

**Edinburgh: Richmond Craigmillar Church of Scotland**


**RECEIPTS AND PAYMENTS ACCOUNTS  
FOR THE YEAR ENDED 31 DECEMBER 2024**

**Congregation No: 010121**

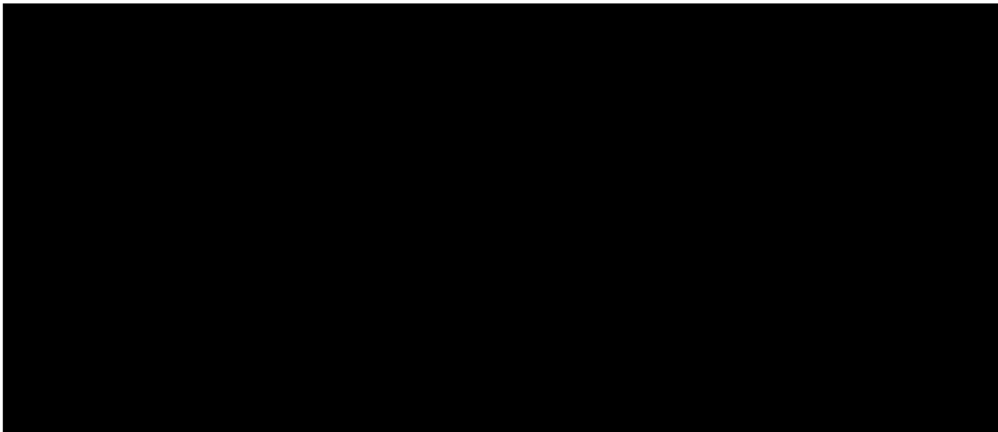
**Charity No: SC 009035**

**Edinburgh: Richmond Craigmillar Church of Scotland**  
**Reference and Administrative Information**


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Charity Name: Edinburgh: Richmond Craigmillar Church of Scotland  
Charity Registration Number: SC009035  
Congregation Reference No: 010121  
Contact Address: 

**Trustees**



**Independent Examiner**

  
Hollis Accounting Limited  
3 Melville Crescent  
Edinburgh  
EH3 7HW

**Bankers**

Royal Bank of Scotland  
12 Bridge Street  
Musselburgh  
EH21 6AH

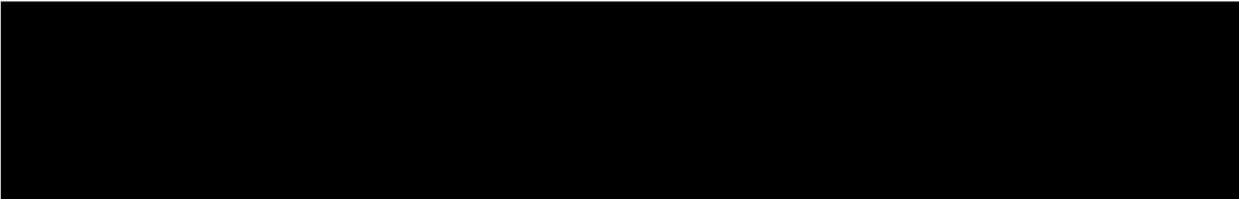
## **Structure, Governance and Management**

### **Governing Document**

The Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form).

### **Recruitment and Appointment of Trustees**

Members of the Kirk Session are the charity trustees. The Kirk Session members are 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.



Richmond's Hope pays rent to the church.

### **Organisational Structure**

The Kirk Session which meets approximately eight times a year is responsible for spiritual and financial affairs within the church.

### **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.

### **Minister's Report on Activities, Achievements and Performance**

I am pleased to be able to report that after two years of looking after the Bristo Memorial building, it was finally sold by the General Trustees. It is with some sadness, however, that the building has been left lying empty by the new owners as we were led to believe that it would be developed as an asset for the community. The Presbytery of Edinburgh and West Lothian have completed the Presbytery planning process and all of the churches in the Presbytery are now working towards uniting with others nearby. For Richmond Craigmillar Church this means that we will enter into a union with St. Martin's Parish Church and Duddingston Kirk. Throughout the year members of the Kirk Sessions have been meeting in order to forward the union. These meetings will lead to one parish served by two full time ministers of word and sacrament and one pioneer minister.

