

Cross Ness Church Of Scotland

Scotland · Charity number SC000991

Details

Status	Active
Legal form	Unincorporated association
Part of	The Church of Scotland (SC011353)
Registered	1977-07-26
Register	View on the OSCR register

Contact

Address	1 Cross Skigersta Road Ness Isle of Lewis HS2 0TD
Website	https://crossnesschurch.com/

Activities

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 policy. 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. To achieve its aims, Cross Church of Scotland holds Sunday Worship, Sunday Club, (for children), Prayer Meetings, Bible Study classes, Women's Bible Study sessions, Parent and Toddler group sessions, Rock Solid, (for primary school pupils), Ness Youth Group, (for secondary school pupils), monthly Conversations in Worship, monthly Men's Breakfasts, Tea and Chat group, Communion, Missionary Fellowship, Flower Ministry, Christmas Festive meals, Christmas carol service, Flourish – Women's conference, Men's Retreat, 'Word for

Beneficiaries: 'Children or young people', 'No specific group, or for the benefit of the community'

Objectives: The advancement of religion.

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£57,375	£60,432	-	0
2024-12-31	£56,307	£61,049	-	0
2023-12-31	£52,710	£57,235	-	0
2022-12-31	£72,375	£62,242	-	0
2021-12-31	£47,614	£51,813	-	0
2020-12-31	£43,183	£60,294	-	0

Cross Ness Church Of Scotland

Scotland - Charity number SC000991

Accounts

Cross Ness Church of Scotland

Trustees' Annual Report and Accounts

For year ended 31 December 2025

Congregation No: 442341

Charity No: SC000991

CROSS NESS CHURCH OF SCOTLAND
Trustees' Annual Report
Year ended 31 December 2025

Contact Address:

Treasurer
1 Cross Skigersta Road
Ness
Isle of Lewis
HS2 0TD

Trustees:

Rev Dr Ben Johnstone
Mr. Ian Maclean
Mr. John Hebditch
Dr. Christopher Barrowman
Mr. Norman Macleod
Mr. Donald Smith (Resigned 01/01/25)
Mr. Donald MacArthur (Resigned 01/01/25)
Mr. Angus Graham
Mr. Allan Murray
Mr. David Morrison

Principal Office-bearers:

Minister:	Vacant
Interim Moderator:	Rev. Dr Ben Johnstone
Clerk to Kirk Session:	Dr. Christopher Barrowman
Clerk to the Deacons' Court:	Mr. David Morrison
Presbytery Clerk:	Mr. John Hebditch
Church Treasurer:	Mr. Malcolm J Macleod

Independent examiner:

Mr. John E Moffat BA FCA
CIB Services
63 Kenneth Street
Stornoway
Isle of Lewis, HS1 2DS

Bankers:

The Royal Bank of Scotland
17 North Beach Street
Stornoway
Isle of Lewis, HS1 2XH

CROSS NESS CHURCH OF SCOTLAND
Trustees' Annual Report (contd)
Year ended 31 December 2025

Governing Document:

The congregation has a Kirk Session and Deacons' Court which operate in terms of the practice and usage of the former United Free Church of Scotland as carried forward into the law and practice of the Church of Scotland as a result of the union of the United Free Church of Scotland and the Church of Scotland in 1929.

Recruitment and Appointment of Trustees:

Members of the Kirk Session and the Deacons' Court 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 Deacons' Court comprises the members of the Kirk Session as well as additional members drawn from among the members of the congregation who are considered to have the skills and commitment to contribute to the management of the financial and fabric affairs of the church. The minister, who is a member of the Kirk Session, is elected by the congregation, and inducted by Presbytery.

Organisational Structure:

The Kirk Session, which usually meets about five to six times a year, is responsible for all spiritual matters within the church. The Deacons' Court which also meets approximately five or six times per year, or more, if necessary, is responsible for temporal (building and financial) affairs within the church.

Objectives and Activities:

Overview

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.

Cross Ness Church of Scotland entered into vacancy in September 2024. A linkage between Cross Ness and Barvas Church of Scotland was imminent at the end of 2025 and came into effect on 1st January 2026.

In vacancy throughout 2025, we continued in faith to worship the Lord and progress with our objectives and activities as before, grateful for the many men who were willing to preach morning and evening every week. We have been blessed this year by the work of OLM probationer Mr Sandy Gillies, who joined us on 7th September 2025. His placement is being overseen remotely by Rev Gordon Macleod (High Church, Stornoway) and encouraged by a Support Group made up of members and adherents of the congregation.

We have also providentially been helped by Rev Joe Brown, who moved to Ness with his wife, Lynn, at the end of 2024, and has been willing to take services for us on a regular basis throughout the year, for which we are very grateful. Thanks also go to Calum Campbell, Iain Macmillan, David Graham, Murdo Campbell, Malcolm Macleo, Roddy Evans, Donald Macleod, Stephen Matthews, Ron Wood (who took our Spring Communion), Iain Greenshields (who took our Autumn Communion) and Marcos Ravelo, for being willing to lead services throughout the year.

Special thanks must be given to Rev Ben Johnstone, who has been our Interim Moderator and also fulfilled pulpit supply every month, as well as undertaking the role of moderator for Kirk Session and Deacons' Court meetings and taking wakes and funerals when needed.

We were thankful to be able to help the Free Church at the latter end of the year for a few weeks when

CROSS NESS CHURCH OF SCOTLAND
Trustees' Annual Report (contd)
Year ended 31 December 2025

Objectives and Activities (Contd)

Overview (Contd)

they were remodeling the interior of their sanctuary. All wakes and funerals associated with the church were held in our building, and audio/visual support was given by us when needed.

Weekly Meetings and Activities

Sunday Worship We have two services of worship on Sunday throughout the year, 11am & 6pm. We livestream both services, and they can be viewed on Youtube, with the audio recording appearing on the church's website after the service (www.crossnesschurch.com). The congregation and community are kept informed of church events via Facebook.

