388,281		436,306
Endowment funds (Note 16)		188,157		199,128
<b>TOTAL FUNDS</b>		<b>760,868</b>		778,808

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**Statement of Cash Flows**

	<b>Total Funds 2022 £</b>	<b>Total Funds 2021 £</b>
<b>Net Cash used in Operating Activities (Note 15)</b>	<b>(11,964)</b>	<b>(32,780)</b>
<b>Cash Flows from Investing Activities:</b>		
Income from Investments (Note 2)	<b>27,072</b>	17,291
Investments Purchased (Note 10)	<b>(105,372)</b>	(110,481)
Equipment Purchased (Note 9)	-	-
Proceeds from Sale of Investments (Note 10)	<b>122,429</b>	125,553
<b>Net Cash provided by Investing Activities</b>	<b>44,129</b>	<b>32,363</b>
Change in Cash and Cash Equivalent in the year	<b>32,165</b>	(417)
Cash and Cash Equivalent Brought Forward	<b>129,823</b>	130,240
<b>Cash and Cash Equivalent Carried Forward</b>	<b>161,988</b>	129,823

The accounts were approved by the Trustees on 28 May 2023.

For and on behalf of the Trustees:

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Ronald F A Wright, Session Clerk

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Christopher J Frye, Finance Convener

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**Notes to the Accounts for 18 Months to 31 December 2022****1. Accounting policies**

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

***Basis of Accounting***

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with “Charities SORP (FRS102) (second edition – October 2019) Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102)”, “FRS102 The Financial Reporting Standard applicable in the UK and Republic of Ireland, January 2022”, “The Charities and Trustee Investment (Scotland) Act 2005” and “The Charities Accounts (Scotland) Regulations 2006” (as amended).

Dunblane Cathedral Church of Scotland constitutes a public benefit entity as defined by FRS 102.

The Trustees consider that there are no material uncertainties that would lead them to question the Charity’s ability to continue as a going concern.

The financial statements are prepared in sterling, which is the functional currency of the entity and the amounts reported are rounded to the nearest £1.

***Financial Reporting Period***

These accounts cover the 18 month period from 1<sup>st</sup> July 2021 to 31<sup>st</sup> December 2022. The reporting date (year-end) has been moved from 30<sup>th</sup> June to 31<sup>st</sup> December in order to harmonise this policy with other congregations and the central offices of the Church of Scotland. The comparative data for the prior financial period cover from 1<sup>st</sup> July 2020 to 30<sup>th</sup> June 2021. Thus, the comparative data marked here as “2021” are not directly comparable to the figures presented for “2022”.

***Funds***

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

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 specific purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the Trustees’ discretion to apply the fund.

Restricted funds are 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.

Endowment funds are funds that have been given on the condition that the original capital sum is not reduced. The income generated is used for the purpose defined in accordance with the objects of the charity.

***Incoming resources***

All donations, gifts and legacies are recognised as Incoming Resources within either unrestricted, restricted or endowment funds according to the terms under which the income is received. The income is only recognised when the charity is entitled to control the economic benefits expected to flow from the income, it is probable such benefits will be received and the income can be measured reliably along with any costs to complete the transaction.

***Donated goods, facilities and services***

Donated goods, facilities and services are recognised as income when the charity is entitled to control the economic benefits expected to flow from them, when it is probable that such benefits will be received, and the fair value of the donated item can be measured reliably.

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**Notes to the Accounts for 18 Months to 31 December 2022 (continued)**

In accordance with the Charities SORP (FRS 102) the general volunteer time of congregation members is not recognised. On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised as expenditure in the period of receipt.

***Volunteers***

In common with all congregations of the Church of Scotland the congregation benefits from the contribution made by volunteers who give their time and talents willingly for the benefit of the Church. The areas of 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.

***Resources expended***

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT.

***Tangible fixed assets***

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets such as the manse, vested in the Church of Scotland General Trustees and Dunblane Cathedral, which is in the care of Historic Environment Scotland. No consideration is payable for the use of these assets.

Expenditure incurred on the repair and maintenance of the manse is charged as resources expended in the statement of financial activities in the period in which the liability arises. Included within the balance sheet are two properties. The estimated residual value at the end of the estimated useful economic lives of these properties exceeds their historic cost, and consequently no depreciation charge has been made.

