

**The Church of Scotland**  
Presbytery of Edinburgh and West Lothian

**Cramond Kirk, Edinburgh (Church of Scotland)**

**Accrued (SORP Compliant) Accounts**

**1<sup>st</sup> January 2023 – 31<sup>st</sup> August 2023**

**Congregation No: 010028**

**Scottish Charity No: SC003430**

**Cramond Kirk, Edinburgh (Church of Scotland)  
Trustees' Report  
For the period ended 31 August 2023**

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The trustees present their final report and financial statements of Cramond Kirk, which is for the period 1<sup>st</sup> January to 31<sup>st</sup> August 2023. Cramond Kirk will unite with The Old Kirk and Muirhouse Parish Church (TOK&M) on 1<sup>st</sup> September 2023 to become Edinburgh Northwest Kirk (ENK). The financial statements have been prepared in accordance with the accounting policies set out on pages 13 and 14 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.

### **Worship**

Cramond Kirk has two services of worship on Sundays at 8.45am and 10am. During Holy Week a programme of services, discussions and musical devotions was shared between Cramond Kirk, Holy Cross (Davidson's Mains) and The Old Kirk and Muirhouse. Communion is celebrated monthly at the early Sunday service, at Easter and on the first Sunday in February, June and November. An evening of African Spiritual songs was held during Christian Aid Week with key participation from pupils of Cargilfield School. An Easter afternoon event in the halls included a time of worship for a group who are frail and less able to attend church services. The choir is supported by up to four paid singers and younger members of the congregation have played their musical instruments for services, most notably on the Cramond foreshore at Easter dawn.

### **Education**

West Side Story was screened in the church, to precede discussion on Lenten passages from scripture which are echoed in the film. A small Bible Study group met fortnightly until July and in hybrid format, allowing some members to join online. Weekly school assembly is led by our minister at Cargilfield School and whilst Sunday Club leaders are always ready to welcome children there has been a further reduction in attendance. There are however good relations with the Scouting and Guiding groups. A thoughtful youth service was led by Guiding in March and Cramond Primary and Cargilfield School continue to hold end of term services in the church

### **Fellowship**

The Presbytery Mission Plan (PMP) heavily directed our immediate thoughts on the way ahead for Cramond Kirk. Although this has distracted to some extent from our norm, the activities organised by numerous church groups and volunteers did not abate; with weekly gatherings such as Cramond Chats where anyone is welcome to drop in for a coffee and chat, to a congregational evening meal and light entertainment. Coffee and a bacon roll or scone, at the Bruntsfield Golfing Society, has been organised by the Visiting Team on five occasions, Three were for men only and have all been popular. The congregations of Cramond and TOK&M are open to getting to know one another and some were able to share in a successful bus trip to Crieff.

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In August Rev Gilmour led a group of twenty-three people on a week on Iona. The group came from several churches including Cramond and TOK&M, and everyone found the week spiritually uplifting and a time of deep fellowship. A local poet took part in Sunday worship one week and working with another has started a popular creative writing group.

### **Ministry**

Rev Dr Martin Scott became our new Interim Moderator on 9<sup>th</sup> January 2023. Rev Ian Y Gilmour continued as a part-time Locum Minister and it is much appreciated that after a one month break in September he will return on 1<sup>st</sup> October 2023 until spring 2024. At a time of great change and associated uncertainty we are grateful to have such committed leadership.

Under the PMP we have been allocated one full time Minister for the Parish of ENK. Bearing in mind the population will treble from that of Cramond Kirk's current parish and the demographics vary vastly within the new boundaries, it is recognised this is far too much for one Minister in traditional terms. We will seek to support the appointment with assistance in pastoral care and worship from Kirk members and appointing an Associate Minister if available. The Church of Scotland has a lack of Ministers but we believe our situation is attractive and are confident of calling someone able to bring a good mixture of Zest for nurturing our faith, pastoral care and the ability to put the talents of the congregation to good use.

