

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

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

**Accrued (SORP Compliant) Accounts**

**2022**

**Congregation No: 010028**

**Scottish Charity No: SC003430**

**Cramond Kirk, Edinburgh (Church of Scotland)  
Trustees' Annual Report  
For the year ended 31 December 2022**

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The trustees present their annual report and financial statements of Cramond Kirk for the year ended 31 December 2022. The financial statements have been prepared in accordance with the accounting policies set out on pages 15 and 16 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 morning services of worship each Sunday (8.45am and 10.00am). Evening services are held on Christmas Eve, Good Friday and for a Christian Aid Songs of Praise. An outdoor service takes place early on Easter morning. This year services and events were held in the church throughout Easter week, and the advent service of lessons and carols was held on a Wednesday evening. A church choir leads the praise at the 10.00am morning service while the Sunday Club provides Christian education for children and young people. 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 worship and afternoon tea.

### **Education**

Bible study and enquirers' groups are held to encourage members of the congregation to explore issues of Christian faith. The minister leads services weekly at Cargilfield School and both local schools, Cargilfield and Cramond Primary, hold services in the church. This year they participated in the advent service of lessons and carols, and the annual Youth Service was jointly led by the Scouting and Guiding members. The Watchnight service was preceded by a performance from a talented group of our young musicians. Easter week involved dozens of members participating with voices and music around the reading of the whole of Mark's gospel, an evening with Richard Holloway, a sing-a-long with the Community Choir and a Seder meal as well as opportunities for quiet reflection.

Our Sunday Club attendance is to be improved, but there is good connection with families and children through the various uniformed groups and regular contact with the Cargilfield and Cramond Primary schools. Two of our youth leaders assisted at an Easter holiday club at Drylaw Parish Church and one regularly runs Godly Play sessions at The Old Kirk and Muirhouse (TOKM).

### **Fellowship**

The year began with the COVID-19 pandemic continuing to overshadow the world. Congregation registration for track and trace purposes, surface disinfection, increased ventilation, hand hygiene, mask wearing and social distancing were all in evidence. Social gatherings were not permitted indoors or even encouraged out of doors. By mid-year restrictions were no longer mandatory but were retained in one of the galleries to provide an area for those at higher risk from the virus.

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

## **Trustees' Annual Report**

### **For the year ended 31 December 2022**

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The eagerness for people to socialise became tangible, as the congregation lingered longer before dispersing, when teas and coffees were once again permitted after worship. The pandemic had caused tremendous loneliness due to isolation. The Visiting Team reintroduced its three times a year midweek services combined with afternoon tea and entertainment, and other coffee mornings. This reinforced an already crucial role in providing social contact, friendship and access to live worship for elderly people who may be quite isolated. Recognising some of the gaps in social opportunities, a now popular men's group was started up which meets on occasion for coffee and discussion. Two of the Elders assisted the Minister initiating a short series of meetings for bereaved members of the congregation. This proved successful and spawned a second round of meetings in the autumn. In partnership with Davidson's Mains, Drylaw and Blackhall St Columba's, and in an attempt to dispense with the association of bereavement being only attuned with Remembrance Day, a programme of bereavement services is now running between the churches over the winter.

### **Ministry**

Much to the appreciation of the trustees and congregation, Rev Ian Gilmour, having further extended his agreement, will remain as Locum Minister until at least Easter 2023. Rev Moira McDonald, having supported us longer than expected, stepped down as our Interim Moderator in June 2022. Rev Gilmour added this role to his remit until the end of the year and will be succeeded by Rev Dr Martin Scott on 9<sup>th</sup> January 2023. Rev Tom Cuthell led worship on a monthly basis until his final service before retirement on 25<sup>th</sup> September. Visiting ministers included: William Watt (Probationer) who has both led the worship and provided holiday cover for our organist Simon Bertram, Rev John Povey assisted by Rev Iain Majcher, Rev Elspeth Harley and a return visit from Rev Tony Bryer of the Scottish Episcopal Church. The Kirk Session reviewed the need for paid singers to support the choir and arranged for four to be funded on a weekly basis until a follow-up review early in 2023.

