

The Church of Scotland

Presbytery of Edinburgh

Cramond Kirk, Edinburgh (Church of Scotland)

Accrued (SORP Compliant) Accounts

2019

Congregation No: 010028

Scottish Charity No: SC003430

**Cramond Kirk, Edinburgh (Church of Scotland)
Trustees' Annual Report
For the year ended 31 December 2019**

The trustees present their annual report and financial statements of Cramond Kirk for the year ended 31 December 2019. The financial statements have been prepared in accordance with the accounting policies set out on pages 14 and 15 of the accounts and comply with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities : Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published on 16 July 2014.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, reformed in tradition and Presbyterian in polity. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it 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.

Cramond Kirk has two morning services of worship each Sunday (8.45am and 10.00am) and three evening services per year (Christmas Eve, Good Friday, Christian Aid Songs of Praise.) A church choir leads the praise at the 10.00am morning service while the Sunday Club provides Christian education for children and young people. A Saturday morning breakfast club meets during the winter months and provides an opportunity for Christian education for the members of the congregation and community. On three occasions during the year, Easter, Harvest and Christmas, housebound and frail elderly members of the congregation are invited to the Kirk Hall for a service and afternoon tea while the minister leads worship services in local nursing and care homes. Bible study and discussion groups are held to encourage members of the congregation to explore issues of Christian faith. The congregation also supports uniformed organisations for the children and young people of the community (Scouts and Guides) and a twice weekly lunch and activity club (Almond Mains Initiative) for older people and a monthly café for people with a diagnosis of dementia and their carers. The Kirk Halls are also extensively used by community groups and organisations. The congregation is active in supporting the work of Christian Aid with door to door collections during Christian Aid week as well as a Christian Aid fair and a quiz night. Other emergency appeals for Christian Aid are held as requested during the year. Two further fundraising events are held each year (Jumble Sale and Christmas Fair) with the proceeds given to support other charitable bodies (e.g. Fresh Start, Cramond Scouts and Almond Mains Initiative).

Achievements and Performance

Over the years Cramond Kirk has provided an excellent training ground for young men and women entering the ministry of the Church of Scotland. In April 2019 we welcomed the first Nigerian minister to the congregation.

The Reverend Stanley Okeke was ordained in the Presbyterian Church in Nigeria and having completed a Masters degree at the University of Edinburgh in 2015 Stanley applied to transfer into the Church of Scotland. Our minister, Dr Barr, knew Stanley through the World Mission Council and when Stanley's application was accepted, it was agreed Stanley should spend his 12 month familiarisation period at Cramond Kirk learning about the life, worship and culture of the Church of Scotland. Stanley's wife and children joined him in mid-July and the family is staying in one of the Church of Scotland's furlough houses. Stanley is bringing an international perspective to the life and work of the congregation and his presence is a living reminder that our congregation is one small part of the worldwide Christian church.

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As well as welcoming Stanley, in June 2019 the congregation welcomed Iain Majcher to the ministry team. Having completed all his academic work, Iain is spending 15 months at Cramond Kirk as the final part of his practical training and, like Stanley, Iain has been fully involved in the life of the congregation, preaching and leading worship as well as visiting people at home and in hospital. Iain is a former pupil at Cargilfield School where Dr Barr was his school chaplain and Iain has been leading assemblies with the Cargilfield Pre-Prep children each Thursday morning,

The final change to the ministry team came at the end of 2019 with the retirement of the Reverend Tom Cuthell as our Associate Minister. Tom had served as locum during Dr Barr's absence in 2016/17 when he was Moderator of the General Assembly of the Church of Scotland. Following Colin Douglas' retirement as associate minister, December 2017, Tom accepted an invitation to return to the ministry team at Cramond Kirk. Tom has been actively involved in leading worship as well as visiting and providing pastoral care to many of the elderly and housebound members of the congregation and community and he has made a wonderful contribution to the life of the congregation.

In May 2019 Dr Sandra Watson stepped down as Session Clerk at Cramond Kirk. Speaking at May's Session meeting Dr Barr spoke of the diligence, commitment, grace and elegance with which Sandra had fulfilled her duties and offered her Session's warmest thanks and best wishes. Having recently retired from her dental practice, Edith Butler was nominated by Session to serve as our new Session Clerk. Edith was ordained as an elder in 1998 and over the years she has been much involved with Sunday Club and youth activities. Cramond Kirk is very fortunate to have people of Sandra and Edith's calibre willing to take on the role of Session Clerk.

One of the outcomes of the congregation's 2018 stewardship project, *Cramond Cares*, was the appointment of Diane Williams as a pastoral assistant with particular responsibility for elderly care. With the Cramond community having more older people than any other area of Edinburgh, with two new care homes opened in the parish, and with all evidence suggesting loneliness and isolation is a particular concern for older people, Diane has been responsible for creating an Information Hub of help, advice and resources.