Worship on most Sundays has been led by Rev Gilmour but we have also been led by Dr Scott, Rev William Watt and Rev Alex Douglas. Rev Douglas has a long association with TOK&M and will act as part time locum for ENK, in addition to Rev Gilmour from 1<sup>st</sup> October. Ecumenically we have shared services especially around Easter and hope to build on this with neighbouring churches. Rev Alan Childs of Craigsbank Church is likely to take on a pioneer ministry post in the area of some 10,000 new homes to the south west of our parish. He received the support of Session to include Cammo Meadows in his area of Ministry although it remains part of our parish. The Ministers of Blackhall, Cramond and Davidson's Mains share a rota to provide services within local care homes. Our Pastoral Care Assistant meets regularly with a group of workers from other local churches to share and learn from their experiences.

### **Outreach**

The kirk halls provide greatly appreciated facilities within the community and buzz with the activity of dozens of organisations; from playgroup, table tennis, badminton and bridge to Community Council, Community Choir and Scouting and Guiding for in excess of 300 youngsters each week, the venue is rarely empty. Although the income does not cover the costs it is seen as a vital part of our ministry, and for example a pantomime has been written by local volunteers and will be performed in the halls in December. There is no other local venue which could accommodate this.

The Cramond Commemorates tree planting project, started in 2021, is heading towards completion. Some of the fruit trees close to Cramond House have been adopted by members of the community and the Cramond Association Woodland Group help to maintain the trees. Turi Children's Project in Kenya continues to receive regular donations from our previous fundraising. In March, the annual Jumble Sale involved a large band of volunteers from the church and community. The sale raised over £3,900 which was divided between Pennywell Pantry, Fresh Start and Cramond Kirk. Christian Aid Week remains one of our major fundraising events and this year brought in almost £9,000. One of our Elders helps with counselling and other support of Esperanza, a group for immigrant women of African origin to assist them in integrating into life in Scotland and we have helped raise funds for the group.

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In Scotland, hundreds of church buildings are heading for closure and Scottish Churches Trust used our sanctuary to help train volunteers for a project to catalogue the contents of all churches. Two couples in the congregation held garden open days with afternoon teas and raised considerable sums for their chosen charities. Sadly, the Grapevine, our quarterly parish magazine will miss an edition as we seek a new editor but the hope is to have a copy delivered to every home in the extended parish by the end of the year.

### **Governance**

The Kirk Session met on 4 occasions in the period of this report. Important votes were taken on the Basis of Union between Cramond Kirk and The Old Kirk and Muirhouse and the Basis of Reviewable Charge (by which a minister is appointed on a five year review). Both were fully supported by the Kirk Session and so progressed to a congregational vote on Sunday 28<sup>th</sup> May where votes were overwhelmingly in favour of the Basis of Union and the Basis of Reviewable Charge. The Presbytery Mission Plan was finally approved in April 2023 and our union was one of the very first to be approved under the new mission plan, at Presbytery on Tuesday 20<sup>th</sup> June. This gave us permission to start the process to calling a Minister alongside uniting the two churches to form Edinburgh Northwest Kirk, Cramond Kirk and the Old Kirk Muirhouse (ENK). ENK will take on the Scottish Charity number (SC006457) previously assigned to The Old Kirk and Muirhouse, from 1<sup>st</sup> September 2023.

The union Co-ordinating Committee, set up in October 2022 with members from both churches, continued to lead the Kirk Session in matters pertaining to the union, from the intricacies of compliance with church law, merging of finances, building relationships within a larger parish and steering the exploration for our mission aims which will help to dictate how to make best use of our buildings. Initially the Kirk Session of both churches are meeting as one. The first occasion was on 31<sup>st</sup> July and included a meeting with the Presbytery-appointed, Vacancy Advisory Committee formed to support in seeking and calling a Minister for ENK. Proposals for the structure of the Kirk Session are now being considered with the possibility of a reduced number of Elders forming the Trustee body. The Co-ordinating Committee is now known as the Union Integration Group as we have moved beyond the phase of setting up the union to the realms of working with two congregations in one parish.

### **Stewardship**

Traditionally a stewardship campaign would be carried out every few years to help revitalise giving of time, talents and money to the church. This is well overdue and now that both the union and calling of Minister are well underway we will be seeking to raise awareness of the church in the community and the opportunity should therefore arise to gain support for our work and aims.