A dominating factor over the year has been the associated implications of the Presbytery Mission Plan (PMP) which was being drafted by the merging Edinburgh and West Lothian Presbyteries. The effect on our congregation has been unsettling and challenging yet reviving our true objectives in faith and giving hope for the future. At the start of the year we had grown to accept the proposal to unite with both Drylaw and The Old Kirk and Muirhouse (TOKM) churches but there was uncertainty within the larger grouping of local churches which resulted in a redrafting of the plan, whereby Cramond should unite only with TOKM. During the process the Kirk Session received a visit from representatives of Presbytery to listen and discuss the draft PMP, extra meetings of the Kirk Session were held and two congregational meetings to inform and allow discussion by members. The Sessions of both TOKM and Cramond Kirk have agreed to a union between the churches. This will be voted upon by the congregations but is frustratingly stalled by necessary approvals from higher courts of the Church of Scotland.

The PMP was approved by Presbytery in November but has still to be assessed by the Faith Nurture Forum and General Trustees before coming back to Presbytery. Within the current edition Cramond Kirk is placed within a Parish Grouping of five churches, namely Davidson's Mains, TOKM, Blackhall St Columba's and Drylaw. There are to be two unions: ours and that of Blackhall St Columba's with Drylaw. One full time minister will be appointed to each of the unions and to Davidson's Mains. An additional Ministry Development Staff worker is to be based at TOKM and Drylaw in order to work in mission across the entire area. As expected, but no less concerning, this is a marked reduction from the present ministerial levels, even with the additional option of locally appointed ministry positions. Our Parish Grouping is within Edinburgh Mission District D/West, a wider grouping of fourteen churches which are also expected to work together in due course. It is possible our parish boundaries will alter over the new housing development to the west of the Maybury Road as this falls close to an area to receive pioneer ministry in outreach from Craigsbank and Corstorphine.

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The PMP asks all churches to work ecumenically and we hope to build on already good relationships with neighbouring churches. A "Sporty Church" was run for children on two occasions over the Summer with Holy Cross, Davidson's Mains, a Scottish Episcopal church. It was not well attended but the shared leadership worked well. Ian Gilmour participated in the annual act of remembrance in Davidson's Mains, alongside leaders from other local churches including Roman Catholic and Episcopal denominations.

In recognition of the load a parish minister faces, even without the reorganisation of the Church of Scotland, Ian Gilmour is working to organise congregational support for an incoming minister. The Pastoral Care Assistant, Diane Williams, already provides pastoral support to many elderly members of the congregation. She also shares her considerable knowledge of the social care available and the practical problems of accessing such care. In line with the Presbytery Mission Plan, Mrs Williams has begun to forge good relationships with co-workers in neighbouring churches. Two Elders are ready and able to help with funerals but it is taking time for members of the congregation to accept someone other than the Minister in this role. There is more leadership participation in services from members of Session and younger members of the congregation take part willingly and well when called upon to do so.

### **Service to the Community**

The Cramond Commemorates project continued to plant trees in memory of lost loved ones. Cramond Primary have played a big role and planted trees in the playground with the help of parent volunteers. The project has gained considerable support from the Ponsonby family and the City of Edinburgh Council, who combined own the land beyond Cramond House and in the walled garden behind the church hall. Both these areas will see trees planted in them before the project is wound up in spring 2023.

The congregation supports uniformed organisations for the children and young people of the community (Scouts and Guides), a monthly café for people with a diagnosis of dementia and their carers and a weekly drop-in café. The Kirk Halls are extensively used by groups and organisations from within and beyond Cramond and Barnton.

The Grapevine magazine continues to be greatly appreciated within the community and an additional supplement was delivered to every home in the new Cammo Meadows development giving contact details and information on the activities in and around the church and halls. With no new schools provided, some Cammo Meadows children attend Cramond Primary and families are already making use of the hall organisations and café. Our dynamic and committed editor, Carol Anderson, sadly passed away in December and a team is forming to take on the task of publication.