Tea and coffee are served in the hall after the morning service. The morning service is also preceded by a short time of prayer to bring the day and worship to the Lord. Approximately 30 to 50 people attend the morning service and 20 to 30 at the evening service. There are usually 5 to 10 viewing the services online when they are broadcast, which increases to up to 100 views by a couple of weeks later. Livestreaming continues to enable us to reach more people every Sunday than we had thought possible, and CDs are still available from these recordings for those who do not have access to the internet.

Sunday Club This is held in the church hall during the Sunday morning service, for children from P1-S2. This year the teaching has followed characters in the New Testament, using picture cards as the children read through the bible (if able). There are also a craft and prayer every week. There are two teachers, with a third reserve to cover when needed.

Numbers attending the Sunday Club have gradually dwindled since 2020, with now only one or two children attending. Any monies that are collected by the Sunday Club now go to support Favour (Mission Africa)

Prayer Meetings Weekly prayer meetings are held in the church hall on Wednesday evenings; the first meeting of the month is dedicated to praying specifically for our mission prayer partners. These have been led by one of the Elders, with Sandy Gillies (probationer) also teaching when he is able. Our Deacons Angus Graham and Norman Macleod have also led for the first time this year.

We regularly have 15 to 18 attendees at our mid-week prayer meeting. There is always a short teaching from the Bible, led by one of the Elders, or Sandy Gillies.

Bible Study A fortnightly bible study meets every second Monday night at 7:30pm and is led by Iain Maclean or Aonghas Robert Graham. The study uses various bible study guides to inform discussion and teaching. The study has been working through the book of Ephesians, and the Sermon on the Mount.

On average between 7 and 9 men and women attend and are greatly built up together in the Word.

Women's Bible Study The weekly women's bible study meets in the church hall on Wednesday mornings and is led by one of the women present. Between 8 and 13 ladies attend the bible study regularly. Studies have included the Book of Exodus, the Twelve Disciples, and currently the Book of Revelation and there is also a time of prayer and praise. The bible study is a chance to pray for those in the congregation who are in need, and there is a collection each week for the Church's flower ministry.

The women's bible study was visited by Robby and Margaret Toop in May, who gave a talk about the work of Mission Africa. Afterwards the ladies felt moved to support the Mission, and now sponsor a child called Favour in Nigeria, and also send funds to support medical work by the mission.

CROSS NESS CHURCH OF SCOTLAND
Trustees' Annual Report (contd)
Year ended 31 December 2025

Objectives and Activities (Contd)

Weekly Meetings and Activities (Contd)

Parent and Toddler Group A parent/carer and toddler group meet every Thursday morning, from 10am to midday, in the church hall. 8 mums/carers and 10 babies and toddlers have attended so far this year since the club started in November 2025. It is hoped that this venture will continue to grow as word gets round; the group is in its infancy. There are lots of toys, books and drawing materials for the children to play with, a baby changing area, soft mats on the floor and colorful blankets on the chairs to make this a safe and happy environment for the wee ones to play, and for the adults to relax and enjoy a cuppa and tasty home baking. The group led by a team of three ladies from the church, with others in reserve for cover when needed, and is covered in prayer before the beginning of each session.

Rock Solid Rock Solid, a youth group for P4 to P7 that uses Youth for Christ ministries material has been led by a small team of members and adherents from the congregation for 20 years. It takes place during the winter months in Spors Nis on Friday evenings. A range of fun games and activities are held, with a Christian theme for each session, and a short talk at the end of the session.

This year rock Solid has been attended by between 10 to 15 children from P4 to P7 age. At the end of the Spring session, it was decided to pause the club for the remainder of the 2025/2026 session.

Ness Youth Group This youth group runs from October to March and is held on Friday evenings from 7:30 to 9:00pm and is open to all local teenagers aged 12 to 16 years old. The group is run by Shona Morrison from the Free Church, with two parents from a rota of parents from both Cross Ness and the Free Church, supervising each week.

Winter 2025/26 is the third winter that the Ness Youth Group (NYG) has congregated in the church hall. We have between 10 and 16 teenagers attending each week.

We have been very fortunate to receive funding from UOG to assist us in continuing to run the NYG. The scheme ensures that where each teenager pays £1 on entry, UOG then supports us by providing us with £4 for each teenager that attends. This funding allows NYG to give everyone a bag of crisps, a bar of chocolate and a cup of hot chocolate. Also, there will be money left over each term time to do something nice with them, such as going bowling in Spors Nis, or going for pizzas in the local café, so the money gets put back into the local economy.

NYG offers the teenagers a safe, warm space that they can enjoy each Friday to socialise with their friends. Social anxiety, struggles with social media, silent suffering with mental health all can contribute to teenagers isolating themselves. The vision of the NYG was to help our local teenagers with that. Also, a valuable part of gathering together was to pray with them at the end of each evening. Having the NYG in the Lords House and being able to have opportunity to pray with teenagers is important to ensuring teenagers hear the Word of God and offer support from a church family.

Monthly Meetings and Activities

Conversations in Worship Conversations in Worship is a series of conversations that help participants to share their stories about how they experience and encounter God. This has been taking place once a month on Friday evenings in the Manse, led by Sandy Gillies. These conversations on topics such as 'prayer' or 'witness' have 10 to 12 people on average attending, filling the living room of the Manse. They are a great encouragement to all who attend, as personal experiences of being a Christian are shared.

Men's Breakfast A breakfast was held for men of the community on the third Saturday of every month during the winter. The breakfast is held in the Manse, from 9am to 10.30am, with a short talk or testimony, a quiz, prayer and praise. Up to 10 men attended regularly this year, from the church, the Free Church and the community, and is a great encouragement to all the men who attend.