Rather than setting herself up in an office, Diane began working from a table in the Gathering Space in the Kirk Halls. As well as people coming to find out about the information Diane has collated of the many resources available for older people from stair lifts to blue badges to hairdressing to bathroom grab rails, people using the hall and attending one of the many groups and activities, including mothers with their babies, would stop for a chat.

Being a Mum and Gran herself, Diane realised that sometimes what a stressed Mum needed was a cup of tea and a chance to sit down for five minutes – and in no time a pop-up café emerged. Every Thursday a group of volunteers set tables in the Gathering Space with tea, coffee, biscuits and home baking available and dozens of people of all ages are now enjoying the opportunity to sit for a few minutes with a cup of tea or coffee and the opportunity to chat to someone.

Another outcome of *Cramond Cares* was the decision to renovate the kitchen and toilets in the Kirk Hall as well as replace the windows to provide better insulation. The hall was last refurbished and extended in AD 2000 and it has been so well used the time has come to upgrade its facilities. Throughout the year a variety of meetings have been held with hall users to ascertain exactly what is required and it is hoped final plans and costs will be presented to the Kirk Session in February 2020 for their approval.

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At May's annual meeting of the General Assembly of the Church of Scotland, a radical action plan was approved which has the potential to change the character of the church at a local, regional and national level. The Very Reverend John Chalmers was appointed as chair of the new group of Church of Scotland trustees and following November's communion services, John led a seminar for the Session and congregation giving details of what is proposed for the central structures and administration of the church as well as the impact this could have on local congregations. The Kirk Session will follow up some of the proposals at its annual seminar in March 2020.

With the retirement of a number of elders on grounds of age or incapacity, the Session agreed to appoint new members of Session. 14 people were approached to consider the eldership and after training meetings led by the Minister and Session Clerk, five people have accepted the invitation and will be ordained at morning worship on 19 January 2020. Mindful of their role as trustees of the charity that is Cramond Kirk, in October the Kirk Session agreed that retired elders would no longer be considered to be trustees and while their names would remain in the Session handbook, they would no longer appear on the annual OSCR return.

After some initial teething problems, the colour printed version of Grapevine settled into its new format and continues to be distributed throughout the parish and beyond on four occasions each year. The Communications team continues to make good use of the Kirk website and social media sites to promote the activities of the congregation.

Children and young people continue to play an active part in the life and worship of the congregation and in October 2019 a special service was held to mark the 75th anniversary of Cramond Scouts. Having been started in 1944 by the Reverend Leonard Small with 12 youngsters, over 200 are actively involved in the various branches of Cramond Scouts with many thousands having been involved with the group over those 75 years.

With John Naylor, one of Cramond Kirk's elders, having been the chair of YMCA Scotland, another anniversary service was held at the church in November to celebrate the YMCA's 150th anniversary.

We continue to make regular donations of £225 three times a year to the Turi Children's Project in Kenya. The project supports children in the village of Turi by providing meals and clothing for those most in need, as well as financial assistance for some who require special schooling. The project has expanded to include teaching a wide range of life skills from rearing chickens, hairdressing and knitting to assistance with school work and access to computers connected to the internet.

Cramond Kirk continues to enjoy a good relationship with its neighbouring congregations. Graham Madeley continues to serve as the Acting Session Clerk at the Old Kirk and Muirhouse where our assistant ministers Stanley Okeke and Iain Majcher, have preached and led worship on a number of occasions. Once again at the start of the school Christmas holiday we held a joint Christmas Club for primary school children from Cramond, Muirhouse and Drylaw with crafts, dance, games, activities and worship celebrating the birth of Jesus. The Christmas club was attended by some 75 youngsters and was led by members of all three congregations. It was also supported by a grant (£250) from the Presbytery of Edinburgh's Mission Committee.

As reported in the Church of Scotland's annual statistical return there were 14 infant and 1 adult baptism, 4 weddings and 53 funeral services. 3 people were added to the communion roll by profession of faith and 7 by certificate while 28 people were removed from the roll by death, 3 by certificate and 1 by revision giving a total communicant membership of 932.

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Financial Review

In compliance with the Charities Accounts (Scotland) Regulations 2006 (as amended), the accounts are prepared on a fully accrued basis.

Total funds at 31 December 2019 were £836,765, an increase of £260,919 during the year. The increase was due principally to legacies totalling £199,541 received during the year, but accrued unrealised investment gains of some £62,000 also made a major contribution. Income from the use of premises also increased (up £9,049) but on the other hand there was a decrease of £8,614 in the sum drawn down from the funds held by the Church of Scotland General Trustees on behalf of the Kirk, fabric repairs and maintenance costs recovered being less in 2019 than in the preceding year. Income from congregational giving and donations, with related tax recovery, was also down to some extent.