Communication has changed significantly since the pandemic started. Much of the digital correspondence has continued from weekly announcements, channelled through District Elders to the congregation, to online streaming of services and midweek, short devotions. Regular use of a large screen within the church has improved the quality for those watching online as words of hymns and prayers are projected. Concurrently this has proved popular within the sanctuary with many preferring to read the words on the screen than use a hymn book. The addition of illustrations also enhances the quality of worship. A new screen is to be fixed in position below the Barnton Gallery and subsidiary screens may be phased in to provide viewing from anywhere within the sanctuary. It is now the norm for the main Sunday services to be live streamed by an in-house team and around one hundred people continue to view online. Many of the funerals held in the church are streamed by outside agencies.

## **Cramond Kirk, Edinburgh (Church of Scotland) Trustees' Annual Report For the year ended 31 December 2022**

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The buildings under our care are being attended to with reference to the Quinquennial report of 2021. Under the Presbytery Mission Plan (PMP) each building was to be graded for either sale or retention. The church and halls fell into the category to be retained. Cramond House was not assessed and the manse was to be sold. Under further revision of the PMP all manses were left ungraded until further discussion. The Cramond manse remains let as a private home. When the tenants leave permission might not be granted for a further lease, due to changes in the Scottish Government tenancy laws which could make ending a lease difficult.

The Gathering Space café, based in the kirk halls, has blossomed during the past year to become a genuine attribute for the community. The owners provide a welcoming and caring atmosphere and provide catering for parties and funerals within the halls. It is a huge benefit in having them as sympathetic users of the new kitchen. Use of the halls is near full daytime capacity but evenings and weekends are limited by staff availability. It is difficult to find properties staff and the matter is being considered, bearing in mind a union will mean reorganisation of staffing and our halls are virtually the only public meeting building available in a very large community. Under a union, halls staff and a beadle will still be needed locally but the church secretary role may require to be centralised between the two churches. Appreciating our current secretary, Louise Madeley, does far more than expected both administratively and pastorally, next year's budget is taking increased hours into account.

With COVID guidance still advising against the passing of offering bags around the congregation, everyone is now invited to give upon entering the church, by standing order or online. Sales of space in the memorial garden are raising funds which will amply cover its construction.

### **Outreach**

In March, as the grip of the pandemic loosened, the Jumble Sale was held after a two-year absence. Donations of goods had to be turned away after the halls could cope with no more. The whole event lifted morale and raised £3,900. The money was shared three ways, between Lewis Leap (a local charity for families struck by sudden bereavement), Fresh Start and Cramond Kirk. Christian Aid Week saw many of previous years' activities reinstated, from a sponsored run by the convenor to door-to-door collections and a fair after services on the Sunday. The total raised was £8,570. Following the invasion of Ukraine a collection of £1,830 was forwarded to the Disasters Emergency Committee. Towards the end of the year, a meal was held in the kirk halls for refugee families fleeing the war in Ukraine. Some had travelled from Fife by independent means for the chance to gather with other Ukrainians. The atmosphere was of an appreciated, gentle welcome and support which was perhaps highlighted by a moment in the church when the families spontaneously broke into song. It is hoped to hold more events for the refugees. We continue to make regular donations to the Turi Children's Project in Kenya and arrange an annual collection for Poppy Scotland. One of our congregation organised a folk concert in aid of Cardiomyopathy UK. The Christmas Tree Festival and Christmas Fair were back in full force this year raising over £7,500 for division between Fresh Start, Ukrainian Fund for Families in Edinburgh and Cramond Kirk.

### **Governance**

The Kirk Session met six times as per the annual timetable, and on four more occasions to address issues of the Presbytery Mission Plan. All trustees are appointed to at least one of the committees overseeing activities of the church and over the past year each committee has been reviewing its remit and aspirations. At the Session Seminar in March ideas from the previous year's Imagine Cramond project were used as a basis to identify aims for each of the committees. There are many uncertainties with the pending union but good, strong commitment is pervading from what has become a period of reflection.