From 1<sup>st</sup> January to 31<sup>st</sup> August there have been 4 baptisms, 2 weddings and 18 funerals conducted by Cramond Kirk, 7 have been added to the roll: 1 by certificate, 4 adherents, 1 by resolution and 1 by restoration. 18 have been removed from the roll: 14 by death and 4 by certificate. The total membership including adherents stands at 811.

## **Cramond Kirk, Edinburgh (Church of Scotland)**

### **Trustees' Report**

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**For the period ended 31 August 2023**

#### **Financial Review**

In compliance with the Charities Accounts (Scotland) Regulations 2006 (as amended), the accounts are prepared on a fully accrued basis. The figures for 2023 are for the period of 8 months to 31 August 2023. The comparative figures for 2022 are for the year ended 31 December 2022 and so are not directly comparable.

Total funds at 31 August 2023 were £897,963, an increase of £52,993 over the period. The principal factors leading to this outcome were accrued, unrealised investment gains of £25,728, and proportionate increases in income from use of premises and in the drawdown from the funds held by the General Trustees held for the Kirk.

Unrestricted Funds increased by £49,817 to £784,228. Expenditure was well controlled, increases in general salary costs and in fabric and other building costs attributable to inflation being off-set by a reduction in Giving to Grow (formerly Ministries & Mission) contribution.

Unrestricted Designated Funds were £487,053, an increase of £18,588. The principal movement was in the Legacy Fund where a legacy of £15,000 was received.

No expenditure was attributed during the period to the Fabric Fund as all fabric costs were met, by prior agreement with the General Trustees and Edinburgh Presbytery, from funds held by the General Trustees on behalf of Cramond Kirk resulting from the letting of Cramond House and the Manse. £102,435 was received from the General Trustees for this purpose.

The Endowment Fund increased by £29 to £9,892.

Restricted Funds rose by £3,147 mainly attributable to increased investment values and notwithstanding expenditure from the Gillies Fund in meeting the costs of the Pastoral Care Assistant.

The Balance Sheet shows Cash, Bank balances and Debtors of £214,833 and investments valued at £706,789 at 31 August 2023, a total of £921,622, an increase of £57,933 in the period. Debtors, comprising Gift Aid tax recoveries, General Trustees claims for fabric-related expenditure incurred and Hall rentals due, amounted to £26,244. Creditors, being provisions for certain accruals, at £23,659 were £4,940 more than in December 2022.

Cash and investments held by the Church of Scotland General Trustees, on behalf of Cramond Kirk, at 31 August 2023 were £91,505. This was after rental, dividend and interest income and Cramond Kirk fabric, insurance, heat & light and salary costs agreed by the General Trustees as recoverable. Appendix I on page 23 provides further details.

Funds raised at the Jumble Sale were shared among the Kirk, Fresh Start and Pennywell Pantry.

**Cramond Kirk, Edinburgh (Church of Scotland)  
Trustees' Report  
For the period ended 31 August 2023**

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**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.

The plan for the investment of the substantial legacies received in 2019 and which had been suspended as the resources were required in order to meet on a temporary basis the costs of the hall upgrade in 2020 was continued in 2023. In implement, £60,000 was invested in the COIF Charities Investment Fund.

During 2023 there was considerable fluctuation in Markets but an overall recovery over the period of these accounts resulted in the accrued but unrealised gains referred to earlier.

**Risk Management**

The risks affecting the charity associated with the Covid-19 pandemic had largely disappeared but necessary precautions were maintained where appropriate.

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 due to the age of our buildings significant expenditure may be required at any time.

**Cramond Kirk, Edinburgh (Church of Scotland)**  
**Trustees' Report**  
**For the period ended 31 August 2023**

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**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 56 elders, 34 women and 22 men.

The Kirk Session is chaired by the minister and, in the vacancy, by the Interim Moderator, and usually meets six times a year for ordinary business. An annual Kirk Session seminar is also normally 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)**  
**Trustees' Report**  
**For the period ended 31 August 2023**

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**Reference and Administrative Information**

**Trustees**

The trustees during the year period of the accounts, are as follows:

