

The Church of Scotland

Presbytery of Edinburgh

Cramond Kirk, Edinburgh (Church of Scotland)

Accrued (SORP Compliant) Accounts

2021

Congregation No: 010028

Scottish Charity No: SC003430

**Cramond Kirk, Edinburgh (Church of Scotland)
Trustees' Annual Report
For the year ended 31 December 2021**

The trustees present their annual report and financial statements of Cramond Kirk for the year ended 31 December 2021. 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.

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 a Christian Aid Songs of Praise. An outdoor service takes place early on Easter morning. A church choir leads the praise at the 10.00am morning service while the Sunday Club provides Christian education for children and young people. A Saturday morning breakfast club meets during the winter months and provides an opportunity for Christian education for the members of the congregation and community. On three occasions during the year, Easter, Harvest and Christmas, housebound and frail elderly members of the congregation are invited to the Kirk Hall for a service and afternoon tea while the minister leads worship services in local nursing and care homes. Bible study and discussion groups are held to encourage members of the congregation to explore issues of Christian faith. The congregation also supports uniformed organisations for the children and young people of the community (Scouts and Guides), a monthly café for people with a diagnosis of dementia and their carers and a weekly drop-in cafe. The Kirk Halls are also extensively used by community groups and organisations. The congregation is active in supporting the work of Christian Aid with door to door collections during Christian Aid week as well as a Christian Aid fair and a quiz night. Other emergency appeals for Christian Aid are held as requested during the year. Two further fundraising events are held each year (Jumble Sale and Christmas Fair) with the proceeds given to support other charitable bodies (e.g. Fresh Start). For the second year running, many of these activities were curtailed, held in a different form or cancelled in 2021.

Achievements and Performance

The COVID-19 pandemic continued to dominate church life throughout the whole of 2021. The year opened on a reintroduction of tighter restrictions which permitted only twenty people to attend each church service. With social isolation affecting the wellbeing of our community, there was a real need to keep the church open and continue our two services on Sunday mornings, however the following week saw a further lockdown and there was no worship in the church until Easter. The Easter dawn service was held in the manse garden and a pattern of two short services, at 10am and 11.15am, was reintroduced. As restrictions eased the service times reverted to those of pre-pandemic. A significant loss during the restrictions had been times of fellowship after the church services and there was an air of true pleasure when breakfasts, teas and coffees were reintroduced albeit with strict measures in place to prevent infection. A healthy pattern followed of two well attended services, Sunday Club and breakfasts and teas and coffees. From July onwards there was a gradual build in the length and content of services to pre-pandemic levels.

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Rev Moira McDonald, Interim Moderator took the first opportunity following restrictions to lead us in worship in January 2021. Rev Tony Bryer of the Scottish Episcopal Church preached on occasion, Rev Tom Cuthell continued to lead us monthly and Rev Ian Gilmour gives great strength as our Locum Minister. Exposure to new faces in the pulpit serves the congregation well to appreciate differing styles of ministry as we move on from a long association with Dr Barr. Music and singing play a large part in our services and were sorely missed during the pandemic. The progression from instrumental music, to one singer, to a handful of singers and then a choir has been difficult at times and it is still not comfortable, as the congregation must wear masks, but singing praises to God greatly lifts the spirits.

A year into his retirement, the Very Rev G R Barr led the worship on Sunday 31st October. This presented opportunity to hold a farewell reception that had not been possible on the day of his leaving and brought a welcome, if restrained, party atmosphere for the first time in many months. November, and Remembrance Day saw the 100th anniversary of the Poppy becoming the national symbol of Remembrance. Members of the community hand crafted poppies which adorned the church and the traditional invitation to bereaved families of the preceding year was extended back over two years as no such service could be held in 2020.

