

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

***Edinburgh: Edinburgh Northwest Kirk:
Cramond and Pennywell (Church of Scotland)
Formerly Edinburgh Northwest Kirk: Cramond
Kirk and The Old Kirk and Muirhouse (Church of
Scotland)***

Accrued (SORP Compliant) Accounts

Year Ended 31 December 2024

Congregation No: 010122

Scottish Charity No: SC006457

Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)

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Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland) Trustees' Annual Report For the year ended 31 December 2024

The trustees present their annual report and financial statements of Edinburgh Northwest Kirk (ENK) for the year ended 31 December 2024. The financial statements have been prepared in accordance with the accounting policies set out on pages 21 and 22 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.

Edinburgh Northwest Kirk: Cramond Kirk and The Old Kirk and Muirhouse changed its name to Edinburgh Northwest Kirk: Cramond and Pennywell by approval of The Office of the Scottish Charity Regulator and the Presbytery of Edinburgh and West Lothian at its meeting on 5th November 2024. For the purposes of this report, where in the past we would have used the name of The Old Kirk and Muirhouse this will appear as Pennywell.

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. ***“Edinburgh Northwest Kirk seeks to share the love of God with the wide diversity of people in our congregation and parish by nurturing, caring for, serving and celebrating our people and our Lord.”*** [Ref: ENK Parish Profile 2023]

Edinburgh Northwest Kirk (ENK) was formed through the union of two churches only 16 months ago. The driving force behind this was a reduction in resources within the Church of Scotland. A ripple effect from this, flows through many of our current aims as we look to develop our work within the community, patterns of worship, buildings and finances.

Worship

ENK has been greatly blessed by the many ministers who have supported the parish since its formation in September 2023. With the appointment of Reverend Julia Cato in May 2024 the full time, minister post was filled for an extensive parish with a potentially vast amount of work waiting within. This is coupled with a huge reduction in ministry appointments. Before the union there were two ministers, an associate minister, two part time Parish Development Workers and a Pastoral Assistant. This load effectively fell on Reverend Cato's shoulders. To allow time for reflection and learning about our needs a pattern of services continued, which entails Sunday worship at both church buildings and a few occasions when the congregation meets together under one roof. In the main this requires two worship leaders every week, one at each venue. In addition, small teams from the congregation, under the guidance of Reverend Elspeth Harley and Reverend Ian Gilmour, have lead worship on several occasions. There is a longing for Ms Cato to be able to attend both Cramond and Pennywell each Sunday and, after consultation with the congregation, changes to service times may be introduced in 2025.

Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland) Trustees' Annual Report (continued) For the year ended 31 December 2024

Worship (cont)

Change to service times is a considerable challenge as it affects many aspects of church life: the congregation's availability to attend, choir rehearsals, prayer and fellowship groups, breakfasts and refreshments. Not least is sentimental attachment to established habits, but there is acceptance that new timings should bring better continuity not only in worship but in relationships between the minister and congregation. In addition, the diet of communion and other special services may well alter as we merge the time tabling from the two churches into one. Communion has already been introduced as part of the joint services and is celebrated monthly at the 8.45am service Cramond and the 11am service at Pennywell. There are few occasions when services are shared amongst our Parish Grouping and ecumenically, and the hope is for this to increase. Short-online devotions will be produced until the end of the year but a reduction in the number of volunteers has necessitated a change of pattern in coming months.

Ministry and Staffing

ENK entered 2024 eagerly awaiting news of a sole nominee. By the end of January, Reverend Julia Cato had accepted the nomination for the post of minister and, on 18th February, the congregation voted in favour of her appointment. Her position, as the minister of Edinburgh Northwest Kirk, was approved by Presbytery on 30th April and her service of induction took place at Pennywell Kirk on 30th May. Ms. Cato was preached in by Reverend Dr Andrew McLellan, at Cramond Kirk the following week. During the first half of the year, we were very grateful that Reverend Ian Gilmour extended his locum stay until March, and Reverend Dr Martin Scott remained with us as Interim Moderator and then locum until May 2024. Dr Scott established a timetable of worship leaders for the whole year, allowing a period for the new minister to review this pattern. The timetable involved fourteen different ministers besides Ms. Cato.

ENK is part of a Parish Grouping which includes Davidson's Mains, Blackhall St Columba's, and Drylaw churches. As reported in last year's trustees report, the ministry allocation for our group of churches was set out in the Presbytery Mission Plan and included a Ministries Development Staff (MDS) member to work in the area between Pennywell (formerly TOKM) and Drylaw. This worker has not yet been appointed as it is currently dependent on union between St Columba's and Drylaw which stalled in the autumn. However, in December 2024, we were granted permission to appoint a locally funded, part-time, Pastoral Assistant to ENK, who will hopefully be in post early in 2025. The post of an assistant, who will work with families is also being considered. Our Parish Development Worker, Dr Violetta Fejszes completed her counselling studies and is kept busy with referrals to her services and organising activities at Pennywell Kirk. Voluntary pastoral assistant, Helen Fisher, based at Pennywell Kirk, carries out countless hours in service to the congregation. The Visiting Team, led by Kathleen Malone, networks with helpers to look after over 90 elderly people, bringing them together for worship and fellowship at Easter, Harvest, Christmas and social gatherings throughout the year. Many Elders care pastorally or act as a link to the Minister for the members who live within or near to the parish. There are four retired ministers on the congregational roll of ENK who are pillars of support where appropriate. We have 48 district Elders who between them are assigned to looking after over 460 households. Online streaming of services has been the norm for the past 4 years and between the two venues this receives around 150-200 viewings each week.

**Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)
Trustees' Annual Report (continued)
For the year ended 31 December 2024**

Ministry and staffing (cont)

When time and resources allow, we would like to work more in partnership with neighbouring churches, especially those in our Parish Grouping. Currently connections are few, but relationships are good and it was pleasing that Ms. Cato was invited to preach at the service of induction and ordination of Reverend Cat Rawlinson-Watkins at Davidson's Mains Parish Church in December 2024.