Sandy ANDERSON <i>(resigned 23.02.23)</i>	Judy ARROWSMITH	Mary BEAUMONT	Elaine BEELEY
Richard BRIGHT	Clair BUNCH	Edith BUTLER	Claire CHAPMAN
Jessie CRAIG	Catherine CRAWFORD	Lucille CRUICKSHANK	Adam CUMMING
Lesley CUMMING	William DEAS	Michael DICK	Kathleen DODS
Irene DUNN	David FAIRWEATHER <i>(resigned 23.02.23)</i>	L J FORREST	David FOTHERINGHAM
Alistair GIBB	John GLENCROSS	Gillian HEWITT	Susan HOW
Lesley HOYLE	Ian HUGGAN	John JOHNSTON	June KEMP
George LAUDER	Alex MacKENZIE	Gayle MacKENZIE	Graeme MacLEOD
Neil MacLEOD	Dorcus McLEOD	Graham MADELEY	Brian MALONE
Gill MASSIE	Hurley MENDELSSOHN	Ruth MINNICAN	Crichton MOUAT
John NAYLOR	Dorothy NEWLANDS	Lesley PEARSON	Leslie PENDREIGH <i>(resigned 30.01.23)</i>
Michael RAMSAY	Stuart RICHARDSON	Oliver RICHES	Jane ROBSON
Suresh SANDERS	Rev Dr Martin SCOTT <i>(09.01.23 - )</i>	Deirdre SHISHODIA	Angela SMITH
Iain SMITH	David STEEDMAN	Fiona VENNELLE	Sandra WATSON
Diane WILLIAMS	Brenda WILSON	Gena WYLIE	Ian YOUNG

**Cramond Kirk, Edinburgh (Church of Scotland)  
Trustees' Report  
For the period ended 31 August 2023**

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**Principal Office-bearers**

Interim Moderator	Rev Dr Martin Scott (from 09.01.23)
Session Clerk	Edith Butler
Treasurer	Neil MacLeod

**Principal Office**

The Kirk Office  
Cramond Kirk Hall  
1 Kirk Cramond  
Edinburgh  
EH4 6HZ

**Independent Examiner**

Robert Fraser CA  
33 Cramond Road North  
Edinburgh  
EH4 6LY

**Bankers**

Bank of Scotland  
Edinburgh Corstorphine West Branch  
206 St John's Road  
Edinburgh  
EH12 8SH

**Cramond Kirk, Edinburgh (Church of Scotland)  
Trustees' Report  
For the period ended 31 August 2023**

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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.

Approved by the Trustees and signed on their behalf

**Edith Butler  
Session Clerk**

**Date:**

**Cramond Kirk, Edinburgh (Church of Scotland) SC003430**  
**Report of the Independent Examiner to the Trustees of Cramond Kirk, Edinburgh**  
**(Church of Scotland)**  
**For the period ended 31 August 2023**

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I report on the accounts of Cramond Kirk for the period ended 31 August 2023 which are set out on pages 11 to 22.

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the report and accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

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

**Basis of Independent Examiner's Statement**

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

**Independent Examiner's Statement**

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

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

Name: Robert Fraser CA

Professional Qualification/Professional Body : Member of the Institute of Chartered Accountants of Scotland

Address : 33 Cramond Road North  
Edinburgh  
EH4 6LY

Signature :

Date :

**Cramond Kirk, Edinburgh (Church of Scotland)**  
**Statement of Financial Activities**  
**For the period ended 31 August 2023**