Rev Ian Gilmour is greatly appreciated as a leader of worship and for his pastoral care of not only our congregation but of many others in the community and beyond. He gives far more than his contracted part-time hours and under his enthusiastic guidance and wealth of experience we are strengthening relationships within the parish. Imagine Cramond was launched towards the end of 2020 to seek out the opinions and ideas of the community on how the future should be for Cramond. There were over 200 submissions from a wide range of ages. It was notable the children focused on a wish to improve the environment for everyone: no littering, clean water and pleasant outdoor spaces for all to enjoy. All the entries were displayed in the Kirk halls and viewings arranged under the controlled booking system required due to the pandemic. One popular item was a film of Cramond and the Kirk made in the 1960s which brought back many happy memories. A panel of judges voted on the best overall entries and these were published in Grapevine, our quarterly parish magazine which is posted on the Kirk website and hard copies delivered to over 3000 local households.

A second project was established this year to ease the pain of loss due to the pandemic. Recognising that not only have people died but children have lost precious times at school, families have missed special occasions together and isolation and restrictions have taken a heavy toll on the mental health of all ages, Cramond Commemorates will plant trees and bulbs in memory of the losses. The project runs sympathetically with the Edinburgh City, Million Tree City initiative which was launched in October 2021 and we are receiving support from these project leaders as well as local schools and conservation groups. Close to Remembrance Day, Cramond Primary and Cargilfield schools took part in a ceremony to plant the first tree for Cramond Commemorates, a sessile oak, in a prominent place by the church halls. The children read their own poetry and prose and dedicated the tree in accordance with the project aims. The project will be funded through donations and grants and enlist the help of people in our community over the next year. Ultimately all the trees should be identifiable through a website and linked to education information and details of those being remembered. Cramond Primary School is a committed supporter and plans to plant within their grounds as part of the project.

The Sunday Club decreased numerically through the pandemic, however there is strong attendance from a few families and there is always provision for any child that comes to church. The church remains a place of good association for families as they attend the many activities in the halls and the children engage with projects like Imagine Cramond and Cramond Commemorates.

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Digital technology became more important as services were recorded and then live streamed. A few weddings and funerals were also streamed much to the comfort of families and friends who were not able to attend due to limits on numbers and travel restrictions. Our social media accounts have a strong following and have become increasingly relied upon to spread news from the church. The dedicated team of Elders producing online devotions reviewed the need for daily recordings and settled on a manageable two recordings per week. Some recordings feature our talented young musicians and with a steady audience averaging 100 the productions will continue for the foreseeable future. Another technological advance has been to enable donations through our website for regular giving and one off events. A trial digital offering terminal sited in the church has proved less successful and an alternative provider is being sought.

Weekly announcements are e-mailed to members through their District Elder as well as paper copies now being available on Sundays again. The Grapevine magazine, which was purely digital for a while during the pandemic reverted to hard copies being delivered by volunteers and is available online through the website.

A quinquennial review of our buildings was carried out on the church, church halls and manse. Cramond House was not inspected as access is limited during the pandemic due to its occupancy by Little Monkeys Nursery. Although nothing requires urgent attention there is an extensive list of repairs and maintenance which is being addressed through our Buildings Committee. A safe access system was already being installed to aid work on the church hall roof. Once finalised, routine maintenance work including weather proofing the roof and clearing drains will re-commence. Daytime hall usage had built back to pre-pandemic levels by the Autumn but is currently depleted once more due to the reintroduction of restrictions. From early in the pandemic the hall staff were placed on furlough. One position was found to be redundant but as business increases again there is need for a new member of staff to support our Properties Manager. The church secretary's office was relocated to the kirk halls in September when the manse was let.

After much delay five memorial stones were installed in the new memorial garden. Landscaping will be completed early in the new year before dedication of the space. It will be possible to engrave some 3000 names thus provisioning for our church for many generations.

The role of our Pastoral Care Assistant was reviewed by the Kirk Session in time for the ending of the current three-year contract at the end of October. With uncertainty over how our Ministry team will form in coming years it was agreed to extend Diane Williams contract for one year. The role is a strong support for a minister in Cramond aiding with pastoral duties and care of the elderly in the parish. The Visiting Team, led by Kathleen Malone, has increased to near on 100 people to be visited by the team of volunteers. Each received cards and little gifts at points throughout the year and the team links with Diane for advice on practical care and amenities for housebound and disabled persons, as well as seeking funding to support the group.