Unrestricted Funds increased by £254,942 to £708,043 with the General Fund growing from £215,123 to £279,147, mainly from unrealised investment gains. Expenditure rose by £8,433 from £384,406 to £392,839 due principally to an increase of £6,270 in Ministries & Mission contribution but also arising from higher salary and wage costs and from higher heat and light costs as well as inflation-related increases in other expenses.

Unrestricted Designated Funds were £428,896, an increase of £190,918, principally owing to an increase of £190,828 in the Legacy Fund (legacies of £199,541 received being offset by a transfer of £8,713 to the General Fund to cover music costs) but also an increase in the Fabric Fund (up £4,116 including a transfer of £4,063 from the General Fund), offset by decreases in the Burials Fund (down £3,896 in respect of expenses incurred in planning expenses incurred towards the creation of a new Memorial Garden) and in the Outreach Fund (down £250).

No expenditure was attributed during the year to the Fabric Fund as all fabric costs were met, by prior agreement with the General Trustees and Edinburgh Presbytery, from funds held by them on behalf of Cramond Kirk resulting from the letting of Cramond House.

The Endowment Fund increased by £504 to £11,675, reflecting the increase in the value of the investment held within that Fund.

Restricted Funds rose by £5,473 to £117,047 largely attributable to increased investment values although there was expenditure from the Gillies Fund by way of grants to other charitable bodies and in meeting the costs of the Pastoral Care Assistant.

The Balance Sheet shows Cash and Bank balances of £258,158 and investments valued at £556,458 at 31 December 2019, a total of £814,616, an increase of £259,776 in the year. Debtors, comprising Gift Aid tax recoveries, General Trustees claims for fabric-related expenditure incurred and Hall rentals due, amounted to £37,369, a decrease on 2018 of £319. Creditors, being provisions for certain accruals, at £15,220 were £1,462 less than in 2018.

Cash and investments held by the Church of Scotland General Trustees, on behalf of Cramond Kirk, at 31 December 2019 were £255,361. This was after rental, interest and dividend income and Cramond Kirk fabric, insurance, heat & light and salary costs agreed by the General Trustees as recoverable. Appendix I on page 24 provides further details.

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Funds raised at the Spring Jumble Sale and the Christmas Fair were distributed for the benefit of the undernoted charities:

Fresh Start	£3,350
Cramond Scouts	£1,250
Almond Mains Initiative	£2,100

Investment Policy and Performance

The trustees' investment policy is aimed at maintaining the value of the investments as a whole in the longer term but with a reasonable level of continuing income.

In the course of 2019 £100,000 from legacies received became available for investment in Unrestricted Funds. After considering recommendations from the Finance Committee's Investment Group, the trustees invested the funds as to £20,000 in the COIF Charities Investment Fund and £10,000 in each of the Church of Scotland Investors Trust Growth Fund and the M & G Charifund, with the balance being retained with the intention of further investment in these holdings at three-monthly intervals. However, with an additional £50,000 now available from legacies, the Investment Group are to review the position in January 2020 before making recommendations to the trustees. A subscription for 20,000 Deferred shares in the Castle Community Bank, an amalgamation of three credit unions, was also made during the year as a mixed motive investment.

During 2019 there was considerable fluctuation in Markets but a strong recovery towards the end of the year has contributed to the unrealised gains in the Kirk investments at 31 December 2019 mentioned earlier.

Risk Management

The Stewardship campaign in 2018 resulted in only a small increase in congregational giving offset by decreased income as a consequence of members' deaths. While not ruling out another approach to the congregation, the decision was taken to focus on potential legacies and a campaign to encourage such giving was launched in autumn 2019. The substantial legacies received during the year preceded the campaign and so cannot be attributed to it but it is hoped that the campaign will bear fruit in the longer term.

Apart from the financial risk attributable to declining congregational giving, other risks facing the charity and for which specific safeguards are in place include such areas as Financial Management, Safeguarding, Data Protection, Health and Safety and Fire Safety.

Reserves Policy

It is the Trustees normal policy to hold a 'base' reserve in Unrestricted funds of between four and six months general operating expenditures and outlays. The reserves remain relatively high as substantial financial commitments on our buildings are anticipated, in particular a major refurbishment of the Kirk Hall in 2020. Also, additional funds are periodically designated by the Trustees specifically for Christian application in 'Outreach' opportunities to assist charitable bodies outwith the operating base of the Kirk.

Structure, Governance and Management

The congregation is a registered charity, number SC003430, is administered in accordance with the terms of the Deed of Constitution (Quoad Omnia) and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

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 skills and gifts. The minister, who is a member of the Kirk Session, is called by the congregation and inducted by Presbytery. The Kirk Session numbers 75 elders, 40 women and 35 men.

The Kirk Session is chaired by the minister and meets six times a year for ordinary business. An annual Kirk Session seminar is also held in March to discuss strategic matters or to learn about the work of the wider Church of Scotland. Certain responsibilities are delegated to the Finance Committee, Buildings Committee, Parish Committee, Special Services Committee, Social/Music Committee, Youth Committee and Communications and Technology Committee. Other ad hoc committees are created to attend to specific projects approved by the Kirk Session or other work that does not fall into the remit of one of the standing committees.

