

# Crail Parish Church Of Scotland

Scotland · Charity number SC001601

## Details

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Status	Active
Legal form	Unincorporated association
Part of	The Church of Scotland (SC011353)
Registered	1890-12-08
Register	<a href="#">View on the OSCR register</a>

## Contact

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Address 17 Kirk Wynd  
Crail  
Fife  
KY10 3TW

## Activities

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**Activities:** 'It carries out activities or services itself'

**Purposes:** 'the advancement of religion'

**What the charity does:** 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 of every parish of Scotland through a territorial ministry. It cooperates with other Churches in various ecumenical bodies in Scotland and beyond.

**Beneficiaries:** 'No specific group, or for the benefit of the community'

**Objectives:** the advancement of religion

## Geography

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- **Main operating location:** Fife
- **Geographical spread:** A specific local point, community or neighbourhood

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£106,306	£98,771	-	2
2023-12-31	£81,923	£73,638	-	0
2022-12-31	£66,189	£53,261	-	0
2021-12-31	£64,681	£53,124	-	2
2020-12-31	£68,141	£71,745	-	2

**Crail Parish Church Of Scotland**

Scotland - Charity number SC001601

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# Accounts

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**CRAIL PARISH CHURCH OF SCOTLAND**  
**TRUSTEES' ANNUAL REPORT AND UNAUDITED ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

**CONGREGATION NUMBER: 261547**

**SCOTTISH CHARITY NUMBER: SC001601**

# CRAIL PARISH CHURCH OF SCOTLAND

## TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2024

The Trustees present the Annual Report and Accounts for Crail Parish Church of Scotland for the year ended 31 December 2024.

### Reference and Administrative Information

Charity Name:	Crail Parish Church of Scotland
Charity Registration Number:	SC001601
Congregation Reference Number:	261547
Contact Address:	9 Felkington Avenue Crail KY10 3XP

### Trustees

The following have served as Trustees/members of the Kirk Session and Associates of the Kirk Session from 1 January 2024 to the date of approval of these Accounts unless otherwise stated:

[REDACTED]

[REDACTED]

[REDACTED]

### Independent Examiner

[REDACTED]  
Henderson Black & Co CA  
Edenbank House,  
22 Crossgate,  
Cupar  
Fife  
KY15 5HW

### Bankers

Royal Bank of Scotland, St Andrews Branch, 113-115 South Street, St Andrews, Fife, KY16 9QB.

# CRAIL PARISH CHURCH OF SCOTLAND

## TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2024

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### Structure, Governance and Management

#### Governing Document

The Church is administered in accordance with the terms of the Unitary Constitution. This change, from the Model to the Unitary Constitution, was approved by the congregation at its Annual Stated Meeting held in Crail Church on Sunday 24 March 2013.

#### Recruitment and Appointment of Trustees

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 the Presbytery.

The Kirk Session may appoint associate members who are believed to have the skills and commitment necessary to contribute to the management affairs of the Church, to become members of committees, appointed by the Kirk Session and to assist in the management of the Church.

#### Organisational Structure

The Kirk Session, which meets four times a year and at other times as required, is responsible for both the spiritual and temporal affairs of the Church. Certain responsibilities are delegated to various committees.

#### 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 cooperates with other churches in various ecumenical bodies in Scotland and beyond. Since January 2019 Crail Church has been linked with St. Ayle (Anstruther and Cellardyke) and the Minister usually conducts a service in both churches each Sunday unless joint services with St. Ayle are arranged,

Services of Worship are led by a Minister or a member of the Worship Group in the Church every Sunday at 11.30am (even years) and 10.00 am (odd years). Extra services are held on special occasions, such as Christmas and Easter. We are part of the Presbytery of Fife and also part of the East Neuk Cluster of Churches and participate/attend Cluster events such as services and training.