The year has been one of improvisation and adaptation for many activities and under this our fundraising was much diminished. Of equal consequence was the lack of social interaction and fellowship that such events usually bring. The Jumble Sale was cancelled for the second year running and the Christmas Fair considerably scaled down. Christian Aid week moved to a virtual platform for much of its campaigning although collection envelopes were delivered through doors and tomato plants nurtured and sold as in previous years. Given the difficulties the sum of over £6,800 raised including gift aid was a noteworthy achievement.

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On a more positive note one of the first permissions we sought to use the church building for other than worship under the pandemic was for the Octavoce choir to hold a concert in August, in aid of Turi Children's Project which we have supported in Kenya for many years. In September, in an attempt to help break social isolation, members were invited to host a small social gathering in aid of Finlay's Friends – a total of £2,325 was raised. Taking up on the initiative of the Church of Scotland we participated in National Giving Day at the end of October, resulting in a donation of £3,006 to the Old Kirk and Muirhouse Parish Church towards their care for families in the community.

The Christmas Tree Festival was welcomed in for a second year and twenty four thoughtfully decorated trees brightened the sanctuary hugely over the season. Each was to illustrate a chosen Christmas song and individual organisations took on the task of providing one tree, The excitement leading up to the event was tangible as the groups drew up ideas and crafted decorations, and the event was greatly appreciated by all who visited while at the same time providing a warming backdrop for the Christmas services. The traditional Christmas hamper draw was run very successfully online once again, and the Christmas Fair was re-introduced only to have to be cancelled at the last moment bar a much smaller affair set up for the Sunday morning. A total of £2,326 was raised from the Christmas events which is to be divided among Fresh Start, Mary's Meals and the Kirk.

A Christmas carol concert was held with the Edinburgh choir, the New Town Singers. This raised £450 for the flood devastated town of Ahrweiler in Germany, We continue to raise awareness and appeal for donations to Fresh Start at all times throughout the year. We had a helpful report from Bidy Kelly, the CEO of Fresh Start, during last winter as part of Sunday worship and plan to repeat it in 2022.

At the start of the year members of the congregation were invited to informal coffee and a chat on Saturday mornings via the online platform Zoom. Although limited to those who were comfortable with technology it proved worthwhile until society could circulate more freely. Meanwhile a new venture opened in the form of the Gathering Space, a takeaway café operating from the church halls. This soon became very popular with the whole community as the summer months came and we were still encouraged to be outdoors. It formed a hub for people to meet or pass the time of day. Arrangements are being put in place for the café to operate with an additional seated area inside the halls. The owners are very welcoming and supportive of the needs of all visitors and often cater for functions within the halls and community. Once permitted to meet indoors a church run informal café was re-opened alongside the Gathering Space on Tuesdays from 10-11.30am. This provided a space for anyone to drop in for a chat with volunteers over freely provided light refreshments and will run on its own come the new year.

Social events were seriously curtailed though a dozen people enjoyed a trip to see the Great Tapestry of Scotland and the now traditional Christmas afternoon for the Visiting Team visitors, visitees and friends was held in the kirk hall on 9th December. A short service was followed by afternoon tea and entertainment from our local music group, Cadmium. For many this was one of the few times they had socialized outside their homes during the pandemic.

The Kirk Session moved from the Executive to the full complement of Session meeting online from February, including the Kirk AGM and Session Seminar. Finally in September Session met in the church. The November meeting took place at Blackhall St Columba's, where they have carried out extensive refurbishment. This gave the Elders opportunity to see what can be done to alter a sanctuary sympathetically to make it more welcoming to a new generation and to increase its usage potential. Underfloor heating had been installed beneath a new floor, chairs to replace pews, aesthetic carpentry hid storage areas including for a tea bar and meeting resources area while an integrated digital audio-visual system had been installed throughout the main sanctuary, As all Church of Scotland buildings are undergoing assessment as to their appropriateness and cost-effectiveness this insight was very helpful as we look to the future of our own buildings.

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After the departure of Dr and Mrs Barr from the Manse in October 2020 it was maintained in good running order and the Kirk Office remained in the basement. The Sunday Club made good use of the house and grounds on Sunday mornings but it was otherwise unoccupied. With the likelihood of an extended vacancy and uncertainty over the future of the manse the Kirk Session obtained permission from Presbytery to lease it as a private home. Fortuitously a tenancy was swiftly actioned and in place by September. The proposals in the new Presbytery Plan are for the manse to be sold but this suggestion has been received with widespread concern and certainly warrants further thought and debate.

