

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

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



**Accrued (SORP Compliant) Accounts**

**Year Ended**

**31 December 2025**

**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 2025

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The trustees present their annual report and financial statements of Edinburgh Northwest Kirk: Cramond and Pennywell (ENK) for the year ended 31 December 2025. The financial statements have been prepared in accordance with the accounting policies set out on pages 17 to 18 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. ***“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]

As a new church formed in 2023 by union of two established congregations, yet retaining two sites, there has been a building of relationships over a very large parish. One aim, this year, was to bring security to retaining a physical presence in the eastern extend to the parish. This has been achieved through the granting of permission from the Presbytery of Edinburgh and West Lothian to retain the Pennywell building. With a financial plan already in place, we can now improve the facilities and work to offer more to support the community.

### Worship

The year has continued with Reverend Julia Cato, as full time Minister, alternating Sunday morning worship between Pennywell Kirk and Cramond Kirk. Pulpit supply at the church where worship was not led by the minister, was filled by either a retired minister from the congregation, a visiting leader, or members of the congregation. Once a month, a joint service was held at Cramond or Pennywell which included the sacrament of Communion.

Early in the year a lengthy consultation was carried out, with the congregation, to consider changing the times of the services from 8.45am and 10am at Cramond, 11am at Pennywell and joint service at 10.30am. The Kirk Session voted to retain the status quo with a review towards the end of the year. In November, Session took the decision to change the service times from the end of June 2026. The concerns raised are to be addressed in the hope that a more sustainable pattern can emerge.

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**Trustees' Annual Report (continued)**  
**For the year ended 31 December 2025**

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**Worship (cont)**

Some of the aims are: to avoid duplication of the work needed from leaders and administration to prepare for worship at both churches week on week, to better allow continuity of content throughout the Christian year, enable the Minister to be with members of the congregation more regularly, to lessen the need for weekly pulpit supply.

Members of the Eldership and congregation continued to lead worship each month and whilst this may enhance spiritual growth, there is no great desire to increase this commitment at present. It is also good to welcome visiting preachers who offer different aspects of our faith. One such was Reverend David Coleman of Eco-Congregation Scotland.

However, the reliance on finding people for around 30 services per year is quite a task. Numbers attending worship fluctuate between 100-180, attending the three services held every Sunday across our two worship sites.

**Ministry and Staffing**

This has been the first full year for the inaugural Parish Minister of ENK, Reverend Julia Cato. The workload and responsibilities are vast in this large parish, and we were pleased to appoint Reverend Dr Jessie Fubara-Manuel as Pastoral Assistant in May 2025. Jessie, ordained in the Presbyterian Church of Nigeria, has been involved with the Church of Scotland at both local and national levels since 2017. Dr Violetta Fejszes continued, in her position as a Ministries Development Staff worker (MDS), to support the isolated and elderly.

As per the Presbytery Plan of 2022, a full-time, pioneer worker is to be appointed to work between Drylaw Parish Church and Pennywell Kirk. In collaboration with Drylaw Parish Church (supported by Davidson's Mains Parish Church and St Columba's Blackhall church), a job description has been drawn up and there is hope of filling the post early in 2026. As MDS positions are centrally funded, the Church of Scotland HR Department is involved in supporting the drafting and approval of the job description.

Retired Reverends, within the congregation continued to be a part of the schedule of worship leaders and we are extremely grateful to them all for their support not only in worship : Alex Douglas, Colin Douglas, Elspeth Harley and Ian Y Gilmour. Helen Fisher, a member of the congregation, has led eight funerals for members and non-members.

ENK employs five staff to help manage and run the properties, from cleaning at Pennywell to maintenance and full management of busy community halls at Cramond. The ultimate plan is for a workforce to share across the parish, both as the buildings at Pennywell come into more use and as we establish efficiencies. At present the heavy weight is on a few volunteers to ensure the halls and church are open and prepared for use at Pennywell. September saw the retirement of Properties Manager, David Haggarty after more than 10 years. David was hugely appreciated within the community for his kindly manner and ability to manage the halls. David was also the Beadle at Cramond, where his calm and gentle manner was well suited in attending to families attending for weddings and funerals as well as the weekly worship services. Mauro Puntillo was appointed as Facilities Officer for ENK, in replacement of the Properties Manager

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**Trustees' Annual Report (continued)**  
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**Ministry and staffing (cont)**

who was based only at Cramond. The position of Beadle, at Cramond, is being filled by Elders until such time as a replacement is found. In December, Alison Rankine, Properties Assistant retired from her work at Cramond. Another extremely well appreciated employee, Alison left a gap that is temporarily being filled by other staff members while our needs are reassessed.

