

FINAL

The Church of Scotland
CRAIGLOCKHART PARISH CHURCH

**ANNUAL REPORT
&
ACCOUNTS**
FOR THE YEAR ENDED 31 DECEMBER 2025

CRAIGLOCKHART PARISH CHURCH

Congregation No: 010026
Scottish Charity No: SC010545

Craiglockhart Drive North, Edinburgh EH14 1HS

Craiglockhart Parish Church of Scotland

Trustees' Report

Year ended 31 December 2025

The trustees present their annual report and financial statements of the charity for the year ended 31 December 2025. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to 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.

Craiglockhart Church is the only church within the boundaries of the parish of Craiglockhart in Edinburgh. It provides a place of worship for the community. Services of worship are held on Sundays at 10.30 am. Morning worship is a single service for all ages, a particular strength at Craiglockhart Parish Church.

During 2025 our Mission Development Worker (MDW), Gordon McBirnie, has continued to develop this role in the life of our congregation. The MDW and the minister have continued to work together to plan worship services and to plan and deliver a range of small group discipleship and evangelistic opportunities.

Our house groups, church-based Bible study groups, and prayer groups meet regularly to let participants advance study and understanding of the Bible and grow in faith. Of great value in the life of our congregation is our Sunday morning prayer time, from 10.10am before our services. Since this prayer time started in April 2023, our average Sunday morning congregation has grown to around 95, an increase of 50-60%. We held a day of prayer in February and again in August 2025, and they were fruitful seasons of prayer in the life of our congregation. In December we launched a prayer WhatsApp group to support prayer among our members.

The church and its halls have been busy and well used during 2025. Craiglockhart Church sponsors all age sections of the Scout Association and the Guide Movement. As well as use by congregational organisations, extensive use of the halls was made by other community groups

Achievements and Performance

Throughout 2025 our Sunday services have been well attended by members of the congregation and the community. We value participation in our services, and we have a team of members who lead our prayers and take our Bible readings each week.

Our choir has continued to participate in our services with very successful services on Palm Sunday and our annual nine lessons and carols service during Advent. In June 2025 we were delighted to appoint a new organist and choir leader, Mr Tim Lambourn. Tim is an experienced organist and choir leader and has been well received by our congregation and choir. He is already making a significant contribution to our worship services. We have continued to live stream our services each week, broadcasting them on our YouTube channel, and a good number join us for these services live and others at different times during the week. In September we began to upload the sermons from our weekly services and post links to these on our website and social media. Early indications are that a considerable amount of interaction with these sermons is happening online.

Our refurbished and flexible sanctuary has been well used in 2025. We are able to host a weekly choir for their rehearsals and have used our sanctuary in partnership with the Edinburgh City Mission and for other community events.

The Impact youth group is very strong, averaging about 45 young people each week. We are seeking to increase the number of volunteers working in this youth group.

We are continuing to develop our communication with our parish and our members. Weekly emails, the Steeple magazine delivered to all the homes in our parish and social media platforms are well used. We have worked at improving our website over the past year. We have increased our use of the Church Suite set of tools and find this most helpful in managing information safely and effectively. During November we partnered with 24 other congregations in Edinburgh to take part in the Everyone Edinburgh

Craiglockhart Parish Church of Scotland
Trustees' Report (cont.)
Year ended 31 December 2025

Achievements and Performance (Cont'd)

Project. This involved delivering copies of John's Gospel to homes in our parish. Across the city 67,250 copies of the Gospel were delivered, and 1-in-4 of all households received a copy.

In the summer of 2024 we rebranded our Warm Space into a Welcome Space and continue to meet each week on Mondays. The number attending has grown over the second half of the year and a good group enjoys meeting together each week.

Our small groups remain a central element in our work of discipleship. Our congregation's book group has read a number of challenging Christian books over the year.

Our working teams continue to take forward the mission of our congregation. Our Eco team have been active and our Stewardship team hard at work during the year.