Elders continue to fulfil their role as trustees seriously, in the guardianship of the church, its buildings and people. Safeguarding, fire safety and health and safety are all diligently attended to, and the ever changing guidelines for control of the virus both from the Scottish Government and the Church of Scotland are constantly referred to during our risk assessments for opening and use of the church buildings.

A significant matter that has run with us all year is the vacancy in Cramond Kirk. As the Presbytery Plan was 'sisted' towards the end of 2020 we were left being unable to call a minister. The new plan is being driven by the vastly reduced availability of ministers within the Church of Scotland whereby Edinburgh Presbytery is to move from 78 to 48.5 ministers by the end of 2025. To help address this, neighbouring churches were placed in cluster groups and asked to seek ways they might work together with less resources. This included ministry staffing and buildings. Representatives of our cluster group of Davidson's Mains, St Columba's Blackhall, Drylaw, Granton and the Old Kirk and Muirhouse met on several occasions and in addition the Ministers met weekly with initial feedback submitted to Presbytery in April.

As the year drew to a close the Presbytery of Edinburgh published a consultation document of the new Presbytery Plan. The cluster groups have been merged into seven larger Mission Districts. Within this Cramond Kirk is sub-grouped with Drylaw Parish Church and The Old Kirk and Muirhouse Parish Church and we are to consider union between the three churches. The proposal allocates to the union one full time Minister, a Deacon and a Ministry Development Staff member. In addition our Pastoral Care Worker may be retained and a new post for an Ordained Local Minister may be established within the Union. The Kirk Session is holding a special meeting in January to discuss the draft Plan before Presbytery meets on 15th January. The three churches have worked together over many years but coming together in this way will pose many challenges.

As reported in the Church of Scotland's annual statistical return, there were 10 infant baptisms, 3 weddings and 40 funeral services. 4 people were added to the communion roll by certificate, while 31 people were removed from the roll by death, 8 by certificate and 13 by revision giving a total communicant membership of 842.

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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 2021 were £856,572, an increase of £55,012 during the year. The increase was accounted for principally by accrued, unrealised investment gains amounting to £64,235. Income from congregational giving continued to reduce but greater use of the Kirk Hall in the latter part of the year saw an increase of £5,397 in income from the use of premises as compared with 2020.

Unrestricted Funds increased by £42,643 to £725,230, mainly from unrealised investment gains. Expenditure reduced from £517,365 to £403,040 but 2020 had included costs of £137,790 incurred in the major upgrading of the Hall. Leaving this out of account, regular expenditure on a like-for-like basis rose by some £17,000, increases in ministerial assistance (a full year of the cost of the locum minister), general salary costs (the phased return of staff from furlough and the ending of Job Retention Scheme support) and in fabric and other building costs (in particular expenditure on the Manse before letting) being off-set by a temporary, Covid-related reduction in Ministries & Mission contribution.

Unrestricted Designated Funds were £425,808, a decrease of £3,078. The principal movements were in the Legacy Fund and in the Burial Fund where a further £45,088 was expended on work on the new Memorial Garden largely funded by a transfer of £41,000 from the Legacy Fund.

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. £99,726 was received from the General Trustees for this purpose.

The Endowment Fund decreased by £215 to £11,656, reflecting the decrease in the value of the investment held within that Fund.

Restricted Funds rose by £12,584 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 and Bank balances of £216,540 and investments valued at £654,002 at 31 December 2021, a total of £870,542, an increase of £50,912 in the year. Debtors, comprising Gift Aid tax recoveries, General Trustees claims for fabric-related expenditure incurred and Hall rentals due, amounted to £41,686.. Creditors, being provisions for certain accruals, at £13,970 were £4,100 less than in 2020.

Cash and investments held by the Church of Scotland General Trustees, on behalf of Cramond Kirk, at 31 December 2021 were £106,710, much reduced from the position at 31st December 2020 following the withdrawal of £137,790 to meet the cost of the Hall upgrade. This was after rental and interest income and Cramond Kirk fabric, insurance, heat & light and salary costs agreed by the General Trustees as recoverable. Appendix I on page 25 provides further details.