Education and development

Bible Study groups have met at Pennywell and Cramond throughout the year and sometimes the two groups have met as one. Some sessions were spent considering the book "Stirred By The Storm", which challenges tradition within the Church of Scotland and opens the mind towards restoring health within dwindling congregations. The trustees held two afternoon seminars focused on pastoral aspects of Eldership. The second demonstrated use for the "Church of Scotland Learning" online platform and all Elders were encouraged to use this to further their knowledge and skills. Earlier in the year, five Elders completed a course on worship leadership and they regularly play a part in congregation led services. Elders have also attended events informing on running of church finances and the care and development of church held buildings. A member of our congregation was accepted as a candidate for full time ministry in the Church of Scotland and one of our Elders is also studying theology, at Edinburgh University, with a view to training for ministry. Christian education is provided for any child who attends church on Sundays both in church and at Sunday Explorers. It also forms an element of holiday clubs.

Fellowship

A congregation, like any other collective, works best when individuals get to know one another. Two years ago, only a handful of people, in the separate churches of Pennywell Kirk and Cramond Kirk, would cross the boundary. As Edinburgh Northwest Kirk the two church congregations are now one and good relations have been building since the start. There is representation from both church centres on each of the Kirk Teams. In the main the Teams consist of Elders, but they are encouraged to involve others in the congregation as well. As we invite people to make the best use of their talents, this helps with a sense of belonging. There are many activities, as mentioned elsewhere in this report, which bring members together as volunteers or attendees, increasing the sense of fellowship. The provision of breakfasts, teas and coffees after Sunday services plays a major part in allowing conversation and networking between those attending church. More and more of the members choose to attend a service at either church, feeling a benefit in the change. Equally, some Elders are supporting the duty rotas at both churches. Traditions are being shared and sometimes adopted across the board and as people mix they sense the bigger family that they can now play a part in. There will always remain a uniqueness at each church centre, driven by a difference in the history and demographics. All of the above is strengthening the fact that we are one church. A small but significant item on our agenda is to design a new logo for ENK which will signify the united churches.

**Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)
Trustees' Annual Report (continued)
For the year ended 31 December 2024**

Outreach

Many of our members are involved in work within our community and our halls are maintained for use by the community as much as by the church. This is more in evidence at the Cramond Kirk Halls where over forty groups regularly use the rooms. The independent Gathering Space café which runs from the halls five days a week is very popular with visitors and locals and provides catering for private functions in the halls. The café also co-hosted a second Burn's Supper in January. There has been a small but significant increase in rental of the hall space at Pennywell with weekly and one-off bookings from new groups. There is limitation on the use of the space in Pennywell as we await permission to carry out repairs and upgrades. Both venues are essential as meeting spaces in areas where there is poor provision of such places and our aim is to keep improving what we can offer.

One of the biggest and motivating challenges is for ENK to find ways to support the people nearby. Although there are signs of improvement, the neighbourhoods of Muirhouse and West Pilton have very high levels of socio-economic deprivation. This eastern aspect of our parish also contains many groups trying to provide for people; from children who struggle to attend school and families who struggle due to poverty, to integration of immigrant families and those who have been homeless. At the North Edinburgh Community Fair, held in West Pilton Park, Pennywell Kirk representatives were amongst over 70 organisations, all who have an interest in making this a better place to live. During the Christmas holidays a children's club was held over three lunchtimes and, although attendance was low, a firm foundation was established and positive feedback received such that further events will be held. Pennywell Kirk and volunteers act as a conduit for surplus food from supermarkets to reach those on low income. Food is delivered to the church and people in the community know it can be collected from there on Sunday mornings. Unclaimed items are passed onwards to the like of Fidra Food Kitchen, Pennywell Pantry and The Millenium Centre. We help sustain this service when some of the other centres are closed for holidays, which can mean topping up shelves in the Millenium Centre every other day. We are pleased to have good working relationships with these groups and it enables us to reach more people in the parish. All of this would not be possible without our congregation, as well as Greenbank Church and Upper Tweeddale churches who generously donate food, knitting and presents over the year and especially at Christmas. Over the course of the year we answer the needs where we can. Five sets of parents were provided with cots / prams, blankets and clothes for their new babies. These families also received Christmas presents along with 18 other families who additionally received food parcels. Ten men benefitted from fuel top-up funding. Donations were made to : Craigroyston Primary - £300.00 requested to fund the purchase a fridge/freezer for the School Breakfast Club, Craigroyston Community High Secondary -£500.00 in food vouchers, Forthview Primary - £500.00, Pirniehall Primary - £500.00, Oaklands School - £500.00, Cramond Primary - £500.00 and a further £97.33 donated to foodbanks.

**Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)
Trustees' Annual Report (continued)
For the year ended 31 December 2024**

Outreach (cont)

Caring for and nurturing the younger generations is something we have a longing to do. Every Sunday there is a part of the service which is particularly pitched for younger minds than the children can leave to attend Sunday Explorers where they will hear Bible stories and carry out craft activities. As alluded to above, we have reintroduced holiday clubs at Pennywell and Cramond. The format is slightly different as we aimed to provide more food for the children at Pennywell. Two sessions were held at Cramond, one in the summer and one at Christmas, and these were very well attended. Funding of £500 was received from both the Almond Neighbourhood Network and the Presbytery Mission Fund, towards snacks, crafts and transport costs of the holiday clubs. There are 7 primary schools and 1 secondary within the parish and an aim is to increase work with them. The schools, especially Cramond Primary, use the churches for end of term services and events, appreciating the larger space for all the school to gather that is not available on their own premises. Established activities for anyone to attend include weekly coffee groups with occasional outings or musical events. ENK hosted public information sessions where advice was available on later-life care, will writing, funeral planning and setting up power of attorney. Cramond Kirk was a venue for Doors Open Day and the Christmas Tree Festival was set up with public viewing times in both church buildings.

