

The Church of Scotland
Corstorphine Craigsbank Parish Church

Congregation No: 010021

Charity No: SC014719

Trustees' Annual Report
Year ended 31 December 2021

**Corstorphine Craigsbank Parish Church, Edinburgh,
where in our two centres at Craigsbank and East Craigs,
we offer worship, events and organisations for people of all ages.**



**Corstorphine Craigsbank Parish Church
Trustees' Annual Report
Year ended 31 December 2021**

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Corstorphine Craigsbank Parish Church Trustees' Annual Report Year ended 31 December 2021

The Trustees present the annual report and financial statements for Corstorphine Craigsbank Parish Church for the year ended 31 December 2021.

The financial statements have been prepared in accordance with the Accounting Policies set out in this report and comply with (1) the General Assembly Regulations for Congregational Finance, (2) the Charities and Trustee Investment (Scotland) Act 2005, (3) the Charities Accounts (Scotland) Regulations 2006 (as amended) and (4) 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 (FRS 102).

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.

We believe our congregation is called to be a Christian faith community where life is celebrated, love is affirmed, and grief & joy are shared.

To achieve this high calling, we

- **develop engaging Christian worship and celebration of the Gospel**
- **care pastorally and lovingly for the congregation**
- **charitably serve the community**
- **cherish our ecology**
- **are responsible stewards of our organisational assets**

The church continues to serve a large settled, suburban, residential community, which includes a primary and a secondary school and a large, planned housing development on the western edge of Edinburgh.

Achievements and Performance

The text in normal font describes our ministry mostly outwith Covid lockdown.

The text in italics describes noteworthy changes (some likely only temporary) that have occurred since lockdown.

- **Develop engaging Christian worship and celebration of the Gospel**

Corstorphine Craigsbank Parish Church carries out its work at two centres (East Craigs Church Centre and Craigsbank Church) as well as online. Prior to the Covid lockdown, regular Sunday Worship was held at 9.30am (East Craigs) and 11.00am (Craigsbank) followed by socialising over tea and coffee. There are other acts of worship at festivals and special seasons of the year. A very small Stepping Stones group for younger children was held during Sunday services.

Pre-Covid around 100 people regularly attended worship which involves many people participating in the preparation and leading of worship events, prayers, readings and music and there was a Welcome Team at both centres.

Corstorphine Craigsbank Parish Church is actively involved with its neighbouring churches for pastoral care and clergy support and participates in joint services and activities.

At the start of the Covid lockdown the two in-person services were effectively cancelled and replaced by a single weekly online worship service, available from 8am on Sunday mornings on all the digital platforms of the congregation (website, Facebook and YouTube). The Stepping Stones group activities were also cancelled and replaced by a fortnightly Craigs Kids Corner, a 15-minute long recorded children's video available on the same platforms. An extra addition, since lockdown, is a growing selection of recorded hymn videos that the Craigsbank Singers are producing as part of the online worship service, led by the church musician, John Patterson, which is uploaded onto the congregation's YouTube channel.

Since the gradual easing of lockdown, in person services have resumed, albeit alternating between the two venues on a weekly basis, supplemented by the video recording of the single 10:30am morning service being available from 5pm on Sunday afternoons.

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Achievements and Performance (continued)

• **Caring pastorally and lovingly for the congregation**

There were adult groups including two Bible Study Groups, a group for women (Network), the Prayer Circle, a group of Adult Singers (who regularly contributed during Sunday worship), a Lunch Club (Craigsbank), an adult walking group, an adult theatre group and a Fellowship Group (East Craigs) for older people. There were also congregational social events such as a Congregational Meal, coffee mornings and a Christian Aid Breakfast.

The one Bible study group and the Singers managed to continue by making use of Zoom video conferencing. There was also an exciting Alpha Course Group that started and finished the course – all of it over Zoom.

All church members are part of one of around 40 districts, which in turn are overseen by either an elder or a district visitor, who stays in regular contact with the members, offering support and friendship in the process. A quarterly church magazine (The Bulletin) was delivered by hand to the members by the visitors and elders, helping to keep the members informed.

During the Covid lockdown and subsequently it had been a bit more challenging to stay in contact, but most members had been followed up mostly by telephone calls from their elders/visitors. The Bulletin is still being produced and distributed, but a mailing house is now used.

Over the Christmas period a beautiful baking project was launched and over Springtime a similar wee gifting project was run, both of which also included a greeting card for the season, which meant that people in most need of contact because of increasing loneliness had been blessed by members of the congregation.

There is a pastoral care team that meets regularly and arranges additional visiting for those in the congregation who need it. The team supports the visitors and makes sure that those in nursing homes receive a birthday and Christmas card as do all in the church who reach 90 years and over.

During the first year of the Covid pandemic, the minister's regular visits to members in hospital and care homes had to be cancelled. These have since been resumed where access to hospitals and care homes allow visits.

Given the average age of the congregation (74 years) and the modal (most common) 5-year age group in the congregation being the 85 to 89-year old members, a significant part of the minister's pastoral care focuses on leading funeral services and supporting bereaved members of the congregation and parishioners following the passing away of family members.

The Singers is effectively the congregation's informal choir, which also offers much fellowship to its members.

The lockdown had them innovate under the leadership of the church musician who now leads a weekly social blether over Zoom for them, but also produces two recorded hymns for use in the weekly church service through the collating and editing of the individual recorded solo inputs of each participating member. As the lockdown has opened up, the Singers have started meeting again in person.

Apart from the Bulletin magazine, the congregation was normally kept informed on a weekly basis through the Sunday intimation sheets and on the church website.