**Messy Church.** Messy Church brings families and individuals together for worship in a fun and non-traditional environment. It is held on the last Wednesday of the month between 4.30 and 6 pm in the Kirk Hall. It is Christ centred, based on creativity, hospitality and celebration and is designed to allow people to share fellowship and food together. Messy Church is run by a team of volunteers and is supported by Church members to help in the kitchen and provide tea/coffee on arrival, as well as donated baking from Chatbite members. Attendance has grown in the last year with around 5 or 6 families attending on a regular basis as well as individuals. Messy Church have recently organised and sent 35 shoeboxes to Eastern Europe for Christmas, led the Nativity service in Church and have purchased a bench, tubs and plants for the Kirk Hall garden. They have also purchased new resources to cater for the changing needs of the group. They continue to support families and individuals by offering free toiletries and household products through the "Big Hoose Project" as well as keeping the sessions free for all.

**The Prayer Group;** The joint churches of Crail and St. Ayle meet every Thursday morning from 10.15 to 11.15 in Anstruther Church. There are 20 members and the theme for the week is set by the leader who is a member of the group. They are not minister led and all are welcome.

# CRAIL PARISH CHURCH OF SCOTLAND

## TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2024

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### Objectives and Activities (continued)

#### The Church Choir

The choir again led the Service of Nine Lessons and Carols in December when they were joined by friends from other local choirs. Many thanks to our Church organist, Mrs Janice Nisbet who agreed to organise the music and practice sessions. Donations collected at this service went to the Organ Fund.

The Church Guild is open to Church members and non-members and meets in the Kirk Hall on the first Thursday of each month. Meetings are in the afternoon with local speakers on a variety of interesting and varied subjects including this year two musical events. The Guild works together to promote the Church and raise funds for the Guild, Church and other, usually local, charities. They have 21 members with a committee of six. Members and friends managed to provide teas for the Kirk Sale and the Christmas Coffee morning which is always well attended by locals and church goers, as well as organising the World Day of Prayer Service. Guild Sunday was celebrated with a soup, biscuit and cheese lunch. Funds raised at the lunch were donated to "Bibles for Bairns" a project presently being undertaken by the Guild at national level. At Christmas an afternoon tea at the Golf Hotel was enjoyed by all.

#### Crail Kirk Hall

As well as Chatbite, Messy Church, Guild and Session meetings, the Museum Talks, Community Choir and Chair Yoga have been added to regular events in the Hall. Regular annual events include the Crail Art Group exhibition at Easter, Crail Arts Festival and the East Neuk Festival as well as Guild and Charity coffee mornings. The Hall is also a popular venue for private lets for celebrating birthdays or other family celebrations. A new bench, tubs and plants have been purchased for the Hall garden by Messy Church. Streaming, which was installed in January 2024, is now well used by Hall users.

### Achievements and Performance

We must acknowledge and express our sincere thanks to the [REDACTED] who in the continued absence of a minister has carried out the role as Interim Moderator since April 2022. This has coincided with a period of significant change in the Church of Scotland as it struggles to manage significant financial challenges and a shortage of ministers. Our interim moderator has provided leadership to the Kirk Session and has organised a team of ministers to ensure Sunday Services are normally minister led. We must express our sincere thanks to [REDACTED] and [REDACTED]. The Worship Team continue to participate in services readily covering when it has not been possible to have a minister to lead a service.

We must also acknowledge and express our gratitude and thanks for the dedicated service given by [REDACTED] who all retired as Elders and Trustees. We must also acknowledge the practical service provided by [REDACTED] over many years prior to his death in May 2024.

During 2024 discussions have continued with other local parishes as we look to shape the future structure locally taking cognisance of the Presbytery Mission Plan. At this time, we continue to consider possible options.

Sunday services are now live streamed via a high-quality system which is operated by our trained team of 3 and which went live on 9<sup>th</sup> June 2024. Video recordings of these streamed services are retained on our YouTube channel and have attracted 2518 viewings since June – some 65 for each week. The recordings of the Christmas' Nine Lessons and Carol service was particularly popular with 151 viewings. The streaming system has made a valuable addition to our Mission and outreach work.