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After much debate, the Elders have led the congregation in coming to understand why we are on a path to union. They have helped the vast majority to accept this change as necessary yet also to see the benefits of learning to serve God in new areas both physically and spiritually. Uniting with a church, especially one that is demographically quite different from ours, provides challenges for our congregation. Union means we become one; resources must be shared, all finances combined and a new Kirk Session formed. Currently the plan is to retain the charity number of TOKM as well as our individual church names but under an umbrella name for the combined churches. We are fortunate to have stood alongside TOKM for many years, having supplied a succession of Session Clerks and financial advice as well as sharing in social and fundraising events and providing teaching for the children. A Coordinating Committee was formed with members of both Sessions, to address the issues of a union, and the atmosphere is comfortingly one of full co-operation. The structure of the union will require considerable work but both sides are keen to make progress.

Where required, the following have been reported in the Church of Scotland's annual statistical return. There were 10 infant baptisms and 1 blessing, 3 weddings and 1 blessing and 32 funerals. 12 new members were admitted to the kirk roll by profession of faith. 2 people were added by certificate and 1 by restoration, while 27 people were removed from the roll by death, 2 by certificate and 6 by revision giving a total communicant membership of 822.

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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 2022 were £844,970, a decrease of £11,602 during the year. The principal factors leading to this outcome were accrued, unrealised investment losses of £72,933 countered by an increase of £54,769 in income from use of premises as pandemic restrictions were lifted and of £22,438 in the drawdown from the funds held by the General Trustees held for the Kirk.

Unrestricted Funds increased by £9,181 to £734,411. Expenditure reduced from £403,040 to £382,925, increases in general salary costs and in fabric and other building costs (in particular expenditure on road works) being off-set by a continuing reduction in Ministries & Mission contribution by virtue of a Presbytery allowance..

Unrestricted Designated Funds were £468,465, an increase of £42,657. The principal movements were in the Legacy Fund where £23,000 of legacies were received and in the Burial Fund where £18,300 was received from the sale of spaces in the Memorial Garden.

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 the General Trustees on behalf of Cramond Kirk resulting from the letting of Cramond House and the Manse. £122,164 was received from the General Trustees for this purpose.

The Endowment Fund decreased by £1,793 to £9,863, reflecting the decrease in the value of the investment held within that Fund.

Restricted Funds fell by £18,990 mainly attributable to decreased investment values and expenditure from the Gillies Fund in meeting the costs of the Pastoral Care Assistant.

The Balance Sheet shows Cash and Bank balances of £242,628 and investments valued at £621,061 at 31 December 2022, a total of £863,689, a decrease of £6,853 in the year. Debtors, comprising Gift Aid tax recoveries, General Trustees claims for fabric-related expenditure incurred and Hall rentals due, amounted to £47,985. Creditors, being provisions for certain accruals, at £18,719 were £4,749 more than in 2021.

Cash and investments held by the Church of Scotland General Trustees, on behalf of Cramond Kirk, at 31 December 2022 were £103,353. 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. Administration costs charged by the General Trustees amounted to £8,052. Appendix I on page 25 provides further details.

Funds raised at the Christmas Fair and Festival are to be shared among the Kirk, Fresh Start and Ukrainian Families in Edinburgh.

### **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 2022. In implement, £20,000 was invested in the COIF Charities Investment Fund and £19,992 in the Church of Scotland Investors Trust Growth Fund..

During 2022 there was considerable fluctuation in Markets but a significant downturn towards the end of the year resulted in the accrued but unrealised losses referred to earlier. The early part of 2023 has seen a strong recovery.

### **Risk Management**

The major risks affecting the charity in 2022 were again those associated with the Covid-19 pandemic.

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.

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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.

The Kirk Session Strategy Group continued to look at wider strategic issues affecting the Kirk resulting from the vacancy and the pandemic but in view of the move towards Union the Group was disbanded in November 2022 and replaced by a Coordinating Committee with the remit of facilitating the Union.