Since Covid the weekly intimation sheet has been replaced by a fortnightly electronic newsletter, the Westoverland, and for a while a less frequent online Family Diary sent to families with young children, formerly involved with the Messy Church and Mums & Tots. During lockdown the socialising events, such as meals and tea sessions, were temporarily put on hold. The weekly coffee sessions held after each service had to be cancelled. There had, though, been a virtual Coffee Blether via Zoom every week at 11:30am for those wishing to catch up. The coffee sessions after the various services resumed in a socially distanced fashion though they are paused during surges in Covid such as with Omicron.

• **Charitably serve the community**

The congregation is involved in a number of food bank projects throughout the year, as well as sponsoring specific Christian charities, such as the Samaritans and Christian Aid, through various fundraising projects. Members of the congregation actively support and volunteer with the Edinburgh Care Van serving the homeless in the city. Some members are also involved with the Corstorphine Dementia project and the Corstorphine Community Centre Men's Shed.

There were a Playgroup and two Parent-Toddler groups, a toddler-focused Imagination Tree, a breakfast club and two after-school clubs for schoolchildren. The clubs and playgroups are managed by external service providers.

The toddler groups have stopped, partly because of the Covid lockdown and partly because the (formerly Presbytery-funded) children & family worker position had not been filled since the retirement of the post-holder and the inability of the congregation to fund such a position on our own.

Other events for children and young people included uniformed organisations such as Scouts and Guides with different age sections. A Young Music Makers group has been started up catering for young primary school aged children. The weekly get-togethers have proved very popular and culminated in a successful nativity play. The Young Family Ministry Team ran a summer holiday club for the first time in a few years. Although the number of Messy Church events had decreased, there was still a well-attended one held during Advent.

Adult groups making use of the facilities included a Police choir, an amateur drama group, a yoga group and a baby yoga group.

These activities had to be suspended during Covid but most have now restarted.

Corstorphine Craigsbank Parish Church
Trustees' Annual Report (cont.)
Year ended 31 December 2021

Achievements and Performance (continued)

• **Charitably serve the community (continued)**

We have good ties with East Craigs Primary School and with Craigmount High School through the chaplaincy of the minister at these schools.

Involvement has become somewhat limited since Covid but is still ongoing via school chaplaincy and our Eco-Group projects partnering with the primary school.

The church raises substantial funds every year supporting a variety of worthy causes and a number of members are directly involved with them. They include the Bethany Care Van, Fresh Start, Christian Aid, the Corstorphine Dementia Project and the Scottish Poppy Appeal. The Church also supports HMP Edinburgh's Children's Christmas present appeal and the Samaritans Purse Shoebox Appeal.

During Spring around Easter, the congregation produced and delivered through a group of congregation volunteers a much-appreciated gift hamper (including home baking and cards) to elderly, fragile and isolated members and some parishioners living in supported housing.

Lockdown made children's work very difficult to maintain. The Mums & Tots, Stepping Stones and Messy Church had all been suspended. The main focus was the fortnightly online Craigies Kids Corner video, comprising of songs, crafts, puppetry and Bible talk. This was developed by the children's ministry team. During Easter, a Messy Church in a bag and an outdoors treasure hunt in the Cammo Estate was produced for the young children.

The congregation again collected and distributed food parcels over Advent within the parish in collaboration with the Corstorphine Hub.

• **Cherish our ecology**

The church is a member of Eco-Congregation Scotland (ECS) and has been given its silver award. The Eco Group continues to encourage domestic recycling, increased ecological awareness, the planting of wild flowers, bulbs and trees as well as litter picks. Energy consumption on the church premises is monitored. The group continues to take an active interest in events relating to Climate Change especially during COP 26.

The group promoted the creation of the new EcoOutreach Fund. Its first project in 2020 funded the purchase of fruit trees that were planted by local primary schoolchildren in East Craigs with the approval of the City Council. The group plans to purchase a further 22 trees early in 2022 some of which will be planted in the school grounds. Most of the cost will be covered by a grant from the Tree Council.

During lockdown, the group facilitated a fortnightly Zoom-based early morning prayer session for ecology and members have been part of a number of monthly Edinburgh forest church discussions held online and led by Rev Peter Wood. The ECS Chaplain, Rev David Coleman, preached at the online Harvest Festival just before the COP26. As a congregation we have had three Forest Church events since lockdown which have proven creative and uplifting, as the attendees gather in the Cammo Estate worshipping God outdoors in stead of in a building.

• **Be responsible stewards of our organisational assets**

Pre-Covid-19, both centres were regularly used to run a number of church and community activities for all age groups. The buildings were well used by the local community including the uniformed organisations, school clubs (breakfast clubs and two after school clubs) and dance and fitness classes.

During the two lockdown periods, the use of the facilities by these groups had been suspended. The Property Team have since organised the re-opening of the premises having carried out detailed risk assessments that were supervised by Presbytery and in accordance with guidance issued by the national church in conjunction with the Scottish Government and in line with the requirements of the church's insurer. Due care has since been taken when after their reopening in 2021.

The Property Team continues to look after the maintenance of all the premises to avoid any deterioration that might result in significant future expenditure. The properties are well maintained at both centres as well as the recently redecorated manse. The team also carries out regular risk assessments relating to fire safety and building maintenance activities using Health and Safety material from the national church and the church's insurer. We have had some minor challenges to ensure the entrance area to the Craigsbank Sanctuary is water-tight as a number of contractors have had limited success. A quinquennial inspection of the properties was carried out in 2021. Tasks to be carried out were prioritised and a rolling plan of action is now under way.

The staff complement has seen further changes. Towards the end of 2019 the new minister was inducted (Rev Alan Childs). A new part-time church musician was appointed at the start of 2020. The part-time Children and Family Worker left in September 2020 and has not been replaced. The part-time church administrative officer resigned in September 2021 due to greater work responsibilities as part of her PhD studies at New College and a replacement is being recruited.

The part-time church administrative officer and the two part-time cleaners were once again furloughed during part of 2021.