# CRAIL PARISH CHURCH OF SCOTLAND

## TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2024

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### Achievements and Performance (continued)

The Church ended the year with a membership of 244. With our investment in the streaming system, we find that attendance at Sunday services now takes place in both person and on line. Attendance in church will be higher, for example at Christmas and Easter, but is typically around 40 with up to 10 now joining via the live stream. This has been enthusiastically welcomed and is greatly appreciated by those who may be housebound and also with members working or living abroad.

There have been 5 deaths and 1 new member by transference. Non-members and visitors are made most welcome by the visiting Ministers and members of the duty welcome team.

Our Parish magazine "Karail", edited by [REDACTED] has continued to be delivered to every household in Crail twice a year, keeping everyone in touch and up to date with church news and that of local groups. The latest news can also be found on our Website and Facebook pages.

We held a very successful Plant Sale, Coffee Morning and Collection in May for Christian Aid Week and an Exhibition of Nativity sets during Advent brought in more donations for their Christmas appeal. Our retiring Collection on Armistice Sunday as well as donations at our Soup and Sandwich lunch went to Poppy Scotland and the retiring Collection from our joint Christingle Service was donated to the local Foodbank in Anstruther. We also have a collection box for the Foodbank in the Church. Donation for coffee/tea before morning worship this year have been sent to our Mission partners, [REDACTED] based in Zambia.

Fife Church Recorders, affiliated to CRS, have finished recording Crail Parish Church and the results have been published. We look forward to the presentation of a special gilded copy for the Church.

This year we have been allowed to carry out some necessary repairs on the Church tower and roof as well as some pointing of the stonework.

### Financial Review

As with all churches, the principal source of income is from the generosity of the members and visitors. Total income during the year amounted to £106,306 (2023 - £81,923) of which £93,406 (2023 - £70,252) was unrestricted and £12,900 (2023 - £11,671) restricted.

Total expenditure for the year was £ 98,771 (2023 - £73,638) with £97,950 (2023 - £72,237) relating to the unrestricted general and designated funds. A major portion of the expenditure within the general fund relates to the requirements of the Giving to Grow allocation of £21,590.

This resulted in a deficit for the year on the general and designated funds of (£4,544) (2023 - deficit of £1,985). The total value of the general fund at 31 December 2024 was £45,332 (2023 - £49,896) which includes a designated fund value of £ 8,391 (2023 - £9,348).

### Restricted Funds

Restricted funds at 31 December 2024 amounted to £149,137 (2023 - £137,038) consisting mainly of the Hardie Memorial Fund.

# CRAIL PARISH CHURCH OF SCOTLAND

## TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2024

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### Reserves Policy

It is the Trustees' policy to hold reserves of approximately six months' expenditure in unrestricted funds to ensure the smooth running of the Church and its many activities which extend to the wider community. At the end of the year £45,332 (2023 - £49,896) of cash in the bank was held in unrestricted funds. In addition, £149,137 (2023 - £137,038) was held in restricted funds, mainly in the Hardie Memorial Fund which is restricted in use for Church fabric expenses. A further £151,290 (2023 - £149,240) was held in investments of which £9,490 (2023 - £8,722) are unrestricted and £141,800 (2023 - £140,518) are restricted.

Approved by the trustees on 11 May 2025 and signed on their behalf



**CRAIL PARISH CHURCH OF SCOTLAND  
INDEPENDENT EXAMINER'S REPORT  
TO THE TRUSTEES OF CRAIL PARISH CHURCH OF SCOTLAND  
FOR THE YEAR ENDED 31 DECEMBER 2024**

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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 12.

**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 Trustees 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) (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.

This report is made to the Trustees, as a body, in accordance with the terms of my engagement. My work has been undertaken so that I might state to the Trustees those matters I am required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Trustees for my work or for this report.

**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, and
  - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulationshave 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.