Our congregation continued to raise funds generously for causes agreed by the Kirk Session, notably through lunches to raise funds for Chogoria Hospital in Kenya and concerts to support various local charities and mission works. Our Christmas services and parish carol singing supported the work of the Bethany Christian Trust. We have continued to support the work of the Edinburgh City Mission through making our church and halls available for meetings and various fundraising activities. Later in the financial section of our Annual Report our fundraising is shown in breakdown under the heading "Collections for Third Parties".

In pursuit of implementing the agreed Presbytery Mission Plan our elders and Kirk Session worked hard to finalise plans for a union with the congregations of Barclay Viewforth, Polwarth and St Michael's. Unfortunately, decisions taken by others resulted in the planned union of our four congregations being abandoned in June 2025. Our Kirk Session extended an invitation to Polwarth Parish Church to enter discussions about a possible union of Craiglockhart and Polwarth, and at this time these conversations are ongoing.

In October 2025 it was announced that our Minister, Gordon Kennedy, is to be nominated to serve as Moderator of the General Assembly 2026. This will involve our minister serving the national Church from March 2026 until June 2027, during which time the Presbytery of Edinburgh and West Lothian will appoint an Interim Moderator, and the Kirk Session will appoint a Locum minister.

Craiglockhart Parish Church of Scotland Trustees' Report (cont.) Year ended 31 December 2025

Financial Review

The year 2025 has shown an overall deficit of £50,867 which was not unexpected.

The income from donations was still at an acceptable level, and we are grateful to all the contributors. In 2024 we benefited from a large funeral donation and insurance claim. Neither of these were repeated in 2025.

During 2025, General Fund expenditure was £218,915, compared to £229,035 in 2024. Included in repairs is the manse reroofing which accounts for £32,000 of the total cost figure in repairs.

Our investments (contained in the bank balance figure) consist of two investments held in the Deposit Fund of the Bank of Scotland Investors Trust: £3,000 held in the Reserve Fund and £30,000 held in the General Congregational Purposes Fund. The Finance Team have taken a prudent approach, hence the reason for the location of these investments.

During the year, special offerings and donations of £6,128 were made for the wider work of the church.

Reserves Policy

This year the church is holding reserves less than the recommended six months' expenditure. As at 31 December 2025 the total unrestricted funds were £48,478. It is desirable that reserves are held in order to continue the ongoing work required on the fabric of the building.

The church also held £22,720 of restricted funds which have been provided for the purposes specified in Note 14.

Risk Management

The trustees have considered the major risks to which the charity is exposed and are confident that they have taken all steps to minimise any potential risks.

The safety and protection of all, and especially of vulnerable individuals, is of paramount importance. A Safeguarding Co-ordinator oversees the provision of appropriate training and Disclosure Scotland checks for those involved with children and young people, and this has been extended to cover other vulnerable groups. Close attention is also given to compliance with Health and Safety requirements in relation to the buildings and their use.

Structure, Governance and Management

The congregation is a registered charity, number SC010545 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. 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 gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

The Kirk Session is chaired by the minister and meets five times a year to consider the spiritual affairs of the church. Much of the business of the Church is assigned to eight working teams – Stewardship, Property, Finance, Worship, Pastoral, Communications, Mission/Discipleship, and Children Youth and Families. The working teams meet appropriately and report to each meeting of the Kirk Session.

