

# **The Church of Scotland**

Presbytery of Edinburgh

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

**Accrued (SORP Compliant) Accounts**

**2020**

**Congregation No: 010028**

**Scottish Charity No: SC003430**

**Cramond Kirk, Edinburgh (Church of Scotland)  
Trustees' Annual Report  
For the year ended 31 December 2020**

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The trustees present their annual report and financial statements of Cramond Kirk for the year ended 31 December 2020. The financial statements have been prepared in accordance with the accounting policies set out on pages 15 and 16 of the accounts and comply with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities : Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published on 16 July 2014.

### **Objectives and Activities**

The Church of Scotland is Trinitarian in doctrine, reformed in tradition and Presbyterian in polity. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Cramond Kirk has two morning services of worship each Sunday (8.45am and 10.00am) and three evening services per year (Christmas Eve, Good Friday, Christian Aid Songs of Praise.) A church choir leads the praise at the 10.00am morning service while the Sunday Club provides Christian education for children and young people. A Saturday morning breakfast club meets during the winter months and provides an opportunity for Christian education for the members of the congregation and community. On three occasions during the year, Easter, Harvest and Christmas, housebound and frail elderly members of the congregation are invited to the Kirk Hall for a service and afternoon tea while the minister leads worship services in local nursing and care homes. Bible study and discussion groups are held to encourage members of the congregation to explore issues of Christian faith. The congregation also supports uniformed organisations for the children and young people of the community (Scouts and Guides), a monthly café for people with a diagnosis of dementia and their carers and a weekly pop-up cafe. The Kirk Halls are also extensively used by community groups and organisations. The congregation is active in supporting the work of Christian Aid with door to door collections during Christian Aid week as well as a Christian Aid fair and a quiz night. Other emergency appeals for Christian Aid are held as requested during the year. Two further fundraising events are held each year (Jumble Sale and Christmas Fair) with the proceeds given to support other charitable bodies (e.g. Fresh Start). Of necessity, many of these activities were curtailed, held in a different form or cancelled in 2020.

### **Achievements and Performance**

Two major events have dominated the life and activities of Cramond Kirk during the past year. The first was the outbreak of Covid-19 which led to the closure of the sanctuary and halls for a large part of the year while the second was the retirement of our minister, the Very Rev Dr Russell Barr on 31<sup>st</sup> October 2020.

During his more than 27 years at Cramond, Russell had been fully involved in the life of the congregation and community and, as Moderator to both Edinburgh Presbytery and the General Assembly of the Church of Scotland as well as being chaplain to the Lord High Commissioner to the General Assembly on two occasions, he had represented the Church at home and abroad.

The Session Clerk, Edith Butler, speaking at Russell's last meeting as Moderator of the Kirk Session's Executive Committee on 8<sup>th</sup> October 2020 spoke for all members of Session and on behalf of the whole congregation when she said : "Moderator, Thank you. Two small words but I do not know when they last seemed so important to say".

**Cramond Kirk, Edinburgh (Church of Scotland)**  
**Trustees' Annual Report**  
**For the year ended 31 December 2020**

---

“Thank you for coming to Cramond on 14<sup>th</sup> February 1993 to preach as sole nominee. Then, upon your induction on 21<sup>st</sup> April you remained with us, shaping the history of Cramond Kirk. The vacancy committee of the time were told that you were one of the outstanding young ministers of the day but was that true? Twenty seven years later we know that it was true”.

“Ever since you arrived you have commanded respect – not in any high-handed, inconsiderate way but through your calm, measured approach to matters great and small. The work of the Kirk Session bears witness to this in all that has been achieved through your guidance and leadership. You would seek out good ideas and push them to the fore with encouragement and sound advice. How else would we have changed the pattern of services on a Sunday morning and encouraged children to lead us in worship and praise. What would we be without the Grapevine, Fresh Start, the Sunday Club band to name but a few”.

“Throughout your years in ministry you will have chaired countless meetings and attended hundreds more. The Kirk Session has always been well served by your great diligence and encyclopaedic memory, yet never far from the surface was your wonderful sense of humour, be it in front of Session or from the pulpit. The standard you set for worship is also of the highest. Thought provoking, meaningful sermons week on week, with the comfort of music and well-chosen hymns. You also encouraged participation by others of all ages, to the enrichment of us all. You shared with us your love of teaching as you nurtured aspiring candidates for the ministry. I believe there were seventeen which must be a record for any minister and they all fledged successfully from under your wing in the top-rate training grounds of Cramond Kirk”.

“We know of the immense amount of time and spirit you gave to pastoral care and we can only marvel at the devotion you have shown to all those who have called upon you. You do not have boundaries to your parish or the people within it. Where there is a need, you are a true Samaritan, a good neighbour. You brought the wider church closer to us. Engaging with neighbouring churches and taking us alongside you on your journey as Moderator of the General Assembly. You are respected internationally from America to Malawi. Back home you have championed the cause of homelessness, from grass-roots to Government offices”.

“The last few months could so easily have been a time of closing down, of the church fading and our hopes dashed. You, however, took everything head on, raised us above the despair of the pandemic and led us in new ways, ways you could not have anticipated, ways that have set us up to thrive in a new age, all achieved through the compassion, good communication, worship and fellowship that feed a church but only a strong leader could tease out in the circumstances”.

“These comments are the mere tip of the iceberg of your achievements and the affection in which you are held at Cramond Kirk. I look forward to the day when we can celebrate your years of ministry in a style that befits and acknowledges all that you mean to us. The congregation of Cramond Kirk were truly blessed when you arrived and they will be saddened when you leave. On behalf of the Kirk Session I wish you every happiness in your retirement. You have provided more than we could ever have expected, even from one of the outstanding ministers of our time. Thank you for being our servant in God’s name. May God’s blessing be with you and your family as you live the next chapter of your lives”.