Period ended 31 August 2023	Note	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Endowment Funds 2022 £	Total 2022 £
<b>Income and endowments from:</b>									
Donations and legacies	2	133,830	-	-	133,830	220,963	-	-	220,963
Charitable activities	3	55,135	-	-	55,135	84,689	-	-	84,689
Investments	4	11,868	2,187	234	14,289	13,092	2,951	397	16,440
Other	5	102,435	-	-	102,435	122,164	-	-	122,164
<b>Total income</b>		<b>303,268</b>	<b>2,187</b>	<b>234</b>	<b>305,689</b>	<b>440,998</b>	<b>2,951</b>	<b>397</b>	<b>444,256</b>
<b>Expenditure on:</b>	6								
Raising funds		69	-	-	69	134	-	-	134
Charitable activities		273,731	4,624	-	278,355	375,655	6,739	397	382,791
<b>Total expenditure</b>		<b>273,800</b>	<b>4,624</b>	<b>-</b>	<b>278,424</b>	<b>375,789</b>	<b>6,739</b>	<b>397</b>	<b>382,925</b>
<b>Net income/(expenditure) before gains and losses on investments</b>		<b>29,468</b>	<b>(2,437)</b>	<b>234</b>	<b>27,265</b>	<b>65,119</b>	<b>(3,788)</b>	<b>-</b>	<b>61,331</b>
Net gains/(losses) on investments		20,349	5,584	(205)	25,728	(55,938)	(15,202)	(1,793)	(72,933)
<b>Net income/(expenditure)</b>		<b>49,817</b>	<b>3,147</b>	<b>29</b>	<b>52,993</b>	<b>9,181</b>	<b>(18,990)</b>	<b>(1,793)</b>	<b>(11,602)</b>
Transfers between Funds		-	-	-	-	-	-	-	-
<b>Net movement in funds</b>		<b>49,817</b>	<b>3,147</b>	<b>29</b>	<b>52,993</b>	<b>9,181</b>	<b>(18,990)</b>	<b>(1,793)</b>	<b>(11,602)</b>
<b>Reconciliation of funds:</b>									
Total funds brought forward		734,411	100,696	9,863	844,970	725,230	119,686	11,656	856,572
Total funds carried forward		<b>784,228</b>	<b>103,843</b>	<b>9,892</b>	<b>897,963</b>	<b>734,411</b>	<b>100,696</b>	<b>9,863</b>	<b>844,970</b>

**Cramond Kirk, Edinburgh (Church of Scotland)**  
**Balance Sheet**  
**As at 31 August 2023**

	Note	As at 31 August 2023 £	As at 31 December 2022 £
<b>Fixed Assets</b>			
Tangible Fixed assets		-	-
Investments	9	706,789	621,061
		<u>706,789</u>	<u>621,061</u>
<b>Current Assets</b>			
Debtors	10	26,244	47,985
Bank and cash		188,589	194,643
		<u>214,833</u>	<u>242,628</u>
<b>Creditors</b>			
Falling due within one year	11	23,659	18,719
		<u>191,174</u>	<u>223,909</u>
<b>Net Current Assets</b>			
		<u>191,174</u>	<u>223,909</u>
<b>Net Assets</b>	12	<u>897,963</u>	<u>844,970</u>
<b>Unrestricted funds</b>			
General funds	13	297,175	265,946
Designated funds		487,053	468,465
		<u>784,228</u>	<u>734,411</u>
<b>Restricted funds</b>	13	103,843	100,696
<b>Endowment funds</b>	13	9,892	9,863
		<u>897,963</u>	<u>844,970</u>

The accounts were approved by the Kirk Session on 2023

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 period ended 31 August 2023**

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**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 period ended 31 August 2023**

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**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, fitting, 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 period ended 31 August 2023**

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Endowment Funds 2022 £	Total 2022 £
<b>2. Donations and Legacies</b>								
Offerings	99,011	-	-	99,011	164,966	-	-	164,966
Tax recovered on Gift Aid	19,819	-	-	19,819	30,997	-	-	30,997
Legacies	15,000	-	-	15,000	25,000	-	-	25,000
Other	-	-	-	-	-	-	-	-
	<b>133,830</b>	<b>-</b>	<b>-</b>	<b>133,830</b>	<b>220,963</b>	<b>-</b>	<b>-</b>	<b>220,963</b>
<b>3. Income from charitable activities</b>								
Use of Premises	53,135	-	-	53,135	80,589	-	-	80,589
Weddings and Funerals	2,000	-	-	2,000	4,100	-	-	4,100
Other	-	-	-	-	-	-	-	-
	<b>55,135</b>	<b>-</b>	<b>-</b>	<b>55,135</b>	<b>84,689</b>	<b>-</b>	<b>-</b>	<b>84,689</b>
<b>4. Investment Income</b>								
Bank interest	248	-	-	248	39	-	-	39
Deposit fund interest	1,990	-	-	1,990	682	-	-	682
Investment income	9,630	2,187	234	12,051	12,371	2,951	397	15,719
	<b>11,868</b>	<b>2,187</b>	<b>234</b>	<b>14,289</b>	<b>13,092</b>	<b>2,951</b>	<b>397</b>	<b>16,440</b>
<b>5. Other Income</b>								
Receipts from General Trustees	102,435	-	-	102,435	122,164	-	-	122,164
	<b>102,435</b>	<b>-</b>	<b>-</b>	<b>102,435</b>	<b>122,164</b>	<b>-</b>	<b>-</b>	<b>122,164</b>

