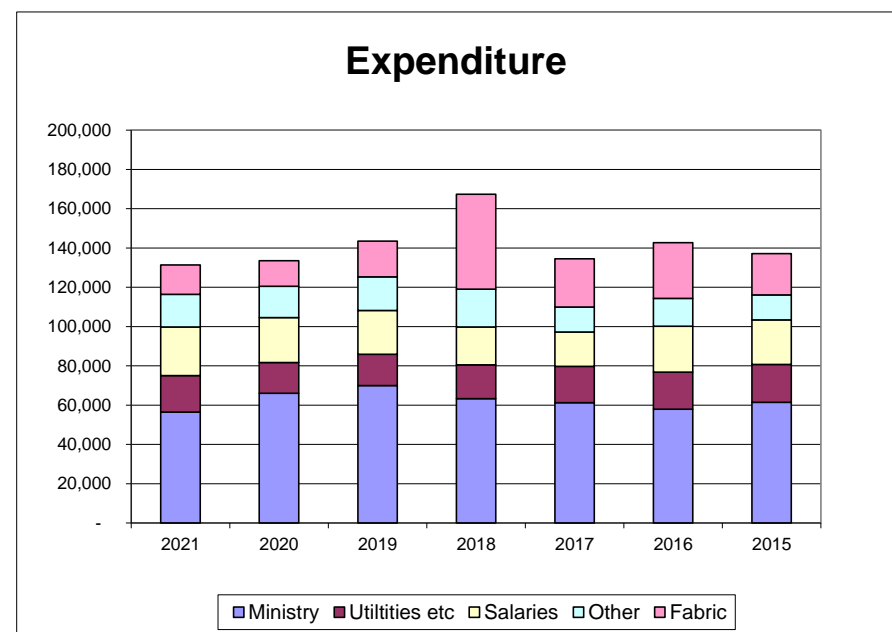
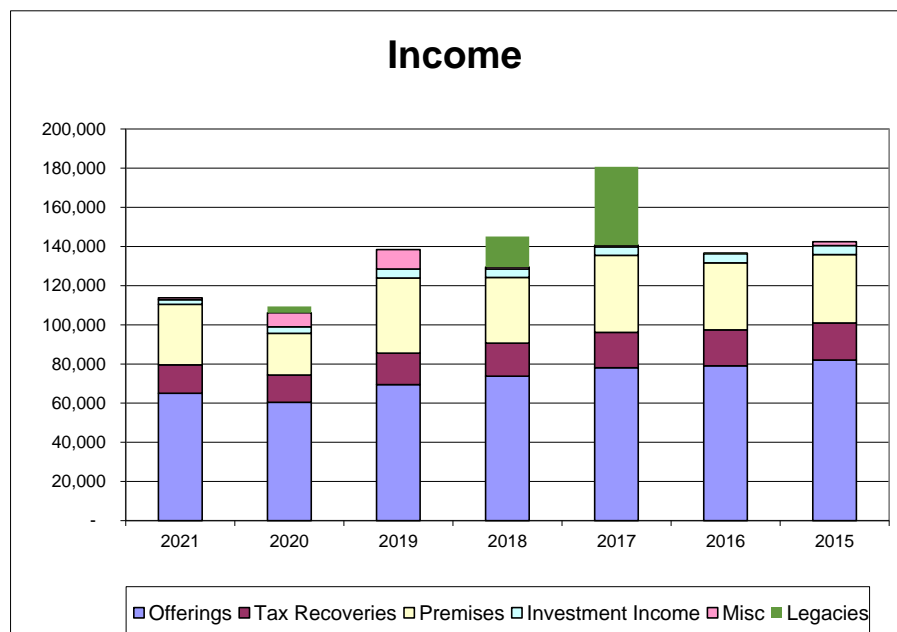


Craigsbank Parish Church - Summary Accounts



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)
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