CROSS NESS CHURCH OF SCOTLAND
Trustees' Annual Report (contd)
Year ended 31 December 2025

Objectives and Activities (Contd)

Monthly Meetings and Activities (Contd)

Tea and Chat Group This was set up as a trial in November. It was a success, so it continued in December. The group meets once a month on a Tuesday in the Church Hall between 2pm-4pm. It is open to all those who are unable to go out on their own or feel isolated and in need of company for a couple of hours. On average six people attend, who all enjoyed tea, baking, and a chat. The group close by singing a number of Psalms and Hymns.

Other activities and outreach through the year

Communions The Sacrament of the Lord's Supper is celebrated at the two Communion Seasons in March and October, with the addition of the first Sunday in January, and the Thursday night of Easter.

Our Spring communions were led by Rev Rod Woods, City Temple, London, who preached through Philippians. Our autumn Communions were led by Very Rev Iain Greenshields. Both Communions were a true blessing to the congregation and visitors, with our usual times of fellowship on Friday and Sunday evenings being well attended. Soup and sandwiches followed by teas/coffees and cake were also enjoyed after the midday service on Saturday.

Freedom in Christ 'Discipleship' and 'Grace' courses The Freedom in Christ Grace course (FiC ministries) ran at the beginning of the year over 12 weeks, every Tuesday evening, and held initially in Chris and Rachel Barrowman's house, and latterly the Manse. This was followed by the FiC Discipleship course, also a FiC ministries course, which ran for 10 weeks.

The courses, which were attended by 10 and 8 people respectively, challenged all who attended to live in the freedom that we have in Christ, to repent of wrong behaviours, forgive past hurts and to follow Him wholeheartedly.

Missionary Fellowship Our Mission Support Group continued to work throughout the year. Collections for this work are usually taken at the Mission Prayer Meeting, which is the first prayer meeting of every month. The account is managed by Dolina Maclean and Ishbel Murrya, and thanks are given to them for their continued hard work and dedication to this cause.

We are committed to donate towards missionaries work in spreading the Word across the world. During this past year, we have given donations to the following: Joyce Cmapbell, WEC International, Slavic Gospel association, Mission Africa, Steadfast Global, Rose of Sharon Ministries, India Village Ministries, Faith Mission and Mission Africa (Child sponsorship).

Flower Ministry Ladies from the congregation have continued with the flower ministry, visiting members of the congregation, or those associated with I, with a gift of flowers when there is a need due to illness or bereavement. Money for this ministry is raised from donations from the women's bible study and wider congregation.

Christmas Festive meals Separate women's and men's festive meals were held in the run up to Christmas time at the breakwater Café, Port of Ness, with 10 men and 20 women attending each. All from the church, or those associated with the church, are invited to attend each year for a time of food. Fellowship and carol singing.

Christmas Carol Service The Elders led our annual Christmas Eve carol service this year. Th church is decorated with lights, and members of the congregation do readings, and the Elders lead the praise. The service and the tea, coffee and mince pies afterwards, were well attended by the community as well as the congregation.

CROSS NESS CHURCH OF SCOTLAND
Trustees' Annual Report (contd)
Year ended 31 December 2025

Objectives and Activities (Contd)

Other activities and outreach through the year (Contd)

Flourish Women's Conference The 5th annual Flourish conference was held in Comunn Eachdraidh Nis in May, organised by a committee of ladies from the Church of Scotland and the free Church of Scotland. 100 ladies from Ness and further afield attend each year. This year the speaker was Heather Holdsworth, who spoke on the Psalms.

Men's Retreat, Scaladale A two-day retreat was held at the Scaladale outdoor centre from 20th-21st June, led by Rev Rod Woods. The men enjoyed an evening meal, teaching and a time of fellowship on the Friday evening, with further teachings on Saturday morning and late afternoon. The men had a choice between two activities on the Saturday over lunch: bushcraft led by the team at Scaladale, or a walk up the hill from Bowglas to the Loch Langabhat viewpoint. The teaching was titled (Re)Born for Battle and consisted of three sessions where Rod taught on how to be the men God has created us to be, where God has placed us, so that we prevail in the battles we face.

14 men from Cross Ness and Barvas Church of Scotland came to the retreat and it was greatly enjoyed by all. It is hoped that this will be an annual event.

'Word for Life' Church Newsletter Our congregational magazine is now in its third year of production with two issues published this year, in June and December. Each issue of Word for Life has 18 to 20 pages of content and aims to edify and to inform the congregation, through new content creation, articles, church news, and archive which is both visual and written. It is also distributed to members of the congregation who are unable to attend Church services and events personally, through illness, old age or other circumstances.

"So shall My Word be that goes forth from My mouth; it shall not return to Me empty, but it shall prosper that which I purpose and shall succeed in the thing for which I sent it." Is 55:11 ESV.

Food collection A collection for the Barvas Food Bank was undertaken at Easter time, with once again an overwhelming response from the congregation.

Praise and Prayer Night A praise and prayer night took place in the Manse in December and was well attended.

Fabric Matters

Church

Allan Murray has been leading on upgrading the lighting in the main sanctuary, and work will be undertaken in 2026 by a local contractor.

Manse

The Manse has been used more frequently throughout this period of vacancy, to host visiting ministers and families who are undertaking pulpit supply (for example Rod and Karen Woods, City Temple London; a team from the Faith Mission; Suresh and Roja from India Village Ministries).

The manse has been cleaned and furnished and is currently a comfortable 'home from home' for visiting ministries.

The Manse has also been used for a variety of fellowships and activities throughout the year. The Men's Breakfast meets once a month in the study, using the kitchen facilities. The Conversations in Worship group also takes place in the living room one Friday evening a month. Praise and prayer nights have also taken place in the living room. The Freedom in Christ courses have also used the Manse, with fellowship meals and course teaching taking place in the dining room and living room respectively. It is hoped to continue these various endeavours through 2026 and potentially expand this ministry.

CROSS NESS CHURCH OF SCOTLAND
Trustees' Annual Report (contd)
Year ended 31 December 2025

Financial Review:

The congregation's principal source of income remains the Weekly Freewill Offering Scheme. Overall income from donations has decreased by 3.7% compared to 2024.