To keep matters in perspective, ENK would not be standing so strongly without the input from experienced members of the clergy and volunteers stepping up to assist in worship and pastoral care. Christians know to share their time and talents, however there has been a great reduction in allocation of leadership from higher levels of the Church of Scotland. Although some of the changes have been necessary, the drastic reduction in the staffing while our parish size has increased presents great challenges, in that we are expected to do more with less. As this situation is not changing any time soon, we must take care not to overwhelm the people we have. There are 60 active Elders, of whom a third form the Kirk Session. Seven people from the congregation have accepted the invitation to explore becoming an Elder and we look forward to an Ordination service sometime during the Spring of 2026. With the current average age of Elders sitting at around 70 years, there is awareness that younger generations need to be encouraged in all levels of church life. Although a small number of teenagers regularly help on Sundays, with live-streaming of services both at Cramond and Pennywell, and others help as part of the Duke of Edinburgh Award Scheme, it is still all too rare that we engage with this age group.

**Education and development**

Elders' seminars were held in March and November open to all in the congregation, focusing on pastoral care for others as well as ourselves. The first, entitled "Christ's Hands and Feet", was led by Ms Cato and guest speaker Shirley Billes of Faith Community Scotland. The second, led by members of the Session Clerk Team, explored questions raised by Elders regarding pastoral care and the role of the Elder in ENK today.

Small study groups have met online or in hybrid fashion, considering Bible passages and the book "Practicing the Way" by John Mark Comer. Children are looked after every Sunday through Sunday Explorers at Cramond and Pennywell and we are indebted to our leaders who teach lessons in an informal atmosphere every week. Children occasionally participate in services by doing the reading.

Elders and office bearers have attended live and online events on topics including Finance, Eco-congregation, Fair Trade and Stewardship. Five volunteers, including Ms Cato, attended the "Abundant Churches" one day conference in November, gaining knowledge on being church in an ever-changing world. All trustees are kept up to date with when they need to attend Safeguarding training and can access courses through the Church of Scotland. Two of our members are in training, one as a Minister of Word and Sacrament and the other as Reader.

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Trustees' Annual Report (continued)  
For the year ended 31 December 2025**

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**Ecumenical**

A district Remembrance service is held at Davidson's Mains with a parade that walks to the war memorial, and this year Ms Cato lead the community Act of Remembrance. While there is a desire to work with other denominations our time and resources have not yet allowed advancement on this front. The Pentecost service which is led by people from many denominations was held, as has become custom, in public on the foreshore at Silverknowes.

**Outreach**

The suite of halls at Cramond continue to provide for around 40 groups on a regular basis, and many more one-off bookings such as for funeral receptions, ceilidhs and children's parties. Pennywell hall has a few regular users and we look forward to offering better facilities to more groups now that repairs and upgrades have been permitted.

Little Monkeys Nursery, Cargilfield School and Cramond Primary School use Cramond Kirk for school assemblies, and Craigroyston Primary visited with two P2 classes before Christmas as part of their curriculum on religious education. Although the number of visits has reduced Ms Cato, is regularly seen at Cargilfield School by invitation of the new Headmaster. The Session Clerk voluntarily assists with outdoor learning at Cramond Primary almost weekly.

Donations totalling £3,650 were made to schools and community organisations from the North Merchiston Fund which was being wound up by Presbytery. The recipients were: Craigroyston, Pirniehill, Oaklands, Forthview and Cramond Primary schools, Craigroyston Community High, Muirhouse Millennium Centre, LIFT (Low Income Families Together), Fresh Start, Pennywell Pantry, Fidra Court pantry, Ferrywell Youth Project and Pilton Equalities Project. It was gifted for spending on lunches and materials to support outdoor learning. We wish to work with more schools when time and resources permit, as we know there is a need for the children and their families, many of whom live in poverty. Children's Holiday Club have been run on 10 occasions this year with good success. Cramond clubs were sometimes oversubscribed with between 30-60 children attending depending on the number of volunteers available. Pennywell clubs provided a warm lunch and although experiencing smaller attendance, were greatly appreciated by those who came. Holiday Clubs aim to give families support during the school holidays and we will be making more efforts to attract more interest. Crafts and games are combined with a gospel message at all these events.

Good relationships are maintained with several aid organisations within the community. In particular, Low Income Families Together (LIFT), Fidra Court pantry, Pennywell Pantry and Fresh Start. All these support individuals and families living on low incomes. ENK arranges collections of goods and money to aid them. In at least two cases this is a part of a chain; some excess food comes from Fidra Court to Pennywell Kirk and on to the sharing shelves at the Millenium Centre. The churches of Upper Tweedale Parish also continue to knit and send goods to Pennywell Church for distribution in our parish. Donations of clothes, nappies and other items for children under two years are delivered to Pregnancy Counselling and Care, with other items again going to LIFT. Without the generosity of the people of ENK and it's supporters this work would not be possible.

**Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)**  
**Trustees' Annual Report (continued)**  
**For the year ended 31 December 2025**

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**Outreach (cont)**

Police Scotland Youth Volunteers, who have assisted at our sales over recent years, received a third of the income from the Christmas Fair, the other recipients being Fresh Start and ENK. Christian Aid week was, as always, a big focus for ENK. From lunch and door to door collecting, to the fair and quiz over £6,600 was raised, and we cannot know the total of donations made online direct to the Charity as a result of us raising awareness. Other charities and organisations supported in 2025 include: Guiding in Pennywell and Scouting, Kids Love Clothes, Poppy Appeal, Mary's Meals, Church of Scotland Stamp Appeal (for aid in Gaza), Pilton Youth and Children's Project, Teenage Cancer Trust, Fair Trade, Low Income Families Together (LIFT), Pennywell Pantry and WaterAid. One third of the total of £12,306 raised by fund raising events: Jumble Sale, Summer, Autumn and Christmas Fairs has been put towards church funds, following a decision made by The Kirk Session in November 2024.

In August another afternoon tea was held for Ukrainian refugees, many of them with family members still in their war-torn homeland. Most spent some of the time exploring the church and The Maltings museum while embracing the opportunity to share with fellow refugees.

2025 saw the pausing of The Grapevine, a parish magazine that had first been published, in Cramond, in November 1993. The printed publication was extremely well received in thousands of households but proved unsustainable due to a lack of personnel. Whilst the ultimate aim was to replace the magazine if a new editor could be found, modern times perhaps call for new, efficient means of communication. In this light Ms Cato has led the way to produce a monthly electronic newsletter, which has a current mailing list of 425.

**Property portfolio**

Buildings are essential for the church to serve its community, as a base from which to operate, and this year has brought a sense of hope as we regained control over the future of Pennywell Kirk and Halls. After months of discussion with Presbytery representatives, and a lot of work by the Property Team, an amendment to the Presbytery Mission Plan of 2022 was approved at the November meeting of Presbytery. This changed the category of the Pennywell building from "B", which would have seen them "released" at the end of 2025, to an "A" category. Now with an "A" category building, we can look to carrying out upgrades to the kitchen, toilets and accessibility. Meanwhile plans are to be established for the long-term use of the buildings. During the negotiations, permission was granted to carry out the long overdue repairs to the small hall. Damage to the wall caused by a car crash has been fixed and new windows installed in the hall, ladies' toilets and kitchen. The hall has been out of commission since 2017 and will finally be available for use in January 2026. Cramond Kirk Halls are well maintained despite their heavy occupation and considerable size.

After patience and perseverance regarding the heating and other maintenance, the manse is providing a comfortable home for the Minister and family. The old Cramond manse is leased as a private home, and tenants appear content to remain. Cramond House remains leased to Little

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**Trustees' Annual Report (continued)**  
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**Property (cont)**

Monkeys Nursery who are excellent tenants. Cramond Kirk is our oldest building, with the tower dating back to 15<sup>th</sup> century and the last major refurbishment in 1911. As may have been inevitable the heating started to fail badly this Autumn, and the boilers are now inoperable. Initial attempts to find an interim solution have failed and so the Sunday worship services have been temporarily moved to Cramond Kirk Halls. A review is to be carried out for the heating and electrical systems.

**Fellowship**

Although the church is primarily there to serve others this comes best through good fellowship within the membership. This often grows by involvement in aspects of church life. Some, solely from worshipping as part of the congregation, others from study groups or helping in the various support roles for worship or providing refreshments after services. Major events in the year are fundraisers for other charities and the Jumble Sale, Summer, Autumn and Christmas Fairs bring in thousands of pounds, whilst acting as platform for cementing good relations and teamwork from a host of volunteers. A family ceilidh held in February also proved very popular.

The Visiting Team keeps in contact with over 80 people, mainly elderly who are members but quite often isolated due to mobility or other health issues. Many of them come together three times a year at Cramond for worship and afternoon tea. Cramond Primary School children like to sing at these occasions and talk with the adults, bringing a wonderful dynamic of sharing between the generations. Coffee and chat is on offer to everyone at both church halls on Monday mornings. The very well appreciated, commercially run, Gathering Space Café continues to run from Cramond Kirk Halls Tuesday to Saturday.

**Governance**

The Kirk Session (trustees) met on six occasions and received reports from the Kirk Teams namely: Pastoral, Youth, Worship, Communication and Technology, Eco, Finance, Property, Social and Community, Session Clerk teams and the Union Integration Group. Two other meetings were constituted, for new members joining the congregation, in May and October. The annual congregational meeting was held on 9 March at Pennywell Kirk, including a full presentation of the annual accounts. There are 21 members on the Kirk Session; 20 Elders and the Minister. Kirk Session members are aware of their responsibilities as trustees, to disclose any conflicts of interest and to undertake Safeguarding training.

