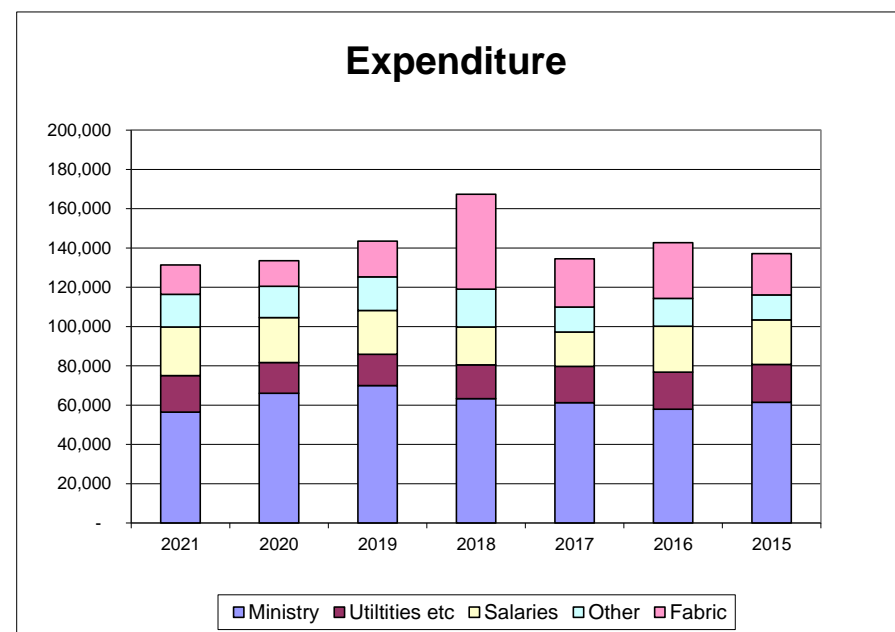
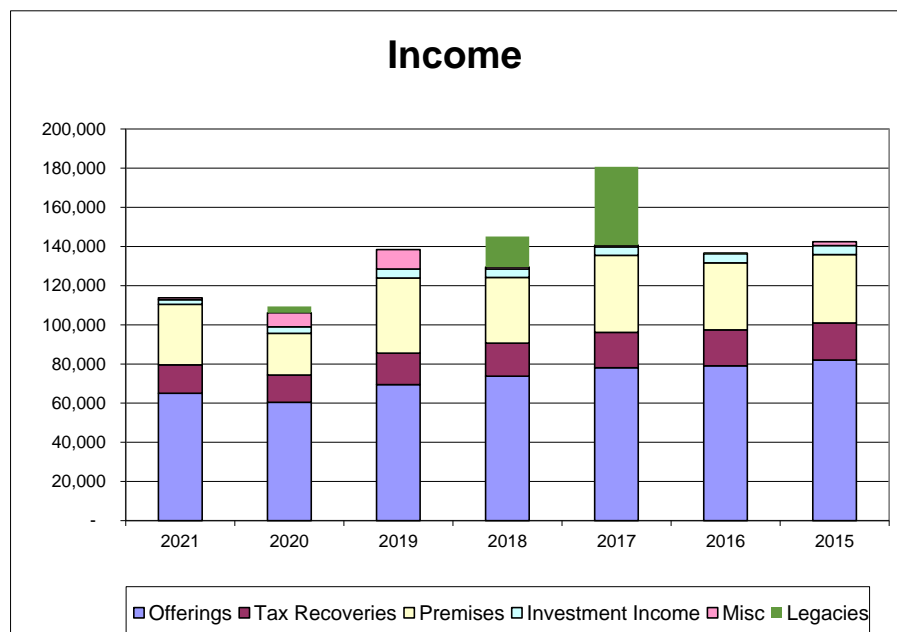


Craigsbank Parish Church - Summary Accounts



The 2020 column shows the actual outcome for the year.

The 2021 column reflects planned income and budgeted expenditure for that year.

Offerings & tax recoveries have been slowly declining since 2016.

Premises income includes breakfast & after-school clubs, police choir and yoga. The clubs were only open for the first 3 and last 3 months of 2020 due to COVID. The approved 2021 budget assumed the school clubs would resume in January.

Misc income in 2019 came from rental income of the manse during the vacancy. Misc income of £5,818 in 2020 came from HMRC's COVID Job Retention Scheme.