Funds raised at the Christmas Festival are to be shared among the Kirk, Fresh Start and Mary's Meals.

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 was resuscitated in 2021 following receipt of reimbursement of these costs from the Kirk's Consolidated Fabric Fund Capital account. In implement, £50,000 was invested in the COIF Charities Investment Fund and £49,992 in the Church of Scotland Investors Trust Growth Fund while available cash of £37,500 in the Gillies Fund was also invested in the COIF Charities Investment Fund.

During 2021 there was considerable fluctuation in Markets but a strong recovery towards the end of the year resulted in the accrued but unrealised gains referred to earlier.

Risk Management

The major risks affecting the charity in 2021 were those associated with the Covid-19 pandemic. The steps taken to manage and mitigate those risks have been referred to earlier in this report.

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. In particular reserves were maintained in the expectation that work would be required on the Manse to equip it for occupation by a new minister when appointed. It is now uncertain if reserves will be required for this purpose as the new Presbytery Plan foresees the sale of that property.

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 64 elders, 38 women and 26 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. As a consequence of the pandemic the Kirk Session was unable to meet in person until September 2021. In the interim Kirk Session meetings were held online.

The Kirk Session Strategy Group continued to look at wider strategic issues affecting the Kirk resulting from the vacancy and the pandemic.

**Cramond Kirk, Edinburgh (Church of Scotland)
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For the year ended 31 December 2021**

Reference and Administrative Information

Trustees

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

Betty ADAM	Sandy ANDERSON	Judy ARROWSMITH	Mary BEAUMONT
Elaine BEELEY	Fiona BLACK <i>(retired 07.10.21)</i>	Anne BOYNE	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	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	Jean MORLEY	Crichton MOUAT
John NAYLOR	Dorothy NEWLANDS	Lesley PEARSON	Leslie PENDREIGH
Michael RAMSAY	Stuart RICHARDSON	Oliver RICHES	Jane ROBSON
Suresh SANDERS	Deirdre SHISHODIA	Angela SMITH	Iain SMITH
David STEEDMAN	Michael THOMSON	Susie THORNTON <i>(resigned 24.05.21)</i>	Fiona VENNELLE
Marjorie VENNELLE	Sandra WATSON	Diane WILLIAMS	Brenda WILSON
Gena WYLIE	Ian YOUNG		

**Cramond Kirk, Edinburgh (Church of Scotland)
Trustees' Annual Report
For the year ended 31 December 2021**

Principal Office-bearers

Interim Moderator	Rev Moira McDonald
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
564 Queensferry Road
Edinburgh
EH4 6AT

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: 24 February 2022

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 2021

I report on the accounts of Cramond Kirk for the year ended 31 December 2021 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 2021

Year ended 31 December 2021	Note	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Endowment Funds 2021 £	Total 2021 £	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Endowment Funds 2020 £	Total 2020 £
Income and endowments from:									
Donations and legacies	2	234,281	-	-	234,281	224,244	-	-	224,244
Charitable activities	3	28,866	-	-	28,866	22,373	-	-	22,373
Investments	4	10,745	4,746	374	15,865	12,829	2,258	444	15,531
Other	5	114,805	-	-	114,805	236,560	-	-	236,560
Total income		388,697	4,746	374	393,817	496,006	2,258	444	498,708
Expenditure on:									
Raising funds	6	180	-	-	180	141	-	-	141
Charitable activities		396,151	6,335	374	402,860	508,925	7,855	444	517,224
Total expenditure		396,331	6,335	374	403,040	509,066	7,855	444	517,365
Net income/(expenditure) before gains and losses on investments		(7,634)	(1,589)	-	(9,223)	(13,060)	(5,597)	-	(18,657)
Net gains/(losses) on investments		50,277	14,173	(215)	64,235	(12,396)	(4,348)	196	(16,548)
Net income/(expenditure)		42,643	12,584	(215)	55,012	(25,456)	(9,945)	196	(35,205)
Transfers between Funds		-	-	-	-	-	-	-	-
Net movement in funds		42,643	12,584	(215)	55,012	(25,456)	(9,945)	196	(35,205)
Reconciliation of funds:									
Total funds brought forward		682,587	107,102	11,871	801,560	708,043	117,047	11,675	836,765
Total funds carried forward		725,230	119,686	11,656	856,572	682,587	107,102	11,871	801,560