**Cramond Kirk, Edinburgh (Church of Scotland)**  
**Trustees' Annual Report**  
**For the year ended 31 December 2022**

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**Reference and Administrative Information**

**Trustees**

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

Betty ADAM <i>(retired 24.02.22)</i>	Sandy ANDERSON <i>(resigned 23.02.23)</i>	Judy ARROWSMITH	Mary BEAUMONT
Elaine BEELEY	Anne BOYNE <i>(died 21.06.22)</i>	Richard BRIGHT	Clair BUNCH
Edith BUTLER	Claire CHAPMAN	Andrew COOK <i>(retired 08.10.20)</i>	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
Rev Ian GILMOUR <i>(01.07.22-31.12.22)</i>	John GLENCROSS	Gillian HEWITT	Susan HOW
Lesley HOYLE	Ian HUGGAN	John JOHNSTON	June KEMP
George LAUDER	Alex MacKENZIE	Gayle MacKENZIE	Graeme MacLEOD
Neil MacLEOD	Rev Moira McDONALD <i>(01.01.22-30.06.22)</i>	Dorcus McLEOD	Graham MADELEY
Brian MALONE	Gill MASSIE	Hurley MENDELSSOHN	Ruth MINNICAN
Jean MORLEY <i>(retired 28.11.22)</i>	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
Michael THOMSON <i>(retired 28.11.22)</i>	Fiona VENNELLE	Marjorie VENNELLE <i>(retired 09.05.22)</i>	Sandra WATSON
Diane WILLIAMS	Brenda WILSON	Gena WYLIE	Ian YOUNG

**Cramond Kirk, Edinburgh (Church of Scotland)  
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For the year ended 31 December 2022**

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**Principal Office-bearers**

Interim Moderators    Rev Moira McDonald (until 30.06.22)  
                                 Rev Ian Gilmour (01.07.22 – 31.12.22)  
                                 Rev Dr Martin Scott (from 09.01.23)

Session Clerk            Edith Butler  
Treasurer                Neil MacLeod

**Principal Office**

The Kirk Office  
16 Cramond Glebe Road  
Edinburgh  
EH4 6NS

**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

### **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:** February 2023

**Cramond Kirk, Edinburgh (Church of Scotland) SC003430**  
**Report of the Independent Examiner to the Trustees of Cramond Kirk, Edinburgh**  
**(Church of Scotland)**  
**For the year ended 31 December 2022**

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I report on the accounts of Cramond Kirk for the year ended 31 December 2022 which are set out on pages 13 to 24.

**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 year ended 31 December 2022**

Year ended 31 December 2022	Note	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Endowment Funds 2022 £	Total 2022 £	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Endowment Funds 2021 £	Total 2021 £
<b>Income and endowments from:</b>									
Donations and legacies	2	220,963	-	-	220,963	234,281	-	-	234,281
Charitable activities	3	84,689	-	-	84,689	28,866	-	-	28,866
Investments	4	13,092	2,951	397	16,440	10,745	4,746	374	15,865
Other	5	122,164	-	-	122,164	114,805	-	-	114,805
<b>Total income</b>		<b>440,908</b>	<b>2,951</b>	<b>397</b>	<b>444,256</b>	<b>388,697</b>	<b>4,746</b>	<b>374</b>	<b>393,817</b>
<b>Expenditure on:</b>									
Raising funds	6	134	-	-	134	180	-	-	180
Charitable activities		375,655	6,739	397	382,791	396,151	6,335	374	402,860
<b>Total expenditure</b>		<b>375,789</b>	<b>6,739</b>	<b>397</b>	<b>382,925</b>	<b>396,331</b>	<b>6,335</b>	<b>374</b>	<b>403,040</b>
<b>Net income/(expenditure) before gains and losses on investments</b>		<b>65,119</b>	<b>(3,788)</b>	<b>-</b>	<b>61,331</b>	<b>(7,634)</b>	<b>(1,589)</b>	<b>-</b>	<b>(9,223)</b>
Net gains/(losses) on investments		(55,938)	(15,202)	(1,793)	(72,933)	50,277	14,173	(215)	64,235
<b>Net income/(expenditure)</b>		<b>9,181</b>	<b>(18,990)</b>	<b>(1,793)</b>	<b>(11,602)</b>	<b>42,643</b>	<b>12,584</b>	<b>(215)</b>	<b>55,012</b>
Transfers between Funds		-	-	-	-	-	-	-	-
<b>Net movement in funds</b>		<b>9,181</b>	<b>(18,990)</b>	<b>(1,793)</b>	<b>(11,602)</b>	<b>42,643</b>	<b>12,584</b>	<b>(215)</b>	<b>55,012</b>
<b>Reconciliation of funds:</b>									
Total funds brought forward		725,230	119,686	11,656	856,572	682,587	107,102	11,871	801,560
Total funds carried forward		<b>734,411</b>	<b>100,696</b>	<b>9,863</b>	<b>844,970</b>	<b>725,230</b>	<b>119,686</b>	<b>11,656</b>	<b>856,572</b>