Over the year the congregation raised funds for many charities. Some were:- Poppy Scotland, Fresh Start, Firmly Planted, CrossReach, Christian Aid, The Rock Trust, The Ferrywell Project, Scran Academy, Mediterranean Hope, Middle East Children's Alliance, Mary's Meals, Water Aid, Children's Hospices Across Scotland, Kids Love Clothes, Teenage Cancer Trust, Guiding, and Scouting. Many of these centre around gatherings and events which enhances good relations within the congregation and community eg. jumble sale, fairs, Burn's supper and presentation by a charity during morning worship. Turi Children's Project still receives three cash donations from us annually and a Fairtrade stall is held monthly.

The Grapevine, parish magazine is produced by a small, dedicated editorial team and endeavours to bring news of events, organisations and people to the whole of the parish. It is much appreciated by the congregation but costs are high for printing and distribution of hard copies and a review is underway.

Governance

During the year, two congregational meetings were held to facilitate the annual meeting and to vote on the call for Reverend Cato to be our minister. The Kirk Session, which forms the trustee body, met six times during the year. The new format of a reduced number on Session initially set up tensions. As meetings have opened up to more discussion tensions are easing and there has now been a further reduction in the number of trustees, from 23 to 20 Elders, which had been the original proposal in 2023. The Teams that were set up reduced by one and those that continue are Youth, Social and Community, Finance, Property, Communication and Technology, Pastoral, Worship and Union Integration Group (UIG).

**Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)
Trustees' Annual Report (continued)
For the year ended 31 December 2024**

Governance (cont)

Whilst a vast amount of work is carried out by volunteers, ENK is an employer of two full time and four part-time staff who carry out secretarial, beadle, property management, building maintenance and cleaning duties. A review of staffing is taking place to ensure a good level of care and that we are compliant with employers' responsibilities. ENK is responsible for looking after a large portfolio of properties. The manse formerly of Pennywell is the home of the minister and her family. Both church buildings have associated halls. Cramond House is rented for use as a nursery and the old Cramond manse is temporarily rented as a private residence. The church should not be an institution confined within walls or distracted by their upkeep, but buildings are essential as bases for worship and outreach. In accordance with the Presbytery Mission Plan and our Basis of Union we must make plans for the old manse, and the church and halls at Pennywell.

A letter was sent to all members towards the end of 2024 inviting responses. The results will be collated but beside the useful updating of contact details a few have taken the opportunity to ask for removal from the roll, while others have offered practical help. This is a good precursor to a stewardship campaign which Session has approved should take place, with the aim of replenishing our resources by raising the levels of time, talents and money that our congregation give towards church life. Reintroduction of receiving the offering during the service, rather than passively at the doors, has helped raise awareness to give and there is potential to make better use of digital payment facilities.

We have two time constraints which were set by our higher church courts. Firstly, by the end of 2025, to present a case for retaining the buildings at Pennywell. Secondly, by July 2026, to present plans for the use of the old Cramond manse or for it very likely to be sold. Exploring the various groups and facilities available for use throughout the parish reveals the lack of meeting space. This is helping to form our plans for the buildings at Pennywell Kirk and presently it seems essential that structural repairs are carried out so that the small hall can be brought into use. Beyond that there are thoughts to improve accessibility, upgrade the toilets and kitchen and build longer term plans for the overall complex of church, halls and grounds. With respect to the old manse, this may be best brought in on a bolder plan for the complete ENK buildings portfolio. There is great potential for the manse to serve the community and beyond due to its position and extensive grounds.

The past year has been a particular time of reflection and learning. The first half was focused on seeking and appointing our minister and the second half had a focus on integrating the two churches, while at the same time allowing Ms Cato to get a feel for the parish and its people. The trustees are comforted to have someone with a compassion for the people she has come to lead them to serve, and who brings the gift of fresh ideas and energy. In the past year the Kirk Roll recorded 11 new members: 9 by transference and 2 by resolution of the Kirk Session. There were 48 removals from the roll: 28 deaths, 2 by transference and 18 other. The Kirk roll totalled 804 individuals on 31st December 2024.

**Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)
Trustees' Annual Report (continued)
For the year ended 31 December 2024**

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 2024 were £1,073,864, an increase of £49,836 during the year. The principal factors leading to this outcome were the increase in funds from the General Trustees, unrealised investment gains of £34,961, and an increase in income from investments.

Unrestricted Funds increased by £43,594 to £92,665. Expenditure increased from £471,701 to £558,723. This was mainly as a result of increases in salary costs and building repairs and maintenance on the manse.

Unrestricted Designated Funds were £565,249, an increase of £47,805. The main movements were in the Legacy Fund where £48,643 of legacies were received.

No expenditure was attributed to the Fabric Fund as all fabric costs were met, by prior agreement with the General Trustees and Presbytery, from funds held by the General Trustees on behalf of the Kirk resulting from the letting of Cramond House, the Cramond Manse and The Old Kirk and Muirhouse Manse. £188,442 was received from the General Trustees for this purpose.

Restricted Funds increased by £6,149 mainly attributable to increased investment.

The Balance Sheet shows cash and bank balances of £190,470 and investments valued at £857,721 at 31 December 2024, a total of £1,048,191 and an increase of £45,714 in the year. Debtors, comprising Gift Aid tax recoveries, General Trustees claims for fabric-related expenditure incurred, Hall rentals due and a legacy due amounted to £72,500. Creditors being provisions for certain accruals was £53,427.

Cash and investments held by the General Trustees on behalf of the Kirk at 31 December 2024 were £412,532. This was after rental, dividend and interest income received and payment of fabric, heat & light, insurance and salary costs agreed by the General Trustees as recoverable. Administration costs charged by the General Trustees were £11,636. Appendix I on page 37 provides further details.

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.

During the year £75,000 was invested in the COIF Charities Investment Fund.

During 2024 an overall improvement in the course of the year resulted in the accrued but unrealised gains referred to earlier.

**Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)
Trustees' Annual Report (continued)
For the year ended 31 December 2024**

Risk Management

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.

Structure, Governance and Management

The merged congregation is a registered charity, number SC006457, is administered in accordance with the terms of the Deed of Constitution (Unitary form) 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 20 elders, 13 women and 7 men.

The Kirk Session is chaired by the minister and, in the vacancy, by the Moderator, and usually meets six times a year for ordinary business.

**Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)
Trustees' Annual Report (continued)
For the year ended 31 December 2024**

Reference and Administrative Information

Trustees

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

Edith BUTLER	Rev Julia Cato (appointed 30.05.2024)	Jessie CRAIG
Adam CUMMING	Helen FISHER	Alistair GIBB
Gillian HEWITT	Ian HUGGAN (resigned 25.11.2024)	Graeme MacLEOD
Neil MacLEOD	Graham MADELEY	Dorcus McLEOD (resigned 25.11.2024)
Heather MCNAB	Hurley MENDELSSOHN	Ruth MINNICAN
John NAYLOR	Dorothy-Anne NEWLANDS	Michael RAMSAY
Rev Dr Martin Scott (resigned 30.05.2024)	Deirdre SHISHODIA	Sandra WATSON (resigned 25.11.2024)
Karen WOODCOCK	Gena WYLIE	Dorothy YORKSTON
June YOUNG		

**Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)
Trustees' Annual Report (continued)
For the year ended 31 December 2024**

Principal Office-bearers

Minister	Rev Julia Cato (appointed 30 May 2024)
Interim Moderators	Rev Dr Martin Scott (from 09.01.23 to 30.05.2024)
Locum Ministers	Rev Alex Douglas to 30.05.2024 Rev Ian Gilmour to 30.05.2024
Joint Session Clerk	Edith Butler, Graham Madeley
Joint Treasurer	Neil MacLeod, June Young

Principal Offices

The Kirk Office 1 Kirk Cramond Edinburgh EH4 6HZ	Church Office 42 Pennywell Gardens Edinburgh EH4 4PE
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Registered Auditor

Fiona Haro
Thomson Cooper
3 Castle Court
Carnegie Campus
Dunfermline KY11 8PB

Bankers

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

Virgin Money t/a Clydesdale Bank
83 George Street
Edinburgh
EH2 3ES

**Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)
Trustees' Annual Report (continued)
For the year ended 31 December 2024**

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.

Auditor

Thomson Cooper were reappointed as auditor of the church and a resolution proposing that they be re-appointed will be put at a General Meeting.

Disclosure of information to auditor

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

Approved by the Trustees and signed on their behalf

Edith Butler
Session Clerk

Graham Madeley
Session Clerk

Date:

Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)
Independent Auditor's Report
For the year ended 31 December 2024

Opinion

We have audited the financial statements of Edinburgh Northwest Kirk (the 'church') for the year ended 31 December 2024 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the church's affairs as at 31 December 2024 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- and
- have been prepared in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

Basis for opinion

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

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the church's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)

Independent Auditor's Report

For the year ended 31 December 2024

Matters on which we are required to report by exception

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

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

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the Church's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

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

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

Extent to which the audit was considered capable of detecting irregularities, including fraud

We considered the opportunities and incentives that may exist within the organisation for fraud and identified the greatest potential for fraud in the following areas: existence and timing of recognition of grant income and the posting of transactions to the correct funds. We discussed these risks with management, designed audit procedures to test the timing and existence of donations and grant income, including reviewing of grant paperwork and terms and conditions, reviewing the allocation of costs against the correct funding and reviewed areas of judgement for indicators of management bias.

Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)
Independent Auditor's Report (continued)
For the year ended 31 December 2024

We identified areas of laws and regulations that could reasonably be expected to have a material effect on the financial statements from our sector experience through discussion with the officers and other management (as required by the auditing standards). We focused on specific laws and regulations which may have a direct material effect on the financial statements or operation of the charity, including the Charities and Trustees Investment (Scotland) Act 2005, regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended), and the Care Inspectorate.

We assessed the extent of compliance of the laws and regulations identified above by inspecting any legal correspondence, the Care Inspectorate report and making enquiries of management.

We reviewed the laws and regulations in areas that directly affect the financial statements including financial and taxation legislation and considered the extent of compliance with those laws and regulations as part of our procedures on the related financial statement items.

With the exception of any known or possible non-compliance with relevant and significant laws and regulations, and as required by the auditing standards, our work in respect of these was limited to enquiry of the officers and management of the church.

We communicated identified laws and regulations throughout our team and remained alert to any indications of non-compliance throughout the audit. However, the primary responsibility for the prevention and detection of fraud rests with the trustees. To address the risk of fraud we identified internal controls established to identify risk, performed analytical procedures to identify unusual movements, assessed any judgements and assumptions made in determining accounting estimates, reviewed journal entries for unusual transactions and identified related parties.

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

These inherent limitations are particularly significant in the case of misstatement resulting from fraud as this may involve sophisticated schemes designed to avoid detection, including deliberate failure to record transactions, collusion or the provision of intentional misrepresentations.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Other matters

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

Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)
Independent Auditor's Report (continued)
For the year ended 31 December 2024

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006 and to the charity's trustees, as a body, in accordance with Section 44(1)(c) of the Charities and Trustees Investment (Scotland) Act 2005 and regulation 10 of the Charities Accounts (Scotland) Regulations 2006 (as amended). Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Fiona Haro (Senior Statutory Auditor)
for and on behalf of Thomson Cooper, Statutory Auditors
Dunfermline

Thomson Cooper is eligible for re-appointment as auditor of the church by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)
Statement of Financial Activities
For the year ended 31 December 2024

Year ended 31 December 2024		Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £
	Notes				
Donations, legacies and grants	2	264,500	2,013	-	266,513
Charitable activities	3	88,922	-	-	88,922
Investments	4	25,202	3,959	560	29,721
Other	5	188,442	-	-	188,442
Total income		567,066	5,972	560	573,598
Expenditure on:	6				
Raising funds		233	-	-	233
Charitable activities		539,309	9,901	-	549,210
Governance		9,280	-	-	9,280
Total expenditure		548,822	9,901	-	558,723
Net income/(expenditure) before gains and losses on Investments		18,244	(3,929)	560	14,875
Net gains/(losses) on Investments	10	25,350	9,518	93	34,961
Net income/(expenditure)		43,594	5,589	653	49,836
Transfers between funds		-	560	(560)	-
Net movement in funds		43,594	6,149	93	49,836
Reconciliation of funds:					
Total funds brought forward		878,071	135,720	10,237	1,024,028
Total funds carried forward	15	921,665	141,869	10,330	1,073,864

Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)
Statement of Financial Activities (continued)
For the year ended 31 December 2024

Year ended 31 December 2023		Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £
	Notes				
Donations, legacies and grants	2	257,962	5,691	-	263,653
Charitable activities	3	90,962	-	-	90,962
Investments	4	20,390	3,541	467	24,398
Other	5	140,613	-	-	140,613
Total income		509,927	9,232	467	519,626
Expenditure on:	6				
Raising funds		86	-	-	86
Charitable activities		456,506	7,895	-	464,401
Governance		7,214	-	-	7,214
Total expenditure		463,806	7,895	-	471,701
Net income/(expenditure) before gains and losses on Investments		46,121	1,337	467	47,925
Net gains/(losses) on Investments	10	45,163	11,080	374	56,617
Net income/(expenditure)		91,284	12,417	841	104,542
Transfers between funds		-	467	(467)	-
Net movement in funds		91,284	12,884	374	104,542
Reconciliation of funds:					
Total funds brought forward		786,787	122,836	9,863	919,486
Total funds carried forward	15	878,071	135,720	10,237	1,024,028

Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)
Balance Sheet
As at 31 December 2024

	Notes	2024		2023	
		£	£	£	£
Fixed Assets					
Tangible fixed assets	9		6,600		8,800
Investments	10		857,721		747,760
			<u>864,321</u>		<u>756,560</u>
Current Assets					
Debtors	11	72,500		32,888	
Bank and cash		<u>190,470</u>		<u>254,717</u>	
		262,970		287,605	
Creditors					
Falling due within one year	12	<u>53,427</u>		<u>20,137</u>	
Net Current Assets			<u>209,543</u>		<u>267,468</u>
Net			<u>1,073,864</u>		<u>1,024,028</u>
Unrestricted Funds					
General funds	15	356,416		360,627	
Designated funds		<u>565,249</u>		<u>517,444</u>	
			921,665		878,071
Restricted funds	15		141,869		135,720
Endowment funds	15		<u>10,330</u>		<u>10,237</u>
			<u>1,073,864</u>		<u>1,024,028</u>

The accounts were approved by the Kirk Session on 6 March 2025

For and on behalf of the Kirk Session:

Edith Butler Session Clerk _____

Graham Madeley Session Clerk _____

Neil MacLeod Treasurer _____

June Young Treasurer _____

Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)
Statement of Cash Flows
As at 31 December 2024

	2024	2023
	£	£
Cash flows from operating activities:		
Cash generated from operations	(18,968)	40,652
Interest received (paid)	29,721	24,399
Net cash provided by (used in) operating activities	10,753	65,051
Cash flows from investing activities:		
Purchase of tangible fixed assets	-	(11,000)
Purchase of Investments	(75,000)	(60,000)
Net cash provided by (used in) investing activities	(75,000)	(71,000)
Change in cash and cash equivalents in the reporting period	(64,247)	(5,949)
Cash and cash equivalents at the beginning of the reporting period	254,717	260,666
Cash and cash equivalents at the end of the reporting period	190,470	254,717

RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2024	2023
	£	£
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	49,836	104,542
Adjustments for:		
Depreciation charges	2,200	2,478
Interest paid(received)	(29,721)	(24,399)
(Increase)/decrease in debtors	(39,612)	16,277
(Decrease)/increase in creditors	33,290	(1,629)
Fair value (gains)/losses on investments	(34,961)	(56,617)
Cash generated from operations	(18,968)	40,652

ANALYSIS OF CASH AND CASH EQUIVALENTS

	2024	2023
	£	£
Cash in hand	190,470	254,717
Total cash and cash equivalents	190,470	254,717

Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)
Notes to the Financial Statements
For the year ended 31 December 2024

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) (effective 1 January 2019) 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

At the time of approving the financial statements, the trustees have a reasonable expectation that the Church has adequate resources to continue in operational existence for a period not less than 12 months, 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 therefrom 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.

Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)
Notes to the Financial Statements (continued)
For the year ended 31 December 2024

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

Edinburgh Northwest Kirk: Cramond and Pennywell has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Churches, halls and manses, 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

Edinburgh Northwest Kirk: Cramond and Pennywell 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

Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)
Notes to the Financial Statements (continued)
For the year ended 31 December 2024

2. Donations and Legacies	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £
Year ended 31 December 2024				
Offerings	149,109	-	-	149,109
Tax recovered on Gift Aid	35,449	-	-	35,449
Legacies	48,643	-	-	48,643
Grants	-	1,000	-	1,000
Burial plots	7,950	-	-	7,950
Other	23,349	1,013	-	24,362
	<u>264,500</u>	<u>2,013</u>	<u>-</u>	<u>266,513</u>

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £
Year ended 31 December 2023				
Offerings	150,082	-	-	150,082
Tax recovered on Gift Aid	33,420	-	-	33,420
Legacies	25,000	-	-	25,000
Grants	400	5,000	-	5,400
Burial Plots	4,200	-	-	4,200
Other	44,860	691	-	45,551
	<u>257,962</u>	<u>5,691</u>	<u>-</u>	<u>263,653</u>

Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)
Notes to the Financial Statements (continued)
For the year ended 31 December 2024

3. Income from Charitable Activities	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £
Year ended 31 December 2024				
Use of premises	85,172	-	-	85,172
Weddings and funerals	3,750	-	-	3,750
	<u>88,922</u>	<u>-</u>	<u>-</u>	<u>88,922</u>

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £
Year ended 31 December 2023				
Use of premises	86,652	-	-	86,652
Weddings and funerals	4,310	-	-	4,310
	<u>90,962</u>	<u>-</u>	<u>-</u>	<u>90,962</u>

4. Investment Income	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £
Year ended 31 December 2024				
Bank interest	73	-	-	73
Deposit fund interest	7,729	426	-	8,155
Investment income	17,400	3,533	560	21,493
	<u>25,202</u>	<u>3,959</u>	<u>560</u>	<u>29,721</u>