**Craiglockhart Parish Church of Scotland
Trustees' Report (cont.)
Year ended 31 December 2025**

Reference and Administrative Information

Trustees

Dorothy Baker (to 09/25)	Kay Ferguson (to 10/25)	Stuart Lauder (to 01/26)	Duncan Munro
Tony Bird	Duncan Graham	Chris Mackay (to 02/25)	Fay Munro
Alan Boe	Kath Grandison	Ian MacLeod	John Murchison
Margaret Boe	Stephanie-Anne Harris	Marion McDowall	Gill Robinson
Pam Boe	Norma Henderson	Gordon McNicoll	Brenda Russell
Jane Chidwick	Gordon Kennedy	Sandra Millar	Averil Sutherland
Sheena Cowan	Janette Knox	Alistair Munro	Rosemary Swan

Principal Office-bearers

Minister	Rev Gordon Kennedy
Session Clerk:	Gill Robinson
Church Treasurer	Kay Ferguson

Principal Office

Craiglockhart Drive North, Edinburgh, EH14 1HS

Independent Examiner

Ewart Shields CA
6/31 Lanark Road
Edinburgh EH14 1TT

Bankers

Bank of Scotland
South Morningside
426 Morningside Road
Edinburgh EH10 5QF

Craiglockhart Parish Church of Scotland
Trustees' Report (cont.)
Year ended 31 December 2025

Trustees' 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 (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 method 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;
- 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,

Gillian N Robinson

Session Clerk

10 March 2026

Craiglockhart Parish Church of Scotland
Independent Examiner's Report to the Trustees of Craiglockhart Parish Church
Year ended 31 December 2025

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 7 and 8.

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 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 those 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.

Ewart Shields

Chartered Accountant

6/31 Lanark Road
Edinburgh
EH14 1TT

12 March 2026

Craiglockhart Parish Church of Scotland

Statement of Financial Activities

Year ended 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £
Income and endowments from:							
Donations and legacies	1	143,442	1,746	145,188	147,568	1,152	148,720
Charitable activities	2	300	-	300	4,973	201	5,174
Other trading activities	3	19,238	-	19,238	19,247	-	19,247
Investments	4	2,255	-	2,255	3,270	-	3,270
Other	5	488	1,850	2,338	4,825	-	4,825
Total income		165,723	3,596	169,319	179,883	1,353	181,236
Expenditure on:							
Raising funds	6	-	-	-	81	-	81
Charitable activities		218,915	1,271	220,186	228,954	1,124	230,078
Other		-	-	-	-	-	-
Total expenditure		218,915	1,271	220,186	229,035	1,124	230,159
Net income/(expenditure) before gains and losses on investments		(53,192)	2,325	(50,867)	(49,152)	229	(48,923)
Net gains/(losses) on own use		-	-	-	-	-	-
Net income/(expenditure)		(53,192)	2,325	(50,867)	(49,152)	229	(48,923)
Transfers between Funds		-	-	-	-	-	-
Net movement in funds		(53,192)	2,325	(50,867)	(49,152)	229	(48,923)
Reconciliation of funds:							
Total funds brought forward		101,670	20,395	122,065	150,822	20,166	170,988
Total funds carried forward		48,478	22,720	71,198	101,670	20,395	122,065

Craiglockhart Parish Church of Scotland

Balance Sheet at 31 December 2025

	Note	Total Funds 2025 £	Prior Year 2024 £
Fixed Assets:			
Tangible assets	9	4,386	10,914
Investments		-	-
Total Fixed Assets		<u>4,386</u>	<u>10,914</u>
 Current Assets			
Debtors	10	5,942	25,938
Cash at bank and in hand		<u>63,869</u>	<u>87,640</u>
Total Current Assets		<u>69,811</u>	<u>113,578</u>
 Liabilities			
Creditors falling due within one year	11	<u>2,999</u>	<u>2,427</u>
Net Current Assets		<u>66,812</u>	<u>111,151</u>
Creditors falling due after more than one year	11	<u>-</u>	<u>-</u>
Net Assets		<u><u>71,198</u></u>	<u><u>122,065</u></u>
 The funds of the charity:	14		
Endowment funds		-	-
Restricted income funds		22,720	20,395
Unrestricted income funds		<u>48,478</u>	<u>101,670</u>
		<u>71,198</u>	<u>122,065</u>
 Total charity funds		<u><u>71,198</u></u>	<u><u>122,065</u></u>

The accounts were approved by the trustees on 10 March 2026 and signed on their behalf by:

Gillian N Robinson Session Clerk

Kay Ferguson Treasurer

Craiglockhart Parish Church of Scotland

Year ended 31 December 2025

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 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)

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.