### Minister's Report on Activities, Achievements and Performance (cont'd)

Our congregation had many occasions for celebrations last year including marking the anniversary of our Session Clerk [REDACTED] reaching 40 years in that post. My thanks to [REDACTED] once again for her willingness to commit so much time and effort to the congregation. In January 2024 we joined with Duddingston where the Moderator presented Long Service Certificates to elders from both Kirk Sessions. The four who received certificates on the day from Richmond Craigmillar were [REDACTED]

We joined Duddingston Kirk in June for a Songs of Praise which was one of their 9 events to mark their 900 years anniversary. We rejoiced together and celebrated young people joining the church through profession of faith. We had two baptisms of babies as [REDACTED] brought [REDACTED] to be baptised and later in the year [REDACTED] brought [REDACTED] to be baptised. We marked [REDACTED] ninetieth birthday and enjoyed each other's company at congregational meals after the service even where there wasn't a particular cause for celebration.

In the early part of the year we completed the refurbishment of the café and renamed it the Bristo Room. It has been used since that time for bereavement groups and hall lets to groups who have wanted to have a quiet and calming space to meet. For us it has completely met our remit to create a reflective and spiritual space within the church and prolong the name of Bristo within this new church community.

[REDACTED] led a trip for thirteen church teenagers to Cammus and showed us a video in the church when they came back. It was brilliant to see the young people enjoying themselves and exploring such a beautiful part of Scotland.

This is a time of change in the charge but together we go into the future placing our trust in God and praying for guidance, as always, in the road we travel together.

### **Financial Review**

During the year our income came from rentals and grants mainly but donations remained steady. Overall we made a deficit of £21,237 due to exceptional repairs work. (2023: deficit of £3,341).

### **Reserves Policy**

It is the Trustees' policy to hold reserves of approximately three months expenditure. At the year end the Church held unrestricted cash funds of £25,860 (2023: £41,060) which is around that level when removing exceptional maintenance incurred in the 2024 year.

The Church holds £17,841 (2023: £23,878) of restricted funds which have been provided for the purposes specified in Note 2. The majority of this relates to Fabric Grant, the Adapt and Thrive grant and the legacy from [REDACTED].

### Statement of Trustees' Responsibilities

The members of the Kirk Session must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,



Session Clerk

Date 23 February 2025

**Independent Examiner's Report to the Trustees  
of Edinburgh: Richmond Craigmillar Church of Scotland**

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I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 7 to 11.

**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.

The charity trustees consider that the audit requirement of Regulation 10(1) (d) 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**

An examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. 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, and
  - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations 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.



Hollis Accounting Limited  
3 Melville Crescent, Edinburgh, EH3 7HW

Date: 17/3/2025

## Receipts and Payments Account

Year ended 31 December 2024

		Unrestricted Funds	Restricted Funds	Total	Total
		2024	2024	2024	2023
		£	£	£	£
<b><u>Receipts</u></b>	<b>Note</b>				
Donations	3	15,866	60	15,926	18,676
Legacies		-	-	-	-
Activities for Generating Funds	7	4,778	-	4,778	4,869
Bank & Deposit interest		-	-	-	-
Investment income		1,254	-	1,254	968
		<u>21,898</u>	<u>60</u>	<u>21,958</u>	<u>24,513</u>
Rental of premises		24,153	-	24,153	27,030
Grants		-	-	-	-
Fabric Donation		-	-	-	-
Presbytery Fabric Grant		-	-	-	-
Receipts from General Trustees		85,440	-	85,440	56,933
Receipts for Café food bank		-	-	-	-
Insurance and Electricity refunds		123	-	123	-
Bristo Church funds transferred		-	-	-	1,016
Other Receipts		74	-	74	500
<b><u>Total Receipts</u></b>		<u>131,688</u>	<u>60</u>	<u>131,748</u>	<u>109,991</u>
<b><u>Payments</u></b>	<b>4</b>				
Costs of generating funds		132	-	132	123
Charitable activities		145,700	6,097	151,797	112,249
Governance costs		1,056	-	1,056	960
<b><u>Total Payments</u></b>		<u>146,888</u>	<u>6,097</u>	<u>152,985</u>	<u>113,332</u>
<b>Excess of Receipts over Payments for the year before transfers</b>		<b>(15,200)</b>	<b>(6,037)</b>	<b>(21,237)</b>	<b>(3,341)</b>
<b>Transfers</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Excess of Receipts over Payments for the year</b>		<b><u>(15,200)</u></b>	<b><u>(6,037)</u></b>	<b><u>(21,237)</u></b>	<b><u>(3,341)</u></b>