All tangible fixed assets costing in excess of £1,000 and having a value to the charity greater than a year are capitalised. Items are depreciated over a period of four years from the month of purchase.

***Stocks***

Stocks are stated at the lower of cost and estimated selling price less costs to complete and sell. Cost comprises direct materials and, where applicable, direct labour costs and those overheads that have been incurred in bringing the stocks to their present location and condition.

Stocks held for distribution at no or nominal consideration are measured at the lower of cost and replacement cost, adjusted where applicable for any loss of service potential.

***Debtors***

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

***Taxation***

Dunblane Cathedral is recognised as a charity for the purposes of applicable tax legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT.

***Investments***

The charity only has basic financial instruments. Investments are a form of basic financial instruments and are initially recognised at their transaction value and subsequently measured at their fair value as at the balance sheet date using the closing quoted market price. Cash held pending investment is reported with investments. The statement of financial activities includes the net gains and losses arising on revaluation and disposals throughout the year.

## Notes to the Accounts for 18 Months to 31 December 2022 (Continued)

## 2. Income

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds
	2022	2022	2022	2022	2021	2021	2021	2021
	£	£	£	£	£	£	£	£
<b>Donations and legacies</b>								
Non Gift Aid Offerings	14,309	-	-	<b>14,309</b>	9,107	-	-	9,107
Gift Aid Offerings	205,617	-	-	<b>205,617</b>	143,628	255	-	143,883
Tax Recovered	54,000	16	-	<b>54,016</b>	35,943	64	-	36,007
Open plate	6,945	-	-	<b>6,945</b>	978	-	-	978
Congregational organisations	1,493	132	-	<b>1,625</b>	690	156	-	846
Donations	7,659	1,214	-	<b>8,873</b>	1,005	82	-	1,087
Miscellaneous donations	1,662	-	-	<b>1,662</b>	-	-	-	-
Thank offerings	571	-	-	<b>571</b>	187	-	-	187
Weddings and funerals	1,260	-	-	<b>1,260</b>	2,070	50	-	2,120
Legacies and gifts	51,037	-	-	<b>51,037</b>	1,000	-	-	1,000
Grant Income (Non Performance Related)	-	-	-	-	-	200	-	200
	<b>344,553</b>	<b>1,362</b>	<b>-</b>	<b>345,915</b>	<b>194,608</b>	<b>807</b>	<b>-</b>	<b>195,415</b>



## Notes to the Accounts 18 Months to 31 December 2022

## Note 2 (continued)

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total Funds</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total Funds</b>
	<b>2022</b>	<b>2022</b>	<b>2022</b>	<b>2022</b>	<b>2021</b>	<b>2021</b>	<b>2021</b>	<b>2021</b>
<b>Charitable activities</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Use of premises	13,994	-	-	<b>13,994</b>	1,332	-	-	1,332
Lunch Club	-	-	-	-	-	-	-	-
Life and Work	234	-	-	<b>234</b>	147	-	-	147
Photocopying and postage	94	-	-	<b>94</b>	-	-	-	-
Organisations:								
Recital and CD Income	-	4,106	-	<b>4,106</b>	-	473	-	473
Membership fees	-	2,644	-	<b>2,644</b>	-	1,392	-	1,392
Organisation activity	550	1,897	-	<b>2,447</b>	150	-	-	150
Grant Income (Performance related)	-	1,375	-	<b>1,375</b>	-	-	-	-
Weddings and funerals income	6,560	2,990	-	<b>9,550</b>	-	120	-	120
	<b>21,432</b>	<b>13,012</b>	<b>-</b>	<b>34,444</b>	<b>1,629</b>	<b>1,985</b>	<b>-</b>	<b>3,614</b>
	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total Funds</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total Funds</b>
	<b>2022</b>	<b>2022</b>	<b>2022</b>	<b>2022</b>	<b>2021</b>	<b>2021</b>	<b>2021</b>	<b>2021</b>
<b>Other trading activities</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Fundraising	-	1,590	-	<b>1,590</b>	-	-	-	-
	<b>-</b>	<b>1,590</b>	<b>-</b>	<b>1,590</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