## **Cramond Kirk, Edinburgh (Church of Scotland) Trustees' Annual Report For the year ended 31 December 2020**

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Little knowing what was to come, the year got off to a good start with the ordination in January of five new elders, four women and one man. Cramond Kirk is very fortunate to have many people willing to offer their time and skills to the life of the congregation, and having already been involved in the congregation's worship and varied activities, these five new elders were a welcome addition to the Kirk Session.

In January the Kirk Session held a dinner at the Royal Burgess Golf Club to celebrate the 20<sup>th</sup> anniversary of the appointment of Mrs Louise Madeley as the Kirk Secretary. Louise's contribution to the life of the congregation since her appointment in AD2000 has been outstanding and her knowledge of the many aspects of the congregation's life is remarkable. Louise is blessed with a warm smile and a friendly personality and her work as Kirk Secretary continues to be greatly appreciated in the congregation as well as in the wider community.

In February the congregation held a reception in the Kirk Hall at the close of morning worship to mark the retirement the previous December of the Reverend Tom Cuthell as our associate minister. As well as a cheque Tom was presented with a letter on behalf of the Pope and signed by the Roman Catholic Archbishop of Edinburgh, Leo Cushley, expressing gratitude for the many pilgrimages Tom had led to Assisi and the home of St Francis.

Following the congregation's Annual General Meeting held on 15<sup>th</sup> March 2020, the Kirk Session hosted a seminar at which Viv Dickinson was the guest speaker. Viv is the Chief Executive of Crossreach, the Church of Scotland's social care arm, and her address gave a fascinating insight into the wide variety of services provided by Crossreach for some of Scotland's most vulnerable people.

The good news continued into March when one of our assistant ministers, the Rev Stanley Okeke, having successfully completed his familiarisation year at Cramond Kirk, accepted a call to be minister at Ayr : St Andrews. Coming from the Presbyterian Church in Nigeria, Stanley was a valued member of the ministry team and brought a welcome international dimension to the life and worship of the congregation.

However, March also brought the life of Cramond Kirk to a shuddering halt when the lockdown was announced by the Prime Minister and the sanctuary and the Kirk Hall were closed. The UK Chancellor's announcement of the furlough scheme resulted in our beadle and hall manager, David Haggarty, plus his four hall assistants being placed on furlough.

With no pastoral visiting being allowed to hospitals or care homes, the ministry team established a rota of telephone calls as a means of keeping in touch with the 100 plus people on our elderly care list. This was supplemented by weekly e-mail updates from the Session Clerk to members of Session and pastoral care calls made by elders to people in their districts. It was also decided to move the church magazine, Grapevine online and fortnightly editions were published until September 2020. The cost of these additional online publications was offset by a grant of £500 from the Mission Committee of Edinburgh Presbytery.

With no immediate prospect of the church opening again for worship, and at the initiative of our probationer assistant minister, Iain Majcher, short videos were produced entitled Daily Devotions with a simple reading, thought for the day and prayer, and posted from Monday to Saturday on the Kirk's Facebook page and website. These were supplemented by Iain Majcher leading a live Pause for Thought on a Thursday evening and Dr Barr recording a 15 minute service which was broadcast on a Sunday morning.

**Cramond Kirk, Edinburgh (Church of Scotland)**  
**Trustees' Annual Report**  
**For the year ended 31 December 2020**

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To our astonishment the audience for all these online services quickly grew. The largest viewing figure for any single service was just over 1,000 people who viewed the Easter morning service filmed at Cramond foreshore, while the Daily Devotions averaged about 125 views each day with a similar number joining Iain's Thursday evening service and about 250 regularly viewing the Sunday morning service. It quickly became evident that such was the level of support some kind of online presence would need to continue after the church was opened again for worship.

Having completed extensive paperwork and risk analysis, and with a whole range of protective measures put in place, the sanctuary re-opened for private prayer on Sunday mornings and Wednesday evenings in July and then for Sunday worship services at the end of that month. With a maximum of 50 people allowed to attend a worship service, two services were held each Sunday and were fully booked. Two wedding services were also held, one in the sanctuary and the other in the Manse garden, as well as a baptismal service in the sanctuary. On each occasion all the Covid-19 protocols were observed and the positive feedback from members suggested people felt that suitable arrangements had been put in place and that everyone felt safe returning to church.

With the Kirk Hall closed to all the different groups and organisations, it was decided it would be wise to use the opportunity to attend to a number of repairs and renovations. These included the replacement of all the hall windows, cavity wall insulation and better insulation in the loft space, the refurbishment of the ladies' toilet, the complete refurbishment of the main kitchen and tea bar and the installation of toilet and baby changing facilities in the upper hall. Fortunately, it proved possible to schedule all the work while the hall was closed and the easing of restrictions in September coincided with the completion of much of the work. Our hall manager, David was moved to flexible furlough from the beginning of July and was brought back fully from furlough in mid-August to oversee the renovations and other hall assistants were brought back from furlough as the Hall opened again for some groups and organisations.

One other important piece of work begun during the lockdown was the creation of a Memorial Garden on the North side of the Manse garden adjacent to the gate leading from the Manse into the Kirkyard. With permissions having been obtained, several trees were taken down and the site cleared in preparation for the installation of five memorial stones. Once the work is completed, and with space available for about 200 names on each stone, the Memorial Garden will be a great asset for the congregation for many years to come.

With the Pastoral Care Assistant, Diane Williams, being able to work from home during the lockdown, Cramond Cares was able to continue. Initially it arranged for a pool of volunteers drawn from the congregation and community to provide any practical help to people – shopping, collecting a prescription etc – and Diane also produced information leaflets which were delivered to every home in the parish with details of a whole variety of resources and contact details.