**Cramond Kirk, Edinburgh (Church of Scotland)**  
**Notes to the Financial Statements**  
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	<b>Unrestricted Funds 2023 £</b>	<b>Restricted Funds 2023 £</b>	<b>Endowment Funds 2023 £</b>	<b>Total 2023 £</b>	<b>Unrestricted Funds 2022 £</b>	<b>Restricted Funds 2022 £</b>	<b>Endowment Funds 2022 £</b>	<b>Total 2022 £</b>
<b>6. Analysis of Expenditure</b>								
Raising Funds								
Offering Envelopes	69	-	-	69	122	-	-	122
Website Fees	-	-	-	-	12	-	-	12
	<b>69</b>	<b>-</b>	<b>-</b>	<b>69</b>	<b>134</b>	<b>-</b>	<b>-</b>	<b>134</b>
Charitable Activities								
Giving to Grow/M & M Contribution	93,192	-	-	93,192	147,319	-	-	147,319
Presbytery Dues	3,155	-	-	3,155	6,256	-	-	6,256
Minister's Expenses	-	-	-	-	-	-	-	-
Interim Moderator's Expenses	568	-	-	568	78	-	-	78
Ministerial Assistance	11,824	-	-	11,824	18,584	-	-	18,584
Other salary costs	59,522	-	-	59,522	92,599	-	-	92,599
Fabric Repairs & Maintenance	41,841	-	-	41,841	48,432	-	-	48,432
Council Tax – Manse	-	-	-	-	-	-	-	-
Other Building Costs	28,396	-	-	28,396	30,704	-	-	30,704
Music/Choir	5,750	-	-	5,750	6,550	-	-	6,550
Other Expenses	29,483	4,624	-	34,107	25,133	6,739	397	32,269
	<b>273,731</b>	<b>4,624</b>	<b>-</b>	<b>278,355</b>	<b>375,655</b>	<b>6,739</b>	<b>397</b>	<b>382,791</b>
<b>Total</b>	<b>273,800</b>	<b>4,624</b>	<b>-</b>	<b>278,424</b>	<b>375,789</b>	<b>6,739</b>	<b>397</b>	<b>382,925</b>

**Cramond Kirk, Edinburgh (Church of Scotland)**  
**Notes to the Financial Statements**  
**For the period ended 31 August 2023**

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<b>7. Staff costs and numbers</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Salaries and wages	59,522	92,599
Social security costs	-	-
	<u>59,522</u>	<u>92,599</u>

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

	<b>2023</b>	<b>2022</b>
	<b>Number</b>	<b>Number</b>
Ministerial support	1	1
Administration	1	1
Music staff	1	1
Premises maintenance	4	4
	<u>7</u>	<u>7</u>

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the period under review the minimum stipend was £30,135 and maximum stipend (in the fifth and subsequent years) £37,032.

**8. Trustee Remuneration and Related Party Transactions**

Rev Dr Martin Scott, Interim Moderator from 9 January 2023, received £568 by way of reimbursement of expenses.

The Pastoral Care Assistant, Mrs Diane Williams, is a member of Session and received sums totalling £4,624 by way of salary, pension contributions and expenses.

Mrs Louise Madeley, wife of a trustee, is the Church Secretary and received payments totalling £10,216 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 period.

During the period a total of £16,598 was donated to the congregation by trustees.

**Cramond Kirk, Edinburgh (Church of Scotland)**  
**Notes to the Financial Statements**  
**For the period ended 31 August 2023**

<b>9. Investments</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Market value at 31 December 2022	621,061	654,002
Additions to investments at cost	60,000	39,992
Disposals	-	-
Unrealised gain/(loss) on investments	*25,728	(72,933)
Market value at 31 August 2023	<u>706,789</u>	<u>621,061</u>
Investments at cost	<u><u>645,308</u></u>	<u><u>585,308</u></u>

The following investments are held :

**Unrestricted Funds**

28,982 Church of Scotland Investors Trust Growth Fund units  
20,413.24 COIF Charities Investment Fund Income units  
21,450 Castle Community Bank shares