This year has perhaps been heavily focused on internal needs as we addressed issues over property and worship but our service in the community is ever present. The close of the year leaves us with good options for the coming year. There is a lot to consider for our buildings : A) to review our mission plan for the Pennywell area and bring this into the plans for Pennywell Kirk and Halls. B) to address the heating and electrical systems in at Cramond Kirk. C) to grow our membership and involvement with people in the community. A stewardship campaign thus seems timely. This will seek to increase the amount of time, talents and money given to the



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Trustees' Annual Report (continued)  
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**Governance (cont)**

work of the church, and we will be tapping into resources available through the Church of Scotland as we seek to make it successful campaign.

2025 has been a year of new learning to be a congregation under one Minister. There has been a gradual bringing together of resources, at the same time as maintaining individual identity at both Pennywell and Cramond. Having two venues is beneficial but challenging. Due to the lack of a direct public transportation connection between Pennywell Kirk and Cramond Kirk, many without cars are dependent on lifts. Despite the challenges, increased attendance at joint services reflect a congregation that is adjusting to and supporting change.

In the past year the Kirk Roll recorded 12 new members: 10 by profession of faith and 2 by resolution of the Kirk Session. There were 39 removals from the roll: 21 deaths and 18 other. The Kirk roll totalled 777 individuals on 31st December 2025.

**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 2025 were £1,091,279, an increase of £17,415 during the year. The principal factors leading to this outcome were a reduction in donations, grants and legacies and income from the General Trustees. An increase in income from charitable activities and a reduction in the charitable activities expenditure has resulted in the increase in funds.

Unrestricted Funds increased by £22,726 to £944,391. Expenditure decreased from £558,723 to £479,132. This was mainly as a result of reduction in building repairs and maintenance.

Unrestricted Designated Funds were £558,607, a decrease of £6,642. The main movements were in the Legacy Fund where the fund met the costs of the choir.

The manse alarm expenditure was attributed to the Fabric Fund. The balance of 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 and the Cramond Manse. £168,942 was received from the General Trustees for this purpose.

Restricted Funds reduced by £5,619 mainly attributable to the meeting of the Pastoral Assistant's costs from the Gillies Fund.

The Balance Sheet shows cash and bank balances of £205,943 and investments valued at £855,465 at 31 December 2025, a total of £1,061,408 and an increase of £13,217 in the year. Debtors, comprising Gift Aid tax recoveries, General Trustees claims for fabric-related expenditure incurred and Hall rentals due was £45,991. Creditors being provisions for certain accruals was £20,520.

Cash and investments held by the General Trustees on behalf of the Kirk at 31 December 2025 were £402,238. 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.

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**Trustees' Annual Report (continued)**  
**For the year ended 31 December 2025**

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**Financial review (cont)**

Administration costs charged by the General Trustees were £1,140. Appendix I on page 33 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 £Nil (2024:£75,000) was invested in the COIF Charities Investment Fund.

During 2025 the investment in COIF Charities Investment Fund did not perform well, generating unrealised losses. An uplift in the value of the Investment in Church of Scotland Growth Funds Units resulted in the overall unrealised deficit of £2,256.

**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 in addition to the minister, 13 women and 7 men.

The Kirk Session is chaired by the minister, 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 2025**

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**Reference and Administrative Information**

**Trustees**

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

Edith BUTLER	Rev Julia Cato	Jessie CRAIG
Adam CUMMING <i>(resigned 25 November 2025)</i>	Helen FISHER	Alistair GIBB
Gillian HEWITT	Graeme MacLEOD	Neil MacLEOD
Graham MADELEY	Heather MCNAB	Hurley MENDELSSOHN
Ruth MINNICAN	John NAYLOR	Dorothy-Anne NEWLANDS
Michael RAMSAY	Deirdre SHISHODIA	Karen WOODCOCK
Gena WYLIE	Dorothy YORKSTON	June YOUNG

**Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)  
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For the year ended 31 December 2025**

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**Principal Office-bearers**

Minister	Rev Julia Cato
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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**Independent Examiner**

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

**Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)**  
**Trustees' Annual Report (continued)**  
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**Statement of Trustees' responsibilities**

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**

**Graham Madeley**  
**Session Clerk**

**Date:**

**Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)**  
**Independent Examiner's Report**  
**For the year ended 31 December 2025**

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I report on the financial statements of the charity for the year ended 31 December 2025, which are set out on pages 14 to 32.

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investments (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity's trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the 2006 Accounts Regulations does not apply. It is my responsibility to examine the financial statements 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. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking 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 financial statements.

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

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

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

Dated: .....

**Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)**  
**Statement of Financial Activities**  
**For the year ended 31 December 2025**

Year ended 31 December 2025		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £
	Notes				
Donations, legacies and grants	2	200,662	4,045	-	204,707
Charitable activities	3	95,718	-	-	95,718
Investments	4	25,084	3,792	560	29,436
Other	5	168,942	-	-	168,942
<b>Total income</b>		<b>490,406</b>	<b>7,837</b>	<b>560</b>	<b>498,803</b>
<b>Expenditure on:</b>	6				
Raising funds		213	-	-	213
Charitable activities		454,064	18,940	-	473,004
Governance		5,915	-	-	5,915
<b>Total expenditure</b>		<b>460,192</b>	<b>18,940</b>	<b>-</b>	<b>479,132</b>
Net income/(expenditure) before gains and losses on Investments		30,214	(11,103)	560	19,671
Net gains/(losses) on Investments	10	(7,488)	4,924	308	(2,256)
Net income/(expenditure)		22,726	(6,179)	868	17,415
Transfers between funds		-	560	(560)	-
<b>Net movement in funds</b>		<b>22,726</b>	<b>(5,619)</b>	<b>308</b>	<b>17,415</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		921,665	141,869	10,330	1,073,864
Total funds carried forward	15	944,391	136,250	10,638	1,091,279

**Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)**  
**Statement of Financial Activities (continued)**  
**For the year ended 31 December 2025**

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
<b>Total income</b>		<b>567,066</b>	<b>5,972</b>	<b>560</b>	<b>573,598</b>
<b>Expenditure on:</b>	6				
Raising funds		233	-	-	233
Charitable activities		539,309	9,901	-	549,210
Governance		9,280	-	-	9,280
<b>Total expenditure</b>		<b>548,822</b>	<b>9,901</b>	<b>-</b>	<b>558,723</b>
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)	-
<b>Net movement in funds</b>		<b>43,594</b>	<b>6,149</b>	<b>93</b>	<b>49,836</b>
<b>Reconciliation of funds:</b>					
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)**  
**Balance Sheet**  
**As at 31 December 2025**

	Notes	£	2025	£	£	2024	£
<b>Fixed Assets</b>							
Tangible fixed assets	9			4,400			6,600
Investments	10			855,465			857,721
				859,865			864,321
<b>Current Assets</b>							
Debtors	11			45,991			72,500
Bank and cash				205,943			190,470
				251,934			262,970
<b>Creditors</b>							
Falling due within one year	12			20,520			53,427
Net Current Assets				231,414			209,543
<b>Net</b>				1,091,279			1,073,864
<b>Unrestricted Funds</b>	15						
General funds				385,784			356,415
Designated funds				558,607			565,249
				944,391			921,665
Restricted funds	15			136,250			141,869
Endowment funds	15			10,638			10,330
				1,091,279			1,073,864

The accounts were approved by the Kirk Session on

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)**  
**Notes to the Financial Statements**  
**For the year ended 31 December 2025**

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**1. ACCOUNTING POLICIES**

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

**1.1 Basis of preparation**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Standards Applicable in the UK and Republic of Ireland (FRS102) (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 2025**

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**1.5 Donated services and facilities**

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS102) the general volunteer time of congregation members is not recognised.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised as expenditure in the period of receipt.

**1.6 Fixed assets**

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 2025**

<b>2. Donations and Legacies</b>	<b>Unrestricted Funds 2025 £</b>	<b>Restricted Funds 2025 £</b>	<b>Endowment Funds 2025 £</b>	<b>Total 2025 £</b>
<b>Year ended 31 December 2025</b>				
Offerings	147,010	-	-	147,010
Tax recovered on Gift Aid	30,010	-	-	30,010
Legacies	-	-	-	-
Grants	-	3,650	-	3,650
Burial plots	2,400	-	-	2,400
Other	21,242	395	-	21,637
	<b>200,662</b>	<b>4,045</b>	<b>-</b>	<b>204,707</b>

	<b>Unrestricted Funds 2024 £</b>	<b>Restricted Funds 2024 £</b>	<b>Endowment Funds 2024 £</b>	<b>Total 2024 £</b>
<b>Year ended 31 December 2024</b>				
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
	<b>264,500</b>	<b>2,013</b>	<b>-</b>	<b>266,513</b>

**Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)**  
**Notes to the Financial Statements (continued)**  
**For the year ended 31 December 2025**

<b>3. Income from Charitable Activities</b>	<b>Unrestricted Funds 2025 £</b>	<b>Restricted Funds 2025 £</b>	<b>Endowment Funds 2025 £</b>	<b>Total 2025 £</b>
<b>Year ended 31 December 2025</b>				
Use of premises	92,558	-	-	92,558
Weddings and funerals	3,160	-	-	3,160
	<u>95,718</u>	<u>-</u>	<u>-</u>	<u>95,718</u>

	<b>Unrestricted Funds 2024 £</b>	<b>Restricted Funds 2024 £</b>	<b>Endowment Funds 2024 £</b>	<b>Total 2024 £</b>
<b>Year ended 31 December 2024</b>				
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>