## Notes to the Accounts 18 Months to 31 December 2022

## Note 2 (continued)

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total Funds</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total Funds</b>
	<b>2022</b>	<b>2022</b>	<b>2022</b>	<b>2022</b>	<b>2021</b>	<b>2021</b>	<b>2021</b>	<b>2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Investments</b>								
Investment Income	2,271	17,251	7,114	<b>26,636</b>	1,421	10,776	4,882	17,079
Bank and Deposit Interest	308	128	-	<b>436</b>	119	92	1	212
	<b>2,579</b>	<b>17,379</b>	<b>7,114</b>	<b>27,072</b>	<b>1,540</b>	<b>10,868</b>	<b>4,883</b>	<b>17,291</b>
	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total Funds</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total Funds</b>
	<b>2022</b>	<b>2022</b>	<b>2022</b>	<b>2022</b>	<b>2021</b>	<b>2021</b>	<b>2021</b>	<b>2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Other</b>								
Miscellaneous Income	9,717	30	-	<b>9,747</b>	33,902	-	-	33,902
Insurance Claim	-	-	-	<b>-</b>	431	-	-	431
	<b>9,717</b>	<b>30</b>	<b>-</b>	<b>9,747</b>	<b>34,333</b>	<b>-</b>	<b>-</b>	<b>34,333</b>

£ 9,657.03 (2021, £33,752) of the Unrestricted Other Income was the Coronavirus Job Retention Scheme Grant received from Her Majesty's Revenue and Customs. The Coronavirus Job Retention Scheme ended in September 2021.

Notes to the Accounts for 18 Months to 31 December 2022 (Continued)

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## Notes to the Accounts for 18 Months to 31 December 2022 (Continued)

## 3. Resources expended

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds
	2022	2022	2022	2022	2021	2021	2021	2021
	£	£	£	£	£	£	£	£
<b>Raising funds</b>								
Fundraising expenditure	204	374	-	578	27	366	-	393
Investment costs	499	3,386	867	4,752	263	2,201	540	3,004
	703	3,760	867	5,330	290	2,567	540	3,397

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds
	2022	2022	2022	2022	2021	2021	2021	2021
	£	£	£	£	£	£	£	£
<b>Charitable activities</b>								
Salary and Employment (Note 5)	76,740	18,455	-	95,195	45,249	11,657	-	56,906
Pulpit Supply	158	-	-	158	-	-	-	-
Ministries and Mission	174,468	-	-	174,468	115,739	-	-	115,739
Ministers' Travel	1,760	-	-	1,760	2,560	-	-	2,560
Property	51,069	6,737	-	57,806	46,966	-	-	46,966
Communications	5,058	2,374	-	7,432	4,040	1,609	-	5,649
Children and young people	511	-	-	511	569	-	-	569
Presbytery and Dunblane Churches Together	1,998	-	-	1,998	1,954	-	-	1,954

Charitable Activities continued on next page/.....

## Notes to the Accounts 18 Months to 31 December 2022

## Note 3 (continued)

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds
	2022	2022	2022	2022	2021	2021	2021	2021
	£	£	£	£	£	£	£	£
<b>Charitable activities</b>								
Office expenses	8,921	30	-	<b>8,951</b>	4,768	-	-	4,768
Insurance and Security	8,640	1,243	-	<b>9,883</b>	5,092	798	-	5,890
Organ Studentships and Cool Music	-	1,750	-	<b>1,750</b>	-	2,750	-	2,750
Music and Choir	-	2,236	-	<b>2,236</b>	-	414	-	414
Training	-	-	-	-	-	-	-	-
Life and Work	180	-	-	<b>180</b>	462	-	-	462
Depreciation	-	-	-	-	-	3,930	-	3,930
Local Worship and Outreach	3,561	424	-	<b>3,985</b>	847	-	-	847
Church Organisations	806	12,657	-	<b>13,463</b>	-	4,103	-	4,103
Miscellaneous	2,167	30	-	<b>2,197</b>	1,047	-	-	1,047
Lunch Club	-	-	-	-	-	-	-	-
Recital and CD Costs (Note 11)	-	7,160	-	<b>7,160</b>	-	1,962	-	1,962
Shared Resources	440	236	-	<b>676</b>	1,206	-	-	1,206
Independent Examiner Fee	1,680	-	-	<b>1,680</b>	1,650	-	-	1,650
Grants to individuals	-	-	-	-	-	120	-	120
Grants to organisations	571	807	-	<b>1,378</b>	209	916	-	1,125
	<b>338,728</b>	<b>54,139</b>	<b>-</b>	<b>392,867</b>	<b>232,358</b>	<b>28,259</b>	<b>-</b>	<b>260,617</b>