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.

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.

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.

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.

Fixed Assets

The charity 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 £2,500 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:

Organ	10 years
Fixtures, fittings and office equipment	5 years

Taxation

Craiglockhart Parish Church 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.

Craiglockhart Parish Church of Scotland
Notes forming part of the financial statements
for the year ended 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £
1 Donations and Legacies						
Offerings	108,925	-	108,925	113,045	-	113,045
Tax recovered on Gift Aid	25,267	13	25,280	25,773	25	25,798
Legacies	-	-	-	-	-	-
Other	9,250	1,733	10,983	8,750	1,127	9,877
	<u>143,442</u>	<u>1,746</u>	<u>145,188</u>	<u>147,568</u>	<u>1,152</u>	<u>148,720</u>
2 Income from charitable activities						
Weddings and funerals	300	-	300	2,210	-	2,210
Coffee mornings etc.	-	-	-	-	-	-
Concerts	-	-	-	110	-	110
Other	-	-	-	2,653	201	2,854
	<u>300</u>	<u>-</u>	<u>300</u>	<u>4,973</u>	<u>201</u>	<u>5,174</u>
3 Income from other trading activities						
Hall rent received	19,238	-	19,238	19,247	-	19,247
	<u>19,238</u>	<u>-</u>	<u>19,238</u>	<u>19,247</u>	<u>-</u>	<u>19,247</u>
4 Investment income						
Dividends received	-	-	-	-	-	-
Deposit interest	2,255	-	2,255	3,270	-	3,270
	<u>2,255</u>	<u>-</u>	<u>2,255</u>	<u>3,270</u>	<u>-</u>	<u>3,270</u>
5 Other income						
Listed Places of Worship Grant	-	-	-	4,825	-	4,825
North Merchiston Fund	-	1,850	1,850	-	-	-
Edinburgh Council – Jigsaw Club Grant	488	-	488	-	-	-
	<u>488</u>	<u>1,850</u>	<u>2,338</u>	<u>4,825</u>	<u>-</u>	<u>4,825</u>

Craiglockhart Parish Church of Scotland

Notes forming part of the financial statements

for the year ended 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £
6 Analysis of Expenditure						
Raising Funds						
Investment Manager's Fees	-	-	-	-	-	-
Offering Envelopes	-	-	-	81	-	81
	-	-	-	81	-	81
Charitable Activities						
Giving to Grow Contribution	75,379	-	75,379	73,668	-	73,668
Presbytery Dues	1,670	-	1,670	1,413	-	1,413
Voluntary Additional Stipend	-	-	-	-	-	-
Minister's Expenses	1,623	-	1,623	1,435	-	1,435
Ministerial Assistance	30,884	-	30,884	30,104	-	30,104
Pulpit Supply	200	-	200	100	-	100
Youth Worker	1,800	-	1,800	270	-	270
Church Secretary	-	-	-	-	-	-
Organist	6,510	-	6,510	4,083	-	4,083
Christian Education	3,328	675	4,003	5,157	475	5,632
Fabric Repairs & Maintenance	49,054	-	49,054	61,159	-	61,159
Council Tax	3,982	-	3,982	3,728	-	3,728
Other Buildings Costs	26,904	207	27,111	28,838	-	28,838
Church Office Expenses	7,823	-	7,823	6,551	-	6,551
Organ & Music	739	-	739	1,253	-	1,253
Depreciation	6,528	-	6,528	8,972	-	8,972
Other expenses	2,491	389	2,880	2,223	649	2,872
	218,915	1,271	220,186	228,954	1,124	230,078
Total	218,915	1,271	220,186	229,035	1,124	230,159

Support costs have not been separately identified as the trustees consider there is only one charitable activity. Therefore, support costs relate wholly to that activity and have not been separately identified.