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £
Year ended 31 December 2023				
Bank interest	365	254	-	619
Deposit fund interest	5,078	-	-	5,078
Investment income	14,947	3,287	467	18,701
	<u>20,390</u>	<u>3,541</u>	<u>467</u>	<u>24,398</u>

Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)
Notes to the Financial Statements (continued)
For the year ended 31 December 2024

5. Other income	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £
Year ended 31 December 2024				
Receipts from General Trustees	188,442	-	-	188,442
	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £
Year ended 31 December 2023				
Receipts from General Trustees	140,613	-	-	140,613
6. Analysis of Expenditure	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £
Year ended 31 December 2024				
<i>Raising funds</i>				
Offering envelopes	233	-	-	233
Website fees	-	-	-	-
	233	-	-	233
<i>Charitable activities</i>				
Giving to Grow contribution	147,252	-	-	147,252
Vacancy Allowance	(4,605)	-	-	(4,605)
Locum minister fees	19,134	299	-	19,433
Presbytery dues	3,536	-	-	3,536
Minister's expenses	1,855	-	-	1,855
Other salary costs	126,330	4,300	-	130,630
Fabric repairs & maintenance	97,179	-	-	97,179
Council tax – Manse	2,053	-	-	2,053
Other building costs	96,005	-	-	96,005
Donations	12,195	3,700	-	15,895
Depreciation	2,200	-	-	2,200
Music/choir	8,586	-	-	8,586
Other expenses	27,589	1,602	-	29,191
	539,309	9,901	-	549,210
Governance costs	9,280	-	-	9,280
Total	548,589	9,901	-	558,490

Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)
Notes to the Financial Statements (continued)
For the year ended 31 December 2024

6. Analysis of Expenditure	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £
Year ended 31 December 2023				
<i>Raising funds</i>				
Offering envelopes	86	-	-	86
Website fees	-	-	-	-
	86	-	-	86
<i>Charitable activities</i>				
Giving to Grow contribution	158,078	-	-	158,078
Vacancy Allowance	(18,650)	-	-	(18,650)
Locum minister fees	25,929	-	-	25,929
Presbytery dues	3,573	-	-	3,573
Minister's expenses	3,282	-	-	3,282
Other salary costs	107,711	5,785	-	113,496
Fabric repairs & maintenance	72,442	-	-	72,442
Council tax – Manse	-	-	-	-
Other building costs	61,835	-	-	61,835
Donations	12,700	700	-	13,400
Depreciation	2,478	-	-	2,478
Music/choir	9,110	-	-	9,110
Other expenses	18,018	1,410	-	19,428
	456,506	7,895	-	464,401
Governance costs	7,214	-	-	7,214
Total	463,806	7,895	-	471,701

Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)
Notes to the Financial Statements (continued)
For the year ended 31 December 2024

7. Staff costs and numbers

	2024	2023
	£	£
Salaries and wages	108,215	110,505
Social security costs	5,074	1,546
Other pension costs	1,861	1,445
	<u>115,150</u>	<u>113,496</u>

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

	2024	2023
	Number	Number
Ministerial support	-	1
Administration	1	1
Premises management and maintenance	5	4
	<u>6</u>	<u>6</u>

There were no employees whose annual remuneration was more than £60,000.

The key management personnel of the church, comprise the Moderator, 2 Treasurers and 2 Session Clerk. None of the key management personnel received any employee benefits (2023 - £nil).

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 £31,642 and maximum stipend (in the fifth and subsequent years) £38,884.

Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)
Notes to the Financial Statements (continued)
For the year ended 31 December 2024

8. Trustee Remuneration and Related Party Transactions

Rev Dr Martin Scott, Interim Moderator until 30 May 2024, received £1,962 by way of reimbursement of expenses.

Rev J Cato, Minister received £1,759 by way of reimbursement of expenses.

Mrs Louise Madeley, wife of a trustee, is the Church Secretary and received payments totalling £16,531 by way of salary and pension contributions.

Mrs Heather McNab, a member of Session, received sums totalling £3,421 as church cleaner at Pennywell.

Ms Edith Butler received £941 for reimbursement of expenses.

Mr Graham Madeley received £3,100 for reimbursement of expenses.

Ms Helen Fisher received £1,321 for reimbursement of expenses.

Ms Karen Woodcock received £350 for reimbursement of expenses.

Ms Dorothy Yorkston received £190 for reimbursement of expenses.

Ms Gena Wylie was a trustee of Pilton Equalities Project which provided a minibus for transport to Cramond for joint services. The amount spent with them was £223. Ms Wylie resigned from Pilton Equalities Project on 20 January 2025.

Ms June Young received £2,193 for reimbursement of expenses.

Mr Alistair Gibb is a trustee of Balhousie Glazing Employee Ownership Trust which owns the shares of Balhousie Glazing Limited. Balhousie Glazing Limited replaced windows in the manse. The amount spent with them was £24,274.

Mr Adam Cumming is a trustee of the Scottish Churches Trust. Membership fees of £75 were paid to the Trust. He is also a trustee of the Cramond Association who uses the church halls. The amount received was £165.

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 £15,622 (2023 - £28,313) was donated to the congregation by trustees.

Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)
Notes to the Financial Statements (continued)
For the year ended 31 December 2024

9. Fixed assets

	Equipment £	Total £
Cost		
Balance at 1 January 2024	12,392	12,392
Additions	-	-
Disposals	-	-
	<hr/>	<hr/>
Balance at 31 December 2024	12,392	12,392
	<hr/>	<hr/>
Depreciation		
Balance at 1 January 2024	3,592	3,592
Charge for the year	2,200	2,200
Disposals	-	-
	<hr/>	<hr/>
Balance at 31 December 2024	5,792	5,792
	<hr/>	<hr/>
WDV 31 December 2024	<u>6,600</u>	<u>6,600</u>
WDV 31 December 2023	<u>8,800</u>	<u>8,800</u>