**Cramond Kirk, Edinburgh (Church of Scotland)**  
**Balance Sheet**  
**As at 31 December 2022**

	Note	£	2022 £	£	2021 £
<b>Fixed Assets</b>					
Tangible Fixed assets			-		-
Investments	9		621,061		654,002
			<u>621,061</u>		<u>654,002</u>
<b>Current Assets</b>					
Debtors	10	47,985		41,686	
Bank and cash		194,643		174,854	
			<u>242,628</u>	<u>216,540</u>	
<b>Creditors</b>					
Falling due within one year	11	18,719		13,970	
			<u>223,909</u>	<u>202,570</u>	
<b>Net Current Assets</b>					
			<u>844,970</u>	<u>856,572</u>	
<b>Net Assets</b>					
<b>Unrestricted funds</b>					
General funds	13	265,946		299,422	
Designated funds		468,465		425,808	
			<u>734,411</u>	<u>725,230</u>	
<b>Restricted funds</b>					
	13		100,696		119,686
<b>Endowment funds</b>					
	13		9,863		11,656
			<u>844,970</u>	<u>856,572</u>	

The accounts were approved by the Kirk Session on February 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 year ended 31 December 2022**

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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 year ended 31 December 2022**

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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, 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 2022**

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Endowment Funds 2022 £	Total 2022 £	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Endowment Funds 2021 £	Total 2021 £
<b>2. Donations and Legacies</b>								
Offerings	164,966	-	-	164,966	158,670	-	-	158,670
Tax recovered on Gift Aid	30,997	-	-	30,997	35,611	-	-	35,611
Legacies	25,000	-	-	25,000	40,000	-	-	40,000
Other	-	-	-	-	-	-	-	-
	220,963	-	-	220,963	234,281	-	-	234,281
<b>3. Income from charitable activities</b>								
Use of Premises	80,589	-	-	80,589	25,820	-	-	25,820
Weddings and Funerals	4,100	-	-	4,100	3,046	-	-	3,046
Other	-	-	-	-	-	-	-	-
	84,689	-	-	84,689	28,866	-	-	28,866
<b>4. Investment Income</b>								
Bank interest	39	-	-	39	-	-	-	-
Deposit fund interest	682	-	-	682	95	-	-	95
Investment income	12,371	2,951	397	15,719	10,650	4,746	374	15,770
	13,092	2,951	397	16,440	10,745	4,746	374	15,865
<b>5. Other Income</b>								
Receipts from General Trustees	122,164	-	-	122,164	99,726	-	-	99,726
HMRC – CJRS Grants	-	-	-	-	12,073	-	-	12,073
National Giving Day	-	-	-	-	3,006	-	-	3,006
	122,164	-	-	122,164	114,805	-	-	114,805

**Cramond Kirk, Edinburgh (Church of Scotland)**  
**Notes to the Financial Statements**  
**For the year ended 31 December 2022**