Having successfully completed his probationary period and given permission to look for his own charge, the congregation was delighted when Iain Majcher accepted a call to be the new minister at Bothwell Parish Church. Iain was ordained and inducted on 20<sup>th</sup> October 2020 and he left Cramond with everyone's prayers and best wishes for his future ministry.

With the departure of Stanley and Iain from the ministry team, it was a pleasure to welcome the Rev Ian Gilmour at the beginning of August as our new Associate Minister. Having been minister at Drylaw Parish Church, South Leith Church and St Andrew's and St George's West, Ian had enjoyed over 30 years ministry in Edinburgh. Immediately prior to his appointment to Cramond, Ian had spent a year as locum at the Scots Kirk in Sri Lanka and following his return to Scotland in the early summer he continued as the interim moderator.

**Cramond Kirk, Edinburgh (Church of Scotland)**  
**Trustees' Annual Report**  
**For the year ended 31 December 2020**

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As reported earlier, Dr Barr retired on 31<sup>st</sup> October 2020 and the Kirk Session appointed Ian Gilmour to act as locum during the vacancy while the Presbytery of Edinburgh appointed a former Cramond probationer, the Rev Moira McDonald, minister at Corstorphine Old Parish Church, to be the interim moderator.

Sunday 25<sup>th</sup> October was the final Sunday for Dr Barr to lead worship in the Kirk and, such was the demand for the limited spaces available to the congregation, that three rather than two services were held with the services also streamed to the Kirk Hall and on the Kirk website. At the conclusion of the services tributes were paid to Dr Barr by former and current Session Clerks and he and Mrs Barr were presented with gifts from the Session and congregation. In addition, in recognition of Dr Barr's outstanding service at Cramond, a sum of £13,500 was raised from the congregation and community and donated at his and Mrs Barr's request to Fresh Start and Christian Aid.

Mrs Barr's service to the congregation was equally significant, acting as a Sunday School teacher, member of the Kirk choir and for 10 years Convener of the Kirk's catering committee. However, it was her support for Dr Barr in so many ways that we have most to be grateful for – behind a great man. . . .

With the service on Remembrance Sunday unable to take the normal form, which would have included an invitation to attend to those who had suffered a bereavement in the preceding calendar year, there was instead an invitation to lay a Poppy Pebble on the pathways around the Kirk entrance. A colourful display of pebbles with many personal messages made it a poignant reminder of loved ones lost.

As had been the case earlier in the year when it had not been possible to hold the annual Jumble Sale, the Christmas Fair had to be cancelled. Instead a variety of alternative events were organised, including a Christmas Hamper Draw and a Christmas Quiz but more particularly a Christmas Tree Festival with Christmas trees from some twenty organisations associated with the Kirk being displayed in the sanctuary. The events were highly successful and a total of £3,500 was raised to be shared between Fresh Start and the Kirk.

Before Covid-19 restrictions were tightened again on Boxing Day, Watchnight and Christmas Day services were held, albeit with restricted numbers attending. In addition, an innovatory Christingle service was held on Christmas Eve. All services were streamed to the Kirk Hall and shown on the Kirk website so allowing many more to participate.

As reported in the Church of Scotland's annual statistical return, there were 2 infant baptisms, 3 weddings and 43 funeral services. Four people were added to the communion roll by certificate and 2 by revision while 34 people were removed from the roll by death, 7 by certificate and 7 by revision giving a total communicant membership of 890.

**Cramond Kirk, Edinburgh (Church of Scotland)  
Trustees' Annual Report  
For the year ended 31 December 2020**

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**Financial Review**

In compliance with the Charities Accounts (Scotland) Regulations 2006 (as amended), the accounts are prepared on a fully accrued basis.

Total funds at 31 December 2020 were £801,560, a decrease of £35,205 during the year. The decrease was due significantly to the effect of the Covid-19 pandemic on the Kirk's finances, both income and expenditure, but accrued, unrealised investment losses also contributed. With the sanctuary closed or open only to a limited extent for a lengthy period, income from congregational giving through the Open Plate was much reduced while the similar closure or restricted use of the Kirk Hall meant that income from the use of premises fell by £45,753 as compared with 2019.

Unrestricted Funds decreased by £25,456 to £682,587, mainly from unrealised investment losses. Expenditure rose from £392,839 to £517,365 almost wholly due to costs of £137,790 incurred in the major upgrading of the Hall. This was offset to a degree by a fall of £10,045 in salary costs, of £5,479 in music costs and of £2,971 in ministerial expenses..

Unrestricted Designated Funds were £428,886, a decrease of only £10. The principal movements were in the Legacy Fund, up by £20,000, and in the Burial Fund where in excess of £19,000 was expended on initial work on the new Memorial Garden.

No expenditure was attributed during the year to the Fabric Fund as all fabric costs were met, by prior agreement with the General Trustees and Edinburgh Presbytery, from funds held by them on behalf of Cramond Kirk resulting from the letting of Cramond House. £226,649 was received from the General Trustees, an increase of £145,483, to cover fabric costs and hall upgrade costs.

The Endowment Fund increased by £196 to £11,871, reflecting the increase in the value of the investment held within that Fund.

Restricted Funds fell by £9,945 partly attributable to decreased investment values but also to expenditure from the Gillies Fund in meeting the costs of the Pastoral Care Assistant.