The congregational role and members database is continuously being updated. The congregation's website (www.craigsbankchurch.org.uk) has been re-hosted and is in the process of being redesigned and modernised, the congregation has launched its YouTube channel and repositioned its Facebook page.

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Plans for Future Periods

As a congregation we have taken note of the General Assembly proposed and Presbytery advised “**5 marks of a missional church**”. Aware that it will require organisational, strategic and cultural change to truly embody all 5 marks, these missional intentions are:

- 1 To proclaim the Good News of the Kingdom
- 2 To teach, baptise and nurture new believers
- 3 To respond to human need by loving service
- 4 To seek to transform unjust structures of society, to challenge violence of every kind and pursue peace and reconciliation
- 5 To strive to safeguard the integrity of creation and sustain and renew the life of the earth

The Church of Scotland finds itself facing **three powerful, significant forces** that each on its own requires far-reaching adaptive responses both from the Church as a nationwide community-cum-organisation and also from each and every parish congregation.

- 1 The most recent force majeure that has affected immediate, reactive survivalist responses since 2020, is the Covid pandemic, that forced and still forces a reconfiguring of contact ministry to allow for social distancing and ministry without gathering in groups or face to face.
- 2 The viability threatening force that is the significant and accelerating membership decline and aged membership in almost all mainstream congregations since the late 1900s has been considered for a longer time but has only led to some small minor change to date.
 - The Church of Scotland now clearly recognises the urgent and compelling need for drastic organisation-wide re-strategising, repositioning and restructuring and a Radical Action Plan was approved by the General Assembly in 2019.
 - Changes are already under way to significantly reduce the number of Presbyteries including the union of the Presbyteries of Edinburgh and West Lothian from 1 January 2022.
 - Changes at the parish and congregational level are now being actively developed by each Presbytery through the Presbytery planning process.
- 3 The underlying, further-reaching paradigm shifting force of increasing secularism in western society that started in the 1800s but has rapidly increased over the last century, exponentially so since the dawn of mass telecommunication and the internet. The greatest challenge to the church is to the very relevance, veracity and character of the Gospel and thus also of the identity of the Church itself.

In response to the **first force** mentioned (Covid), given the severe challenges the Covid lockdowns are forcing onto the previously normal congregational life, participation and income sources, our immediate plans are to maintain a regular semblance of accessible normality of a mix of face-to-face and pre-recorded online weekly worship, ongoing pastoral support and nurturing relationships wherever possible amongst the congregation, whilst also serving the community when circumstances allow.

The congregation is reappreciating the realities of ministering to a congregation of advancing years and what that means for the needs, means and focus of ministry to the members. Similarly, the congregation will have to reassess how it is to embody a Christian presence that is relevant to the parish whose age profile demographic is much different to that of the congregational membership.

As for the **second force** (diminishing numbers and ageing membership), the congregation was already investigating what it could achieve at a local level before all the implications of the Radical Action Plan began to emerge.

Following a process of congregational consultation, three “spaces” are being reviewed and re-evaluated to consider how we can most inclusively, sustainably and impactfully minister to the congregation and the community at large.

Firstly, consideration is being given to transforming the East Craigs Church Centre into a community café hub, given the dearth of socialising space and available community space in the East Craigs area. Secondly, consideration is being given to repositioning the Craigsbank Church complex as a space that is suitable for us in the performing arts, ideally as part of our ministry of affirming God’s blessing of life. The third space that is being nurtured, is the green spaces we have available in and around our parish, particularly for use as Forest Church gathering spaces, primarily in the Cammo Estate.

The Kirk Session had already engaged with the neighbouring parish churches of Cramond and Corstorphine Old Parish to consider the best way forward to minister impactfully to the new housing developments to the west of the Maybury Road, the “Western Expansion”. One possibility is to set up a Presbytery Mission Initiative that allows local congregations to work together to support outreach.

The recently received Presbytery plan suggests that, through close co-operation or even union with Corstorphine Old Parish, significant resources could be redirected towards establishing a pioneer ministry in what is set to become the largest single area of new-build conurbation across Edinburgh.

The implications and details of the recently shared Presbytery plan include a significant reduction in the number of full-time ministers in, the sustainability of churches and church growth, the impact of new housing developments, whether our buildings are “well equipped spaces in the right places” and the synergy of churches seeking to work together including alongside other denominations.

As for the **third challenging force** mentioned above, as a congregation we are not yet sure how best to respond but, in the meantime, we are taking seriously the call to becoming a congregation actively pursuing the implementation and living out of the 5 marks of a missional church as stated above, trusting God to deal with the outcomes.

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Year ended 31 December 2021**

Financial Review

Unrestricted Fund - General Fund

Income increased by 3% to £104,981 (2020 £101,483). Even though the premises were again closed for part of the year, offerings rose by 2% to £75,964 (2020 £74,350). This included £3,556 from National Giving Day fund-raising. Income for the use of the halls partially recovered to £24,858 (2020 £21,315) due to the premises being closed for a shorter period than in 2020.

Expenditure fell by 5% to £121,191 (2020 £127,197). The Ministry and Mission Contribution was £56,637 (2020 £66,056). Fabric expenditure increased to £16,732 (2020 £13,028) and utility costs increased to £8,101 (2020 £7,217) with the premises being open for more of the year.

Overall there was a deficit of £16,210 (2020 £25,714) with a much of that still attributable to the impact of COVID.

Unrestricted Designated Fund - Legacy Fund

Income totalled £3,191 (2020 £7,547). There was one legacy in the year for £250 (2020 £3,157). Investment income fell by 25% to £2,301 (2020 £3,102) due to a further reduction in dividend rates. The COVID Job Retention Scheme provided £641 (2020 £1,289) when the administrator was furloughed.

Expenditure totalled £4,642 (2020 £5,992). The employment costs of the administrator were £4,642 (2020 £5,771) up to her departure at the end of September. Regular maintenance costs continue to be charged to the General Fund.