Support costs have not been separately identified as the Trustees consider there is only one charitable activity. Therefore, support costs relate wholly to that activity and have not been separately identified.

**Notes to the Accounts for 18 Months to 31 December 2022 (continued)****4. Grant Making Activities**

The Guild donated £125 (2021: £100) from their own funds to the Dunblane-Likhubula Partnership, £31 (2021: £13) to Friends of Vellore, £200 (2021: £96) to the Church of Scotland Guild Projects and £200 to the Church of Scotland Ukraine Appeal. In the case of Friends of Vellore and the Church of Scotland Guild Projects, the donations were top ups to the Collections for Others, see Note 17, below.

The Isobel Stanley Fund made grants of £233 to the Boys Brigade in support of their 2021 Music Week and £574 to the Boys Brigade as a contribution to the refurbishment of their Timpani.

**5. Staff costs and numbers**

	2022 £	2021 £
Salaries and wages	93,671	55,967
Employer's contribution to defined contribution pension schemes	1,524	939
Social security costs (i.e. costs net of 'Employment Allowance')	-	-
Total	<u>95,195</u>	<u>56,906</u>

The average number of employees during the year calculated on the basis of headcount was as follows:

	2022 No.	2021 No.
Administration	0	0
Music staff	2	2
Premises maintenance	3	3
Total	<u>5</u>	<u>5</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. At 31 December 2022 the minimum stipend was £28,700 (2021: £28,137) and the maximum stipend (in 5<sup>th</sup> and subsequent years of service) £35,269 (2021: £34,577). There were no persons with annual emoluments of £60,000 or over.

**6. Defined Contribution Pension Plan**

The workplace pension scheme with automatic enrolment, which began on 1 March 2016, was maintained throughout the year. Employer contributions totalling £1,524 (2021: £939) were paid in.

**Notes to the Accounts for 18 Months to 31 December 2022 (continued)****7. Trustee remuneration and related party transactions**

Rev Colin Renwick received travelling expenses of £1,440 (2021: £1,360). £6,847 (2021: £4,196) was paid in council tax and £1,899 (2021: £816) in telephone bills for the Cathedral Manse that was occupied by Mr Renwick.

Mr D Macdonald, a member of the Kirk Session, received £879 (2021: £182) in respect of his services as Deputy Organist. Mr D Jamieson, also a member of Kirk Session received £13,903 (2021: £5,763) in respect of his services as Assistant Hallkeeper.

Mr M Wilson, a member of the Kirk Session, received fees of £4,200 (2021: £3,000) as Music Director of the Handbell Ringers.

No other Trustee received remuneration in respect of their service as a Trustee or was reimbursed for personal expenditure during the year.

The Trustees and close members of their families donated £84,390 (2021: £61,905) to the charity. Gift Aid tax recovery associated with these donations was £20,791 (2021: £15,054). The figures were obtained from records of donations made by Trustees through the recording of formal offerings. They do not include any donations made by other means such as unidentified cash donations, or any donations from family members where an identification of relationship was not readily available e.g. family members with different surnames.

**8. Independent Examiner's fee**

Fees paid to the Independent Examiner include £1,400 plus VAT (2021: £1,375 plus VAT) for the Independent Examination, £970 plus VAT (2021: £600 plus VAT) for payroll services and £378 plus VAT (2021: £0) for pensions administration.