**Cramond Kirk, Edinburgh (Church of Scotland)
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Reference and Administrative Information

Trustees

The trustees are members of the Kirk Session during the year and up to the date of the signing of the accounts, as follows:

Betty ADAM	Sandy ANDERSON	Judy ARROWSMITH	Eileen BARNWELL <i>(retired 10.10.19)</i>
Russell BARR	Mary BEAUMONT	Elaine BEELEY	Neville BELTON
Andy BEWS	Alexander BISSET <i>(retired 10.10.19)</i>	Cameron BLACK <i>(died 19.03.19)</i>	Fiona BLACK
Alistair BOWEN <i>(retired 10.10.19)</i>	Anne BOYNE	Richard BRIGHT	Clair BUNCH
Edith BUTLER	Alistair CAMERON <i>(retired 10.10.19)</i>	Claire CHAPMAN	Andrew COOK
Rob COWIE	Jessie CRAIG	Alasdair CRAIK <i>(retired 10.10.19)</i>	Catherine CRAWFORD <i>(ordained 19.01.20)</i>
Lucille CRUICKSHANK	Adam CUMMING	Lesley CUMMING	William DEAS
Michael DICK	Kathleen DODS	Doris DUNCANSON <i>(retired 10.10.19)</i>	Irene DUNN
David FAIRWEATHER	L J FORREST	David FOTHERINGHAM	Alistair GIBB
John GLENCROSS <i>(ordained : 19.01.20)</i>	Tom GRAY <i>(retired 10.10.19)</i>	Elizabeth HALL <i>(retired 10.10.19)</i>	Gillian HEWITT
Susan HOW	Lesley HOYLE	Ian HUGGAN	Min HUNTER <i>(retired 10.10.19)</i>
John JOHNSTON	June KEMP	Robert KERNOHAN <i>(retired 10.10.19)</i>	George LAUDER
Diane McCUTCHEON	Kay MacFARLANE <i>(retired 10.10.19)</i>	Jack McKELLAR <i>(retired 10.10.19)</i>	Alex MacKENZIE
Gayle MacKENZIE	Graeme MacLEOD	Neil MacLEOD	Dorcus McLEOD <i>(ordained 19.01.20)</i>
Graham MADELEY	Brian MALONE	Gill MASSIE <i>(ordained 19.01.20)</i>	Andrew MATHER
Hurley MENDELSSOHN	Ruth MINNICAN	Jean MORLEY	Crichton MOUAT
Jean MURRAY <i>(retired 10.10.19)</i>	John NAYLOR	Dorothy NEWLANDS	Nan PARKER <i>(retired 10.10.19)</i>
Lesley PEARSON	Leslie PENDREIGH	Willie PREST	Michael RAMSAY
Stuart RICHARDSON	Oliver RICHES	Jane ROBSON	John RORKE <i>(retired 10.10.19)</i>
Suresh SANDERS	William SCHOLÉS <i>(retired 10.10.19)</i>	Deirdre SHISHODIA	Angela SMITH
Iain SMITH	David STEEDMAN	Norman STOCKS	Michael THOMSON
Susie THORNTON	Alan TROTTER <i>(retired 10.10.19)</i>	Fiona VENNELLE <i>(ordained 19.01.20)</i>	Marjorie VENNELLE
Sandra WATSON	Diane WILLIAMS	Margaret WILLIS <i>(retired 10.10.19)</i>	Brenda WILSON
Gena WYLIE	Ian YOUNG		

**Cramond Kirk, Edinburgh (Church of Scotland)
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Principal Office-bearers

Minister	Very Rev Dr Russell Barr
Session Clerk	Sandra Watson (until May 2019) Edith Butler (from May 2019)

Treasurer	Neil MacLeod
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Principal Office

The Kirk Office
16 Cramond Glebe Road
Edinburgh
EH4 6NS

Auditors

Thomson Cooper
3 Castle Court
Dunfermline
KY11 8PB

Bankers

Bank of Scotland
564 Queensferry Road
Edinburgh
EH4 6AT

**Cramond Kirk, Edinburgh (Church of Scotland)
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Responsibilities in Relation to the Financial Statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (UK Generally Accepted Accounting Practice).

The law applicable to charities in Scotland 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 of the incoming resources and application of resources of the charity for that period. In preparing those financial statements, the trustees are required to:

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

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

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

Disclosure of information to auditor

Each of the Trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

Thomson Cooper were appointed as auditor to the Church and a resolution proposing that they be reappointed will be put at a general meeting.