Craiglockhart Parish Church of Scotland
Notes forming part of the financial statements
for the year ended 31 December 2025

	2025	2024
	£	£
7 Staff costs and numbers		
Salaries and wages	39,194	30,374
Social security costs	-	-
	<u>39,194</u>	<u>30,374</u>

The average number of employees during the year was as follows:

	Number	Number
Ministerial support	2	2
Administration	-	-
Music staff	1	-
Premises maintenance	-	-
	<u>3</u>	<u>2</u>

No employee had employee benefits in excess of £50,000 (2024 nil)

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £32,433 and the maximum stipend (in the fifth and subsequent years of service) £39,856.

8 Trustee Remuneration and Related Party Transactions

During the year eight trustees received reimbursement of expenses incurred totalling £2,012. No trustee received pulpit supply fees for the year. Our minister, Rev Gordon Kennedy, received expenses of £1,623, and manse council tax of £3,982 was paid on his behalf.

During the year a total of £47,030 was donated to the church by the trustees.

Four of the charity's trustees are also trustees of the David Trust which is a separately registered charity (number SC034365), set up to advance the Christian faith in the parish of Craiglockhart and support the Mission Development Worker. At 31 December 2025 no amount was outstanding between Craiglockhart Church and the David Trust.

9 Tangible Fixed Assets

	Church Equipment 2025 £	Total 2025 £	Church Equipment 2024 £	Total 2024 £
Cost				
At 1 January	52,114	52,114	55,174	55,174
Additions	-	-	-	-
At 31 December	<u>52,114</u>	<u>52,114</u>	<u>55,174</u>	<u>55,174</u>
Accumulated Depreciation				
At 1 January	41,200	41,200	35,288	35,288
Charge for year	6,528	6,528	8,972	8,972
At 31 December	<u>47,728</u>	<u>47,728</u>	<u>44,260</u>	<u>44,260</u>
Net Book Value				
At 31 December	<u>4,386</u>	<u>4,386</u>	<u>10,914</u>	<u>10,914</u>

Craiglockhart Parish Church of Scotland

Notes forming part of the financial statements

for the year ended 31 December 2025

	2025	2024
	£	£
10 Debtors		
Gift Aid Tax Refund Due	5,942	25,712
Other	-	226
	<u>5,942</u>	<u>25,938</u>
11 Creditors		
Accruals	2,978	2,398
Deferred income	-	-
Other	21	29
Creditors falling due within one year	<u>2,999</u>	<u>2,427</u>
Creditors falling due after more than one year:	-	-
	<u>-</u>	<u>-</u>

12 Analysis of Net Assets Among Funds

	General	Designated	Restricted	Total
	£	£	£	£
2025				
Fixed Assets	(13,179)	-	17,565	4,386
Investments	-	-	-	-
Current Assets	32,626	32,030	5,155	69,811
Current Liabilities	<u>(2,999)</u>	<u>-</u>	<u>-</u>	<u>(2,999)</u>
Net assets at 31 Dec 2025	<u>16,448</u>	<u>32,030</u>	<u>22,720</u>	<u>71,198</u>
2024				
Fixed Assets	(6,651)	-	17,565	10,914
Investments	-	-	-	-
Current Assets	78,718	32,030	2,830	113,578
Current Liabilities	<u>(2,427)</u>	<u>-</u>	<u>-</u>	<u>(2,427)</u>
Net assets at 31 Dec 2024	<u>69,640</u>	<u>32,030</u>	<u>20,395</u>	<u>122,065</u>

13 Volunteers

In common with all congregations of the Church of Scotland the congregation benefits from the contribution 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 contribution of volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown.