10. Investments

	2024 £	2023 £
Market value at 31 December 2023	747,760	631,143
Additions to investments at cost	75,000	60,000
Disposals	-	-
Unrealised gain/(loss) on investments	34,961	56,617
	<hr/>	<hr/>
Market value at 31 December 2024	857,721	747,760
	<hr/>	<hr/>
Investments at cost	<u>723,059</u>	<u>648,059</u>

Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)
Notes to the Financial Statements (continued)
For the year ended 31 December 2024

The following investments are held :

Unrestricted Funds

28,982 Church of Scotland Investors Trust Growth Fund units
24,094.4 COIF Charities Investment Fund Income units
21,450 Castle Community Bank shares
571 Natwest Group Ordinary shares

Restricted Funds

15,100 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

	2024	2023
	£	£
Unrestricted funds gain/(loss)	25,350	45,163
Restricted funds gain/(loss)	9,518	11,080
Endowment fund gain/(loss)	93	374
	<u>34,961</u>	<u>56,617</u>

11. Debtors

	2024	2023
	£	£
Gift Aid tax refund due	4,098	9,908
General Trustees	36,636	9,062
Legacies	25,000	-
Other	6,766	13,918
	<u>72,500</u>	<u>32,888</u>

12. Creditors

	2024	2023
	£	£
Other creditors	1,737	3,674
Accruals	49,431	14,445
PAYE	2,259	2,018
	<u>53,427</u>	<u>20,137</u>

Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)
Notes to the Financial Statements (continued)
For the year ended 31 December 2024

13. Operating lease commitments

Total future minimum lease payments under non-cancellable operating leases are as follows:

Operating Leases	2024 £	2023 £
Operating Leases expiring:		
Within one year	1,080	-
Between two and five years	3,780	-
In over five years	-	-
Later than one and not later than five years	<u>4,860</u>	<u>-</u>

14. Analysis of Net Assets among Funds

	General £	Designated £	Restricted £	Endowment £	Total £
Fixed assets	6,600	-	-	-	6,600
Investments	262,096	488,957	96,338	10,330	857,721
Current assets	141,147	76,292	45,531	-	262,970
Current liabilities	(53,427)	-	-	-	(53,427)
As at 31 Dec 2024	<u>356,416</u>	<u>565,249</u>	<u>141,869</u>	<u>10,330</u>	<u>1,073,864</u>
	General £	Designated £	Restricted £	Endowment £	Total £
Fixed assets	8,800	-	-	-	8,800
Investments	244,289	405,201	88,033	10,237	747,760
Current assets	127,675	112,243	47,687	-	287,605
Current liabilities	(20,137)	-	-	-	(20,137)
As at 31 Dec 2023	<u>360,627</u>	<u>517,444</u>	<u>135,720</u>	<u>10,237</u>	<u>1,024,028</u>

Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)
Notes to the Financial Statements (continued)
For the year ended 31 December 2024

15. Movement in Funds

	At 31 Dec 2023 £	Incoming resources £	Outgoing resources £	Revaluation £	Transfers £	At 31 Dec 2024 £
Endowment Funds						
Former Cramond Poor Fund	10,237	560	-	93	(560)	10,330
Restricted Funds						
Gillies Legacy Fund	95,694	3,022	-	7,437	-	106,153
Benevolent Fund	12,723	300	-	1,220	-	14,243
Mrs Porter's Legacy	334	10	(300)	-	-	44
Nisbit Trust	8,825	139	(23)	567	-	9,508
Wester Coats	290	9	(299)	-	-	-
Parish Mission	121	4	(65)	-	-	60
20k Fund (New Parish Fund)	8,022	1,341	(4,914)	-	560	5,009
Halkerston Trust	909	27	-	-	-	936
Access Fund	302	9	-	-	-	311
Hannah Trust	4,291	72	-	294	-	4,657
Music Maintenance Fund	4,209	1039	(4,300)	-	-	948
	135,720	5,972	(9,901)	9,518	560	141,869
Unrestricted Funds						
Designated Funds						
Fabric Fund	80,061	831	-	-	922	81,814
Fabric Fund TOKM	922	-	-	-	(922)	-
Outreach Fund	34,173	-	(1,400)	-	-	32,773
Turi Project	1,638	-	(675)	-	(963)	-
Youth and Mission	-	-	-	-	4,742	4,742
Burials Fund	17,187	7,750	(1,297)	-	-	23,640
Cramond Cares	6,572	-	-	-	(6,572)	-
Support of the Elderly	-	-	-	-	10,557	10,557
Legacy Fund	332,195	48,143	(8,450)	-	-	371,888
Sunday + Corner project	3,779	-	-	-	(3,779)	-
Kirkyard Gardening Fund	256	500	(547)	-	-	209
Hall Roof Fund	36,505	-	-	-	-	36,505
Special Donations	3,565	-	-	-	(3,565)	-
Café Fund	71	222	(130)	-	-	163
Session Fund	520	-	(100)	-	(420)	-
Cramond Commemorates	-	-	-	-	1,682	1,682
Drop in cafe	-	-	-	-	1,276	1,276
Total Designated Funds	517,444	57,446	(12,599)	-	2,958	565,249
General	360,627	509,620	(536,223)	25,350	(2,958)	356,416
	878,071	567,066	(548,822)	25,350	-	921,665
Total Funds	1,024,028	573,598	(558,723)	34,961	-	1,073,864

Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)
Notes to the Financial Statements (continued)
For the year ended 31 December 2024