Approved by the Trustees and signed on their behalf

**Edith Butler
Session Clerk**

Date: 27 February 2020

Cramond Kirk, Edinburgh (Church of Scotland) SC003430
Report of the Independent Auditors to the Trustees of Cramond Kirk, Edinburgh
(Church of Scotland)
For the year ended 31 December 2019

Opinion

We have audited the financial statements of Cramond Kirk (the 'charity') for the year ended 31 December 2019 which comprise the Statement of Financial Activities, the Balance Sheet and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2019 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report you to where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities Accounts (Scotland) Regulations 2006 (as amended) requires us to report to you if, in our opinion:

- the information given in the accounts is inconsistent in any material respect with the financial statements; or
- proper accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Cramond Kirk, Edinburgh (Church of Scotland) SC003430
Report of the Independent Auditors to the Trustees of Cramond Kirk, Edinburgh
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Responsibilities of trustees

As explained more fully in the Statement of Trustees Responsibilities, the trustees are responsible for the preparation of the financial statements which give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and report in accordance with regulations made under that Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements could arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Other matter

In the previous accounting period, the trustees considered that the audit requirement of Regulation 10(1) (a) to (c) of the Charities Accounts (Scotland) Regulations 2006 (as amended) did not apply. Therefore, the prior period financial statements were not subject to audit.

Thomson Cooper
Statutory Auditor
3 Castle Court
Dunfermline
KY11 8PB

Date.....

Thomson Cooper is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

Cramond Kirk, Edinburgh (Church of Scotland)
Statement of Financial Activities
For the year ended 31 December 2019

Year ended 31 December 2019		Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Unrestricted Funds	Restricted Funds	Endowment Funds	Total
	Note	2019	2019	2019	2019	2018	2018	2018	2018
		£	£	£	£	£	£	£	£
Income and endowments from:									
Donations and legacies	2	421,209	-	-	421,209	225,883	-	-	225,883
Charitable activities	3	69,651	-	-	69,651	63,202	-	-	63,202
Investments	4	13,732	4,907	467	19,106	12,101	4,229	467	16,797
Other	5	81,166	-	-	81,166	89,780	-	-	89,780
Total income		585,758	4,907	467	591,132	390,966	4,229	467	395,662
Expenditure on:									
Raising funds	6	152	-	-	152	163	-	-	163
Charitable activities		377,460	14,760	467	392,687	376,294	7,482	467	384,243
Total expenditure		377,612	14,760	467	392,839	376,457	7,482	467	384,406
Net income/(expenditure) before gains and losses on investments		208,146	(9,853)	-	198,293	14,509	(3,253)	-	11,256
Net gains/(losses) on investments		46,796	15,326	504	62,626	(25,405)	(15,319)	(448)	(41,172)
Net income/(expenditure)		254,942	5,473	504	260,919	(10,896)	(18,572)	(448)	(29,916)
Transfers between Funds		-	-	-	-	-	-	-	-
Net movement in funds		254,942	5,473	504	260,919	(10,896)	(18,572)	(448)	(29,916)
Reconciliation of funds:									
Total funds brought forward		453,101	111,574	11,171	575,846	463,997	130,146	11,619	605,762
Total funds carried forward		708,043	117,047	11,675	836,765	453,101	111,574	11,171	575,846

Cramond Kirk, Edinburgh (Church of Scotland)
Balance Sheet
As at 31 December 2019

	Note	£	2019 £	£	2018 £
Fixed Assets					
Tangible Fixed assets			-		-
Investments	9		<u>556,458</u>		<u>453,840</u>
			556,458		453,840
Current Assets					
Debtors	10	37,369		37,688	
Bank and cash		<u>258,158</u>		<u>101,000</u>	
		295,527		138,688	
Creditors					
Falling due within one year	11	<u>15,220</u>		<u>16,682</u>	
Net Current Assets			<u>280,307</u>		<u>122,006</u>
Net Assets			<u>836,765</u>		<u>575,846</u>
Unrestricted funds	13				
General funds		279,147		215,123	
Designated funds		<u>428,896</u>		<u>237,978</u>	
			708,043		453,101
Restricted funds	13		117,047		111,574
Endowment funds	13		<u>11,675</u>		<u>11,171</u>
			<u>836,765</u>		<u>575,846</u>

The accounts were approved by the Kirk Session on 27 February 2020

For and on behalf of the Kirk Session:

Edith Butler
Session Clerk

Neil MacLeod
Treasurer

Cramond Kirk, Edinburgh (Church of Scotland)
Notes to the Financial Statements
For the year ended 31 December 2019

1. ACCOUNTING POLICIES

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

1.1 Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Standards applicable in the UK and Republic of Ireland (FRS102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

1.2 Going concern

The Trustees are satisfied that the charity has adequate unrestricted resources, of which high percentage is held in cash, to continue its objectives for the foreseeable future, and therefore has adopted the going concern basis in preparing these financial statements.

1.3 Funds

Funds are classified as, either, restricted funds, endowment 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.