<b>4. Investment Income</b>	<b>Unrestricted Funds 2025 £</b>	<b>Restricted Funds 2025 £</b>	<b>Endowment Funds 2025 £</b>	<b>Total 2025 £</b>
<b>Year ended 31 December 2025</b>				
Bank interest	-	-	-	-
Deposit fund interest	6,542	219	-	6,761
Investment income	18,542	3,573	560	22,675
	<u>25,084</u>	<u>3,792</u>	<u>560</u>	<u>29,436</u>

	<b>Unrestricted Funds 2024 £</b>	<b>Restricted Funds 2024 £</b>	<b>Endowment Funds 2024 £</b>	<b>Total 2024 £</b>
<b>Year ended 31 December 2024</b>				
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>

**Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)**  
**Notes to the Financial Statements (continued)**  
**For the year ended 31 December 2025**

<b>5. Other income</b>	<b>Unrestricted Funds 2025 £</b>	<b>Restricted Funds 2025 £</b>	<b>Endowment Funds 2025 £</b>	<b>Total 2025 £</b>
<b>Year ended 31 December 2025</b>				
Receipts from General Trustees	168,942	-	-	168,942
	<b>Unrestricted Funds 2024 £</b>	<b>Restricted Funds 2024 £</b>	<b>Endowment Funds 2024 £</b>	<b>Total 2024 £</b>
<b>Year ended 31 December 2024</b>				
Receipts from General Trustees	188,442	-	-	188,442
<b>6. Analysis of Expenditure</b>	<b>Unrestricted Funds 2025 £</b>	<b>Restricted Funds 2025 £</b>	<b>Endowment Funds 2025 £</b>	<b>Total 2025 £</b>
<b>Year ended 31 December 2025</b>				
<b><i>Raising funds</i></b>				
Offering envelopes	213	-	-	213
Website fees	-	-	-	-
	213	-	-	213
<b><i>Charitable activities</i></b>				
Giving to Grow contribution	150,281	-	-	150,281
Presbytery dues	4,019	-	-	4,019
Minister's expenses	1,046	-	-	1,046
Other salary costs	136,461	13,696	-	150,157
Fabric repairs & maintenance	66,493	-	-	66,493
Council tax – Manse	3,574	-	-	3,574
Other building costs	46,674	-	-	46,674
Donations	8,271	4,080	-	12,351
Depreciation	2,200	-	-	2,200
Music/choir	7,709	-	-	7,709
Other expenses	27,336	1,164	-	28,500
	454,064	18,940	-	473,004
Governance costs	5,915	-	-	5,915
<b>Total</b>	<b>460,192</b>	<b>18,940</b>	<b>-</b>	<b>479,132</b>

**Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)**  
**Notes to the Financial Statements (continued)**  
**For the year ended 31 December 2025**

<b>6. Analysis of Expenditure</b>	<b>Unrestricted Funds 2024 £</b>	<b>Restricted Funds 2024 £</b>	<b>Endowment Funds 2024 £</b>	<b>Total 2024 £</b>
<b>Year ended 31 December 2024</b>				
<b><i>Raising funds</i></b>				
Offering envelopes	233	-	-	233
Website fees	-	-	-	-
	<u>233</u>	<u>-</u>	<u>-</u>	<u>233</u>
<b><i>Charitable activities</i></b>				
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
	<u>539,309</u>	<u>9,901</u>	<u>-</u>	<u>549,210</u>
Governance costs	9,280	-	-	9,280
<b>Total</b>	<u><u>548,589</u></u>	<u><u>9,901</u></u>	<u><u>-</u></u>	<u><u>558,490</u></u>

**Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)**  
**Notes to the Financial Statements (continued)**  
**For the year ended 31 December 2025**

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**7. Staff costs and numbers**

	<b>2025</b> <b>£</b>	<b>2024</b> <b>£</b>
Salaries and wages	128,008	108,215
Social security costs	2,804	5,074
Other pension costs	2,660	1,861
	<u>133,472</u>	<u>115,150</u>

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

	<b>2025</b> <b>Number</b>	<b>2024</b> <b>Number</b>
Ministerial support	1	-
Administration	1	1
Premises management and maintenance	5	5
	<u>7</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 (2024 - £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 £32,433 and maximum stipend (in the fifth and subsequent years) £39,856.



**Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)**  
**Notes to the Financial Statements (continued)**  
**For the year ended 31 December 2025**

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

Rev J Cato, Minister received £1,196 (2024 - £1,759) by way of reimbursement of expenses.

Mrs Louise Madeley, wife of a trustee, is the Church Secretary and received payments totalling £17,027 (2024 - £16,531) by way of salary and pension contributions.

Mrs Heather McNab, a member of Session, received sums totalling £4,762 (2024 - £3,421) as church cleaner at Pennywell.