There was a deficit of £1,451 (2020 surplus of £1,555). After allowing for unrealised capital gains of £10,302 (2020 losses of £3,229), the fund increased by £8,851 (2020 reduction of £1,674) during the year from £182,705 to £191,556.

Restricted Funds

Charity Fund

Donations totalled £224 (2020 £2,854) while expenditure totalled £99 (2020 £381). An analysis follows.

Special Collections. None was held in 2021 due to COVID. In 2020, a total of £3,328.50 was donated to Cunningham House of which £2,372.25 was raised in early 2020 and £956.25 in late 2019.

After Church Collections. These were only possible for a short period between lockdowns in 2021 with £224 being donated (2020 £482). The donations in 2021 have yet to be disbursed (2020 £482).

Care Van. No funds were donated for the Care Van in either 2021 or 2020. During the year, £99 was spent on the Care Van (2020 £nil) reducing the balance for the Care Van from £407 to £308.

Eco Outreach Fund. There were no donations or expenditure in 2021 though a grant-funded project involving the planting of a further 22 trees is imminent. **For that reason, this has become a Restricted Fund.** In 2020, £313.60 was raised to purchase trees that were planted in the East Craigs area by the Eco-Congregation Group. These projects involve both children in the congregation and those attending the local primary school.

Flower Fund. Donations totalling £112.50 were received (2020 £nil) with £90 (2020 £40) being spent on flowers for the church.

Investment Policy

Legacy Fund investing in the Church of Scotland Investors Trust Growth Fund

In 2014, the Kirk Session authorised the Treasurer to invest up to £75,000 in the Growth Fund of the Church of Scotland Investors Trust subject to not more than 40% of the total Legacy Fund monies being so invested. This is an equity-based fund.

The initial investment of £64,993 now has a market value of £92,871 which represents 48% of the total current value of the Legacy Fund. However, the Finance Committee and the Kirk Session are satisfied that the holding be retained since this has arisen only as a result of unrealised capital gains increasing to £27,877.

The Finance Committee monitors the performance of this investment keeping the Kirk Session informed no less than quarterly.

Deposits and Bank Accounts

The Kirk Session authorised the Treasurer and the Session Clerks to be the three signatory Trustees required to open a Virgin Charity Deposit Account with Virgin Money with any two of them being required to sign withdrawal slips.

The Kirk Session authorised the Finance Committee to make similar arrangements when opening charity accounts with other banks or building societies covered by the FSCS whether they be current or savings accounts or fixed term bonds for periods not exceeding five years. Fixed term bonds were subsequently effected with the Skipton Building Society.

At least £15,000 is to be retained in the Bank of Scotland current account to meet potential cashflow requirements.

The amount invested with any banking group must not exceed the Retail Deposit Compensation Limit set under the Financial Services Compensation Scheme.

The Finance Committee monitors compliance with the Investment Policy and keeps the Kirk Session informed no less than quarterly.

Corstorphine Craigsbank Parish Church
Trustees' Annual Report (cont.)
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Investment Performance

The charity invested £75,000 in three Fixed Rate Bonds with the Skipton Building Society in 2014 for which credit is taken for interest accrued to date. Partial disinvestments took place in 2015 and in October 2020 at which time the proceeds of the two remaining bonds were reinvested for a further year at a fixed rate of 0.75%. In October 2021, their proceeds were reinvested for a further 16 months at a fixed rate of 0.85%. Further details about these Fixed Rate Bonds are to be found in Note 11.

The charity invested a total of £64,993 in the Growth Fund of the Church of Scotland Investors' Trust during 2014. There have been no subsequent purchases or sales of units. Dividend income was £1,845 (2020 £2,037 and 2019 £2,614) reflecting even lower dividend rates brought about by COVID. Unrealised capital gains in the year totalled £10,302 (2020 losses of £3,229) making a total gain of £27,878 since the initial investment. The year-end dividend yield fell to 1.82% (2020 2.23% and 2019 3.04%). Further details are available on the COSIT website.

Risk Management

Although they have not yet created a formal risk register, the Trustees are members of the Kirk Session of Craigsbank Parish Church and are well aware of their wider responsibilities to their members, to the local parish area and to the church at large. This brings greater clarity to the issues and risks facing the church today and in the future. Stewardship within the church encompasses making the best use of everyone's talents whether they be of money, time or skills.

The church is part of the Presbytery of Edinburgh and is therefore included in its "Presbytery Plan". That will ultimately determine the future resourcing of local churches by ministers and others as well as the use of church buildings. In the meantime the Trustees are confident that Craigsbank is capable of having a viable independent future as evidenced by Presbytery approving the induction of a new minister in 2019. This is further described in the Plans for Future Periods section.

Along with many churches, our membership has declined and an increasing proportion is retired. So far, the level of income received from members has held up well and the retired members have been able to devote their time and skills to the work of the church. The Trustees are aware that sourcing new volunteers for certain tasks is important to "spread the load", avoid stagnation and increase involvement. This will have to be reassessed following the impact of COVID.

The buildings used by the church are owned by the General Trustees of the Church of Scotland. While the halls comprising East Craigs Church Centre and Craigsbank can be used relatively flexibly, the same cannot be said about the sanctuary at Craigsbank. Although a repeat of the level of renovation required ten years ago is not yet envisaged, future fabric repairs could again be expensive especially within the limitations of its Category A listing. The Trustees are therefore seeking to maximise the use of all the premises including what additional use could be made of the sanctuary. This is further described in the Plans for Future Periods section.

The impact of COVID has been felt in congregational life with in-person worship, socialising and meetings having to go on-line. The closure and re-opening of the premises in both 2020 and 2021 was carried out after carrying out detailed risk assessments that were supervised by Presbytery and in accordance with guidance issued by the national church in conjunction with the Scottish Government. Risk assessments are also carried out relating to fire safety and building maintenance activities using Health and Safety material from the national church and the church's insurer.