Cramond Kirk, Edinburgh (Church of Scotland)
Balance Sheet
As at 31 December 2021

	Note	£	2021 £	£	2020 £
Fixed Assets					
Tangible Fixed assets			-		-
Investments	9		654,002		452,275
			<u>654,002</u>		<u>452,275</u>
Current Assets					
Debtors	10	41,686		184,952	
Bank and cash		174,854		182,403	
				<u>182,403</u>	
		216,540		367,355	
Creditors					
Falling due within one year	11	13,970		18,070	
				<u>18,070</u>	
Net Current Assets			<u>202,570</u>		<u>349,285</u>
Net Assets			<u>856,572</u>		<u>801,560</u>
Unrestricted funds					
General funds	13	299,422		253,701	
Designated funds		425,808		428,886	
				<u>428,886</u>	
			725,230		682,587
Restricted funds					
	13		119,686		107,102
Endowment funds					
	13		11,656		11,871
			<u>11,656</u>		<u>11,871</u>
			<u>856,572</u>		<u>801,560</u>

The accounts were approved by the Kirk Session on 24 February 2022

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 2021

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 2021

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 2021

	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Endowment Funds 2021 £	Total 2021 £	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Endowment Funds 2020 £	Total 2020 £
2. Donations and Legacies								
Offerings	158,670	-	-	158,670	167,901	-	-	167,901
Tax recovered on Gift Aid	35,611	-	-	35,611	36,073	-	-	36,073
Legacies	40,000	-	-	40,000	20,000	-	-	20,000
Other	-	-	-	-	270	-	-	270
	234,281	-	-	234,281	224,244	-	-	224,244
3. Income from charitable activities								
Use of Premises	25,820	-	-	25,820	20,423	-	-	20,423
Weddings and Funerals	3,046	-	-	3,046	1,950	-	-	1,950
Other	-	-	-	-	-	-	-	-
	28,866	-	-	28,866	22,373	-	-	22,373
4. Investment Income								
Bank interest	-	-	-	-	-	-	-	-
Deposit fund interest	95	-	-	95	1,257	-	-	1,257
Investment income	10,650	4,746	374	15,770	11,572	2,258	444	14,274
	10,745	4,746	374	15,865	12,829	2,258	444	15,531
5. Other Income								
Receipts from General Trustees	99,726	-	-	99,726	226,649	-	-	226,649
HMRC – CJRS Grants	12,073	-	-	12,073	9,011	-	-	9,011
National Giving Day	3,006	-	-	3,006	-	-	-	-
Edinburgh Presbytery Grants	-	-	-	-	900	-	-	900
	114,805	-	-	114,805	236,560	-	-	236,560

Cramond Kirk, Edinburgh (Church of Scotland)
Notes to the Financial Statements
For the year ended 31 December 2021

	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Endowment Funds 2021 £	Total 2021 £	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Endowment Funds 2020 £	Total 2020 £
6. Analysis of Expenditure								
<u>Raising Funds</u>								
Offering Envelopes	120	-	-	120	141	-	-	141
Website Fees	60	-	-	60	-	-	-	-
	180	-	-	180	141	-	-	141
<u>Charitable Activities</u>								
Ministries & Mission Contribution	149,226	-	-	149,226	183,064	-	-	183,064
Presbytery Dues	4,327	-	-	4,327	6,351	-	-	6,351
Minister's Expenses	-	-	-	-	3,001	-	-	3,001
Interim Moderator's Expenses	63	-	-	63	-	-	-	-
Ministerial Assistance	18,653	-	-	18,653	7,196	-	-	7,196
Other salary costs	82,185	-	-	82,185	67,461	-	-	67,461
Fabric Repairs & Maintenance	42,295	-	-	42,295	36,281	-	-	36,281
Council Tax – Manse	-	-	-	-	2,793	-	-	2,793
Other Building Costs	30,783	-	-	30,783	157,948	-	-	157,948
Music	3,215	-	-	3,215	3,549	-	-	3,549
Other Expenses	65,404	6,335	374	72,113	41,281	7,855	444	49,580
	396,151	6,335	374	402,860	508,925	7,855	444	517,224
Total	396,331	6,335	374	403,040	509,066	7,855	444	517,365