**9. Tangible Fixed Assets**

<b>Cost</b>	<b>Property £</b>	<b>Equipment £</b>	<b>Total £</b>
As at 1 July 2021	7,655	78,440	<b>86,095</b>
Additions	-	-	-
Disposals	-	(1,034)	(1,034)
As at 31 December 2022	7,655	77,406	<b>85,061</b>
<b>Aggregate Depreciation</b>			
As at 1 July 2021	-	73,440	<b>73,440</b>
Depreciation on disposals	-	(1,034)	(1,034)
As at 31 December 2022	-	72,406	<b>72,406</b>
<b>Net Book Value</b>			
As at 31 December 2022	7,655	5,000	<b>12,655</b>
As at 1 July 2021	7,655	5,000	<b>12,655</b>

**Notes to the Accounts for 18 Months to 31 December 2022 (continued)**

Property cost includes £800 and £6,855 in relation to the Cathedral Halls and Cross Cottage respectively. In the opinion of the Trustees, the above historic value is significantly less than the current market value of these properties.

Included within equipment is a silver communion cup valued at £5,000 which was gifted to the congregation in 2018. This is not depreciated as the Trustees believe the residual value of the cup at least equals the current carrying values, therefore any depreciation would be nil.

Computer equipment to the net value £0 and original cost of £1,034 has been disposed of. This value has been removed from the figures for "Equipment" in the table above.

**10. Investments**

	£
Market valuation at 1 July 2021	625,338
Acquisitions at cost	105,372
Disposal proceeds	(122,429)
Net gain/(loss) on revaluation	(38,511)
Market value at 31 December 2022	<u>569,770</u>

<b>Notional split by fund</b>	£
General	6,047
General Endowment	128,408
Fabric Endowment	40,159
Benevolent Capital	19,381
Organ	56,838
Development	151,871
Isobel Stanley	124,565
Dunblane Cathedral Trust	42,501
<b>Total</b>	<u>569,770</u>

The carrying amount for each category of financial instruments is as follows:

	2022 £	2021 £
<b>Financial assets</b>		
Financial assets measured at fair value	569,770	625,338
	<u>569,770</u>	<u>625,338</u>

The total amount of income credited to the Statement of Financial Activities in respect of financial assets amounts to £27,072 (2021: £17,291). The total net gains (losses) arising from sales and revaluations of the above financial assets credited to the Statement of Financial Activities amounts to (£38,511) (2021: £63,550).



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**Notes to the Accounts for 18 Months to 31 December 2022**
**Note 10 (continued)**

<b>The following investments are held:</b>	<b>Market Value as at 31 Dec. 2022</b>
<b>Listed Investments</b>	<b>£</b>
Aberforth smaller companies	9,717
City of London Investment Trust	20,217
M&G Investment Management Charifund	29,390
M&G investment management corporate	22,968
Schroder all maturities UK corporate	16,579
Schroders Oriental	19,184
J.O. Hambro Capital Man. UK Equite Income Y GBP	21,182
Blackrock North American Inc. Trust PLC	23,765
GEMCAP AHFM Defined Returns Fd Class 1 Sterling	16,823
Greencoat UK Wind PLC Ord 1p	25,186
Lindsell Train LTD Global Equity D NAV	14,332
Finsbury Growth and Income Trst ORD GBP0.25	14,753
Invesco Physical Markets - Secured Gold Lkd NTS 31/12/2100 GBP	17,513
TR Property Invest Trst Ord GBP0.25	6,568
Bankers Investment Trust (after 10:1 dilution)	9,727
JPM Global Macro Opportunities C Inc	20,163
Ninety One Diversified Income J2 Inc	18,222
Schroder US Equity Income Maximiser L Inc	24,810
Liontrust Frund Partners LLP Monthly income Bond B Gross Inc	16,011
Vanguard Ivest Ser. US Gov Bond Index Hdg Acc	12,537
JPM Global Emerg Mkts Income Trst PLC Ord GBP0.01	10,901
Man Asset Mangmt Ireland Ltd GLOG Alpha Select Alternative GBP ACC	16,289
Blackrock Fund Mgrs Ltd Continental European Income D units	9,645
M&G Securities Ltd optimal Income Sterling I	9,232
Polar Capital Global Financials TR ORD GBP0.05	10,933
Impaxd Enviro Mkts Ord GBP0.10	9,649
UK Govt 0.125% BDS 31/01/2024	14,909
UK Govt 0.125% BDS 31/01/2025	19,183
Church of Scotland Growth Fund	106,720
Cash held pending Investment	2,662
<b>Total</b>	<b>569,770</b>

**Notes to the Accounts for 18 Months to 31 December 2022 (continued)****11. Stocks**

In the 2020 2021 Financial Year, the Music Committee funded production and publishing of "Hymne til Ærø", a Compact Disc (CD) to mark the 30th Anniversary (in 2021) of the Flentrop Organ in the Cathedral.