Dual authorisation for all electronic payments was implemented in early 2021. Other financial risks and their mitigation are covered in the sections headed "Reserves Policy", "Financial Review" and "Investment Policy".

Corstorphine Craigsbank Parish Church
Trustees' Annual Report (cont.)
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Reserves Policy

The General Fund meets the regular expenses of the Charity including the general maintenance of buildings and the upkeep and renewal of fixtures and fittings. The Trustees consider that the General Fund should aim to hold reserves amounting to about six months' expenditure. At the end of the year, the reserves were £48,483 (2020 £64,693 and 2019 £90,407) while expenditure in the year was £121,191 (2020 £127,197 and 2019 £130,516) so this equates to 4.8 (2020 6.1 and 2019 8.3) months' expenditure. A further reduction was not unexpected given the impact of COVID.

The Kirk Session is aware of the fact that future increases in expenditure will have to be met from the Legacy Fund even if congregational giving fully recovers to pre-COVID levels.

The Legacy Fund is also used to meet major non-recurring expenditure on buildings and fabric and to meet the payroll costs of the replacement administrator. At the end of the year, it had reserves of £191,556 (2020 £182,705 and 2019 £184,378) which is indicative of the fact that there were no major fabric projects required in either 2021 or 2020.

The Charity Fund is used to disburse amounts collected by the congregation for the benefit of third party charities and, as such, it holds reserves equal to the amounts awaiting disbursement.

The Flower Fund and the Eco Outreach Fund do not require reserves in addition to the balances held.

Grant Making Policy

From time to time the congregation raises funds for other charitable organisations and causes and these are shown in Note 17. All such collections that pass through the congregation's bank account together with any associated tax recoveries under Gift Aid are deemed to be restricted donations and are credited to the Charity Fund from where they are disbursed to the relevant beneficiaries in the form of charitable donations from the congregation.

Structure, Governance and Management

The congregation is a registered charity (number SC014719) and 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. They are the active elders of the church and are chosen from those members of the congregation who are considered to have the appropriate gifts and skills. The Minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery. The Minister usually chairs meetings of the Kirk Session.

The Kirk Session has responsibility for both spiritual and temporal matters and it meets at least four times each year. Certain responsibilities are delegated to the Finance Committee, the Property Committee and other Session Committees as appropriate.

**Corstorphine Craigsbank Parish Church
Trustees' Annual Report (cont.)
Year ended 31 December 2021**

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 (United Kingdom Generally Accepted Accounting Practice).


The law applicable to charities in Scotland requires the charity trustees to prepare financial statements for each 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 the 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 judgements 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 assume 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 maintaining the integrity of the charity and its 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,


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Date: 19 March 2022

Elaine Thompson
Session Clerk

Corstorphine Craigsbank Parish Church
Independent Examiner's Report to the Trustees
Year ended 31 December 2021

I report on the accounts of the charity for the year ended 31 December 2021 which are set out on pages 13 to 21.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities & 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 those records. It also includes consideration of any unusual items or disclosures in the accounts 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 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 2006 (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.

Examiner: 

Date: *19 March 2022*

Louise Presslie, Chartered Accountant
Whitelaw Wells
Chartered Accountants
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Edinburgh
EH3 6AT

Corstorphine Craigsbank Parish Church
Statement of Financial Activities
Year ended 31 December 2021

	Note	Unrestricted			Restricted			Total		
		Funds			Funds			Funds		
		2021	2021	2021	2020	2020	2020	2020	2020	2020
		£	£	£	£	£	£	£	£	
Income and Endowments from:										
Donations and Legacies	1	76,214	337	76,551	77,193	3,168	80,361			
Charitable Activities	2	882	-	882	1,336	-	1,336			
Other Trading Activities	3	24,858	-	24,858	21,315	-	21,315			
Investments	4	2,360	-	2,360	3,367	-	3,367			
Grants	5	3,859	-	3,859	5,818	-	5,818			
Total Income		108,172	337	108,509	109,030	3,168	112,198			
Expenditure on:										
Raising Funds	6	81	-	81	105	-	105			
Charitable Activities	6	125,752	189	125,941	133,083	4,164	137,247			
Total Expenditure		125,833	189	126,023	133,188	4,164	137,353			
Net (Expenditure) / Income before gains and losses on investments		(17,661)	148	(17,513)	(24,158)	(996)	(25,155)			
Net Gains/ (Losses) on Investments	11	10,302	-	10,302	(3,229)	-	(3,229)			
Net Income / (Expenditure)		(7,359)	148	(7,211)	(27,387)	(996)	(28,384)			
Transfers between funds	15	-	-	-	-	-	-			
Net Movement in Funds		(7,359)	148	(7,211)	(27,387)	(996)	(28,384)			
Reconciliation of Funds										
Total Funds Brought Forward	15	247,398	490	247,889	274,786	1,486	276,272			
Net Movement in Funds		(7,359)	148	(7,211)	(27,387)	(996)	(28,384)			
Total Funds Carried Forward	15	240,040	638	240,677	247,398	490	247,889			

There are no Endowment Funds.