Cramond Kirk, Edinburgh (Church of Scotland)
Notes to the Financial Statements
For the year ended 31 December 2021

7. Staff costs and numbers	2021	2020
	£	£
Salaries and wages	82,185	67,461
Social security costs	-	-
	<u>82,185</u>	<u>67,461</u>

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

	2021	2020
	Number	Number
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

The Pastoral Care Assistant, Mrs Diane Williams, is a member of Session and received sums totalling £6,335 by way of salary and pension contributions.

Mrs Louise Madeley, wife of a trustee, is the Church Secretary and received payments totalling £13,390 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 £31,733 was donated to the congregation by trustees.

Cramond Kirk, Edinburgh (Church of Scotland)
Notes to the Financial Statements
For the year ended 31 December 2021

9. Investments	2021	2020
	£	£
Market value at 31 December 2020	452,275	556,458
Additions to investments at cost	137,492	122,496
Disposals	-	(210,131)
Unrealised gain/(loss) on investments	*64,235	(16,548)
Market value at 31 December 2021	<u>654,002</u>	<u>452,275</u>
Investments at cost	<u>545,316</u>	<u>407,824</u>

The following investments are held :

Unrestricted Funds

25,290 Church of Scotland Investors Trust Growth Fund units
 16,152.99 COIF Charities Investment Fund Income units
 20,000 Castle Community Bank Deferred £1 shares

Restricted Funds

13,525 Church of Scotland Investors Trust Growth Fund units
 2,705.08 COIF Charities Investment Fund Income units

Endowment Funds

934 Church of Scotland Investors Trust Income Fund units

	£	£
*Unrestricted Funds Gain / (Loss)	50,277	(12,396)
Restricted Funds Gain / (Loss)	14,173	(4,348)
Endowment Fund Gain / (Loss)	(215)	196
	<u>64,235</u>	<u>(16,548)</u>

Cramond Kirk, Edinburgh (Church of Scotland)
Notes to the Financial Statements
For the year ended 31 December 2021

10. Debtors	2021	2020
	£	£
Gift Aid Tax Refund Due	11,500	11,770
General Trustees	26,186	162,423
Other	4,000	10,759
	<u>41,686</u>	<u>184,952</u>

11. Creditors	2021	2020
	£	£
Accruals	13,970	18,070
	<u>13,970</u>	<u>18,070</u>

12. Analysis of Net Assets among Funds

General	Designated	Restricted	Endowment	Total
£	£	£	£	£
Fixed Assets	-	-	-	-
Investments	208,480	296,480	137,386	654,002
Current Assets	76,738	109,128	30,674	216,540
Current Liabilities	(13,970)	-	-	(13,970)
As at 31 Dec 2021	<u>271,248</u>	<u>405,608</u>	<u>168,060</u>	<u>856,572</u>

	General	Designated	Restricted	Endowment	Total
	£	£	£	£	£
Fixed Assets	-	-	-	-	-
Investments	131,830	222,860	85,714	11,871	452,275
Current Assets	118,019	199,513	49,823	-	367,355
Current Liabilities	(18,070)	-	-	-	(18,070)
As at 31 Dec 2020	<u>231,779</u>	<u>422,373</u>	<u>135,537</u>	<u>11,871</u>	<u>801,560</u>

Cramond Kirk, Edinburgh (Church of Scotland)
Notes to the Financial Statements
For the year ended 31 December 2021