Ms Edith Butler received £910 (2024 - £941) for reimbursement of expenses.

Mr Graham Madeley received £1,043 (2024 - £3,100) for reimbursement of expenses.

Ms Helen Fisher received £322 (2024 - £1,321) for reimbursement of expenses.

Ms Karen Woodcock received £103 (2024 - £350) for reimbursement of expenses.

Ms June Young received £1,701 (2024 - £2,193) for reimbursement of expenses.

Mrs Jessie Craig received £191 (2024 - £nil) for reimbursement of expenses.

Mr Neil MacLeod received £250 (2024 - £nil) for reimbursement of expenses.

Mr Dorothy Yorkston received £nil (2024 - £190) 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 in 2024. The amount spent with them was £24,274 in 2024.

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 in 2024. Ms Wylie resigned from Pilton Equalities Project on 20 January 2025.

Mr Adam Cumming is a trustee of the Scottish Churches Trust. Membership fees of £75 (2024 - £75) were paid to the Trust. He is also a trustee of the Cramond Association who uses the church halls. The amount received was £1,323 (2024 - £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 £9,690 (2024 - £15,622) 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 2025**

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**9. Fixed assets**

	<b>Equipment £</b>
<b>Cost</b>	
Balance at 1 January 2025	12,392
Additions	-
Disposals	-
	<hr/>
Balance at 31 December 2025	<u>12,392</u>
<b>Depreciation</b>	
Balance at 1 January 2025	5,792
Charge for the year	2,200
Disposals	-
	<hr/>
Balance at 31 December 2025	<u>7,992</u>
WDV 31 December 2025	<u><u>4,400</u></u>
WDV 31 December 2024	<u><u>6,600</u></u>

**10. Investments**

	<b>2025 £</b>	<b>2024 £</b>
Market value at 31 December 2024	857,721	747,760
Additions to investments at cost	-	75,000
Disposals	-	-
Unrealised gain/(loss) on investments	<u>(2,256)</u>	<u>34,961</u>
Market value at 31 December 2025	<u>855,465</u>	<u>857,721</u>
Investments at cost	<u><u>723,059</u></u>	<u><u>723,059</u></u>

**Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)**  
**Notes to the Financial Statements (continued)**  
**For the year ended 31 December 2025**

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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

	<b>2025</b> £	<b>2024</b> £
Unrestricted funds gain/(loss)	(7,488)	25,350
Restricted funds gain/(loss)	4,924	9,518
Endowment fund gain/(loss)	308	93
	<u>(2,256)</u>	<u>34,961</u>

**11. Debtors**

	<b>2025</b> £	<b>2024</b> £
Gift Aid tax refund due	8,857	4,098
General Trustees	24,714	36,636
Legacies	-	25,000
Other	12,420	6,766
	<u>45,991</u>	<u>72,500</u>

**12. Creditors**

	<b>2025</b> £	<b>2024</b> £
Other creditors	2,539	1,737
Accruals	15,881	49,431
PAYE	2,100	2,259
	<u>20,520</u>	<u>53,427</u>

**Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)**  
**Notes to the Financial Statements (continued)**  
**For the year ended 31 December 2025**

**13. Operating lease commitments**

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

Operating Leases

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Operating Leases expiring:		
Within one year	1,080	1,080
Between two and five years	2,700	3,780
In over five years	-	-
Later than one and not later than five years	<u>3,780</u>	<u>4,860</u>

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

	<b>General</b>	<b>Designated</b>	<b>Restricted</b>	<b>Endowment</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Fixed assets	4,400	-	-	-	4,400
Investments	254,608	488,957	101,262	10,638	855,465
Current assets	147,296	69,650	34,988	-	251,934
Current liabilities	(20,520)	-	-	-	(20,520)
As at 31 Dec 2025	<u>385,784</u>	<u>558,607</u>	<u>136,250</u>	<u>10,638</u>	<u>1,091,279</u>

	<b>General</b>	<b>Designated</b>	<b>Restricted</b>	<b>Endowment</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Fixed assets	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>

**Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)**  
**Notes to the Financial Statements (continued)**  
**For the year ended 31 December 2025**