The Balance Sheet shows Cash and Bank balances of £182,403 and investments valued at £452,275 at 31 December 2020, a total of £634,678, a decrease of £179,938 in the year. On the other hand, Debtors, comprising Gift Aid tax recoveries, General Trustees claims for fabric-related expenditure incurred including the costs of the Hall upgrade and Hall rentals due, amounted to £184,952, an increase on 2019 of £147,583. Creditors, being provisions for certain accruals, at £18,070 were £2,850 more than in 2019.

Cash and investments held by the Church of Scotland General Trustees, on behalf of Cramond Kirk, at 31 December 2020 were £251,966. This was after rental, interest and dividend income and Cramond Kirk fabric, insurance, heat & light and salary costs agreed by the General Trustees as recoverable. Appendix I on page 25 provides further details.

Funds raised at the Christmas Festival were shared between the Kirk and Fresh Start, the latter receiving £2,000.

### **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.

In the course of 2020 the plan was to continue investing cash sums available from the legacies received in 2019 and the trustees invested a further £65,000 in the COIF Charities Investment Fund and £45,000 in the Church of Scotland Investors Trust Growth Fund. However, the plan was then suspended as the resources were required on a temporary basis to meet the immediate costs of the Hall upgrade. The trustees did decide however in light of advice from the Finance Committee's Investment Group to dispose of the holdings in M & G Charifund and Cambridge and Counties Bank in Unrestricted Funds and of SUTL Cazenove Charity Equity Income Fund in the Gillies Fund as it was considered that the COIF and Church of Scotland Funds offered greater potential for long term growth.

During 2020 there was considerable fluctuation in Markets but a recovery towards the end of the year reduced the extent of the unrealised losses referred to earlier.

### **Risk Management**

The major risks affecting the charity in 2020 were those associated with the Covid-19 pandemic. The steps taken to manage and mitigate those risks have been referred to earlier in this report.

Other risks facing the charity and for which specific safeguards are in place include such areas as Financial Management, Safeguarding, Data Protection, Health and Safety and Fire Safety.

### **Reserves Policy**

It is the Trustees normal policy to hold a 'base' reserve in Unrestricted funds of between four and six months general operating expenditures and outlays. The reserves remain relatively high as due to the age of our buildings significant expenditure may be required at any time. In particular at this time, it is probable that work will be required on the Manse to equip it for occupation by the new minister when appointed.



**Cramond Kirk, Edinburgh (Church of Scotland)  
Trustees' Annual Report  
For the year ended 31 December 2020**

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**Structure, Governance and Management**

The congregation is a registered charity, number SC003430, is administered in accordance with the terms of the Deed of Constitution (Quoad Omnia) and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

Members of the Kirk Session are the charity trustees. The Kirk Session members are the elders of the church and are chosen from those members of the church who are considered to have the appropriate skills and gifts. The minister, who is a member of the Kirk Session, is called by the congregation and inducted by Presbytery. The Kirk Session numbers 67 elders, 40 women and 27 men.

The Kirk Session is chaired by the minister and usually meets six times a year for ordinary business. An annual Kirk Session seminar is also normally held in March to discuss strategic matters or to learn about the work of the wider Church of Scotland. Certain responsibilities are delegated to the Finance Committee, Buildings Committee, Parish Committee, Special Services Committee, Social/Music Committee, Youth Committee and Communications and Technology Committee. Other ad hoc committees are created to attend to specific projects approved by the Kirk Session or other work that does not fall into the remit of one of the standing committees. As a consequence of the pandemic the Kirk Session was unable to meet in person after February 2020. To allow the work of the Kirk Session to continue a Kirk Session Executive Committee was established and held online meetings in June, September, October and November 2020. A Kirk Session Strategy Group was also set up to look at wider strategic issues affecting the Kirk resulting from the vacancy and the pandemic.

**Cramond Kirk, Edinburgh (Church of Scotland)  
Trustees' Annual Report  
For the year ended 31 December 2020**

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**Reference and Administrative Information**

**Trustees**

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

Betty ADAM	Sandy ANDERSON	Judy ARROWSMITH	Russell BARR <i>(retired 31.10.20)</i>
Mary BEAUMONT	Elaine BEELEY	Neville BELTON <i>(died 16.08.20)</i>	Andy BEWS <i>(retired 08.10.20)</i>
Fiona BLACK	Anne BOYNE	Richard BRIGHT	Clair BUNCH
Edith BUTLER	Claire CHAPMAN	Andrew COOK <i>(retired 08.10.20)</i>	Rob COWIE <i>(resigned : 28.12.20)</i>
Jessie CRAIG	Catherine CRAWFORD <i>(ordained 19.01.20)</i>	Lucille CRUICKSHANK	Adam CUMMING
Lesley CUMMING	William DEAS	Michael DICK	Kathleen DODS
Irene DUNN	David FAIRWEATHER	L J FORREST	David FOTHERINGHAM
Alistair GIBB	John GLENCROSS <i>(ordained 19.01.20)</i>	Gillian HEWITT	Susan HOW
Lesley HOYLE	Ian HUGGAN	John JOHNSTON	June KEMP
George LAUDER	Diane McCUTCHEON <i>(resigned 08.10.20)</i>	Alex MacKENZIE	Gayle MacKENZIE
Graeme MacLEOD	Neil MacLEOD	Dorcus McLEOD <i>(ordained 19.01.20)</i>	Graham MADELEY
Brian MALONE	Gill MASSIE <i>(ordained 19.01.20)</i>	Andrew MATHER <i>(retired : 31.01.21)</i>	Hurley MENDELSSOHN
Ruth MINNICAN	Jean MORLEY	Crichton MOUAT	John NAYLOR
Dorothy NEWLANDS	Lesley PEARSON	Leslie PENDREIGH	Willie PREST <i>(retired : 22.11.20)</i>
Michael RAMSAY	Stuart RICHARDSON	Oliver RICHES	Jane ROBSON
Suresh SANDERS	Deirdre SHISHODIA	Angela SMITH	Iain SMITH
David STEEDMAN	Norman STOCKS <i>(retired 08.10.20)</i>	Michael THOMSON	Susie THORNTON
Fiona VENNELLE <i>(ordained 19.01.20)</i>	Marjorie VENNELLE	Sandra WATSON	Diane WILLIAMS
Brenda WILSON	Gena WYLIE	Ian YOUNG	