**Restricted Funds**

13,535 Church of Scotland Investors Trust Growth Fund units  
2,705.08 COIF Charities Investment Fund Income units

**Endowment Funds**

934 Church of Scotland Investors Trust Income Fund units

	<b>£</b>	<b>£</b>
*Unrestricted Funds Gain / (Loss)	20,349	(55,938)
Restricted Funds Gain / (Loss)	5,584	(15,202)
Endowment Fund Gain / (Loss)	(205)	(1,793)
	<u>25,728</u>	<u>(72,933)</u>

**Cramond Kirk, Edinburgh (Church of Scotland)**  
**Notes to the Financial Statements**  
**For the period ended 31 August 2023**

<b>10. Debtors</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Gift Aid Tax Refund Due	5,918	10,000
General Trustees	18,365	30,735
Other	1,961	7,250
	<u>26,244</u>	<u>47,985</u>

<b>11. Creditors</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Accruals	<u>23,659</u>	<u>18,719</u>
	<u>23,659</u>	<u>18,719</u>

**12. Analysis of Net Assets among Funds**

<b>General</b>	<b>Designated</b>	<b>Restricted</b>	<b>Endowment</b>	<b>Total</b>
<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Fixed Assets	-	-	-	-
Investments	215,754	353,608	127,769	706,789
Current Assets	105,080	133,445	(23,926)	214,833
Current Liabilities	(23,659)	-	-	(23,659)
As at 31 Aug 2023	<u>297,175</u>	<u>487,053</u>	<u>103,843</u>	<u>897,963</u>

	<b>General</b>	<b>Designated</b>	<b>Restricted</b>	<b>Endowment</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Fixed Assets	-	-	-	-	-
Investments	177,083	311,931	122,184	9,863	621,061
Current Assets	107,582	156,534	(21,488)	-	242,628
Current Liabilities	(18,719)	-	-	-	(18,719)
As at 31 Dec 2022	<u>265,946</u>	<u>468,465</u>	<u>100,696</u>	<u>9,863</u>	<u>844,970</u>

**Cramond Kirk, Edinburgh (Church of Scotland)**  
**Notes to the Financial Statements**  
**For the period ended 31 August 2023**

<b>13 Movement in Funds</b>	At 31 December 2022 £	Incoming Resources £	Outgoing Resources £	Revaluation £	Transfers £	At 31 August 2023 £
<b>Endowment Funds</b>						
Former Cramond Poor Fund	9,863	234	-	(205)	-	9,892
	<b>9,863</b>	<b>234</b>	<b>-</b>	<b>(205)</b>	<b>-</b>	<b>9,892</b>
<b>Restricted Funds</b>						
Gillies Legacy fund	89,193	2,009	(4,624)	4,985	-	91,563
	<b>89,193</b>	<b>2,009</b>	<b>(4,624)</b>	<b>4,985</b>	<b>-</b>	<b>91,563</b>
Benevolent Fund	11,503	178	-	599	-	12,280
	<b>11,503</b>	<b>178</b>	<b>-</b>	<b>599</b>	<b>-</b>	<b>12,280</b>
	<b>100,696</b>	<b>2,187</b>	<b>(4,624)</b>	<b>5,584</b>	<b>-</b>	<b>103,843</b>
<b>Unrestricted Funds</b>						
<b>Designated Funds</b>						
Fabric Fund	75,713	1,547	-	-	-	77,260
Outreach Fund	34,173	-	-	-	-	34,173
Burials Fund	14,187	3,200	(723)	-	-	16,664
Legacy Fund	307,195	15,000	-	-	-	322,195
Kirkyard Gardening Fund	692	-	(436)	-	-	256
Hall Roof Fund	36,505	-	-	-	-	36,505
Total Designated Funds	468,465	19,747	(1,159)	-	-	487,053
General	265,946	283,521	(272,641)	20,349	-	297,175
	<b>734,411</b>	<b>303,268</b>	<b>(273,800)</b>	<b>20,349</b>	<b>-</b>	<b>784,228</b>
<b>Total Funds</b>	<b>844,970</b>	<b>306,689</b>	<b>(278,424)</b>	<b>25,728</b>	<b>-</b>	<b>897,963</b>