Expenditure during 2025 decreased by 1% in comparison to 2024.

The monies donated at the monthly prayer meetings are held in a Missionary Fellowship Fund for distribution to various charities throughout the world. During 2025, donations of £1,560 were made from the Missionary Fellowship Fund.

The Receipts and Payments Account shows Unrestricted Funds with a deficit for the year of £3,151 (2024 – deficit £5,337) and Restricted Funds with a surplus of £94 (2024 – surplus £595). Total Funds have, as a result, decreased from £45,826 to £42,769.

During 2021 the Lionel Mission House was sold and the proceeds from the sale less expenses are held by the General Trustees on the congregation's behalf (see Appendix page 13). During 2025 £2,743 of these funds were released to the congregation to cover the costs of repairs to the manse.

Reserves Policy:

It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds. This allows sufficient funds in order to enable the on-going work of the church to be maintained. At the year end the Church held unrestricted cash funds of £33,015 (2024 - £36,166). The funds held are considered reasonable to cover expenditure of the congregation for the year ahead whilst allowing for any further repair and maintenance of the church property which may be deemed necessary.

Approved by the Trustees and signed on their behalf



David Morrison
Clerk to the Deacons' Court

Date: 17/3/26

CROSS NESS CHURCH OF SCOTLAND
Year ended 31 December 2025

Independent Examiner's report to the Trustees of the Cross Ness Church of Scotland

I report on the accounts of the Charity for the Year ended 31 December 2025 which are set out in pages 9 to 13.

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) (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. 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 our 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 (Scotland) Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 8 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.



Name: John E Moffat BA FCA
Address: CIB Services
63 Kenneth Street
Stornoway
Isle of Lewis
HS1 2DS

Date: 26.03.26

Cross Ness Church of Scotland
Receipts and Payments Account
Year ended 31 December 2025

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<u>Receipts</u>	Note				
Donations	3	45,931	2,203	48,134	50,001
Bank & Deposit interest		395	-	395	568
		<u>46,326</u>	<u>2,203</u>	<u>48,529</u>	<u>50,569</u>
Grants - Church of Scotland Trustees		-	145	145	-
Council Tax Refunded		638	-	638	-
Pulpit Supply Refunded		4,350	-	4,350	256
Insurance Claim		470	-	470	-
Rental Income - Car Park		500	-	500	500
Receipts from General Trustees		-	2,743	2,743	4,982
<u>Total Receipts</u>		<u><u>52,284</u></u>	<u><u>5,091</u></u>	<u><u>57,375</u></u>	<u><u>56,307</u></u>
<u>Payments</u>	4				
Costs of generating funds		379	-	379	397
Charitable activities		54,246	5,411	59,657	60,280
Governance costs		396	-	396	372
<u>Total Payments</u>		<u><u>55,021</u></u>	<u><u>5,411</u></u>	<u><u>60,432</u></u>	<u><u>61,049</u></u>
Net Receipts/(Payments) before Transfers		(2,737)	(320)	(3,057)	(4,742)
Transfers to/(from) funds		(414)	414	-	-
Surplus/(Deficit) for year		<u><u>(3,151)</u></u>	<u><u>94</u></u>	<u><u>(3,057)</u></u>	<u><u>(4,742)</u></u>

Cross Ness Church of Scotland
Statement of Balances
At 31 December 2025

Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<u>Bank & Deposit Balances</u>				
Bank & deposit balances brought forward	36,166	9,660	45,826	50,568
Movement in year:				
Surplus/(Deficit) for the year	(3,151)	94	(3,057)	(4,742)
Bank & deposit balances carried forward	33,015	9,754	42,769	45,826

Additional Information

Assets

Gift Aid Receivable	7,285	-	7,285	5,514
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Liabilities

Loan from the General Trustees	-	-	-	-
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The accounts detailed on pages 9 to 13 were approved by the Trustees and signed on their behalf by the undernoted


Clerk to the Deacons' Court

Date: 17/3/26


Trustee

Date: 17/3/26

Cross Ness Church of Scotland
Notes to the Accounts

Trustee Remuneration and Related Party Transactions

1. No trustees received reimbursement of expenses during the year. Rev B Johnstone, Trustee received £1,421 in relation to providing Pulpit Supply 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

Movements in Funds

2.	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
General Fund	3,759	47,813	55,021	7,586	4,137
Designated Fabric Fund	32,407	4,471	-	(8,000)	28,878
	<u>36,166</u>	<u>52,284</u>	<u>55,021</u>	<u>(414)</u>	<u>33,015</u>
Restricted funds					
Restricted Fabric Fund	2,425	2,743	2,743	-	2,425
Youth Group Fund	454	273	549	-	178
Summer Youth Work	3,757	-	-	-	3,757
Missionary Fellowship	3,024	1,930	1,560	-	3,394
Energy Survey Fund		145	559	414	-
	<u>9,660</u>	<u>5,091</u>	<u>5,411</u>	<u>414</u>	<u>9,754</u>
Total funds	<u>45,826</u>	<u>57,375</u>	<u>60,432</u>	<u>-</u>	<u>42,769</u>

Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church property.

Purposes of Restricted Funds

Restricted Fabric Fund: This fund relates to money received for specific fabric projects

Youth Club Fund: This fund relates to monies received and expended relating to the Ness Youth Club.

Summer Youth Work Fund: This fund (previously named Holiday Club) relates to monies received and expended specifically in relation to the Holiday Club and other Summer Youth work

Missionary Fellowship Fund: This fund relates to monies received at the monthly prayer meeting which are used to support various missions and missionaries throughout the world.

Energy Survey Fund: represents monies received and expended relating to the energy survey.