CDs that had not been sold at the year-end are held as Stocks. A single CD has been valued at the cost of production and publishing divided by the number of CDs acquired. This cost does not include the cost of the recording session, which was funded in the year ended 30 June 2021 from a legacy. The total Stock Value is therefore the value of a single CD multiplied by the number of unsold CDs. There have been no charges for impairment and no stocks are pledged as security for liabilities.

<b>Stocks</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Opening Balance	<b>2,956</b>	-
Production and Publishing Costs	-	3,509
Cost of Compact Discs Distributed	<b>(579)</b>	<b>(553)</b>
Closing Value of Stock	<b>2,377</b>	<b>2,956</b>

**12. Debtors.**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Gift aid tax recoverable	<b>20,286</b>	8,792
Accrued interest from Investments	<b>30</b>	-
Prepayments and Accrued Income	<b>2,752</b>	4,365
Other debtors	<b>1,179</b>	470
	<b>24,247</b>	<b>13,627</b>

Gift Aid tax recoverable has risen due to a delay in updating our database of claimants and claims. A new Gift Aid Registrar has been appointed and it is anticipated that claims will be updated during 2023.

**13. Creditors: Amounts falling due within one year**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
PAYE and National Insurance Contributions	<b>2,087</b>	1,328
Accruals and other creditors	<b>8,082</b>	4,263
	<b>10,169</b>	<b>5,591</b>

## Notes to the Accounts for 18 Months to 31 December 2022 (continued)

## 14. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Agency Collections £	Total funds 2022 £
Fixed Assets	12,655	-	-	-	<b>12,655</b>
Investments	48,548	333,274	187,948	-	<b>569,770</b>
Current Assets	129,977	56,740	209	1,686	<b>188,612</b>
Current Liabilities	(6,750)	(1,733)	-	(1,686)	<b>(10,169)</b>
	<b>184,430</b>	<b>388,281</b>	<b>188,157</b>	<b>-</b>	<b>760,868</b>

## 15. Analysis of Cash Flow and Debt

## Reconciliation of net movement in funds to net cash flow from operating activities

	2022 £	2021 £
Net movement in funds (See table on page 19)	<b>(17,940)</b>	50,189
Add Back Depreciation Charge (Note 9)	-	3,930
Deduct Income from Investments (Note 2)	<b>(27,072)</b>	(17,291)
Deduct gains/ add back losses on Investment (note 10)	<b>38,511</b>	(63,550)
Decrease (increase) in Stocks (Note 11)	<b>579</b>	(2,956)
Decrease (increase) in Debtors (Note 12)	<b>(10,620)</b>	(1,191)
Increase (decrease) in Creditors (Note 13)	<b>4,578</b>	(1,911)
<b>Net Cash used in Operating Activities</b>	<b>(11,964)</b>	<b>(32,780)</b>

The Charities SORP (FRS102) (second edition – October 2019), section 14 requires charities to provide analyses of:

- Cash and Cash Equivalents.
- Changes in Net debt which consists of the borrowings of a charity, any related derivatives, and obligations under finance leases, less any cash and cash equivalents.

No Cash Equivalents are held. All Cash is held in Bank Accounts or Deposits,

Since there are no borrowings or finance leases, there is no Net Debt. The only financial obligations outstanding are Creditors; movements in Creditors are shown in Note 13 on page 34 above.