Matthew Struthers BA CA  
Partner  
Henderson Black & Co  
Chartered Accountants

Edenbank House  
22 Crossgate  
Cupar  
KY15 5HW

*22 MAY* 2025

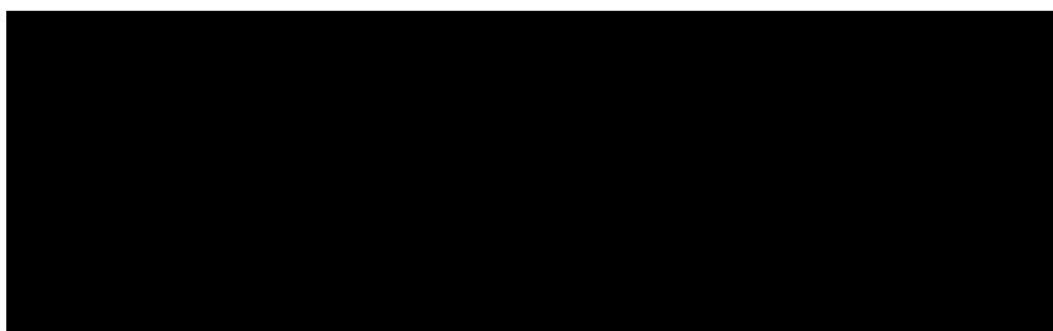
**CRAIL PARISH CHURCH OF SCOTLAND  
RECEIPTS AND PAYMENTS ACCOUNT  
FOR THE YEAR ENDED 31 DECEMBER 2024**

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<b>Receipts</b>					
Donations and legacies	2	47,233	1,113	48,346	43,653
Charitable activities	3	10,143	-	10,143	10,796
Trading activities	4	3,446	-	3,446	3,024
Bank and deposit interest		3,430	4,094	7,524	5,133
Investment income		217	7,693	7,910	6,597
<b>From General Trustees</b>					
Consolidated Fabric Fund		28,937	-	28,937	8,565
Grant income		-	-	-	4,155
<b>Total Receipts</b>		<u>93,406</u>	<u>12,900</u>	<u>106,306</u>	<u>81,923</u>
<b>Payments</b>					
Cost of generating funds	5	-	-	-	-
Charitable activities		93,660	821	94,481	62,860
Purchase of equipment		4,290	-	4,290	10,778
<b>Total Payments</b>		<u>97,950</u>	<u>821</u>	<u>98,771</u>	<u>73,638</u>
<b>Surplus / (deficit) for period before transfers</b>		<u>( 4,544)</u>	<u>12,079</u>	<u>7,535</u>	<u>8,285</u>
<b>Transfers</b>		<u>( 20)</u>	<u>20</u>	<u>-</u>	<u>-</u>
<b>Surplus / (deficit) for period</b>		<u>( 4,564)</u>	<u>12,099</u>	<u>7,535</u>	<u>8,285</u>

**CRAIL PARISH CHURCH OF SCOTLAND  
STATEMENT OF BALANCES  
AS AT 31 DECEMBER 2024**

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<b>Bank and cash in hand</b>				
Opening balances	49,896	137,038	186,934	178,649
Surplus / (deficit) for period	( 4,564)	12,099	7,535	8,285
Closing balances	<u>45,332</u>	<u>149,137</u>	<u>194,469</u>	<u>186,934</u>
<b>Investments - market value</b> (cost £152,084)	8 9,490	141,800	151,290	149,240
<b>Assets</b>				
Hall	175,000	-	175,000	175,000
Streaming equipment	11,300	-	11,300	10,778
<b>Other assets</b>				
Tax receivable on Gift Aid donations	5,738	-	5,738	5,845
<b>Liabilities</b>				
Independent examiner's fees	1,386	-	1,386	1,314

The accounts were approved by the Kirk Session on 11 May 2025  
For and on behalf of the Kirk Session



**CRAIL PARISH CHURCH OF SCOTLAND  
NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 DECEMBER 2024**

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**1 Accounting Policies**

The principal accounting policies, which have been applied consistently in the current period in dealing with items which are considered material to the accounts, are set out below.

**Basis of Preparation**

The financial statements have been prepared on the Receipts and Payments basis in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

**Funds**

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.

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.

**Taxation**

Crail Parish 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 payments made therefore include irrecoverable input VAT.