Corstorphine Craigsbank Parish Church

Balance Sheet at 31 December 2021

	Note	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
		Funds	Funds	Funds	Funds	Funds	Funds
		2021	2021	2021	2020	2020	2020
		£	£	£	£	£	£
Fixed Assets							
Tangible Assets	10	-	-	-	-	-	-
Investments	11	149,840	-	149,840	139,114	-	139,114
Total Fixed Assets		<u>149,840</u>	<u>-</u>	<u>149,840</u>	<u>139,114</u>	<u>-</u>	<u>139,114</u>
Current Assets							
Debtors	12	4,467	56	4,524	5,059	59	5,118
Cash at bank and in hand	14	90,821	581	91,402	110,404	432	110,835
Total Current Assets		<u>95,288</u>	<u>638</u>	<u>95,926</u>	<u>115,463</u>	<u>490</u>	<u>115,953</u>
Liabilities							
Creditors falling due within one year	13	5,089	-	5,089	7,179	-	7,179
Net Current Assets		<u>90,199</u>	<u>638</u>	<u>90,837</u>	<u>108,284</u>	<u>490</u>	<u>108,774</u>
Creditors falling due after more than one year		-	-	-	-	-	-
Net Assets	14	<u>240,040</u>	<u>638</u>	<u>240,677</u>	<u>247,398</u>	<u>490</u>	<u>247,889</u>
Funds of the charity				2021			2020
				£			£
Unrestricted Funds							
General funds	15			48,483			64,693
Designated funds	15			191,556			182,705
				<u>240,040</u>			<u>247,398</u>
Restricted Funds	15			638			490
Endowment Funds				-			-
Total Funds	15			<u>240,677</u>			<u>247,889</u>

The accounts were approved by the Kirk Session on 19 March 2022.

For and on behalf of the Kirk Session

Elaine Thompson

Elaine Thompson

Session Clerk

Alan FK Kennedy

Alan Kennedy

Treasurer

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.

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 Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019) - (Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102 the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The Church constitutes a public benefit entity as defined by FRS 102.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. The Trustees' going concern assessment includes the expected impact of COVID-19 to the Charity for a period of at least 12 months from the date of signing of these financial statements.

Fund Accounting

Funds are classified as either restricted 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.

On 31 December 2021, the Eco Outreach Fund became a restricted fund as grant funding is anticipated in 2022. It had no funds, income or expenditure in 2021. Its results for 2020 have been restated accordingly.

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 funds.

The charity has no endowment funds, that is 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.

Income

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.

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.

Accrued interest on the Fixed Rate Bonds invested with the Skipton Building Society and the interest-bearing current account with Virgin Money is included but no credit is taken for interest that may have accrued on holdings in the Deposit Fund of the Church of Scotland Investors' Trust.

Expenditure

Expenditure and any interest on loans is recognised on an accruals basis as the liability is incurred.

Fixed assets

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, namely Craigsbank Church, East Craigs Church Centre, the church halls and manse, all of which are vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets. Expenditure incurred on the repair, maintenance and insurance 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 are written off in full at the time of purchase.

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 end and the beginning of the financial year or, if purchased in the year, the difference between the market value at the end of the year and the cost. 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.

Financial Instruments

These comprise financial assets and financial liabilities which are recognised when the charity becomes a party to the contractual provisions of the instrument. They are classified as "basic" in accordance with FRS102 and are accounted for at the settlement amount due which equates to the cost. Financial assets comprise investments and cash. Financial liabilities comprise accruals.

Taxation

Craigsbank Church of Scotland 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.

Corstorphine Craigsbank Parish Church
Notes Forming Part of the Financial Statements for the
Year ended 31 December 2021

Analysis of Income

	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total Funds 2020 £
1 Donations and Legacies						
Offerings	58,551	90	58,641	60,160	2,343	62,504
Gift Aid Tax Recoveries	13,857	23	13,880	13,876	439	14,315
National Giving Day Offerings	2,927	-	2,927			-
National Giving Day Tax Recoveries	629	-	629			-
Legacies	250	-	250	3,157	-	3,157
Value of Donated Goods	-	-	-	-	-	-
Other Donations	-	179	179	-	386	386
Other Donations Tax Recoveries	-	45				-
	<u>76,214</u>	<u>337</u>	<u>76,506</u>	<u>77,193</u>	<u>3,168</u>	<u>80,361</u>
2 Income from Charitable Activities						
Weddings and Funerals	850	-	850	1,336	-	1,336
Coffee mornings etc	-	-	-	-	-	-
Concerts	-	-	-	-	-	-
Other	32	-	32	-	-	-
	<u>882</u>	<u>-</u>	<u>882</u>	<u>1,336</u>	<u>-</u>	<u>1,336</u>
3 Income from Other Trading Activities						
Rent	24,858	-	24,858	21,315	-	21,315
Other Trading	-	-	-	-	-	-
	<u>24,858</u>	<u>-</u>	<u>24,858</u>	<u>21,315</u>	<u>-</u>	<u>21,315</u>
4 Investment Income						
Dividends	1,845	-	1,845	2,037	-	2,037
Deposit interest	438	-	438	1,042	-	1,042
Bank interest	77	-	77	288	-	288
	<u>2,360</u>	<u>-</u>	<u>2,360</u>	<u>3,367</u>	<u>-</u>	<u>3,367</u>
5 Grants						
Church of Scotland Grant	-	-	-	-	-	-
Job Retention Scheme Grant	2,859	-	2,859	5,818	-	5,818
Grant from Presbytery of Edinburgh (JRS Grant - see note 7)	<u>1,000</u>	<u>-</u>	<u>1,000</u>	<u>-</u>	<u>-</u>	<u>-</u>
	<u>3,859</u>	<u>-</u>	<u>3,859</u>	<u>5,818</u>	<u>-</u>	<u>5,818</u>

Corstorphine Craigsbank Parish Church
Notes Forming Part of the Financial Statements for the
Year ended 31 December 2021