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Analysis of Donations				
3. WFO Scheme (non Gift Aid)	14,986	-	14,986	16,640
Gift Aid Donations	22,581	-	22,581	21,007
Tax Recovered on Gift Aid Donations	5,515	-	5,515	6,445
Ordinary Offerings (Open Plate)	2,849	-	2,849	2,978
Other Offerings, Donations etc	-	2,203	2,203	2,931
	<u>45,931</u>	<u>2,203</u>	<u>48,134</u>	<u>50,001</u>

Cross Ness Church of Scotland

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Analysis of Payments				
4. Costs of generating funds				
Offering envelopes	379	-	379	397
	<u>379</u>	<u>-</u>	<u>379</u>	<u>397</u>
Charitable activities				
Giving to Grow	26,019	-	26,019	23,334
Presbytery dues	657	-	657	489
Legal & Professional fees	-	559	559	-
Minister's travel expenses	-	-	-	3,197
Telephone expenses	975	-	975	702
Pulpit supply	7,093	-	7,093	3,922
Treasurer	2,700	-	2,700	1,850
Church Cleaner	2,500	-	2,500	1,750
Church repairs & maintenance	1,132	2,743	3,875	867
Manse repairs & maintenance	1,542	-	1,542	5,303
Computer & Other Equipment	-	-	-	1,559
Loan Interest	-	-	-	-
Loan Repayments	-	-	-	-
Manse council tax	-	-	-	2,092
Heat and light	6,061	-	6,061	7,593
Insurance	2,169	-	2,169	1,811
Printing, stationery, post and adverts	57	-	57	86
Photocopier	1,260	-	1,260	1,768
Books	-	-	-	-
Website Costs	-	-	-	-
Communion expenses	300	-	300	575
Fellowship expenses	236	-	236	438
Induction expenses	-	-	-	-
Sunday School	9	-	9	134
Youth for Christ	-	-	-	-
Youth Club	-	549	549	100
Computer software & licences	333	-	333	731
CCLI Copyright licence	527	-	527	-
Donations	500	1,560	2,060	1,950
General Expenses	175	-	175	28
Cemetery plot & glebe rent	1	-	1	1
	<u>54,246</u>	<u>5,411</u>	<u>59,657</u>	<u>60,280</u>
Governance costs				
Independent examiner's fees	396	-	396	372
	<u>396</u>	<u>-</u>	<u>396</u>	<u>372</u>
Minister's Stipend				
5.	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) £39,856.			
Collections for Third Parties				
6.			2025	2024
			-	-
			<u>-</u>	<u>-</u>

**Cross Ness Church of Scotland
Appendix**

**Funds held on behalf of the Congregation by the
Church of Scotland General Trustees**

	2025 £	2024 £
<u>CONSOLIDATED FABRIC FUND - CAPITAL</u>		
Balance at 01 January	20,748	25,730
Transfer from Temporary Fund	-	-
Interest received	-	-
	<u>20,748</u>	<u>25,730</u>
Property Costs	(2,743)	(4,982)
Repayment of Loan	-	-
Interest Paid	-	-
	<u>(2,743)</u>	<u>(4,982)</u>
Balance at 31 December	<u>18,005</u>	<u>20,748</u>
<u>CONSOLIDATED FABRIC FUND - REVENUE</u>		
Balance at 01 January	1,647	528
Transfer from Temporary Fund	-	-
Interest received	996	1,220
	<u>996</u>	<u>1,220</u>
	<u>2,643</u>	<u>1,748</u>
Administration Costs	(350)	(101)
Repayment of Loan	-	-
Interest Paid	-	-
	<u>(350)</u>	<u>(101)</u>
Balance at 31 December	<u>2,293</u>	<u>1,647</u>

These funds are held on behalf of the congregation by The Church of Scotland General Trustees. As per recommended practice they are not included in the Statement of Balances as shown on Page 10.

Cross Ness Church Of Scotland

Scotland - Charity number SC000991

Accounts

Cross Ness Church of Scotland

Trustees' Annual Report and Accounts

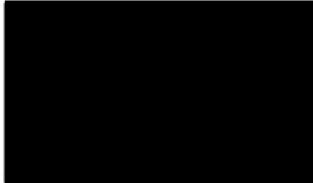
For year ended 31 December 2024

Congregation No: 442341

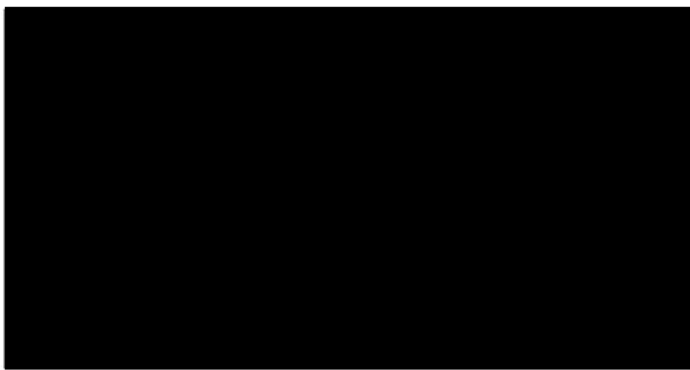
Charity No: SC000991

**CROSS NESS CHURCH OF SCOTLAND
Trustees' Annual Report
Year ended 31 December 2024**

Contact Address:



Trustees:



Principal Office-bearers:

Minister:

Vacant

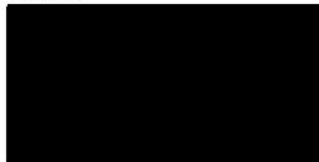
Interim Moderator:

Clerk to Kirk Session:

Clerk to the Deacons' Court:

Presbytery Clerk:

Church Treasurer:



Independent examiner:

CIB Services

63 Kenneth Street

Stornoway

Isle of Lewis, HS1 2DS

Bankers:

The Royal Bank of Scotland

17 North Beach Street

Stornoway

Isle of Lewis, HS1 2XH

**CROSS NESS CHURCH OF SCOTLAND
Trustees' Annual Report (contd)
Year ended 31 December 2024**

Governing Document:

The congregation has a Kirk Session and Deacons' Court which operate in terms of the practice and usage of the former United Free Church of Scotland as carried forward into the law and practice of the Church of Scotland as a result of the union of the United Free Church of Scotland and the Church of Scotland in 1929.