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

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

1.4 Incoming resources

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Cramond Kirk, Edinburgh (Church of Scotland)
Notes to the Financial Statements
For the year ended 31 December 2019

1.5 Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS102) 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.

1.6 Fixed assets

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

All tangible fixed assets costing in excess of £1,000 having a value to the charity greater than one year, other than those acquired for specific purposes, are capitalised. Depreciation is provided on a straight-line basis to write off the cost or initial value, less residual value, of tangible fixed assets over their estimated useful lives:

Fixtures, fittings, office and other equipment - 5 years

1.7 Investments

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

1.8 Interest receivable

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

1.9 Taxation

Cramond Kirk is recognised as a charity for the purposes of applicable taxation 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.

Cramond Kirk, Edinburgh (Church of Scotland)
Notes to the Financial Statements
For the year ended 31 December 2019

	Unrestricted Funds 2019 £	Restricted Funds 2019 £	Endowment Funds 2019 £	Total 2019 £	Unrestricted Funds 2018 £	Restricted Funds 2018 £	Endowment Funds 2018 £	Total 2018 £
2. Donations and Legacies								
Offerings	181,439	-	-	181,439	184,663	-	-	184,663
Tax recovered on Gift Aid	39,611	-	-	39,611	40,328	-	-	40,328
Legacies	199,541	-	-	199,541	200	-	-	200
Other	618	-	-	618	692	-	-	692
	421,209	-	-	421,209	225,883	-	-	225,883
3. Income from charitable activities								
Use of Premises	66,176	-	-	66,176	57,127	-	-	57,127
Weddings and Funerals	3,475	-	-	3,475	5,500	-	-	5,500
Other	-	-	-	-	575	-	-	575
	69,651	-	-	69,651	63,202	-	-	63,202
4. Investment Income								
Bank interest	-	-	-	-	-	-	-	-
Deposit fund interest	695	-	-	695	167	-	-	167
Investment income	13,037	4,907	467	18,411	11,934	4,229	467	16,630
	13,732	4,907	467	19,106	12,101	4,229	467	16,797
5. Other Income								
Receipts from General Trustees	81,166	-	-	81,166	89,780	-	-	89,780
	81,166	-	-	81,166	89,780	-	-	89,780

Cramond Kirk, Edinburgh (Church of Scotland)
Notes to the Financial Statements
For the year ended 31 December 2019

	Unrestricted Funds 2019 £	Restricted Funds 2019 £	Endowment Funds 2019 £	Total 2019 £	Unrestricted Funds 2018 £	Restricted Funds 2018 £	Endowment Funds 2018 £	Total 2018 £
6. Analysis of Expenditure								
<u>Raising Funds</u>								
Offering Envelopes	152	-	-	152	163	-	-	163
	152	-	-	152	163	-	-	163
<u>Charitable Activities</u>								
Ministries & Mission Contribution	182,554	-	-	182,554	176,284	-	-	176,284
Presbytery Dues	6,251	-	-	6,251	5,675	-	-	5,675
Minister's Expenses	5,972	-	-	5,972	6,198	-	-	6,198
Ministerial Assistance	10,249	-	-	10,249	8,815	-	-	8,815
Other salary costs	77,506	-	-	77,506	71,930	-	-	71,930
Fabric Repairs & Maintenance	31,300	-	-	31,300	37,656	-	-	37,656
Council Tax – Manse	4,007	-	-	4,007	4,284	-	-	4,284
Other Building Costs	26,826	-	-	26,826	32,169	-	-	32,169
Music	9,028	-	-	9,028	7,408	-	-	7,408
Other Expenses	23,767	14,760	467	38,994	25,875	7,482	467	33,824
	377,460	14,760	467	392,687	376,294	7,482	467	384,243
Total	377,612	14,760	467	392,839	376,457	7,482	467	384,406

Cramond Kirk, Edinburgh (Church of Scotland)
Notes to the Financial Statements
For the year ended 31 December 2019

7. Staff costs and numbers	2019	2018
	£	£
Salaries and wages	77,506	71,930
Social security costs	-	-
	<u>77,506</u>	<u>71,930</u>

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

	2019	2018
	Number	Number
Ministerial support	1	1
Administration	1	1
Music staff	1	1
Premises maintenance	5	4
	<u>8</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 minimum stipend was £27,585 and maximum stipend (in the fifth and subsequent years) £33,899.

8. Trustee Remuneration and Related Party Transactions

During the year the Minister received reimbursement of expenses incurred totalling £5,972. In addition, council tax relating to the Manse of £4,007 was paid.

The Pastoral Care Assistant, Diane Williams, is a member of Session and received payments totalling £5,665 by way of salary and pension contributions.

Mrs Louise Madeley, wife of a trustee, is the Church Secretary and received payments totalling £11,557 by way of salary and pension contributions.

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

During the year a total of £45,950 was donated to the congregation by trustees.