6 Analysis of Expenditure

	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total Funds 2020 £
Raising Funds						
Loan Interest	-	-	-	-	-	-
Bank Fees	6	-	6	7	-	7
Offering Envelopes	76	-	76	98	-	98
	<u>81</u>	<u>-</u>	<u>81</u>	<u>105</u>	<u>-</u>	<u>105</u>
Charitable Activities						
Ministries and Mission Contribution	56,637	-	56,637	66,056	-	66,056
Presbytery Dues	1,293	-	1,293	1,945	-	1,945
Children and Family Worker Costs	-	-	-	220	-	220
Minister's Expenses (note 8)	1,896	-	1,896	2,378	-	2,378
Congregational Activities	515	-	515	76	-	76
Pulpit Supply	151	-	151	-	-	-
Other Salary Costs	22,808	-	22,808	22,753	-	22,753
Fabric Repairs & Maintenance	16,732	-	16,732	13,028	-	13,028
Insurance	4,640	-	4,640	4,939	-	4,939
Utilities	8,101	-	8,101	7,217	-	7,217
Council Tax (note 8)	3,384	-	3,384	3,422	-	3,422
Other Building & Equipment Costs	2,050	-	2,050	3,597	-	3,597
Church Office Expenses	5,785	-	5,785	5,501	-	5,501
Organ & Music	534	-	534	677	-	677
Independent Examiner's Fee	930	-	930	900	-	900
Charitable Donations (note 17)	-	99	99	-	3,811	3,811
Other Expenses	295	90	385	373	354	727
	<u>125,752</u>	<u>189</u>	<u>125,941</u>	<u>133,083</u>	<u>4,164</u>	<u>137,247</u>
Total	<u>125,833</u>	<u>189</u>	<u>126,023</u>	<u>133,188</u>	<u>4,164</u>	<u>137,353</u>

Further analysis of the charitable activities has not been supplied as the trustees consider there is only one charitable activity.

7 Staff Costs and Numbers

	2021 £	2020 £
Salaries and wages	22,808	22,689
Social security costs	-	-
Total staff costs (gross of Job Retention Scheme grants)	<u>22,808</u>	<u>22,689</u>

During periods in both years, some staff were furloughed and paid 80% of their normal rate for those periods. Those salary payments are included above. The associated Job Retention Scheme payments received from HMRC are shown in Note 5 as Grants.

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

Administrative support	1	1
Music staff	1	1
Premises maintenance	2	2
Total staff numbers	<u>4</u>	<u>4</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 £28,700 and the maximum stipend (in the fifth and subsequent years) £35,269. There were no staff in the year under review or in the previous year paid over £60,000.

Corstorphine Craigsbank Parish Church

Notes Forming Part of the Financial Statements for the Year ended 31 December 2021

8 Trustee Remuneration and Related Party Transactions

During the year, Council Tax of £3,384 (2020 £3,422) was paid in respect of the Manse occupied by the Minister.

During the year, expenses reimbursable to the Minister totalled £1,296 (2020 £1,778) for travel and £600 (2020 £600) for telecommunications.

The Minister, Rev Alan Childs, and the Congregational Treasurer, Alan Kennedy, were also reimbursed for expenses that had to be paid using a debit or credit card.

The Minister was reimbursed for card expenses totalling £1,154 (2020 £1,755) mostly relating to the church website and software.

The Congregational Treasurer was reimbursed for card expenses totalling £1,039 (2020 £345) of which £865 was for the purchase of video recording equipment.

During the year, no other Trustee received any reimbursement and none received any remuneration.

Jan Rutherford became an Elder and a Trustee on 19 September 2021. For many years, she and her husband have provided a great deal of expertise relating to church publications and our on-line presence on a voluntary basis. Their firm Rutherfordinc Ltd arranged for the printing and distribution of church publications during the year for £876 on normal commercial terms.

No other Trustee or a 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 £12,502 (2020 £15,618) was donated to the congregation by its Trustees. The majority of these donations were made under Gift Aid and so the charity also benefitted from the corresponding tax recoveries.

9 Volunteers

In common with all congregations of the Church of Scotland and as stated elsewhere in this Report, the congregation benefits from the contribution made by volunteers who give of their time and talents willingly for the benefit of the Church. The areas of congregational life which rely on the contribution of volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown.

10 Tangible Fixed Assets

The charity holds no tangible fixed assets nor has it acquired or disposed of any; the section on Tangible Fixed Assets in the Accounting Policies refers.

Corstorphine Craigsbank Parish Church
Notes Forming Part of the Financial Statements for the
Year ended 31 December 2021

Column headings for this page

Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total Funds 2020 £
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11 Investments (all in respect of the Legacy Fund)

Market value at 1 January	139,114	-	139,114	161,872	-	161,872
Acquisitions at cost	56,969	-	56,969	56,545	-	56,545
Disposals at opening value/cost	(56,545)	-	(56,545)	(76,074)	-	(76,074)
Net gains (losses) on revaluation	10,302	-	10,302	(3,229)	-	(3,229)
Market value at 31 December	<u>149,840</u>	<u>-</u>	<u>149,840</u>	<u>139,114</u>	<u>-</u>	<u>139,114</u>
Historic cost at 31 December	<u>121,963</u>	<u>-</u>	<u>121,963</u>	<u>121,539</u>	<u>-</u>	<u>121,539</u>
Proceeds	56,545	-	56,545	76,074	-	76,074
Opening market value	<u>56,545</u>	<u>-</u>	<u>56,545</u>	<u>76,074</u>	<u>-</u>	<u>76,074</u>
Net realised gains (losses) in year	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

The two remaining fixed term bonds (bond 2 and bond 3) matured in October 2021 and were fully reinvested for a further sixteen months with interest fixed at 0.85%.

- The proceeds of bond 2 were £28,091.23 comprising capital of £27,882.11 and interest of £209.12.

- The proceeds of bond 3 were £28,878.20 comprising capital of £28,663.23 and interest of £214.97.