Recruitment and Appointment of Trustees:

Members of the Kirk Session and the Deacons' Court 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 Deacons' Court comprises the members of the Kirk Session as well as additional members drawn from among the members of the congregation who are considered to have the skills and commitment to contribute to the management of the financial and fabric affairs of the church. The minister, who is a member of the Kirk Session, is elected by the congregation, and inducted by Presbytery.

Organisational Structure:

The Kirk Session, which usually meets about five to six times a year, is responsible for all spiritual matters within the church. The Deacons' Court which also meets approximately five or six times per year, or more if necessary, is responsible for temporal (building 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 cooperates with other Churches in various ecumenical bodies in Scotland and beyond.

Cross Ness Church of Scotland entered into vacancy in September 2024, with the departure of Rev John Murdo Nicolson to Strath and Sleat, Isle of Skye parish. We are grateful as a congregation to John Murdo and Debbie for their ministry to us since 2019 and wish them the Lord's blessing in their new ministry. Their 5 years of ministry at Cross Ness saw many changes to the way worship was conducted, mainly due to the Covid pandemic, and the establishment of new technology used to livestream services. This was a turbulent and unpredictable time for all congregations across the nation, and we are thankful to John Murdo and Debbie for steering us through this period.

The forthcoming Presbytery Plan is still to be ratified, although we assume a linkage with Barvas will be our future as a congregation. While we wait for these developments, we continue in faith to worship the Lord and continue with our objectives and activities as before, grateful for the many men who are willing to preach morning and evening every week. Our activities are listed below by category, with the achievements relating to these activities following.

Activities

Weekly Meetings and Activities

Sunday Worship We have two services of worship on Sunday throughout the year, 11am & 6pm. We livestream both services, and they can be viewed on Youtube, with the audio recording appearing on the church's website after the service. The website (www.crossnesschurch.com), and other social media continue to keep the congregation informed of current events local and national, and for broadcasting the Christian Message to all parts of the globe with contacts made from three Continents. Tea and coffee are served in the hall after the morning service

**CROSS NESS CHURCH OF SCOTLAND
Trustees' Annual Report (contd)
Year ended 31 December 2024**

Activities (contd)

Weekly Meetings and Activities (contd)

Communions The Sacrament of the Lord's Supper is celebrated at the two Communion Seasons in March and October, with the addition of the first Sunday in January, and the Thursday night of Easter.

Prayer Meetings Weekly prayer meetings are held in the church hall on Wednesday evenings, the first meeting of the month is dedicated to praying specifically for our mission prayer partners.

Sunday Club This is held in the church hall during the Sunday morning service, for children from P1-S2.

Bible Study Meets every second Monday night at 7:30pm. This meeting is led by our elder Mr. Iain Maclean.

Women's Bible Study The Women's Bible study meets in the church hall on Wednesday mornings, to study the Bible. Between 9-13 ladies attend regularly.

Ecumenical and Youth Work

Rock Solid Rock Solid is a youth ministry from Youth for Christ ministries, it takes place during the winter months in Spors Nis on Friday evenings.

Youth Fellowship Our Youth Fellowship for secondary school kids, also meets on a Friday evening in the church hall, between 7.30-9pm.

Men's Breakfast A breakfast was held for men of the community on the third Saturday of every month during the winter, at 9am in the Comunn Eachdraidh.

Women's Breakfast This was held in the manse over the winter months on the first Saturday of the month.

Congregational Visits A small group of ladies have visited various families or individuals in the community with a gift of flowers when there is a need due to illness or bereavement. This has continued through 2024. The Elders also visit those associated with the church when the need arises.

Christmas Festive meals Separate women's and men's festive meals were held in the run up to Christmas time at the breakwater Café, Port of Ness. All from the church were invited to attend.

Christmas Carol Service The Elders led our annual Christmas Eve carol service this year, which was well attended by those in the local community.

**CROSS NESS CHURCH OF SCOTLAND
Trustees' Annual Report (contd)
Year ended 31 December 2024**

Achievements and Performance

Sunday Worship Approximately 30-40 people attend the morning service and 20-30 at the evening service. There are usually 5-10 viewing the services online when they go out, with up to 100 views a couple of weeks after the services.

Livestreaming continues to enable us to reach more people every Sunday than we had thought possible, and CD's are still available from these recordings for those who do not have access to the internet. We also record our services onto CD for distribution when required. Livestreaming continues to be beneficial with up to 100 views for each sermon (this figure taken after a couple of weeks of the sermon being 'live').

Prayer Meeting We regularly have 10-15 attendees at our mid-weekly prayer meeting. When the meetings are led by the elders, we usually have a short teaching from the Bible.

Sunday Club There are currently a maximum of 6 children attending. 'Go Teach' teaching materials are used in the class, and there are currently 3 volunteer teachers.

Bible Study Meets every second Monday night at 7.30pm. This meeting is led by our elder Mr Iain Maclean, and uses various bible study guides to inform discussion and teaching.

Women's Bible study The women's Bible study meets in the church hall on Wednesday mornings. Between 9-13 ladies attend regularly. Jen Wilkin study guides have informed the studies throughout this year, which include a video presentation and then discussion.

Rock Solid Rock Solid is attended by between 10-15 children from P4-P7 age. It is led by a combination of members and adherents from the congregation. A range of fun games and activities are held, with a Christian theme for each session, and a short talk at the end of the session.

Youth Fellowship Our Youth Fellowship is led by members of the community and exists to offer a 'safe-space' for the teenagers of Ness, where they can play table tennis, pool and computer games. Between 5-8 attend.

Men's Breakfast Up to 10 men attend regularly to enjoy breakfast and fellowship together and hear some Bible teaching. A quiz, psalm singing, and sometimes short testimonies are also included.