Legacy income and special contributions can be encouraged but not predicted. In 2017 we were informed of a £40,000 bequest from Mr Frederick Fisher. In 2020, a legacy of £3,157 was received from the estate of Mrs Katherine Arneil.

The Ministry & Mission allocation is based on the average of three years' income excluding legacies. Half of the premises income that is in excess of £20,000 is chargeable to M&M. M&M increased from £61,216 in 2017 to £64,161 in 2018 and £69,328 in 2019. However it then reduced to £66,056 in 2020 and £56,472 in 2021 to assist with the impact of COVID.

Fabric costs of £12,312 in 2020 were £8,812 (Craigsbank), £2,388 (East Craigs) and £1,101 (manse).

Salaries We recruited an Administrator during 2019. Most staff were furloughed due to COVID for part of 2020 and again from Jan'y 2021.

"Utilities etc" This includes gas and electricity for the church and church centre. It also includes insurance for all premises and council tax for the manse.

Corstorphine Craigsbank Parish Church

INCOME - unrestricted funds

| | Budget 2021 £ | Budget 2020 £ | Actual 2020 £ | Ratio 2020 % | Actual 2019 £ | Actual 2018 £ | Actual 2017 £ | Actual 2016 £ |
|--|---------------------|---------------------|---------------------|--------------------|---------------------|---------------------|---------------------|---------------------|
| 1 Voluntary Income | | | | | | | | |
| Offerings | 65,000 | 70,548 | 60,415 | 86% | 69,474 | 73,767 | 78,114 | 79,035 |
| Tax recovered on Gift Aid | 14,600 | 16,452 | 13,934 | 85% | 16,075 | 16,917 | 18,039 | 18,399 |
| Legacies | - | - | 3,157 | | - | 15,576 | 40,000 | 100 |
| Value of Donated Goods | - | - | - | | - | - | - | - |
| Other Donations | - | - | - | | - | - | - | - |
| | 79,600 | 87,000 | 77,507 | 89% | 85,549 | 106,259 | 136,153 | 97,534 |
| 2 Income from Charitable Activities | | | | | | | | |
| Weddings and Funerals | 1,000 | 1,000 | 1,336 | 134% | 910 | 785 | 575 | 150 |
| Coffee mornings etc | - | - | - | | - | - | 279 | 25 |
| Concerts | - | - | - | | - | - | - | - |
| Other | - | - | - | | 256 | - | - | - |
| | 1,000 | 1,000 | 1,336 | 134% | 1,166 | 785 | 854 | 175 |
| 3 Other Activities | | | | | | | | |
| Use of Premises | 30,900 | 35,500 | 21,315 | 60% | 38,369 | 33,559 | 39,343 | 34,250 |
| Other | - | - | - | | - | - | - | - |
| | 30,900 | 35,500 | 21,315 | 60% | 38,369 | 33,559 | 39,343 | 34,250 |
| 4 Investment Income | | | | | | | | |
| Dividends | 1,300 | 2,800 | 2,037 | 73% | 2,614 | 2,614 | 2,575 | 2,575 |
| Deposit interest | 800 | 1,600 | 1,042 | 65% | 1,510 | 1,282 | 1,440 | 1,585 |
| Bank interest | 200 | 500 | 288 | 58% | 512 | 359 | 303 | 530 |
| | 2,300 | 4,900 | 3,367 | 69% | 4,636 | 4,254 | 4,319 | 4,691 |
| 5 Grants | | | | | | | | |
| Church of Scotland Grant | - | - | - | | 8,714 | 250 | - | - |
| Job Retention Scheme Grant | - | - | 5,818 | | - | - | - | - |
| | - | - | 5,818 | | 8,714 | 250 | - | - |
| Total | 113,800 | 128,400 | 109,344 | 85% | 138,434 | 145,108 | 180,670 | 136,651 |
| Total excluding Legacies etc | 113,800 | 128,400 | 106,186 | 83% | 138,434 | 129,532 | 140,670 | 136,551 |