**CRAIL PARISH CHURCH OF SCOTLAND  
NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 DECEMBER 2024**

2 Donations and legacies	Unrestricted	Restricted	Total 2024 £	Total 2023 £
	Funds	Funds		
	2024 £	2024 £		
WFO Scheme (non Gift Aid)	1,906	-	1,906	2,202
Gift Aid Donations	21,536	-	21,536	21,827
Tax Recovered on Gift Aid donations	7,354	-	7,354	7,323
Ordinary Offerings (open plate)	6,030	-	6,030	6,855
Other donations and receipts	407	1,113	1,520	3,446
Legacies	10,000	-	10,000	2,000
	<u>47,233</u>	<u>1,113</u>	<u>48,346</u>	<u>43,653</u>

3 Income from charitable activities	Unrestricted	Restricted	Total 2024 £	Total 2023 £
	Funds	Funds		
	2024 £	2024 £		
Weddings and funerals	2,393	-	2,393	3,185
Kirk sale and coffee morning	3,314	-	3,314	2,912
Chatbite	2,728	-	2,728	2,494
Karail	140	-	140	390
Guild	1,468	-	1,468	1,815
Other income	100	-	100	-
	<u>10,143</u>	<u>-</u>	<u>10,143</u>	<u>10,796</u>

4 Income from trading activities	Unrestricted	Restricted	Total 2024 £	Total 2023 £
	Funds	Funds		
	2024 £	2024 £		
Use of premises	3,068	-	3,068	2,700
Life and work	378	-	378	324
	<u>3,446</u>	<u>-</u>	<u>3,446</u>	<u>3,024</u>

**CRAIL PARISH CHURCH OF SCOTLAND  
NOTES TO THE ACCOUNTS, CONTINUED  
FOR THE YEAR ENDED 31 DECEMBER 2024**

5 Analysis of Expenditure	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<b>Costs of generating funds</b>				
Offering envelopes	-	-	-	-
<b>Charitable activities</b>				
Giving to Grow	21,590	-	21,590	20,110
Locum costs	123	-	123	1,780
Presbytery dues	1,554	-	1,554	1,554
Minister's telephone & other expenses	-	-	-	-
Interim Moderators' travel costs	124	-	124	293
Pulpit supply	4,086	-	4,086	3,172
Organist, beadle and cleaner	7,134	-	7,134	7,314
Church fabric repairs and maintenance	41,472	-	41,472	9,300
Church heat and light	2,820	-	2,820	3,462
Hall fabric repairs and maintenance	1,263	-	1,263	986
Hall heat and light	1,066	-	1,066	696
Consumables and broadband	1,116	-	1,116	403
Organ costs	-	-	-	1,124
Insurance	4,339	-	4,339	4,125
Manse repairs and maintenance	1,038	-	1,038	1,369
Life and Work	378	-	378	371
Karail	980	-	980	1,071
Event costs	-	-	-	276
Printing, post and stationery	280	-	280	438
Guild expenses	1,560	-	1,560	1,378
Other expenses	1,351	821	2,172	2,324
	<u>92,274</u>	<u>821</u>	<u>93,095</u>	<u>61,546</u>
<b>Governance costs</b>				
Independent examiner's fees	1,386	-	1,386	1,314
	<u>93,660</u>	<u>821</u>	<u>94,481</u>	<u>62,860</u>

**6 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' 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 £31,642 and the maximum stipend (in the fifth and subsequent years of service) £38,884.

**7 Trustee expenses, remuneration and related party transactions**

- 7.1 No charity trustee, or persons connected to a trustee, received remuneration in the year (2023 - nil).
- 7.2 During the year expenses of £178 were paid to one trustees for travel, pulpit supply and other expenses. (2023 - £759 to two trustees).
- 7.3 Transactions with trustees and persons connected with trustees.  
Paid to trustees for beadle services ██████████ £225 (2023 - £225), A Purvis nil (2023 - £175) and ██████████ nil (2023 - £50).

