

Cross Ness Church of Scotland

Trustees' Annual Report and Accounts

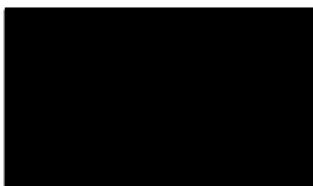
For year ended 31 December 2024

Congregation No: 442341

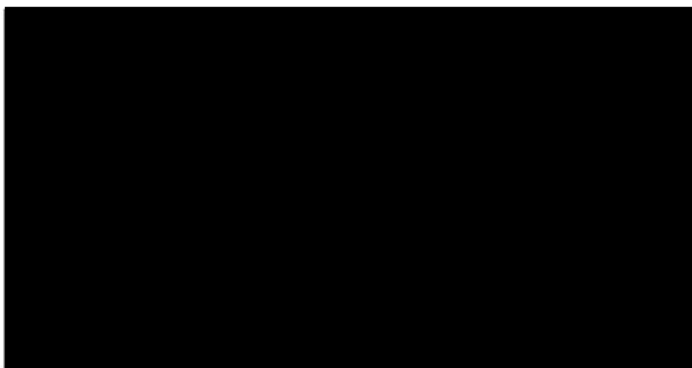
Charity No: SC000991

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
		<hr/>	<hr/>	<hr/>	<hr/>
		48,524	2,045	50,569	52,060
Pulpit Supply		256	-	256	250
Rental Income - Car Park		500	-	500	400
Receipts from General Trustees		-	4,982	4,982	-
		<hr/>	<hr/>	<hr/>	<hr/>
<u>Total Receipts</u>		<u>49,280</u>	<u>7,027</u>	<u>56,307</u>	<u>52,710</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
		<hr/>	<hr/>	<hr/>	<hr/>
<u>Total Payments</u>		<u>54,617</u>	<u>6,432</u>	<u>61,049</u>	<u>57,235</u>
 Net Receipts/(Payments) before Transfers		 (5,337)	 595	 (4,742)	 (4,525)
 Transfers to/(from) funds		 -	 -	 -	 -
		<hr/>	<hr/>	<hr/>	<hr/>
 Surplus/(Deficit) for year		 (5,337)	 595	 (4,742)	 (4,525)
		<hr/>	<hr/>	<hr/>	<hr/>

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

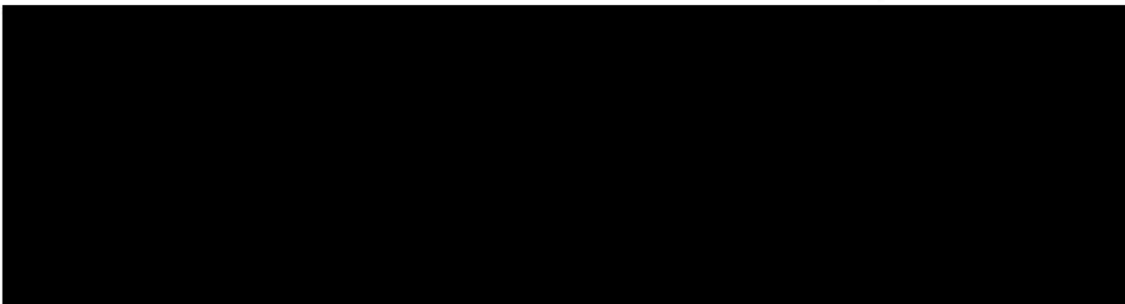
Assets

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

Liabilities

Loan from the General Trustees	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
--------------------------------	----------	----------	----------	----------

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

- 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

	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
	<u>41,503</u>	<u>49,280</u>	<u>54,617</u>	<u>-</u>	<u>36,166</u>
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
	<u>9,065</u>	<u>7,027</u>	<u>6,432</u>	<u>-</u>	<u>9,660</u>
Total funds	<u>50,568</u>	<u>56,307</u>	<u>61,049</u>	<u>-</u>	<u>45,826</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.

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
Analysis of Donations				
3. 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
	<u>47,956</u>	<u>2,045</u>	<u>50,001</u>	<u>51,568</u>

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

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.