## Notes to the Accounts for 18 Months to 31 December 2022 (continued)

## 16. Movements in Funds

	At 1 July 2021	Incoming Resources	Outgoing Resources	Transfers	Investment Revaluatio n	At 31 Dec 2022
	£	£	£	£	£	£
<b>Unrestricted Funds</b>						
General	69,194	372,025	(322,165)	(10,116)	(291)	<b>108,647</b>
Fabric	19,867	729	(14,316)	16,382	-	<b>22,662</b>
Cockburn Lounge	219	1,262	(101)	(1,050)	-	<b>330</b>
Dunblane Cathedral Trust	52,991	2,109	(422)	-	(3,011)	<b>51,667</b>
Luncheon	96	-	-	-	-	<b>96</b>
Guild	957	2,156	(1,916)	(208)	-	<b>989</b>
Sunday School General	50	-	(511)	500	-	<b>39</b>
	<b>143,374</b>	<b>378,281</b>	<b>(339,431)</b>	<b>5,508</b>	<b>(3,302)</b>	<b>184,430</b>
<b>Restricted Funds</b>						
Organ	64,009	2,982	(4,886)	-	(4,093)	<b>58,012</b>
Jean Allardice	5,325	28	(941)	-	-	<b>4,412</b>
Development	183,310	8,413	(10,686)	-	(10,760)	<b>170,277</b>
Isobel Stanley	159,173	10,942	(25,625)	-	(9,325)	<b>135,165</b>
Benevolent	5,698	24	-	538	-	<b>6,260</b>
Flower Fund	1,728	383	(342)	-	-	<b>1,769</b>
Handbell Ringers	6,104	7,538	(10,044)	-	-	<b>3,598</b>
Choir	8,824	1,670	(4,598)	21	-	<b>5,917</b>
Change Ringers	2,135	1,393	(777)	120	-	<b>2,871</b>
	<b>436,306</b>	<b>33,373</b>	<b>(57,899)</b>	<b>679</b>	<b>(24,178)</b>	<b>388,281</b>
<b>Endowment Funds</b>						
General Endowment	136,134	4,939	(628)	(4,267)	(7,618)	<b>128,560</b>
Fabric Endowment	42,680	1,637	(239)	(1,382)	(2,480)	<b>40,216</b>
Benevolent Capital	20,314	538	-	(538)	(933)	<b>19,381</b>
	<b>199,128</b>	<b>7,114</b>	<b>(867)</b>	<b>(6,187)</b>	<b>(11,031)</b>	<b>188,157</b>
<b>Total Funds</b>	<b>778,808</b>	<b>418,768</b>	<b>(398,197)</b>	<b>-</b>	<b>(38,511)</b>	<b>760,868</b>

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**Notes to the Accounts for 18 Months to 31 December 2022 (continued)****Purposes of Designated Unrestricted Funds**

The General Fund is for all normal congregational income and expenditure.

The Fabric Fund is for the maintenance of properties owned by the congregation, namely the Manse, Cross Cottage and the Halls.

The Cockburn Lounge Fund is for the separate identification of donations to the "Cockburn Lounge", a part of the Halls that is used as a drop in area for serving coffee and meeting people.

The Dunblane Cathedral Trust Fund is for specific items of General Fund expenditure at the discretion of the Kirk Session, the Trustees of Dunblane Cathedral.

The Luncheon Fund is for the separate identification of the transactions of the Lunch Club, which exists to serve a weekly lunch in the Halls to the elderly in the community.

Dunblane Cathedral Guild, part of the Church of Scotland Guild, is an organisation that invites and encourages both women and men to commit their lives to Jesus Christ and enables them to express their faith in worship, prayer and action.

The Sunday School General Fund funds the work of Cathedral Kids which aim to nurture children in the love of God, to provide them with an appropriate Christian education and an awareness of the world and its needs.

**Purposes of Restricted Funds**

The Organ Fund is, in the first place, for the maintenance and insurance of the organ, and secondly, any surplus is for the wider interests of church organ music based on or centred around Dunblane Cathedral.

The Jean Allardice Fund is for the work of the organist, choir master and choir of the Cathedral.

The Development Fund is for the development of our facilities for our own organisations, the development of our work in the community, the development of our work and witness in the parish, the development of a centre of excellence for the Church at large, and a means of furthering Christ's Kingdom in this place.

The Isobel Stanley Fund is for the production of music in the Cathedral and without prejudice to the foregoing for the maintenance, renewal and repair of the Flentrop Organ and also the choir.

The Benevolent Fund is for distribution to the poor and needy of the parish, at the Minister's discretion.

The Flower Fund provides flowers to decorate the Cathedral for Sunday and other Services.