Craiglockhart Parish Church of Scotland
Notes forming part of the financial statements
for the year ended 31 December 2025

14 Movements in Funds

	At 1 January 2025 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 Dec 2025 £
Restricted funds					
Fabric Fund	12,690	663	-	-	13,353
Flower Fund	519	325	166	-	678
Mission Fund	3,219	-	-	-	3,219
Music Fund	2,577	-	-	-	2,577
Youth Library Fund	260	-	30	-	230
Youthwork Fund	811	-	645	-	166
4 Churches Fund	319	-	148	-	171
Copper Box Fund	-	758	282	-	476
North Merchiston Fund	-	1,850	-	-	1,850
	<u>20,395</u>	<u>3,596</u>	<u>1,271</u>	<u>-</u>	<u>22,720</u>
Unrestricted funds					
General Fund	69,640	165,723	218,915	-	16,448
Designated - Margaret Ferguson Mission Fund	32,030	-	-	-	32,030
	<u>101,670</u>	<u>165,723</u>	<u>218,915</u>	<u>-</u>	<u>48,478</u>
Total funds	<u><u>122,065</u></u>	<u><u>169,319</u></u>	<u><u>220,186</u></u>	<u><u>-</u></u>	<u><u>71,198</u></u>

	At 1 January 2024 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 Dec 2024 £
Restricted funds					
Fabric Fund	12,206	484	-	-	12,690
Flower Fund	371	665	517	-	519
Mission Fund	3,237	3	21	-	3,219
Music Fund	2,577	-	-	-	2,577
Youth Library Fund	260	-	-	-	260
Youthwork Fund	1,265	-	454	-	811
4 Churches Fund	250	201	132	-	319
	<u>20,166</u>	<u>1,353</u>	<u>1,124</u>	<u>-</u>	<u>20,395</u>
Unrestricted funds					
General Fund	118,792	179,883	229,035	-	69,640
Designated - Margaret Ferguson Mission Fund	32,030	-	-	-	32,030
	<u>150,822</u>	<u>179,883</u>	<u>229,035</u>	<u>-</u>	<u>101,670</u>
Total funds	<u><u>170,988</u></u>	<u><u>181,236</u></u>	<u><u>230,159</u></u>	<u><u>-</u></u>	<u><u>122,065</u></u>

Craiglockhart Parish Church of Scotland

Notes forming part of the financial statements for the year ended 31 December 2025

14 Purposes of Restricted Funds:

- (Cont'd) The **Fabric Fund** meets the cost of capital projects undertaken in the church, halls and manse.
The **Flower Fund** provides floral arrangements for display during services of worship.
The **Mission Fund** meets the costs of running Messy Church, Alpha and other outreach activities.
The **Music Fund** is used for concerts and takes in any profits associated.
The **Youth Library Fund** met the cost of new Youth Bibles and is available for the purchase of books for young people.
The **Youthwork Fund** meets the cost of specific youthwork projects.
The **4 Churches Fund** met the costs of running events in our grouping with Polwarth, St Michael's and Barclay Viewforth churches. The current figure is purely Craiglockhart's and can be used for Stewardship events.
The **Copper Box Fund** is for the benefit of the congregation in respect of matters not normally payable from congregational funds.
The **North Merchiston Fund** is to be used for mission purposes, to develop work in the parish and/or to highlight the work of the church in the local community.

Purposes of Designated Funds:

The **Designated Margaret Ferguson Mission Fund** represents monies set aside by the Trustees to meet the cost of specific purposes, as decided by the Trustees. This Designated Fund could be used for any future work within the Sanctuary.

15 Collections for Third Parties

	2025	2024
	£	£
Chogoria Hospital and Schools	3,652	4,818
Christian Aid	1,370	1,350
Edinburgh City Mission Refugee Appeal/An Open Hand	-	427
Bethany Christian Trust	621	-
Safe Families	-	400
CHAS	-	550
Holy Trinity Foodbank	485	294
	<u>6,128</u>	<u>7,839</u>