Cramond Kirk, Edinburgh (Church of Scotland)
Notes to the Financial Statements
For the year ended 31 December 2019

9. Investments

	2019	2018
	£	£
Market value at 31 December 2018	453,840	455,292
Additions to investments at cost	59,992	224,999
Disposals	(20,000)	(185,279)
Unrealised gain/(loss) on investments	<u>*62,626</u>	<u>(41,172)</u>
Market value at 31 December 2019	<u>556,458</u>	<u>453,840</u>
Investments at cost	<u>515,328</u>	<u>475,336</u>

The following investments are held :

Unrestricted Funds

8,220.506 M & G Charifund units
 7,778 Church of Scotland Investors Trust Growth Fund units
 £55,000 Cambridge & Counties 1.75% Fixed Rate Bond
 9,547.56 COIF Charities Investment Fund Income units
 20,000 Castle Community Bank Deferred £1 shares

Restricted Funds

13,525 Church of Scotland Investors Trust Growth Fund units
 52,230.44 SUTL Cazenove Charity Equity Income Fund units

Endowment Funds

934 Church of Scotland Investors Trust Income Fund units

	£	£
*Unrestricted Funds Gain / (Loss)	46,796	(25,405)
Restricted Funds Gain / (Loss)	15,326	(15,319)
Endowment Fund Gain / (Loss)	<u>504</u>	<u>(448)</u>
	<u>62,626</u>	<u>(41,172)</u>

Cramond Kirk, Edinburgh (Church of Scotland)
Notes to the Financial Statements
For the year ended 31 December 2019

10. Debtors	2019	2018
	£	£
Gift Aid Tax Refund Due	5,500	5,500
General Trustees	27,639	27,098
Other	4,230	5,090
	<u>37,369</u>	<u>37,688</u>

11. Creditors	2019	2018
	£	£
Accruals	<u>15,220</u>	<u>16,682</u>
	<u>15,220</u>	<u>16,682</u>

12. Analysis of Net Assets among Funds

	General £	Designated £	Restricted £	Endowment £	Total £
Fixed Assets	-	-	-	-	-
Investments	165,213	253,841	125,729	11,675	556,458
Current Assets	99,984	153,620	41,923	-	295,527
Current Liabilities	<u>(15,220)</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>(15,220)</u>
As at 31 Dec 2019	<u>249,977</u>	<u>407,461</u>	<u>167,652</u>	<u>11,675</u>	<u>836,765</u>

	General £	Designated £	Restricted £	Endowment £	Total £
Fixed Assets	-	-	-	-	-
Investments	157,754	174,512	110,403	11,171	453,840
Current Assets	52,836	58,449	27,403	-	138,688
Current Liabilities	<u>(16,682)</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>(16,682)</u>
As at 31 Dec 2018	<u>193,908</u>	<u>232,961</u>	<u>137,806</u>	<u>11,171</u>	<u>575,846</u>

Cramond Kirk, Edinburgh (Church of Scotland)
Notes to the Financial Statements
For the year ended 31 December 2019

13 Movement in Funds	At 31 December 2018 £	Incoming Resources £	Outgoing Resources £	Revaluation £	Transfers £	At 31 December 2019 £
Endowment Funds						
Former Cramond Poor Fund	11,171	467	(467)	504	-	11,675
	11,171	467	(467)	504	-	11,675
Restricted Funds						
Gillies Legacy fund	97,654	4,530	(11,857)	13,861	-	104,188
	97,654	4,530	(11,857)	13,861	-	104,188
Benevolent Fund	13,920	377	(2,903)	1,465	-	12,859
	13,920	377	(2,903)	1,465	-	12,859
	111,574	4,907	(14,760)	15,326	-	117,047
Unrestricted Funds						
Designated Funds						
Fabric Fund	63,692	53	-	-	4,063	67,808
Outreach Fund	35,423	-	(250)	-	-	35,173
Burials Fund	26,973	-	(3,896)	-	-	23,077
Legacy Fund	74,367	199,541	-	-	(8,713)	265,195
Kirkyard Gardening Fund	1,018	77	(457)	-	500	1,138
Hall Roof Fund	36,505	-	-	-	-	36,505
Total Designated Funds	237,978	199,671	(4,603)	-	(4,150)	428,896
General	215,123	386,087	(373,009)	46,796	4,150	279,147
	453,101	585,758	(377,612)	46,796	-	708,043
Total Funds	575,846	591,132	(392,839)	62,626	-	836,765

Cramond Kirk, Edinburgh (Church of Scotland)
Notes to the Financial Statements
For the year ended 31 December 2019