Corstorphine Craigsbank Parish Church

EXPENDITURE - unrestricted funds

| | Budget 2021 £ | Budget 2020 £ | Actual 2020 £ | Ratio 2020 % | Actual 2019 £ | Actual 2018 £ | Actual 2017 £ | Actual 2016 £ |
|------------------------------------|---------------------|---------------------|---------------------|--------------------|---------------------|---------------------|---------------------|---------------------|
| A Raising Funds | | | | | | | | |
| Loan Interest | - | - | - | | - | - | - | - |
| Bank Fees | - | - | 7 | | - | - | - | - |
| Offering Envelopes | 100 | 100 | 98 | 98% | 113 | 111 | 125 | 106 |
| | 100 | 100 | 105 | 105% | 113 | 111 | 125 | 106 |
| B Charitable Activities | | | | | | | | |
| Ministries and Mission Allocation | 56,472 | 66,050 | 66,056 | 100% | 69,961 | 63,274 | 61,216 | 57,960 |
| Presbytery Dues | 2,000 | 2,000 | 1,945 | 97% | 2,013 | 1,804 | 1,082 | 1,161 |
| Children and Families Worker Costs | - | 1,500 | 220 | 15% | 844 | 2,047 | 794 | 7,175 |
| Ministers' Expenses | 2,000 | 2,500 | 2,378 | 95% | 845 | 1,954 | 2,316 | 2,296 |
| Congregational Activities | 500 | 500 | 76 | 15% | 1,943 | 313 | 806 | 588 |
| Pulpit Supply | 500 | 800 | - | 0% | 549 | 817 | - | 370 |
| Other Salary Costs | 24,728 | 27,836 | 22,753 | 82% | 21,503 | 17,214 | 16,756 | 16,206 |
| Fabric Repairs & Maintenance | 15,000 | 15,000 | 13,028 | 87% | 18,262 | 48,367 | 24,499 | 28,318 |
| Insurance | 4,700 | 5,000 | 4,939 | 99% | 4,977 | 5,134 | 5,016 | 5,201 |
| Utilities | 10,500 | 10,500 | 7,217 | 69% | 10,345 | 10,175 | 10,449 | 10,939 |
| Council Tax | 3,400 | 3,300 | 3,422 | 104% | 578 | 1,887 | 3,033 | 2,654 |
| Other Building & Equipment Costs | 4,500 | 5,000 | 3,597 | 72% | 4,602 | 5,898 | 1,031 | 5,005 |
| Church Office Expenses | 4,500 | 4,500 | 5,501 | 122% | 4,643 | 4,545 | 3,839 | 2,648 |
| Organ & Music | 1,000 | 1,000 | 677 | 68% | 1,064 | 1,019 | 1,279 | 971 |
| Independent Examiner's Fee | 1,000 | 1,000 | 900 | 90% | 870 | 840 | 750 | 820 |
| Charitable Donations | - | - | - | | - | - | - | - |
| Other expenses | 500 | 500 | 687 | 137% | 427 | 1,997 | 1,503 | 297 |
| | 131,300 | 146,986 | 133,396 | 91% | 143,428 | 167,285 | 134,370 | 142,609 |
| Total | 131,400 | 147,086 | 133,502 | 91% | 143,541 | 167,395 | 134,494 | 142,715 |

Unrestricted Funds

| | Budget 2021 £ | Budget 2020 £ | Actual 2020 £ | Ratio 2020 % | Actual 2019 £ | Actual 2018 £ | Actual 2017 £ | Actual 2016 £ |
|-----------------------------|---------------------|---------------------|---------------------|--------------------|---------------------|---------------------|---------------------|---------------------|
| Income | 113,800 | 128,400 | 109,344 | 85% | 138,434 | 145,108 | 180,670 | 136,651 |
| Expenditure | 131,400 | 147,086 | 133,502 | 91% | 143,541 | 167,395 | 134,494 | 142,715 |
| Net Income (Expenditure) | (17,600) | (18,686) | (24,158) | | (5,107) | (22,288) | 46,176 | (6,064) |
| Transfers between funds | - | - | - | | - | - | - | - |
| Realised gains / (losses) | - | - | - | | - | - | - | - |
| Unrealised gains / (losses) | - | - | (3,229) | | 10,148 | (2,768) | 5,382 | 6,304 |
| | (17,600) | (18,686) | (27,387) | | 5,041 | (25,055) | 51,557 | 240 |
| Fund brought forward | 247,398 | 274,786 | 274,786 | | 269,745 | 294,800 | 243,243 | 243,003 |
| Fund carried forward | 229,799 | 256,100 | 247,398 | | 274,786 | 269,745 | 294,800 | 243,243 |

Net Movement excluding Transfers, Legacies and Gains or Losses

| | | | | | | | |
|-----------|-----------|-----------|--|----------|-----------|-------|----------|
| (17,600) | (18,686) | (27,315) | | (5,107) | (37,864) | 6,176 | (6,164) |
|-----------|-----------|-----------|--|----------|-----------|-------|----------|