**15. Movement in Funds**

	At 31 Dec 2024 £	Incoming resources £	Outgoing resources £	Revaluation £	Transfers £	At 31 Dec 2025 £
<b>Endowment Funds</b>						
Former Cramond Poor Fund	10,330	560	-	308	(560)	10,638
<b>Restricted Funds</b>						
Gillies Legacy Fund	106,153	3,062	(13,122)	3,031	-	99,124
Benevolent Fund	14,243	300	-	1,110	-	15,653
Mrs Porter's Legacy	44	1	-	-	-	45
Nisbit Trust	9,508	139	-	515	-	10,162
Parish Mission	60	2	-	-	-	62
20k Fund (New Parish Fund)	5,009	3,850	(4,818)	-	560	4,601
Halkerston Trust	936	28	-	-	-	964
Access Fund	311	9	-	-	-	320
Hannah Trust	4,657	72	-	268	-	4,997
Music Maintenance Fund	948	374	(1,000)	-	-	322
	141,869	7,837	(18,940)	4,924	560	136,250
<b>Unrestricted Funds</b>						
<b>Designated Funds</b>						
Fabric Fund	81,814	807	(787)	-	-	81,834
Outreach Fund	32,773	-	(250)	-	-	32,523
Youth and Mission	4,742	-	(675)	-	-	4,067
Burials Fund	23,640	1,800	(870)	-	-	24,570
Support of the Elderly	10,557	705	-	-	-	11,262
Legacy Fund	371,888	-	(7,195)	-	-	364,693
Kirkyard Gardening Fund	209	-	(503)	-	1,000	706
Hall Roof Fund	36,505	-	-	-	-	36,505
Café Fund	163	-	-	-	(163)	-
Cramond Commemorates	1,682	20	(1,374)	-	-	328
Drop in cafe	1,276	896	(216)	-	163	2,119
Total Designated Funds	565,249	4,228	(11,870)	-	1,000	558,607
General	356,416	486,178	(448,322)	(7,488)	(1,000)	385,784
	921,665	490,406	(460,192)	(7,488)	-	944,391
Total Funds	1,073,864	498,803	(479,132)	(2,256)	-	1,091,279

**Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)**  
**Notes to the Financial Statements (continued)**  
**For the year ended 31 December 2025**

**15. Movement in Funds**

	At 31 Dec 2023 £	Incoming resources £	Outgoing resources £	Revaluation £	Transfers £	At 31 Dec 2024 £
<b>Endowment Funds</b>						
Former Cramond Poor Fund	10,237	560	-	93	(560)	10,330
<b>Restricted Funds</b>						
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	1,039	(4,300)	-	-	948
	135,720	5,972	(9,901)	9,518	560	141,869
<b>Unrestricted Funds</b>						
<b>Designated Funds</b>						
Fabric Fund	80,061	831	-	-	922	81,814
Fabric Fund TOKM	922	-	-	-	(922)	-
Outreach Fund	34,173	-	(1,400)	-	-	32,773
Turi Fund	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 café	-	-	-	-	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 2025**

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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.

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 2025**

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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 which has now been merged with the Drop in Café and the catering committee funds.

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 and Pennywell. The fund is available to cover expenses of this activity and for donations to other charities and will support the catering committee.



**Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)**  
**Notes to the Financial Statements (continued)**  
**For the year ended 31 December 2025**

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**16. Collections and donations received for Third Parties**

	<b>2025</b> <b>£</b>	<b>2024</b> <b>£</b>
Christian Aid week*	5,874	6,661
Christian Aid appeals	-	91
Gaza	-	1,014
	<hr/> 5,874	<hr/> 7,766
Poppy Scotland	253	178
Teenage Cancer Trust	-	364
Movember	-	10
Fresh Start	-	279
Mary's Meals	320	-
Friends of Ukraine	259	-
Pilton Youth and Children's Project	258	-
Wateraid	341	237
Chas	405	167
Smile Train	268	91
	<hr/> 7,978	<hr/> 9,092

\*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 2025**

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**APPENDIX I**

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

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Credit balance at 31 December (combined capital and revenue)	402,236	412,532

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 £5,016.
2. £24,714 will be reclaimed from the Revenue Account, comprising building expenses.
3. Cash transactions on Revenue account during the year were as follows:

	<b>£</b>	<b>£</b>	<b>£</b>
Balance at 31 December 2024			66,134
Less: Costs (part 2024)			36,636
			29,498
Add: Rental income	146,973		
Interest	3,769		
Dividends	16,791	167,533	
Less: Fabric costs	(123,449)		
Administration costs	(1,140)		
Agency costs – Cramond Manse	(5,354)	(129,943)	37,590
Balance at 31 December 2025			67,088

**Edinburgh Northwest Kirk: Cramond and Pennywell (Church of Scotland)**  
**Notes to the Financial Statements (continued)**  
**For the year ended 31 December 2025**

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	£
Capital funds held by the General Trustees at 31 Dec 2024 at cost	375,648
Hall repairs	(23,342)
	<u>352,306</u>
Valuation of capital funds held *	335,148
Deposit Fund (Revenue Account)	<u>67,088</u>
Total	<u><u>402,236</u></u>

\*Investments comprise 2,610 Church of Scotland Investors Trust Growth Fund units (value at 31 December 2025 £17,957), 25,131 Church of Scotland Investors Trust Income Fund units (value at 31 December 2025 £286,242) and £30,949 Church of Scotland Investors Trust Deposit Fund.