**Cramond Kirk, Edinburgh (Church of Scotland)  
Trustees' Annual Report  
For the year ended 31 December 2020**

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**Principal Office-bearers**

Minister	Very Rev Dr Russell Barr (retired 31 October 2020)
Interim Moderator	Rev Moira McDonald (from 1 November 2020)
Session Clerk	Edith Butler
Treasurer	Neil MacLeod

**Principal Office**

The Kirk Office  
16 Cramond Glebe Road  
Edinburgh  
EH4 6NS

**Independent Examiner**

Robert Fraser CA  
33 Cramond Road North  
Edinburgh  
EH4 6LY

**Bankers**

Bank of Scotland  
564 Queensferry Road  
Edinburgh  
EH4 6AT

### **Responsibilities in Relation to the Financial Statements**

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (UK Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the trustees to prepare financial statements for each financial year which show a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information on the congregation's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees and signed on their behalf

**Edith Butler  
Session Clerk**

**Date: 25 February 2021**

**Cramond Kirk, Edinburgh (Church of Scotland) SC003430**  
**Report of the Independent Examiner to the Trustees of Cramond Kirk, Edinburgh**  
**(Church of Scotland)**  
**For the year ended 31 December 2020**

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I report on the accounts of Cramond Kirk for the year ended 31 December 2020 which are set out on pages 13 to 24.

**Respective responsibilities of trustees and examiner**

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

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

**Basis of Independent Examiner's Statement**

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

**Independent Examiner's Statement**

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

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

Name: Robert Fraser CA

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

Address : 33 Cramond Road North  
Edinburgh  
EH4 6LY

Signature :

Date :

**Cramond Kirk, Edinburgh (Church of Scotland)**  
**Statement of Financial Activities**  
**For the year ended 31 December 2020**

Year ended 31 December 2020	Note	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Endowment Funds 2020 £	Total 2020 £	Unrestricted Funds 2019 £	Restricted Funds 2019 £	Endowment Funds 2019 £	Total 2019 £
<b>Income and endowments from:</b>									
Donations and legacies	2	224,244	-	-	224,244	421,209	-	-	421,209
Charitable activities	3	22,373	-	-	22,373	69,651	-	-	69,651
Investments	4	12,829	2,258	444	15,531	13,732	4,907	467	19,106
Other	5	236,560	-	-	236,560	81,166	-	-	81,166
<b>Total income</b>		<b>496,006</b>	<b>2,258</b>	<b>444</b>	<b>498,708</b>	<b>585,758</b>	<b>4,907</b>	<b>467</b>	<b>591,132</b>
<b>Expenditure on:</b>									
Raising funds	6	141	-	-	141	152	-	-	152
Charitable activities		508,925	7,855	444	517,224	377,460	14,760	467	392,687
<b>Total expenditure</b>		<b>509,066</b>	<b>7,855</b>	<b>444</b>	<b>517,365</b>	<b>377,612</b>	<b>14,760</b>	<b>467</b>	<b>392,839</b>
<b>Net income/(expenditure) before gains and losses on investments</b>		<b>(13,060)</b>	<b>(5,597)</b>	<b>-</b>	<b>(18,657)</b>	<b>208,146</b>	<b>(9,853)</b>	<b>-</b>	<b>198,293</b>
Net gains/(losses) on investments		(12,396)	(4,348)	196	(16,548)	46,796	15,326	504	62,626
<b>Net income/(expenditure)</b>		<b>(25,456)</b>	<b>(9,945)</b>	<b>196</b>	<b>(35,205)</b>	<b>254,942</b>	<b>5,473</b>	<b>504</b>	<b>260,919</b>
Transfers between Funds		-	-	-	-	-	-	-	-
<b>Net movement in funds</b>		<b>(25,456)</b>	<b>(9,945)</b>	<b>196</b>	<b>(35,205)</b>	<b>254,942</b>	<b>5,473</b>	<b>504</b>	<b>260,919</b>
<b>Reconciliation of funds:</b>									
Total funds brought forward		708,043	117,047	11,675	836,765	453,101	111,574	11,171	575,846
Total funds carried forward		<b>682,587</b>	<b>107,102</b>	<b>11,871</b>	<b>801,560</b>	<b>708,043</b>	<b>111,047</b>	<b>11,675</b>	<b>836,765</b>

**Cramond Kirk, Edinburgh (Church of Scotland)**  
**Balance Sheet**  
**As at 31 December 2020**

	Note	£	2020 £	£	2019 £
<b>Fixed Assets</b>					
Tangible Fixed assets			-		-
Investments	9		452,275		556,458
			<u>452,275</u>		<u>556,458</u>
<b>Current Assets</b>					
Debtors	10	184,952		37,369	
Bank and cash		182,403		258,158	
			<u>367,355</u>	<u>295,527</u>	
<b>Creditors</b>					
Falling due within one year	11	18,070		15,220	
			<u>349,285</u>	<u>280,307</u>	
<b>Net Current Assets</b>					
			<u>801,560</u>	<u>836,765</u>	
<b>Net Assets</b>					
<b>Unrestricted funds</b>					
General funds	13	253,701		279,147	
Designated funds		428,886		428,896	
			<u>682,587</u>	<u>708,043</u>	
<b>Restricted funds</b>					
	13		107,102		117,047
<b>Endowment funds</b>					
	13		11,871		11,675
			<u>801,560</u>	<u>836,765</u>	