**Cramond Kirk, Edinburgh (Church of Scotland)**  
**Notes to the Financial Statements**  
**For the period ended 31 August 2023**

<b>Movement in Funds</b>	At 31 December 2021 £	Incoming Resources £	Outgoing Resource s £	Revaluation £	Transfers £	At 31 December 2022 £
<b>Endowment Funds</b>						
Former Cramond Poor Fund	11,656	397	(397)	(1,793)	-	9,863
	<b>11,656</b>	<b>397</b>	<b>(397)</b>	<b>(1,793)</b>	<b>-</b>	<b>9,863</b>
<b>Restricted Funds</b>						
Gillies Legacy Fund	106,907	2,707	(6,639)	(13,782)	-	89,193
	<b>106,907</b>	<b>2,707</b>	<b>(6,639)</b>	<b>(13,782)</b>	<b>-</b>	<b>89,193</b>
Benevolent Fund	12,779	244	(100)	(1,420)	-	11,503
	<b>12,779</b>	<b>244</b>	<b>(100)</b>	<b>(1,420)</b>	<b>-</b>	<b>11,503</b>
	<b>119,686</b>	<b>2,951</b>	<b>(6,739)</b>	<b>(15,202)</b>	<b>-</b>	<b>100,696</b>
<b>Unrestricted Funds</b>						
<b>Designated Funds</b>						
Fabric Fund	69,461	6,512	(260)	-	-	75,713
Outreach Fund	34,173	-	-	-	-	34,173
Burials Fund	437	18,300	(4,550)	-	-	14,187
Legacy Fund	284,195	23,000	-	-	-	307,195
Kirkyard Gardening Fund	1,037	-	(345)	-	-	692
Hall Roof Fund	36,505	-	-	-	-	36,505
Total Designated Funds	425,808	47,812	(5,155)	-	-	468,465
General	299,422	393,096	(370,634)	(55,938)	-	265,946
	<b>725,230</b>	<b>440,908</b>	<b>(375,789)</b>	<b>(55,938)</b>	<b>-</b>	<b>734,411</b>
<b>Total Funds</b>	<b>856,572</b>	<b>444,256</b>	<b>(382,925)</b>	<b>(72,933)</b>	<b>-</b>	<b>844,970</b>

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**  
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<b>14. Collections and donations received for Third Parties</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Christian Aid Week *	8,014	8,570`
Christian Aid Appeals - Sudan Earthquake	1,338	-
		-
Christian Aid	9,352	8,570
Poppy Scotland	-	427
Disasters Emergency Committee Ukraine		1,830
Cardiomyopathy UK	-	524
Fresh Start	-	315
	<u>9,352</u>	<u>11,666</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 period ended 31 August 2023**

**APPENDIX I**

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

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Credit Balance at 31 August/31 December ( Capital and Revenue)	91,505	<u>103,353</u>

These funds represent the cumulative net funds arising from the commercial leasing and occupation of Cramond House and the Cramond Manse and are held by the Church of Scotland General Trustees on behalf of Cramond Kirk. Reimbursement is obtained for expenses directly related to the operation and maintenance of Cramond House and Cramond Manse and, within agreed parameters, for other property costs of Cramond Kirk.

**Notes**

1. During 2023 £nil was expended on Cramond House; £14,935 was expended on the Manse.
2. £18,365 will be reclaimed from the Revenue Account, comprising building expenses.
3. Cash transactions on Revenue account during the period were as follows:

	£	£	£
Balance at 31 December 2022			89,259
Less: Costs (part 2022)			<u>30,735</u>
			58,524
Add: Rental Income	87,918		
Interest	1,799		
Dividends	<u>209</u>	89,926	
Less: Fabric Costs (part 2023)	71,700		
Administration Costs	<u>44</u>	<u>71,744</u>	<u>18,182</u>
Balance at 31 August 2023			<u>76,706</u>
Capital Funds held by the General Trustees – Investments* (valued at 31.08.23)			14,799
Deposit Fund (Revenue Account)			<u>76,706</u>
			<u>91,505</u>

\*Investments comprise 2,610 Church of Scotland Investors Trust Growth Fund units (value at 31.08.23 £14,799).