Movement in Funds	At 31 December 2017 £	Incoming Resources £	Outgoing Resources £	Revaluation £	Transfers £	At 31 December 2018 £
Endowment Funds						
Former Cramond Poor Fund	11,619	467	(467)	(448)	-	11,171
	11,619	467	(467)	(448)	-	11,171
Restricted Funds						
Gillies Legacy Fund	116,143	3,852	(7,422)	(14,919)	-	97,654
	116,143	3,852	(7,422)	(14,919)	-	97,654
Benevolent Fund	14,003	377	(60)	(400)	-	14,320
	14,003	377	(60)	(400)	-	13,920
	130,146	4,229	(7,482)	(15,319)	-	111,574
Unrestricted Funds						
Designated Funds						
Fabric Fund	59,640	52	-	-	4,000	63,692
Outreach Fund	35,423	-	-	-	-	35,423
Burials Fund	28,581	500	(2,108)	-	-	26,973
Legacy Fund	76,496	200	(2,329)	-	-	74,367
Kirkyard Gardening Fund	837	22	(341)	-	500	1,018
Hall Roof Fund	36,505	-	-	-	-	36,505
Total Designated Funds	237,482	774	(4,778)	-	4,500	237,978
General	226,515	390,192	(371,679)	(25,405)	(4,500)	215,123
	463,997	390,966	(376,457)	(25,405)	-	453,101
Total Funds	605,762	395,662	(384,406)	(41,172)	-	575,846

Purposes of Endowment Funds

Income from the Former Cramond Poor Fund is donated to two neighbouring churches in the original parish.

Purposes of Restricted Funds

The Gillies Legacy Fund is for the benefit of elderly parishioners.

The Benevolent Fund and any earnings thereon are for distribution to needy families in the Parish of Cramond.

Purposes of Designated Funds

Fabric Fund – The Trustees have set aside funds for the maintenance of the church property.

Outreach Fund – The Trustees have set aside funds to assist charitable bodies outwith Cramond Kirk.

Burials Fund – Funds set aside for maintenance of the graveyard memorials.

Legacy Fund – Funds received in legacies for application by the Trustees as directed or considered appropriate.

Kirkyard Gardening Fund – Established to meet costs incurred in the maintenance of the kirkyard.

Hall Roof Fund – Established in anticipation of the cost of repairing or replacing the hall roof.

Cramond Kirk, Edinburgh (Church of Scotland)
Notes to the Financial Statements
For the year ended 31 December 2019

14. Collections and donations received for Third Parties	2019	2018
	£	£
Christian Aid Week *	12,091	10,580
Christian Aid Disaster Appeals - East Africa*	1,108	-
South India*	-	1,370
	<u> </u>	<u> </u>
Christian Aid	13,199	11,950
Poppy Scotland	435	750
Mary's Meals	122	375
Fresh Start	479	-
Love Oliver	270	-
Smalls for All	-	164
	<u> </u>	<u> </u>
	<u>14,505</u>	<u>13,239</u>

*Christian Aid will claim directly tax recoveries on gift aid contributions.

15. Volunteers

In common with all congregations of the Church of Scotland the Cramond congregation benefits from the contributions 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 contributions of volunteers are many and varied but include not only the Kirk Session committees but also the children's Sunday Club and other children's activities, running the annual Christmas Fairs and Jumble Sales, organising the Christian Aid week activities, visiting elderly and housebound members of the congregation, maintaining the Kirkyard, catering for congregational and other functions and providing flowers and other floral decorations for the Kirk especially at Harvest and Advent. Much of the activity would be unable to continue were it not for the commitment shown.

Cramond Kirk, Edinburgh (Church of Scotland)
Notes to the Financial Statements
For the year ended 31 December 2019

APPENDIX I

**FUNDS HELD ON BEHALF OF THE CONGREGATION
BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES**

	2019	2018
	£	£
Credit Balance at 31 December	<u>255,361*</u>	<u>222,046*</u>

These funds represent the cumulative net revenues arising from the commercial leasing and occupation of Cramond House and are held by the Church of Scotland General Trustees on behalf of Cramond Kirk.

Access to these funds is determined by Trust Deed, which allows for reimbursement of expenses directly related to the operation and maintenance of Cramond House and, within predetermined parameters, for other property costs of Cramond Kirk. For other purposes and for major outlays generally, funds may only be accessed with the approval of the General Trustees and support of Edinburgh Presbytery.

Notes

1. £27,639 will be reclaimed from the Revenue Account, comprising building expenses.
2. During 2019 nil was expended on Cramond House.
3. Cash transactions during the year were as follows:

	£	£
Balance at 31 December 2018		81,359
Less: Costs (part 2018)		<u>27,098</u>
		54,261
Add: Rental Income	90,169	
Interest	577	
Dividends	<u>4,861</u>	<u>95,607</u>
		149,868
Less: Fabric Costs (part 2019)		<u>54,067</u>
Balance at 31 December 2019		<u>95,801</u>
Funds held by the General Trustees – Investments* (valued at 31.12.19)		159,560
Deposit Fund		<u>95,801</u>
		<u>255,361</u>

*Investments comprise 28,595 Church of Scotland Investors Trust Growth Fund units (value at 31.12.19 £159,560).