The accounts were approved by the Kirk Session on 25 February 2021

For and on behalf of the Kirk Session:

Edith Butler  
Session Clerk

Neil MacLeod  
Treasurer

**Cramond Kirk, Edinburgh (Church of Scotland)**  
**Notes to the Financial Statements**  
**For the year ended 31 December 2020**

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## **1. ACCOUNTING POLICIES**

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

### **1.1 Basis of preparation**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Standards applicable in the UK and Republic of Ireland (FRS102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

### **1.2 Going concern**

The Trustees are satisfied that the charity has adequate unrestricted resources, of which high percentage is held in cash, to continue its objectives for the foreseeable future, and therefore has adopted the going concern basis in preparing these financial statements.

### **1.3 Funds**

Funds are classified as, either, restricted funds, endowment funds or unrestricted funds, defined as follows.

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.

Endowment funds are funds which have been given on the condition that the original capital sum is not reduced, but the income there from is used for the purpose defined in accordance with the objects of the charity.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

### **1.4 Incoming resources**

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.



**Cramond Kirk, Edinburgh (Church of Scotland)**  
**Notes to the Financial Statements**  
**For the year ended 31 December 2020**

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### **1.5 Donated services and facilities**

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

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

### **1.6 Fixed assets**

Cramond Kirk has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church, halls and manse, vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets. Expenditure incurred on the repair and maintenance of these assets is charged as resources expended in the Statement of Financial Activities in the period in which the liability arises.

All tangible fixed assets costing in excess of £1,000 having a value to the charity greater than one year, other than those acquired for specific purposes, are capitalised. Depreciation is provided on a straight-line basis to write off the cost or initial value, less residual value, of tangible fixed assets over their estimated useful lives:

Fixtures, fittings, office and other equipment - 5 years

### **1.7 Investments**

Fixed asset investments are stated at market value at the balance sheet date. Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year or, if purchased in the year, the difference between cost and market value at the end of the year. Realised gains and losses represent the difference between the proceeds on disposal and the market value at the start of the year or cost if purchased in the year.

### **1.8 Interest receivable**

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

### **1.9 Taxation**

Cramond Kirk is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT.

**Cramond Kirk, Edinburgh (Church of Scotland)**  
**Notes to the Financial Statements**  
**For the year ended 31 December 2020**

	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Endowment Funds 2020 £	Total 2020 £	Unrestricted Funds 2019 £	Restricted Funds 2019 £	Endowment Funds 2019 £	Total 2019 £
<b>2. Donations and Legacies</b>								
Offerings	167,901	-	-	167,901	181,439	-	-	181,439
Tax recovered on Gift Aid	36,073	-	-	36,073	39,611	-	-	39,611
Legacies	20,000	-	-	20,000	199,541	-	-	199,541
Other	270	-	-	270	618	-	-	618
	<b>224,244</b>	<b>-</b>	<b>-</b>	<b>224,244</b>	<b>421,209</b>	<b>-</b>	<b>-</b>	<b>421,209</b>
<b>3. Income from charitable activities</b>								
Use of Premises	20,423	-	-	20,423	66,176	-	-	66,176
Weddings and Funerals	1,950	-	-	1,950	3,475	-	-	3,475
Other	-	-	-	-	-	-	-	-
	<b>22,373</b>	<b>-</b>	<b>-</b>	<b>22,373</b>	<b>69,651</b>	<b>-</b>	<b>-</b>	<b>69,651</b>
<b>4. Investment Income</b>								
Bank interest	-	-	-	-	-	-	-	-
Deposit fund interest	1,257	-	-	1,257	695	-	-	695
Investment income	11,572	2,258	444	14,274	13,037	4,907	467	18,411
	<b>12,829</b>	<b>2,258</b>	<b>444</b>	<b>15,531</b>	<b>13,732</b>	<b>4,907</b>	<b>467</b>	<b>19,106</b>
<b>5. Other Income</b>								
Receipts from General Trustees	226,649	-	-	226,649	81,166	-	-	81,166
HMRC – CJRS Grants	9,011	-	-	9,011	-	-	-	-
Edinburgh Presbytery Grants	900	-	-	900	-	-	-	-
	<b>236,560</b>	<b>-</b>	<b>-</b>	<b>236,560</b>	<b>81,166</b>	<b>-</b>	<b>-</b>	<b>81,166</b>

**Cramond Kirk, Edinburgh (Church of Scotland)**  
**Notes to the Financial Statements**  
**For the year ended 31 December 2020**

	<b>Unrestricted Funds 2020 £</b>	<b>Restricted Funds 2020 £</b>	<b>Endowment Funds 2020 £</b>	<b>Total 2020 £</b>	<b>Unrestricted Funds 2019 £</b>	<b>Restricted Funds 2019 £</b>	<b>Endowment Funds 2019 £</b>	<b>Total 2019 £</b>
<b>6. Analysis of Expenditure</b>								
<b>Raising Funds</b>								
Offering Envelopes	141	-	-	141	152	-	-	152
	<b>141</b>	<b>-</b>	<b>-</b>	<b>141</b>	<b>152</b>	<b>-</b>	<b>-</b>	<b>152</b>
<b>Charitable Activities</b>								
Ministries & Mission Contribution	183,064	-	-	183,064	182,554	-	-	182,554
Presbytery Dues	6,351	-	-	6,351	6,251	-	-	6,251
Minister's Expenses	3,001	-	-	3,001	5,972	-	-	5,972
Ministerial Assistance	7,196	-	-	7,196	10,249	-	-	10,249
Other salary costs	67,461	-	-	67,461	77,506	-	-	77,506
Fabric Repairs & Maintenance	36,281	-	-	36,281	31,300	-	-	31,300
Council Tax – Manse	2,793	-	-	2,793	4,007	-	-	4,007
Other Building Costs	157,948	-	-	157,948	26,826	-	-	26,826
Music	3,549	-	-	3,549	9,028	-	-	9,028
Other Expenses	41,281	7,855	444	49,580	23,767	14,760	467	38,994
	<b>508,925</b>	<b>7,855</b>	<b>444</b>	<b>517,224</b>	<b>377,460</b>	<b>14,760</b>	<b>467</b>	<b>392,687</b>
<b>Total</b>	<b>509,066</b>	<b>7,855</b>	<b>444</b>	<b>517,365</b>	<b>377,612</b>	<b>14,760</b>	<b>467</b>	<b>392,839</b>