The following investments are held:

15,376 units in the Church of Scotland Investors Trust Growth Fund.	92,871	-	92,871	82,569	-	82,569
Fixed Rate Bonds with the Skipton Building Society.	56,969	-	56,969	56,545	-	56,545
	<u>149,840</u>	<u>-</u>	<u>149,840</u>	<u>139,114</u>	<u>-</u>	<u>139,114</u>

12 Debtors

Gift Aid Tax Refund Due	3,863	56	3,919	3,853	59	3,912
Legacy Income Due	-	-	-	-	-	-
Bank Interest	5	-	5	7	-	7
Deposit Interest	95	-	95	83	-	83
Other Income Due	504	-	504	1,115	-	1,115
	<u>4,467</u>	<u>56</u>	<u>4,524</u>	<u>5,059</u>	<u>59</u>	<u>5,118</u>

13 Creditors

Accrued Expenditure	3,760	-	3,760	7,179	-	7,179
Deferred Income	1,329	-	1,329	-	-	-
	<u>5,089</u>	<u>-</u>	<u>5,089</u>	<u>7,179</u>	<u>-</u>	<u>7,179</u>

Corstorphine Craigsbank Parish Church
Notes Forming Part of the Financial Statements for the
Year ended 31 December 2021

14 Analysis of Net Assets Among Funds

a Analysis at 31 December 2021	General	Designated	Restricted	Total
	£	£	£	£
Fixed Assets	-	-	-	-
Investments	-	149,840	-	149,840
Bank and Cash	48,970	41,851	581	91,402
Debtors	3,042	96	56	3,195
less Creditors	(3,760)	-	-	(3,760)
Net assets at 31 December	48,252	191,788	638	240,677

b Analysis at 31 December 2020	General	Designated	Restricted	Total
	£	£	£	£
Fixed Assets	-	-	-	-
Investments	-	139,114	-	139,114
Bank and Cash	66,666	43,737	432	110,835
Debtors	4,974	85	59	5,118
less Creditors	(7,179)	-	-	(7,179)
Net assets at 31 December	64,461	182,937	490	247,889

15 Movements in Funds

a Analysis for Year ended 31 December 2021	At 1 Jan	Income	Expenditure	Transfers	Gains / (Losses)	At 31 Dec
	£	£	£	£	£	£
Restricted funds						
Charity Fund	407	224	99	-	-	533
Eco Outreach Fund	-	-	-	-	-	-
Flower Fund	83	113	90	-	-	105
	<u>490</u>	<u>337</u>	<u>189</u>	<u>-</u>	<u>-</u>	<u>638</u>
Unrestricted funds						
Legacy Fund	182,705	3,191	4,642	-	10,302	191,556
General Fund	64,693	104,981	121,191	-	-	48,483
	<u>247,398</u>	<u>108,172</u>	<u>125,833</u>	<u>-</u>	<u>10,302</u>	<u>240,040</u>
Total funds	<u>247,889</u>	<u>108,509</u>	<u>126,023</u>	<u>-</u>	<u>10,302</u>	<u>240,677</u>

b Analysis for Year ended 31 December 2020	At 1 Jan	Income	Expenditure	Transfers	Gains / (Losses)	At 31 Dec
	£	£	£	£	£	£
Restricted funds						
Charity Fund	1,364	2,854	3,811	-	-	407
Eco Outreach Fund	-	314	314	-	-	-
Flower Fund	123	-	40	-	-	83
	<u>1,486</u>	<u>2,854</u>	<u>3,851</u>	<u>-</u>	<u>-</u>	<u>490</u>
Unrestricted funds						
Legacy Fund	184,378	7,547	5,992	-	(3,229)	182,705
General Fund	90,407	101,483	127,197	-	-	64,693
	<u>274,786</u>	<u>109,030</u>	<u>133,188</u>	<u>-</u>	<u>(3,229)</u>	<u>247,398</u>
Total funds	<u>276,272</u>	<u>111,884</u>	<u>137,039</u>	<u>-</u>	<u>(3,229)</u>	<u>247,889</u>

Corstorphine Craigsbank Parish Church
Notes Forming Part of the Financial Statements for the
Year ended 31 December 2021

16 Description of Funds

Purposes of Restricted Funds

Charity Fund: This fund was established for amounts collected by the congregation for the benefit of third party charities so they might be clearly identified as such in the congregational accounts if they pass through the congregation's bank account.

Eco Outreach Fund: This was established in 2020 as a designated fund when the Kirk Session agreed to support environmental outreach of the "Eco Team" to involve the youth of the church and within the local parish and primary school. As there are plans for it to become active again in 2022 with a grant funded project, it became a restricted fund on 31 December 2021.

Flower Fund: This fund was established for amounts collected by the congregation for the provision of flowers at church services.

Purposes of Unrestricted Funds

General Fund: This fund covers all matters not falling within the remit of the other funds.

Legacy Fund: This designated fund was established in 2013 when the church was informed that it was to receive a substantial unrestricted legacy. The Trustees decided that the Legacy Fund should initially be used to provide transfers to meet the congregation's share of the costs of the Children and Family Worker but its primary purpose has now changed to funding major refurbishments of the premises and the employment costs of the church administrator.

17 Collections for Third Party Charities	2021	2020
	£	£
Drum Riding For The Disabled, Edinburgh, SC005973	224	-
Cunninghame House	-	2,372
Friends of Chogoria Hospital (Kenya)	-	482
Collected through the Charity Fund	<u>224</u>	<u>2,854</u>
Christian Aid Week (no parish door to door collection)	763	-
Total Collected for Third Party Charities	<u>987</u>	<u>2,854</u>

Few collections were undertaken after church services in either 2021 or 2020 due to COVID. £224 was raised in late 2021 for Drum Riding for the Disabled prior to the Omicron lockdown while £482 was raised for Chogoria in early 2020. The collection for Cunninghame House was a special event held in early 2020. Individual members of the congregation were encouraged to continue to support the following charities to the extent circumstances allowed.

Gifts for children for the Samaritans' Purse Appeal.

Christmas gifts were given to the children of prisoners at HMP Edinburgh.

Clothing and other articles donated for the Bethany Care Van and for Fresh Start.

Donations towards starter packs for Fresh Start.

Christian Aid Week Appeal (2020)