	<b>Unrestricted Funds 2022 £</b>	<b>Restricted Funds 2022 £</b>	<b>Endowment Funds 2022 £</b>	<b>Total 2022 £</b>	<b>Unrestricted Funds 2021 £</b>	<b>Restricted Funds 2021 £</b>	<b>Endowment Funds 2021 £</b>	<b>Total 2021 £</b>
<b>6. Analysis of Expenditure</b>								
<u>Raising Funds</u>								
Offering Envelopes	122	-	-	122	120	-	-	120
Website Fees	12	-	-	12	60	-	-	60
	<b>134</b>	<b>-</b>	<b>-</b>	<b>134</b>	<b>180</b>	<b>-</b>	<b>-</b>	<b>180</b>
<u>Charitable Activities</u>								
Ministries & Mission Contribution	147,319	-	-	147,319	149,226	-	-	149,226
Presbytery Dues	6,256	-	-	6,256	4,327	-	-	4,327
Minister's Expenses	-	-	-	-	-	-	-	-
Interim Moderator's Expenses	78	-	-	78	63	-	-	63
Ministerial Assistance	18,584	-	-	18,584	18,653	-	-	18,653
Other salary costs	92,599	-	-	92,599	82,185	-	-	82,185
Fabric Repairs & Maintenance	48,432	-	-	48,432	42,295	-	-	42,295
Council Tax – Manse	-	-	-	-	-	-	-	-
Other Building Costs	30,704	-	-	30,704	30,783	-	-	30,783
Music	6,550	-	-	6,550	3,215	-	-	3,215
Other Expenses	25,133	6,739	397	32,269	65,404	6,335	374	72,113
	<b>375,655</b>	<b>6,739</b>	<b>397</b>	<b>382,791</b>	<b>396,151</b>	<b>6,335</b>	<b>374</b>	<b>402,860</b>
<b>Total</b>	<b>375,789</b>	<b>6,739</b>	<b>397</b>	<b>382,925</b>	<b>396,331</b>	<b>6,335</b>	<b>374</b>	<b>403,040</b>

**Cramond Kirk, Edinburgh (Church of Scotland)**  
**Notes to the Financial Statements**  
**For the year ended 31 December 2022**

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<b>7. Staff costs and numbers</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Salaries and wages	92,599	82,185
Social security costs	-	-
	<u>92,599</u>	<u>82,185</u>

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

	<b>2022</b>	<b>2021</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 year under review the minimum stipend was £28,700 and maximum stipend (in the fifth and subsequent years) £35,269.

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

Rev Moira McDonald, Interim Moderator to 30 June 22, received £78 by way of reimbursement of expenses.

The Pastoral Care Assistant, Mrs Diane Williams, is a member of Session and received sums totalling £6,639 by way of salary, pension contributions and expenses.

Mrs Louise Madeley, wife of a trustee, is the Church Secretary and received payments totalling £14,420 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 £26,656 was donated to the congregation by trustees.

**Cramond Kirk, Edinburgh (Church of Scotland)**  
**Notes to the Financial Statements**  
**For the year ended 31 December 2022**

<b>9. Investments</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Market value at 31 December 2021	654,002	452,275
Additions to investments at cost	39,992	137,492
Disposals	-	-
Unrealised gain/(loss) on investments	*(72,933)	64,235
Market value at 31 December 2022	<u>621,061</u>	<u>654,002</u>
Investments at cost	<u>585,308</u>	<u>545,316</u>

The following investments are held :

**Unrestricted Funds**

28,982 Church of Scotland Investors Trust Growth Fund units  
 17,248.88 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)	(55,938)	50,277
Restricted Funds Gain / (Loss)	(15,202)	14,173
Endowment Fund Gain / (Loss)	(1,793)	(215)
	<u>(72,933)</u>	<u>64,235</u>

**Cramond Kirk, Edinburgh (Church of Scotland)**  
**Notes to the Financial Statements**  
**For the year ended 31 December 2022**

<b>10. Debtors</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Gift Aid Tax Refund Due	10,000	11,500
General Trustees	30,735	26,186
Other	7,250	4,000
	<u>47,985</u>	<u>41,686</u>

<b>11. Creditors</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Accruals	18,719	13,970
	<u>18,719</u>	<u>13,970</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	177,083	311,931	122,184	621,061
Current Assets	76,365	134,517	28,914	242,628
Current Liabilities	(18,719)	-	-	(18,719)
As at 31 Dec 2022	234,729	446,448	151,098	844,970

	<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	208,480	296,480	137,386	11,656	654,002
Current Assets	76,738	109,128	30,674	-	216,540
Current Liabilities	(13,970)	-	-	-	(13,970)
As at 31 Dec 2021	271,248	405,608	168,060	11,656	856,572

**Cramond Kirk, Edinburgh (Church of Scotland)**  
**Notes to the Financial Statements**  
**For the year ended 31 December 2022**

<b>13 Movement in Funds</b>	At 31 December 2021 £	Incoming Resources £	Outgoing Resources £	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>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>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>11,503</b>
	<b>119,686</b>	<b>2,951</b>	<b>(6,739)</b>	<b>(15,202)</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>734,411</b>
<b>Total Funds</b>	<b>856,572</b>	<b>444,256</b>	<b>(382,925)</b>	<b>(72,933)</b>	-	<b>844,970</b>