13 Movement in Funds	At 31 December 2020 £	Incoming Resources £	Outgoing Resources £	Revaluation £	Transfers £	At 31 December 2021 £
Endowment Funds						
Former Cramond Poor Fund	11,871	374	(374)	(215)	-	11,656
	11,871	374	(374)	(215)	-	11,656
Restricted Funds						
Gillies Legacy fund	96,071	4,485	(6,335)	12,686	-	106,907
	96,071	4,485	(6,335)	12,686	-	106,907
Benevolent Fund	11,031	261	-	1,487	-	12,779
	11,031	261	-	1,487	-	12,779
	107,102	4,746	(6,335)	14,173	-	119,686
Unrestricted Funds						
Designated Funds						
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
	682,587	388,697	(396,331)	50,277	-	725,230
Total Funds	801,560	393,817	(403,040)	64,235	-	856,572

Cramond Kirk, Edinburgh (Church of Scotland)
Notes to the Financial Statements
For the year ended 31 December 2021

Movement in Funds	At 31 December 2019 £	Incoming Resources £	Outgoing Resources £	Revaluation £	Transfers £	At 31 December 2020 £
Endowment Funds						
Former Cramond Poor Fund	11,675	444	(444)	196	-	11,871
	11,675	444	(444)	196	-	11,871
Restricted Funds						
Gillies Legacy Fund	104,188	1,964	(6,199)	(3,882)	-	96,071
	104,188	1,964	(6,199)	(3,882)	-	96,071
Benevolent Fund	12,859	294	(1,656)	(466)	-	11,031
	12,859	294	(1,656)	(466)	-	11,031
	117,047	2,258	(7,855)	(4,348)	-	107,102
Unrestricted Funds						
Designated Funds						
Fabric Fund	67,808	84	-	-	-	67,892
Outreach Fund	35,173	-	(1,000)	-	-	34,173
Burials Fund	23,077	-	(19,370)	-	-	3,707
Legacy Fund	265,195	20,000	-	-	-	285,195
Kirkyard Gardening Fund	1,138	1,000	(724)	-	-	1,414
Hall Roof Fund	36,505	-	-	-	-	36,505
Total Designated Funds	428,896	21,084	(21,094)	-	-	428,886
General	279,147	474,922	(487,972)	(12,396)	-	253,701
	708,043	496,006	(509,066)	(12,396)	-	682,587
Total Funds	835,765	498,708	(517,365)	(16,548)	-	801,560

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 2021

14. Collections and donations received for Third Parties	2021	2020
	£	£
Christian Aid Week *	6,828	427
Christian Aid Appeals -		
Minister's Retiral	-	-
	-	6,750
Christian Aid	6,828	7,177
Poppy Scotland	771	-
Finlay's Friends	2,325	-
Fresh Start (2020 incl Minister's Retiral)	1,082	6,905
Old Kirk & Muirhouse Wellbeing Fund (National Giving Day)	3,006	-
German Flood Relief	450	-
	<u>14,462</u>	<u>14,082</u>

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

15. Volunteers

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

Cramond Kirk, Edinburgh (Church of Scotland)
Notes to the Financial Statements
For the year ended 31 December 2021

APPENDIX I

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

	2021 £	2020 £
Credit Balance at 31 December (Combined Capital and Revenue)	<u>106,710</u>	<u>251,966</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 predetermined parameters, for other property costs of Cramond Kirk.

Notes

1. In January 2021 £137,790 was withdrawn from the Capital account with the approval of the General Trustees and Edinburgh Presbytery to reimburse the Kirk for the costs of the Kirk Hall upgrade.
2. During 2021 nil was expended on Cramond House; £17,582 was expended on the Manse.
3. £26,186 will be reclaimed from the Revenue Account, comprising building expenses.
4. Cash transactions on Revenue account during the year were as follows:

	£	£
Balance at 31 December 2020		98,411
Less: Costs (part 2020)		<u>24,633</u>
		73,778
Add: Rental Income	93,399	
Interest	97	93,496
		<u>167,274</u>
Less: Fabric Costs (part 2021)		<u>76,328</u>
Balance at 31 December 2021		<u>90,946</u>
Capital Funds held by the General Trustees – Investments* (valued at 31.12.21)		15,764
Deposit Fund (Revenue Account)		<u>90,946</u>
		<u>106,710</u>

*Investments comprise 2,610 Church of Scotland Investors Trust Growth Fund units (value at 31.12.21 £15,764).