



# BEARING FRUIT

## A Financial Health-Check for Growth

This sheet contains all of the questions for the online tool *Bearing Fruit: A Financial Health-Check for Growth*. We encourage you to review the questions with your Kirk Session or Financial Board before you complete the online questionnaire. Once you have prepared your answers, visit [bit.ly/cofsbearingfruit](https://bit.ly/cofsbearingfruit) and complete the online version of this form. From there, you will receive a bespoke report containing insights and recommendations to help your congregation thrive.

### Section 1: Culture of Generosity

1. Does your congregation speak about and encourage generosity and giving as an expression of faith?  
Yes                  No
2. Broadly speaking, would you describe your members as generous in their approach to giving within the life of the church?  
Yes                  No
3. Is your offering income largely dependent on a few very committed givers?  
Yes                  No
4. Is your congregation known for its generosity in the wider community, e.g. through its acts of service, community activities, practical response to needs, fundraising for other good causes?  
Yes                  No
5. Is the topic of generosity considered by the Kirk Session/Financial Board and reflected within its financial decision-making, e.g. in just and generous spending, effective stewardship of resources, stewardship committee input, transparency and accountability?  
Yes                  No

## Section 2: Preaching and the Offering

1. Has there been preaching on a giving/generosity theme in the last six months?  
Yes            No
2. Are other opportunities provided for discussion and learning on the theme of giving/generosity, e.g. in Bible studies, small groups, café church, newsletter features?  
Yes            No
3. Is there an opportunity to give an offering at Sunday worship?  
Yes            No
4. Does worship regularly include a focused reflection and/or prayer where giving is acknowledged and blessed?  
Yes            No

## Section 3: Enabling and Encouraging Giving

1. Does the congregation actively encourage giving by standing order for regular givers?  
Yes            No
2. Do you offer a range of methods for regular giving, e.g. standing orders, open plate, envelopes?  
Yes            No
3. Do you provide a contactless giving device or other means of accepting cashless donations in church?  
Yes            No
4. Do you provide an online giving facility?  
Yes            No
5. Are the various methods of giving promoted regularly among your members and supporters?  
Yes            No
6. Is giving highlighted on your website and/or social media platforms?  
Yes            No
7. Are your members and supporters thanked for their giving in a meaningful way, e.g. annual personalised letter to givers, thank-you notes, newsletter features?  
Yes            No
8. Are people regularly informed about what their giving enables the church to do?  
Yes            No

## Section 4: Gift Aid and GASDS

1. Is the congregation currently registered for the Gift Aid Scheme?

Yes                  No

2. Are givers actively encouraged to complete a Gift Aid declaration form?

Yes                  No

3. Are Gift Aid and Gift Aid Small Donations Scheme (GASDS) claims being made regularly and within the permitted timeframes?

(Gift Aid claims require to be submitted within four years of the end of the accounting period in which the donation was received, and GASDS claims within two years from the end of the tax year in which the donations were received.)

Yes                  No

4. In relation to GASDS, is the congregation claiming on all eligible donations, i.e. on cash and contactless device donations?

Yes                  No

5. If your congregation uses more than one building, is it claiming the most it can for each one under the 'Community Buildings' element of GASDS?

Yes                  No                  We only use one building

6. Are the appropriate records being kept to support Gift Aid and GASDS claims in the event of an audit, including Gift Aid declarations and evidence to link donors with their donations?

Yes                  No

## Section 5: Income Generation

1. Does your congregation generate any income over and above offerings, e.g. from fundraising, special events, coffee mornings?

Yes                  No

2. Has your congregation received external funding for any of its work, projects or community initiatives in the last five years?

Yes                  No

3. Do you generate any further income from your buildings or land, e.g. hall lets, car parking spaces, electric vehicle chargers?

Yes                  No

## Section 6: Legacy Giving (Gifts in Wills)

1. Does your congregation have a policy about how legacy gifts will be used?  
Yes                  No
2. Do you actively promote legacy giving among your members and supporters?  
Yes                  No

## Section 7: Reserves Policy

1. Is your congregation's reserves policy reviewed annually?  
Yes                  No
2. Does the level of reserves currently held reflect the congregation's reserves policy?  
Yes                  No
3. Is the reserves policy realistic for your context?  
Yes                  No
4. Do you have any restricted funds which can no longer be used for the intended purposes?  
Yes                  No

## Section 8: Annual Accounts and Budgeting

1. Are the congregation's Annual Report and Accounts produced in line with charity legislation and submitted to the Presbytery, Stewardship and Finance Department and Office of the Scottish Charity Regulator (OSCR) within the required timeframe?  
Yes                  No
2. Is a budget prepared and presented to the congregation along with the Annual Accounts?  
Yes                  No
3. Is the budget supported by cash flow projections?  
Yes                  No
4. Do you know what monies, if any, are currently held for the benefit of the congregation by the General Trustees in the Consolidated Fabric Fund?  
Yes                  No                  Not applicable
5. Does your congregation have a financial plan beyond the next year which takes account of its longer-term vision and plans?  
Yes                  No

Once you've prepared your answers to the questions shown here, visit [bit.ly/cofsbearingfruit](https://bit.ly/cofsbearingfruit) or scan the QR Code below to complete the health check. After you have inputted your answers, you will be prompted to enter an email address to which your bespoke report will be sent. You will also be given the option to request further support from your local stewardship consultant. Please note that all your answers will remain anonymous unless you choose to share the report with you consultant.

If at any time you encounter difficulties with the form, please contact [stewardship@churchofscotland.org.uk](mailto:stewardship@churchofscotland.org.uk).



**Notes**