**Cramond Kirk, Edinburgh (Church of Scotland)**  
**Notes to the Financial Statements**  
**For the year ended 31 December 2020**

7. Staff costs and numbers	2020 £	2019 £
Salaries and wages	67,461	77,506
Social security costs	-	-
	<u>67,461</u>	<u>77,506</u>

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

	2020 Number	2019 Number
Ministerial support	1	1
Administration	1	1
Music staff	1	1
Premises maintenance	5	4
	<u>8</u>	<u>7</u>

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £28,137 and maximum stipend (in the fifth and subsequent years) £34,577.

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

During the year the Minister received reimbursement of expenses incurred totalling £3,001. In addition, council tax relating to the Manse of £2,793 was paid.

The Pastoral Care Assistant, Mrs Diane Williams, is a member of Session and received payments totalling £6,199 by way of salary and pension contributions.

Mrs Louise Madeley, wife of a trustee, is the Church Secretary and received payments totalling £12,323 by way of salary and pension contributions.

No other trustee or person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

During the year a total of £32,704 was donated to the congregation by trustees.

**Cramond Kirk, Edinburgh (Church of Scotland)**  
**Notes to the Financial Statements**  
**For the year ended 31 December 2020**

<b>9. Investments</b>	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Market value at 31 December 2019	556,458	453,840
Additions to investments at cost	122,496	59,992
Disposals	(210,131)	(20,000)
Unrealised gain/(loss) on investments	*(16,548)	62,626
Market value at 31 December 2020	<u>452,275</u>	<u>556,458</u>
Investments at cost	<u>407,824</u>	<u>515,328</u>

The following investments are held :

**Unrestricted Funds**

16,519 Church of Scotland Investors Trust Growth Fund units  
 13,503.93 COIF Charities Investment Fund Income units  
 20,000 Castle Community Bank Deferred £1 shares

**Restricted Funds**

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

**Endowment Funds**

934 Church of Scotland Investors Trust Income Fund units

	<b>£</b>	<b>£</b>
*Unrestricted Funds Gain / (Loss)	(12,396)	46,796
Restricted Funds Gain / (Loss)	( 4,348)	15,326
Endowment Fund Gain / (Loss)	196	504
	<u>(16,548)</u>	<u>62,626</u>

**Cramond Kirk, Edinburgh (Church of Scotland)**  
**Notes to the Financial Statements**  
**For the year ended 31 December 2020**

<b>10. Debtors</b>	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Gift Aid Tax Refund Due	11,770	5,500
General Trustees	162,423	27,639
Other	10,759	4,230
	<u>184,952</u>	<u>37,369</u>

<b>11. Creditors</b>	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Accruals	18,070	15,220
	<u>18,070</u>	<u>15,220</u>

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

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

	<b>General</b>	<b>Designated</b>	<b>Restricted</b>	<b>Endowment</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Fixed Assets	-	-	-	-	-
Investments	165,213	253,841	125,729	11,675	556,458
Current Assets	99,984	153,620	41,923	-	295,527
Current Liabilities	(15,220)	-	-	-	(15,220)
As at 31 Dec 2019	249,977	407,461	167,652	11,675	836,765

**Cramond Kirk, Edinburgh (Church of Scotland)**  
**Notes to the Financial Statements**  
**For the year ended 31 December 2020**

<b>13 Movement in Funds</b>	At 31 December 2019 £	Incoming Resources £	Outgoing Resources £	Revaluation £	Transfers £	At 31 December 2020 £
<b>Endowment Funds</b>						
Former Cramond Poor Fund	11,675	444	(444)	196	-	11,871
	<b>11,675</b>	<b>444</b>	<b>(444)</b>	<b>196</b>	-	<b>11,871</b>
<b>Restricted Funds</b>						
Gillies Legacy fund	104,188	1,964	(6,199)	(3,882)	-	96,071
	<b>104,188</b>	<b>1,964</b>	<b>(6,199)</b>	<b>(3,882)</b>	-	<b>96,071</b>
Benevolent Fund	12,859	294	(1,656)	(466)	-	11,031
	<b>12,859</b>	<b>294</b>	<b>(1,656)</b>	<b>(466)</b>	-	<b>11,031</b>
	<b>117,047</b>	<b>2,258</b>	<b>(7,855)</b>	<b>(4,348)</b>	-	<b>107,102</b>
<b>Unrestricted Funds</b>						
<b>Designated Funds</b>						
Fabric Fund	67,808	84	-	-	-	67,892
Outreach Fund	35,173	-	(1,000)	-	-	34,173
Burials Fund	23,077	-	(19,370)	-	-	3,707
Legacy Fund	265,195	20,000	-	-	-	285,195
Kirkyard Gardening Fund	1,138	1,000	(724)	-	-	1,414
Hall Roof Fund	36,505	-	-	-	-	36,505
Total Designated Funds	428,896	21,084	(21,094)	-	-	428,886
General	279,147	474,922	(487,972)	(12,396)	-	253,701
	<b>708,043</b>	<b>496,006</b>	<b>(509,066)</b>	<b>(12,396)</b>	-	<b>682,587</b>
<b>Total Funds</b>	<b>835,765</b>	<b>498,708</b>	<b>(517,365)</b>	<b>(16,548)</b>	-	<b>801,560</b>