Women's Breakfast Usually about 15-18 attend.

Fabric Matters

Church

1. Recent work undertaken to repair the roof and gutter on the south side of the church.
2. Gutters cleared of debris on church and hall.
3. Continuation of discussions by Deacons' Court about replacing the lighting and improving the heating in the church.
4. Consideration by Deacons' Court for other alterations/improvements to church interior.

Manse

1. Minor repairs to manse roof carried out earlier in the year
2. Lighting in kitchen repaired and upgraded

CROSS NESS CHURCH OF SCOTLAND
Trustees' Annual Report (contd)
Year ended 31 December 2024

Financial Review:

The congregation's principal source of income remains the Weekly Freewill Offering Scheme. Overall income from donations has decreased by 3% compared to 2023.

Expenditure during 2024 increased by 7% in comparison to 2023.

The monies donated at the monthly prayer meetings are held in a Missionary Fellowship Fund for distribution to various charities throughout the world. During 2024, donations of £1,350 were made from the Missionary Fellowship Fund.

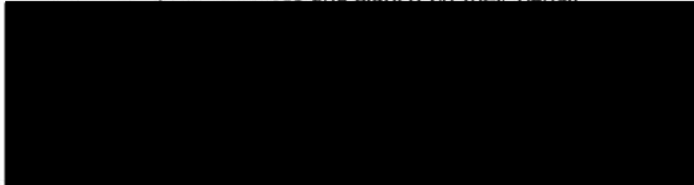
The Receipts and Payments Account shows Unrestricted Funds with a deficit for the year of £5,337 (2023 - deficit £6,586) and Restricted Funds with a surplus of £595 (2023 - surplus £2,061). Total Funds have, as a result, decreased from £50,568 to £45,826.

During 2021 the Lionel Mission House was sold and the proceeds from the sale less expenses are held by the General Trustees on the congregation's behalf (see Appendix page 11). During 2024 £4,982 of these funds were released to the congregation to cover the costs of repairs to the manse

Reserves Policy:

It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds. This allows sufficient funds in order to enable the on-going work of the church to be maintained. At the year end the Church held unrestricted cash funds of £36,166 (2023 - £41,503). The funds held are considered reasonable to cover expenditure of the congregation for the year ahead whilst allowing for any further repair and maintenance of the church property which may be deemed necessary.

Approved by the Trustees and signed on their behalf



Date: 23.03.2025.

CROSS NESS CHURCH OF SCOTLAND
Year ended 31 December 2024

Independent Examiner's report to the Trustees of the Cross Ness Church of Scotland

I report on the accounts of the Charity for the Year ended 31 December 2024 which are set out in pages 7 to 10.

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) (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. 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 our 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 (Scotland) Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 8 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.

Name:
Address:



CIB Services
63 Kenneth Street
Stornoway
Isle of Lewis
HS1 2DS

Date: 24/3/25

Cross Ness Church of Scotland
Receipts and Payments Account
Year ended 31 December 2024

		Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<u>Receipts</u>	Note				
Donations	3	47,956	2,045	50,001	51,568
Bank & Deposit interest		568	-	568	492
		<u>48,524</u>	<u>2,045</u>	<u>50,569</u>	<u>52,060</u>
Pulpit Supply		256	-	256	250
Rental Income - Car Park		500	-	500	400
Receipts from General Trustees		-	4,982	4,982	-
<u>Total Receipts</u>		<u><u>49,280</u></u>	<u><u>7,027</u></u>	<u><u>56,307</u></u>	<u><u>52,710</u></u>
<u>Payments</u>	4				
Costs of generating funds		397	-	397	438
Charitable activities		53,848	6,432	60,280	56,443
Governance costs		372	-	372	354
<u>Total Payments</u>		<u><u>54,617</u></u>	<u><u>6,432</u></u>	<u><u>61,049</u></u>	<u><u>57,235</u></u>
Net Receipts/(Payments) before Transfers		(5,337)	595	(4,742)	(4,525)
Transfers to/(from) funds		-	-	-	-
Surplus/(Deficit) for year		<u><u>(5,337)</u></u>	<u><u>595</u></u>	<u><u>(4,742)</u></u>	<u><u>(4,525)</u></u>

Cross Ness Church of Scotland
Statement of Balances
At 31 December 2024

Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<u>Bank & Deposit Balances</u>				
Bank & deposit balances brought forward	41,503	9,065	50,568	55,093
Movement in year:				
Surplus/(Deficit) for the year	(5,337)	595	(4,742)	(4,525)
Bank & deposit balances carried forward	<u>36,166</u>	<u>9,660</u>	<u>45,826</u>	<u>50,568</u>

Additional Information

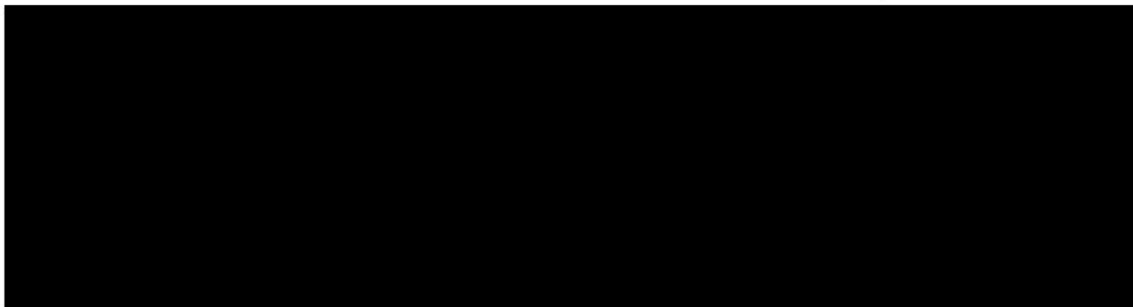
Assets

Gift Aid Receivable	<u>5,514</u>	<u>-</u>	<u>5,514</u>	<u>6,370</u>
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Liabilities