**Cramond Kirk, Edinburgh (Church of Scotland)**  
**Notes to the Financial Statements**  
**For the year ended 31 December 2022**

<b>Movement in Funds</b>	At 31 December 2020 £	Incoming Resources £	Outgoing Resources £	Revaluation £	Transfers £	At 31 December 2021 £
<b>Endowment Funds</b>						
Former Cramond Poor Fund	11,871	374	(374)	(215)	-	11,656
	<b>11,871</b>	<b>374</b>	<b>(374)</b>	<b>(215)</b>	<b>-</b>	<b>11,656</b>
<b>Restricted Funds</b>						
Gillies Legacy Fund	96,071	4,485	(6,335)	12,686	-	106,907
	<b>96,071</b>	<b>4,485</b>	<b>(6,335)</b>	<b>12,686</b>	<b>-</b>	<b>106,907</b>
Benevolent Fund	11,031	261	-	1,487	-	12,779
	<b>11,031</b>	<b>261</b>	<b>-</b>	<b>1,487</b>	<b>-</b>	<b>12,779</b>
	<b>107,102</b>	<b>4,746</b>	<b>(6,335)</b>	<b>14,173</b>	<b>-</b>	<b>119,686</b>
<b>Unrestricted Funds</b>						
<b>Designated Funds</b>						
Fabric Fund	67,892	1,569	-	-	-	69,461
Outreach Fund	34,173	-	-	-	-	34,173
Burials Fund	3,707	41,818	(45,088)	-	-	437
Legacy Fund	285,195	40,000	(41,000)	-	-	284,195
Kirkyard Gardening Fund	1,414	-	(377)	-	-	1,037
Hall Roof Fund	36,505	-	-	-	-	36,505
Total Designated Funds	428,886	83,387	(86,465)	-	-	425,808
General	253,701	305,310	(309,866)	50,277	-	299,422
	<b>682,587</b>	<b>388,697</b>	<b>(396,331)</b>	<b>50,277</b>	<b>-</b>	<b>725,230</b>
<b>Total Funds</b>	<b>801,560</b>	<b>393,817</b>	<b>(403,040)</b>	<b>64,235</b>	<b>-</b>	<b>856,572</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**  
**For the year ended 31 December 2022**

<b>14. Collections and donations received for Third Parties</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Christian Aid Week *	8,570	6,828
Christian Aid Appeals -	-	-
	-	-
Christian Aid	8,570	6,828
Poppy Scotland	427	771
Disasters Emergency Committee Ukraine	1,830	-
Cardiomyopathy UK	524	-
Finlay's Friends	-	2,325
Fresh Start	315	1,082
Old Kirk & Muirhouse Wellbeing Fund (National Giving Day)	-	3,006
German Flood Relief	-	450
	<b>11,666</b>	<b>14,462</b>

\*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 2022**

**APPENDIX I**

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

	2022 £	2021 £
Credit Balance at 31 December (Combined Capital and Revenue)	<u>103,353</u>	<u>106,710</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 2022 £258 was expended on Cramond House; £9,522 was expended on the Manse.
2. £30,735 will be reclaimed from the Revenue Account, comprising building expenses.
3. Cash transactions on Revenue account during the year were as follows:

	£	£	£
Balance at 31 December 2021			90,946
Less: Costs (part 2021)			<u>26,186</u>
			64,760
Add: Rental Income	127,831		
Interest	411		
Dividends	<u>287</u>	128,529	
Less: Fabric Costs (part 2022)	95,978		
Administration Costs	<u>8,052</u>	<u>104,030</u>	<u>24,499</u>
Balance at 31 December 2022			<u>89,259</u>
Capital Funds held by the General Trustees – Investments* (valued at 31.12.22)			14,094
Deposit Fund (Revenue Account)			<u>89,259</u>
			<u>103,353</u>

\*Investments comprise 2,610 Church of Scotland Investors Trust Growth Fund units (value at 31.12.22 £14,094).