**Cramond Kirk, Edinburgh (Church of Scotland)**  
**Notes to the Financial Statements**  
**For the year ended 31 December 2020**

<b>Movement in Funds</b>	At 31 December 2018 £	Incoming Resources £	Outgoing Resources £	Revaluation £	Transfers £	At 31 December 2019 £
<b>Endowment Funds</b>						
Former Cramond Poor Fund	11,171	467	(467)	504	-	11,675
	<b>11,171</b>	<b>467</b>	<b>(467)</b>	<b>504</b>	<b>-</b>	<b>11,675</b>
<b>Restricted Funds</b>						
Gillies Legacy Fund	97,654	4,530	(11,857)	13,861	-	104,188
	<b>97,654</b>	<b>4,530</b>	<b>(11,857)</b>	<b>13,861</b>	<b>-</b>	<b>104,188</b>
Benevolent Fund	13,920	377	(2,903)	1,465	-	12,859
	<b>13,920</b>	<b>377</b>	<b>(2,903)</b>	<b>1,465</b>	<b>-</b>	<b>12,859</b>
	<b>111,574</b>	<b>4,907</b>	<b>(14,760)</b>	<b>15,326</b>	<b>-</b>	<b>117,047</b>
<b>Unrestricted Funds</b>						
<b>Designated Funds</b>						
Fabric Fund	63,692	53	-	-	4,063	67,808
Outreach Fund	35,423	-	(250)	-	-	35,173
Burials Fund	26,973	-	(3,896)	-	-	23,077
Legacy Fund	74,367	199,541	-	-	(8,713)	265,195
Kirkyard Gardening Fund	1,018	77	(457)	-	500	1,138
Hall Roof Fund	36,505	-	-	-	-	36,505
Total Designated Funds	237,978	199,671	(4,603)	-	(4,150)	428,896
General	215,123	386,087	(373,009)	46,796	4,150	279,147
	<b>453,101</b>	<b>585,758</b>	<b>(377,612)</b>	<b>46,796</b>	<b>-</b>	<b>708,043</b>
<b>Total Funds</b>	<b>575,846</b>	<b>591,132</b>	<b>(392,839)</b>	<b>62,626</b>	<b>-</b>	<b>836,765</b>

Purposes of Endowment Funds

Income from the Former Cramond Poor Fund is donated to two neighbouring churches in the original parish.

Purposes of Restricted Funds

The Gillies Legacy Fund is for the benefit of elderly parishioners.

The Benevolent Fund and any earnings thereon are for distribution to needy families in the Parish of Cramond.

Purposes of Designated Funds

Fabric Fund – The Trustees have set aside funds for the maintenance of the church property.

Outreach Fund – The Trustees have set aside funds to assist charitable bodies outwith Cramond Kirk.

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

Legacy Fund – Funds received in legacies for application by the Trustees as directed or considered appropriate.

Kirkyard Gardening Fund – Established to meet costs incurred in the maintenance of the kirkyard.

Hall Roof Fund – Established in anticipation of the cost of repairing or replacing the hall roof.



**Cramond Kirk, Edinburgh (Church of Scotland)**  
**Notes to the Financial Statements**  
**For the year ended 31 December 2020**

<b>14. Collections and donations received for Third Parties</b>	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Christian Aid Week *	427	12,091
Christian Aid Appeals - East Africa*	-	1,108
Minister's Retiral	6,750	-
Christian Aid	7,177	13,199
Poppy Scotland	-	435
Mary's Meals	-	122
Fresh Start (incl Minister's Retiral)	6,905	479
Love Oliver	-	270
	<u>14,082</u>	<u>14,505</u>

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

**15. Volunteers**

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

**Cramond Kirk, Edinburgh (Church of Scotland)**  
**Notes to the Financial Statements**  
**For the year ended 31 December 2020**

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**APPENDIX I**

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

	2020 £	2019 £
Credit Balance at 31 December	<u>251,966*</u>	<u>255,361*</u>

These funds represent the cumulative net revenues arising from the commercial leasing and occupation of Cramond House and are held by the Church of Scotland General Trustees on behalf of Cramond Kirk.

Access to these funds is determined by Trust Deed, which allows for reimbursement of expenses directly related to the operation and maintenance of Cramond House and, within predetermined parameters, for other property costs of Cramond Kirk. For other purposes and for major outlays generally, funds may only be accessed with the approval of the General Trustees and support of Edinburgh Presbytery.

**Notes**

1. £24,633 will be reclaimed from the Revenue Account, comprising building expenses.
2. During 2020 nil was expended on Cramond House.
3. Cash transactions during the year were as follows:

	£	£
Balance at 31 December 2019		95,801
Less: Costs (part 2019)		<u>27,639</u>
		68,162
Add: Rental Income	87,169	
Interest	512	
Dividends	<u>3,789</u>	<u>91,470</u>
		159,632
Less: Fabric Costs (part 2020)		<u>61,221</u>
Balance at 31 December 2020		<u>98,411</u>
Funds held by the General Trustees – Investments* (valued at 31.12.20)		153,555
Deposit Fund		<u>98,411</u>
		<u>251,966</u>

\*Investments comprise 28,595 Church of Scotland Investors Trust Growth Fund units (value at 31.12.20 £153,555).