**CRAIL PARISH CHURCH OF SCOTLAND  
NOTES TO THE ACCOUNTS, CONTINUED  
FOR THE YEAR ENDED 31 DECEMBER 2024**

**8 Investments**

Investments at market valuations at the year end comprised:

	<b>Total 2024 £</b>	<b>Total 2023 £</b>
Lloyds Banking Group - 4,040 Ordinary Shares	2,213	1,927
Church of Scotland Investors Trust:-		
- Growth Fund - Catherine Grace Douglas Fund - 846 units	5,397	4,932
- Income Fund - General Fund - 94 units	1,040	1,030
- Income Fund - Sunday School Fund - 21 units	232	230
- Income Fund - Charities & Bequests - 55 units	608	603
- Income Fund - Hardie Memorial Fund - 12,821 units	141,800	140,518
	<u>151,290</u>	<u>149,240</u>

**9 Movements in funds**

	<b>At 1 Jan 2024 £</b>	<b>Receipts £</b>	<b>Payments £</b>	<b>Transfers £</b>	<b>At 31 Dec 2024 £</b>
<b>Unrestricted funds</b>					
General Fund	40,548	91,815	(95,422)	-	36,941
Designated Sunday School	6,226	123	( 968)	-	5,381
Designated Guild	2,081	1,468	(1,560)	(20)	1,969
Designated Tower Fund	1,041	-	-	-	1,041
	<u>49,896</u>	<u>93,406</u>	<u>(97,950)</u>	<u>( 20)</u>	<u>45,332</u>
<b>Restricted funds</b>					
Flower Fund	1,180	35	(78)	20	1,157
Upkeep of Graves	2,675	-	-	-	2,675
Hardie Memorial	130,481	11,517	-	-	141,998
Memorial Garden Fund	2,702	1,348	(743)	-	3,307
	<u>137,038</u>	<u>12,900</u>	<u>( 821)</u>	<u>20</u>	<u>149,137</u>
<b>Total bank and cash balances</b>	<u>186,934</u>	<u>106,306</u>	<u>(98,771)</u>	<u>-</u>	<u>194,469</u>

**Purposes of Unrestricted Funds:**

- General Fund: Funds of the church which are not restricted or designated.
- Designated Sunday School Fund: To record receipts and payments relating to the Sunday School.
- Designated Guild Fund: This fund is for the work of the Guild.
- Designated Tower Fund: This fund is for work required on the tower.

**Purposes of Restricted Funds:**

- Flower Fund: to provide flowers for display during services.
- Upkeep of Graves Fund: to record interest received on funds and maintenance costs of work on the graves.
- Hardie Memorial Fund: to record interest received and expenses incurred relating to repairs and upkeep of Church
- Memorial Garden Fund: to record receipts and payments relating to inscriptions in the memorial garden.

**10 Collections for third parties**

	<b>2024 £</b>	<b>2023 £</b>
Retirement Collection		315
Poppy Fund	301	153
Christian Aid Earthquake Appeal		626
Tearfund		155
East Neuk Foodbank		112
Anstruther food bank	156	-
Mission Partners	735	
	<u>1,192</u>	<u>1,361</u>

APPENDIX 1

**CRAIL PARISH CHURCH OF SCOTLAND  
YEAR ENDED 31 DECEMBER 2024  
MEMORANDUM TO THE FOREGOING ACCOUNTS**

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Funds held by The General Trustees of the Church of Scotland, which are not included in the foregoing accounts.

	2024 £	2023 £
<b>FUNDS HELD BY GENERAL TRUSTEES</b>		
<b>CONSOLIDATED FABRIC FUND</b>		
<b>Capital</b>		
Balance at 1 January	236,272	236,272
Remitted to congregation	(28,937)	
Balance at 31 December	<u>207,335</u>	<u>236,272</u>
<b>Revenue</b>		
Balance at 1 January	876	1,005
Interest and dividends received	12,467	8,665
Administration costs	(1,131)	(229)
Remitted to congregation	-	(8,565)
Balance at 31 December	<u>12,212</u>	<u>876</u>