The Dunblane Cathedral Handbell Ringers promote the art of handbell ringing in Dunblane, surrounding district and beyond, and contribute to the music of worship in the Cathedral.

The Dunblane Cathedral Choir leads the musical worship in Dunblane Cathedral, develops the musical skills of choir members and contributes to the development of Church choral music in Dunblane and beyond.

The Dunblane Cathedral Society of Change Ringers rings the tower bells of Dunblane Cathedral and promotes the art of change ringing in Dunblane.

**Purposes of Endowment Funds**

Investment income from the General Endowment, Fabric Endowment and Benevolent Capital Funds is used to supplement the income of the General, Fabric and Benevolent Funds respectively (see above).

**Notes to the Accounts for 18 Months to 31 December 2022 (Continued)****17. Special collections and fund raising for other charities.**

In addition to income shown in the Statement of Financial Activities, the following income from Special Collections and Fund-Raising Events for special purposes was received and disbursed during the year to other charities as below. The Special Collections arranged by the various groups are separately identified.

<b>Charity</b>	<b>Service/Event/ Organisation</b>	<b>Donations at Service or Event or by Organisation Members</b>	<b>JustGiving Online Donations</b>	<b>Plus Gift Aid</b>	<b>Total</b>
Alzheimers Scotland	Nine Lessons & Carols 2021	£343	£150	£70	<b>£563</b>
Christian Aid	Harvest Festival 2021	£200	*	£19	<b>£219</b>
	Holy Week 2022	£685	*	£72	<b>£757</b>
	Christmas Eve 2022	£684		£5	<b>£689</b>
	Watchnight Service 2022	£973		£75	<b>£1,049</b>
	Christmas Day Service 2022	£630		£53	<b>£683</b>
	Christmas Services 2022 Online		£130	£24	<b>£154</b>
Church of Scotland Guild Projects	The Guild	£187			<b>£187</b>
Disasters Emergency Committee	Nordic Tones Concert	£313			<b>£313</b>
Easter Eggs for Foodbanks Campaign via Dunblane Traidcraft	Fair Trade Fortnight 2022 Retiring Collections	£101			<b>£101</b>
Forth Valley Welcome	Christmas Services 2021	£887	£133		<b>£1,020</b>
	Nativity Service 2021	£140	£35		<b>£175</b>
	Summer Services 2022	£353	£70		<b>£423</b>
Friends of Vellore	The Guild	£43			<b>£43</b>
Poppy Scotland	Remembrance Sunday 2021	£166	£80	£31	<b>£277</b>
	Remembrance Sunday 2022	£368	£70	£54	<b>£492</b>

## Notes to the Accounts for 18 Months to 31 December 2022

## Note 17 (continued)

Charity	Service/Event/ Organisation	Donations at Service or Event or by Organisation Members	JustGiving Online Donations	Plus Gift Aid	Total
Shelter Scotland	Nativity Service 2022	£369	£230 Both Services	£69	£668
	Nine Lessons & Carols 2022	£389		£130	£519
Start Up Stirling	Harvest Festival 2021	£196		£15	£211
	Harvest Festival 2022	£650	£280	£139	£1,069
	Communion Autumn 2022	£257	£35	£50	£342
	Evensong 2022	£54		£9	£63
Strathcarron Hospice	Choir Concert	£581			£581
	Music at Midday Lunches	£602			£602
<b>Grand Total</b>		£9,171	£1,213	£815	£11,199

\* For the Harvest Festival 2021 and Holy Week 2022 Donations were directed to the Christian Aid Website

## Footnotes:

1. The figures in the Table above are the sums paid out to the Charities. Since the Cathedral Financial Year End is now in the middle of the Organisations' sessions some organisations have collected funds which they will pay out after their AGMs. Cathedral Kids are holding £47 for Shelter Scotland. The Guild are holding £7 for Friends of Vellore and £1,632 for the Church of Scotland Guild Projects.
2. Since the Services in the Cathedral are now supplemented by Online Services, JustGiving pages are created for Services in which Retiring Collections for Charities are being held. The JustGiving page allows the Online congregation to donate to the same Charities to which the Congregation in the Cathedral are invited to donate. JustGiving donations and any associated Gift Aid are paid direct by the JustGiving website to the Charity and are not passed through the Congregational Accounts.