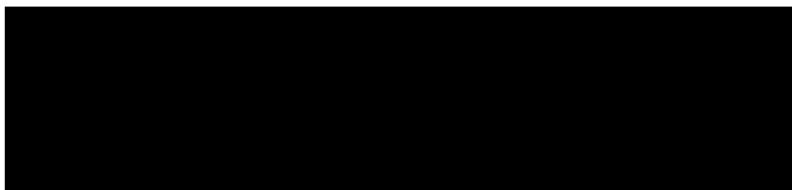
Edinburgh: Richmond Craigmillar Church of Scotland  
Statement of Balances  
At 31 December 2024

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		Unrestricted Funds	Restricted Funds	Total	Total
	Note	2024	2024	2024	2023
		£	£	£	£
<b><u>Bank &amp; Deposit Balances</u></b>					
Bank & deposit balances brought forward	6	41,060	23,878	64,938	68,279
<b>Movement in year:</b>					
Excess of Receipts over Payments for the year		(15,200)	(6,037)	(21,237)	(3,341)
Bank & deposit balances carried forward	6	<u>25,860</u>	<u>17,841</u>	<u>43,701</u>	<u>64,938</u>
<b><u>Investments at market value</u></b>					
At cost		<u>40,443</u>	<u>-</u>	<u>40,443</u>	<u>36,956</u>
		<u>11,515</u>	<u>-</u>	<u>11,515</u>	<u>11,515</u>
<b><u>Assets</u></b>					
Gift aid claim		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b><u>Liabilities</u></b>					
Independent examination fee 2024		<u>1,100</u>	<u>-</u>	<u>1,100</u>	<u>1,000</u>

The accounts were approved by the Kirk Session on 23/2/25.

For and on behalf of the Kirk Session



Session Clerk

Treasurer

Year ended 31 December 2024

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

██████████, trustee, received £1,911 (2023: £1,716) for services as cleaner. No trustee received any reimbursement of expenses during the year. No 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.

2. Movements in Funds	At 1 Jan				At 31 Dec
	2024	Receipts	Payments	Transfers	2024
	£	£	£	£	£
<b>Unrestricted funds</b>					
General Fund	41,060	131,688	146,888		25,860
	<u>41,060</u>	<u>131,688</u>	<u>146,888</u>	<u>-</u>	<u>25,860</u>
<b>Restricted funds</b>					
Parish Assistant Fund	132	-	-	-	132
Social Fund	166	-	132	-	34
Memorial Chapel	637	60	50	-	647
Special Purposes	160	-	64	-	96
Adapt and Thrive	4,671	-	-	-	4,671
Fabric	10,000	-	5,851	-	4,149
Marchmont St Giles Donation	238	-	-	-	238
Richmond Tots	224	-	-	-	224
Café food bank	-	-	-	-	-
Kay Ramsay Legacy	7,650	-	-	-	7,650
	<u>23,878</u>	<u>60</u>	<u>6,097</u>	<u>-</u>	<u>17,841</u>
<b>Total funds</b>	<u>64,938</u>	<u>131,748</u>	<u>152,985</u>	<u>-</u>	<u>43,701</u>

Purposes of Restricted Funds

Parish Assistant Fund To pay the expenses of the parish assistant.

Social Fund: To provide social outings and events for the congregation and community.

Memorial Chapel: To provide for the Memorial Chapel.

Special Purposes To provide for specific items e.g. Godly Play, Disabled Person, etc

Adapt and Thrive Adapt and Thrive funding is for the bereavement project.

Marchmont St Giles Donation This donation was given by Marchmont St Giles to be used for the benefit of the people in the area. This has been used to fund a new staff post.

Café food bank These were monies provided to the church to provide and distribute food to people in the parish. This was done via the café supplies and so these funds were paid out to the café to cover this.

Fabric A donation of £10,000 in 2022. This started to be used in the year.