15. Movement in Funds

	At 31 Dec 2022 £	Incoming resources £	Outgoing resources £	Revaluation £	Transfers £	At 31 Dec 2023 £
Endowment Funds						
Former Cramond Poor Fund	9,863	467	-	374	(467)	10,237
Restricted Funds						
Gillies Legacy Fund	89,193	2,833	(5,785)	9,453	-	95,694
Benevolent Fund	11,503	266	-	954	-	12,723
Mrs Porter's Legacy	334	-	-	-	-	334
Nisbit Trust	8,258	124	-	443	-	8,825
Wester Coats	1,515	-	(1,225)	-	-	290
Parish Mission	121	-	-	-	-	121
20k Fund (New Parish Fund)	3,001	5,254	(700)	-	467	8,022
Halkerston Trust	909	-	-	-	-	909
Access Fund	302	-	-	-	-	302
Hannah Trust	3,997	64	-	230	-	4,291
Sunday Bus Fund	954	-	-	-	(954)	-
Music Maintenance Fund	2,749	691	(185)	-	954	4,209
	122,836	9,232	(7,895)	11,080	467	135,720
Unrestricted Funds						
Designated Funds						
Fabric Fund	75,713	-	-	-	4,348	80,061
Fabric Fund TOKM	200	-	-	-	722	922
Outreach Fund	34,173	-	-	-	-	34,173
Turi Fund	-	-	-	-	1,638	1,638
Burials Fund	14,187	-	(1,200)	-	4,200	17,187
Cramond Cares	-	-	-	-	6,572	6,572
Legacy Fund	307,195	-	-	-	25,000	332,195
Sunday + Corner Project	-	-	-	-	3,779	3,779
Kirkyard Gardening Fund	692	-	(436)	-	-	256
Hall Roof Fund	36,505	-	-	-	-	36,505
Special Donations	3,565	-	-	-	-	3,565
Café Fund	463	-	(392)	-	-	71
Session Fund	520	-	-	-	-	520
Ministry & Mission Fund	19,731	-	(19,731)	-	-	-
Total Designated Funds	492,944	-	(21,759)	-	46,259	517,444
General	293,843	509,927	(442,047)	45,163	(46,259)	360,627
	786,787	509,927	(463,806)	45,163	-	878,071
Total Funds	919,486	519,626	(471,701)	56,617	-	1,024,028

Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)
Notes to the Financial Statements (continued)
For the year ended 31 December 2024

Purposes of Endowment Funds

Income from the Former Cramond Poor Fund is for the benefit of the poor in the merged 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.

Mrs Porter's Legacy: This fund is used for youth work and is administered by the Kirk Session

Nisbit Trust: This fund is administered by the Minister and is allocated for the poor and in need of the Parish at the discretion of the Minister.

Wester Coates: This Fund has been set aside towards the costs of Parish assistance.

Parish Mission: This Fund is used for outreach and mission projects eg card delivery to Parish, Holiday Clubs etc.

20K Fund (New Parish Fund): This Fund is used in providing direct benefit to Parishioners.

Halkerston Trust: This Fund is used for the support and maintenance of foreign missions.

Access Fund: This Fund is administered by the Kirk Session to give members and parishioners' access to training or life opportunities.

Hannah Trust: This Fund is used for religious purposes and the poor.

Sunday Bus Fund: This fund is used in providing transport to and from Church for members and Parishioners.

Music Maintenance Fund: This Fund is used for the maintenance of musical instruments, Church sound system and the payment of organist fees.

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 support charities and mission within the parish.

Youth and mission (merger of Turi project and Sunday + Corner project) – this fund is for the support of children attending Turi school in Kenya and for youth work within the parish

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

Support of the elderly (merger of Cramond Cares Fund, Special Donations and Session fund)
– this fund is held in respect of pastoral care, the elderly within the community and any other purposes deemed by Session.

Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)
Notes to the Financial Statements (continued)
For the year ended 31 December 2024

Purposes of Designated Funds (continued)

Legacy Fund – Funds received in legacies for application by the Trustees as directed or considered appropriate, including payment of singers in the choir

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.

Café Fund – This Fund is used for the Income and Expenditure incurred by the Café at Pennywell

Cramond Commemorates – This fund was set up to enable trees to be planted in commemoration of losses to life and lifestyle during the Covid Restrictions. Donations were received from individuals and family groups to enable this to happen. The balance will continue to support this work.

Drop in café – This Fund is used for the Income and Expenditure incurred by the Drop in Café on Mondays at Cramond. The fund is available to cover expenses of this activity and for donations to other charities.

Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)
Notes to the Financial Statements (continued)
For the year ended 31 December 2024

16. Collections and donations received for Third Parties

	2024	2023
	£	£
Christian Aid week*	6,661	9,046
Christian Aid appeals -	91	-
Sudan	-	1,338
Libya	-	893
Gaza	1,014	535
Turkey/Syria	-	677
	<hr/>	<hr/>
	7,766	12,489
Poppy Scotland	178	326
Teenage Cancer Trust	364	-
Movember	10	-
Lift Summer	-	52
Fresh Start	279	155
Millenium Centre	-	20
Blythswood Life Transforming Gifts	-	372
Wateraid	237	122
Erskine	-	61
P7 Pupil Forthview Primary	-	181
Chas	167	-
Smile Train	91	-
	<hr/>	<hr/>
	9,092	13,798
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*Christian Aid will claim directly tax recoveries on gift aid contributions.

17. Volunteers

In common with all congregations of the Church of Scotland the Edinburgh Northwest Kirk: Cramond and Pennywell 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 Explorers, children's holiday clubs 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.

Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)
Notes to the Financial Statements
For the year ended 31 December 2024

APPENDIX I

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

	2024	2023
	£	£
Credit balance at 31 December (combined capital and revenue)	<u>412,532</u>	<u>431,055</u>

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

Notes

1. Fabric expenditure during the year on Cramond House was Nil. Expenditure on Cramond Manse was £11,697.
2. £36,636 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 2023			91,267
Less: Costs (part 2023)			<u>9,062</u>
			82,205
Add: Rental income	126,336		
Interest	6,468		
Dividends	<u>16,439</u>	149,243	
Less: Fabric costs (part 2024)	(151,806)		
Administration costs	(11,636)		
Agency costs	<u>(1,872)</u>	<u>(165,314)</u>	<u>(16,071)</u>
Balance at 31 December 2024			<u><u>66,134</u></u>
Capital funds held by the General Trustees – Investments* (valued at 31 December 2024)			346,398
Deposit Fund (Revenue Account)			<u>66,134</u>
Total			<u><u>412,532</u></u>

*Investments comprise 2,610 Church of Scotland Investors Trust Growth Fund units (value at 31 December 2024 £16,652), 27,398 Church of Scotland Investors Trust Income Fund units (value at 31 December 2024 £303,022) and £26,724 Church of Scotland Investors Trust Deposit Fund.