Loan from the General Trustees	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
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The accounts detailed on pages 7 to 10 were approved by the Trustees and signed on their behalf by the undernoted



Cross Ness Church of Scotland
Notes to the Accounts

Trustee Remuneration and Related Party Transactions

1. During the year two Trustees received reimbursement of expenses totalling £5,289. In addition, in relation to providing Pulpit Supply, [REDACTED] Trustee received £523. 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

Movements in Funds

2.	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
Unrestricted funds					
General Fund	3,920	44,456	54,617	10,000	3,759
Designated Fabric Fund	37,583	4,824	-	(10,000)	32,407
	41,503	49,280	54,617	-	36,166
Restricted funds					
Restricted Fabric Fund	2,425	4,982	4,982	-	2,425
Youth Group Fund	554	-	100	-	454
Summer Youth Work	3,757	-	-	-	3,757
Missionary Fellowship	2,329	2,045	1,350	-	3,024
	9,065	7,027	6,432	-	9,660
Total funds	50,568	56,307	61,049	-	45,826

Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church property.

Purposes of Restricted Funds

Restricted Fabric Fund: This fund relates to money received for specific fabric projects

Youth Club Fund: This fund relates to monies received and expended relating to the Ness Youth Club.

Summer Youth Work Fund: This fund (previously named Holiday Club) relates to monies received and expended specifically in relation to the Holiday Club and other Summer Youth work

Missionary Fellowship Fund: This fund relates to monies received at the monthly prayer meeting which are used to support various missions and missionaries throughout the world.

3.	Unrestricted	Restricted	Total 2024 £	Total 2023 £
	Funds	Funds		
	2024	2024		
WFO Scheme (non Gift Aid)	16,640	-	16,640	26,884
Gift Aid Donations	21,007	-	21,007	13,705
Tax Recovered on Gift Aid Donations	6,445	-	6,445	4,995
Ordinary Offerings (Open Plate)	2,978	-	2,978	3,771
Other Offerings, Donations etc	886	2,045	2,931	2,213
	47,956	2,045	50,001	51,568

Cross Ness Church of Scotland

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
Analysis of Payments				
4. Costs of generating funds				
Offering envelopes	397	-	397	438
	<u>397</u>	<u>-</u>	<u>397</u>	<u>438</u>
Charitable activities				
Giving to Grow	23,334	-	23,334	26,009
Presbytery dues	489	-	489	573
Legal & Professional fees	-	-	-	-
Minister's travel expenses	3,197	-	3,197	1,743
Telephone expenses	702	-	702	542
Pulpit supply	3,922	-	3,922	1,104
Treasurer	1,850	-	1,850	1,850
Church Cleaner	1,750	-	1,750	1,750
Church repairs & maintenance	867	-	867	2,864
Manse repairs & maintenance	321	4,982	5,303	1,581
Computer & Other Equipment	1,559	-	1,559	1,153
Loan Interest	-	-	-	-
Loan Repayments	-	-	-	-
Manse council tax	2,092	-	2,092	2,299
Heat and light	7,593	-	7,593	5,793
Insurance	1,811	-	1,811	1,883
Printing, stationery, post and adverts	86	-	86	96
Photocopier	1,768	-	1,768	928
Books	-	-	-	-
Website Costs	-	-	-	-
Communion expenses	575	-	575	1,221
Fellowship expenses	438	-	438	-
Induction expenses	-	-	-	-
Sunday School	134	-	134	320
Youth for Christ	-	-	-	137
Youth Club	-	100	100	780
Computer software & licences	731	-	731	627
CCLI Copyright licence	-	-	-	507
Donations	600	1,350	1,950	2,300
General Expenses	28	-	28	382
Cemetery plot & glebe rent	1	-	1	1
	<u>53,848</u>	<u>6,432</u>	<u>60,280</u>	<u>56,443</u>
Governance costs				
Independent examiner's fees	372	-	372	354
	<u>372</u>	<u>-</u>	<u>372</u>	<u>354</u>
Minister's Stipend				
5.	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) £38,884.			
Collections for Third Parties				
6.			2024	2023
			-	-
			<u>-</u>	<u>-</u>

**Cross Ness Church of Scotland
Appendix**

**Funds held on behalf of the Congregation by the
Church of Scotland General Trustees**

	2024 £	2023 £
<u>TEMPORARY FUND</u>		
Balance at 01 January	-	25,379
Interest received	-	503
	<u>-</u>	<u>503</u>
		25,882
Transfer to Cons Fab Fund - Capital	-	(25,730)
Transfer to Cons Fab Fund - Revenue	-	(152)
Interest Paid	-	-
	<u>-</u>	<u>(25,882)</u>
Balance at 31 December	<u>-</u>	<u>-</u>
<u>CONSOLIDATED FABRIC FUND - CAPITAL</u>		
Balance at 01 January	25,730	-
Transfer from Temporary Fund	-	25,730
Interest received	-	-
	<u>-</u>	<u>-</u>
	25,730	25,730
	<u>25,730</u>	<u>25,730</u>
Property Costs	(4,982)	-
Repayment of Loan	-	-
Interest Paid	-	-
	<u>(4,982)</u>	<u>-</u>
Balance at 31 December	<u>20,748</u>	<u>25,730</u>
<u>CONSOLIDATED FABRIC FUND - REVENUE</u>		
Balance at 01 January	528	-
Transfer from Temporary Fund	-	152
Interest received	1,220	376
	<u>1,220</u>	<u>528</u>
	1,748	528
	<u>1,748</u>	<u>528</u>
Administration Costs	(101)	-
Repayment of Loan	-	-
Interest Paid	-	-
	<u>(101)</u>	<u>-</u>
Balance at 31 December	<u>1,647</u>	<u>528</u>

These funds are held on behalf of the congregation by The Church of Scotland General Trustees. As per recommended practice they are not included in the Statement of Balances as shown on Page 8.