Richmond Tots For Richmond Tots.

Kay Ramsay Legacy These funds were determined to be used for the rewiring and to provide additional assistance for the minister. This has been used for the parish assistant in the year.

**Edinburgh: Richmond Craigmillar Church of Scotland**  
**Year ended 31 December 2024**  
**Notes to the Accounts**

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	Unrestricted Funds	Restricted Funds	Total	Total
	2024	2024	2024	2023
	£	£	£	£
<b>3. Analysis of Donations</b>				
WFO Scheme (non Gift Aid)	1,760	-	1,760	1,514
Gift Aid Donations	125	-	125	-
WFO - Gift Aided	10,273	-	10,273	8,976
Restricted Donations	-	-	-	-
Tax Recovered on Gift Aid Donations	-	-	-	4,060
Ordinary Offerings (Open Plate)	919	-	919	754
Weddings and Funerals	1,750	-	1,750	1,600
Other Offerings, Donations etc	1,039	60	1,099	1,772
	<u>15,866</u>	<u>60</u>	<u>15,926</u>	<u>18,676</u>
<b>4. Analysis of Payments</b>				
<b>Costs of generating funds</b>				
Offering envelopes	132	-	132	123
	<u>132</u>	<u>-</u>	<u>132</u>	<u>123</u>
<b>Charitable activities</b>				
Giving to Grow	26,275	-	26,275	29,913
Bristo Church 2022	-	-	-	1,544
Presbytery dues	532	-	532	928
Pastoral Assistant, and expenses	-	-	-	463
Minister's expenses	2,427	-	2,427	2,458
Pulpit supply	100	-	100	-
Other staffing costs	5,935	-	5,935	4,881
Fabric repairs & maintenance	89,988	5,850	95,838	45,607
Council Tax	1,710	-	1,710	1,440
Heat and light	9,545	-	9,545	11,349
Insurance	5,025	-	5,025	6,179
Other building costs	589	-	589	671
Church office expenses	1,321	-	1,321	1,188
Organ & music	93	-	93	252
Website and Internet Security	216	-	216	570
Printing, stationery and postage	729	-	729	1,396
Outreach	557	-	557	635
Café food bank expenses	-	-	-	995
Other expenses	658	247	905	1,780
	<u>145,700</u>	<u>6,097</u>	<u>151,797</u>	<u>112,250</u>
<b>Governance costs</b>				
Independent examiner's fees	1,056	-	1,056	960

**Notes to the Accounts**

**5. Minister's Stipend**

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 are paid in accordance with the National Stipend Scale. Minimum Stipend - £31,642; Maximum Stipend in 5<sup>th</sup> and subsequent years of service - £38,884.

**6. Bank and Deposit Balances**

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
Unrestricted Bank Account	20,134	-	20,134	35,484
Church of Scotland Inv Trust Deposit	4,997	-	4,997	4,997
Restricted Bank Account	732	17,838	18,570	24,457
	<u>25,863</u>	<u>17,838</u>	<u>43,701</u>	<u>64,938</u>

**7 Activities for generating funds**

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
Nearly New	2,866	-	2,866	3,091
BREW	120	-	120	157
Nathans Waste/Rag Bag	750	-	750	638
Other fundraising	1,042	-	1,042	982
	<u>4,778</u>	<u>-</u>	<u>4,778</u>	<u>4,869</u>

**Edinburgh: Richmond Craigmillar Church of Scotland  
FUNDS HELD ON BEHALF OF THE CONGREGATION  
BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES**

**APPENDIX**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<b>CAPITAL ACCOUNT</b>		
Credit Balances held at 31 December at cost	523,261	-
Market Value of Balances at 31 December	532,173	-
 <b>REVENUE ACCOUNT</b>		
Credit Balances held at 31 December at cost 010121	28,943	1,631
010009		-
 <b>FABRIC FUND CAP (II)</b>		
Credit Balances held at 31 December at cost income fund	-	70,306
growth fund	-	88,698
deposit fund	-	130,086
	-	289,090
Market Value of Balances at 31 December income fund	-	65,080
growth fund	-	91,362
deposit fund	-	130,086
	-	286,528
 <b>TEMPORARY FUNDS</b>		
Credit Balances held at 31 December at cost	-	598