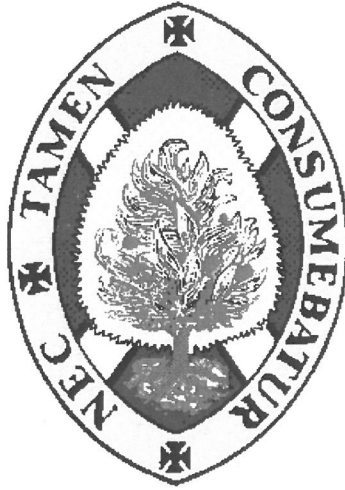


The Church of Scotland
Lochs Crossbost Parish Church



RECEIPTS AND PAYMENTS ACCOUNTS
Period ended 31 August 2025

Congregation Reference Number: 442345

Scottish Charity No: SC 024236

Reference and Administrative Information

Charity Name: Lochs Crossbost Parish Church
Charity Registration Number: SC024236
Congregation Reference No: 442345
Contact Address: Leurbost
Lochs
Isle of Lewis
HS2 9NS

TRUSTEES

Kirk Session

Mr Donald Macleod, Interim Moderator
Mr David MacIver, Assessor Elder
Mr Donald MacKinnon, Elder

Management Committee

Mr Allan I. Mackenzie, Mr William France, Ms Sarah McIver, Mrs Mary B. Mackinnon,
Mrs Catriona Campbell (Deceased 23/04/25), Ms Christine Macleod,
Mrs Sandra Macleod, Mrs Ann Macaulay, Mrs Patricia France

PRINCIPAL OFFICE-BEARERS

Interim Moderator: Mr Donald Macleod
Session Clerk: Mr Donald Macleod
Clerk to the Management Committee: Ms Sarah McIver
Church Treasurer: Mrs Patricia France

INDEPENDENT EXAMINER

John E Moffat BA FCA
CIB Services
Chartered Accountants
63 Kenneth Street
Stornoway
Isle of Lewis
HS1 2DS

BANKERS

Bank of Scotland,
47 Cromwell Street,
Stornoway
Isle of Lewis
HS1 2DE

Trustees' Annual Report

Period ended 31 August 2025

Structure, Governance and Management

Governing Document

The Church had in previous years been administered in accordance with the terms of the Former United Free Church Constitution, whereby the financial court is the Deacons' Court. On the 10th May 2018 the congregation changed its administration to be in accordance with the terms of the Form of Unitary Constitution, in terms of the Act Anent Congregational Constitutions. As a result the Deacons' Court is replaced by a Management Committee.

Recruitment and Appointment of Trustees

Members of the Kirk Session and the Management Committee 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 spiritual gifts, skills and experience. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery (During a vacancy – as just now – the Interim Moderator who is appointed by Presbytery, is to all intents and purposes “the Minister”). The Management Committee are chosen from the members of the church who are considered to have the appropriate practical gifts and skills.

Organisational Structure

The Management Committee is chaired by the sitting Elder and meets on average six times in a year and is responsible for the temporal/fabric matters of the congregation. The Kirk Session is chaired by the Session Clerk and meets as required, but meets for a minimum of two times each year and is responsible for spiritual affairs within the church. The membership of the Kirk Session is made up of all the Elders of the Congregation. The membership of the Management Committee is made up of the Elders and elected members and adherents of the Congregation.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a National Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Lochs Crossbost Parish Church held services of worship each week on the Lord's Day at 6.00pm, and on Thursdays at 7.00pm in the Church Extension.

Trustees' Annual Report (cont)

Period ended 31 August 2025

Achievements and Performance

Attendance at the Lord's Day evening service is approximately thirteen with midweek worship attendance usually four. The informal time of prayer at 6pm on a Saturday evening, which commenced during the calendar year 2011 and which had a regular attendance of three or four, remains suspended.

Financial Review

The principal source of income for Lochs Crossbost Parish Church is the weekly offerings given by parishioners, some of which are augmented by Gift Aid (tax reclaimed from the government). Total Funds, including Restricted Funds, at 31 August 2025 were £75,614 (31 December 2024 - £77,059). As from 01 September 2025 Lochs Crossbost Parish Church will be in Union with Kinloch Church of Scotland, with the unified congregation adopting the name Lochs Parish Church of Scotland. Lochs Crossbost Parish Church of Scotland will cease to be a charity as from that date. All funds held will be transferred to Lochs Parish Church of Scotland who will inherit the charity registration details of Kinloch Church of Scotland.

Reserves Policy

It is not the Trustees' policy to hold particular reserves other than to maintain a presence of a few thousand pounds where possible in the Church of Scotland Investors' Trust Deposit Fund, but even these funds tend to be "working funds" rather than reserves per se. At the 31 August 2025 the Church held total unrestricted cash funds of £45,952. The Church also held Restricted Fabric Funds totalling £29,662. The Manse was sold in March 2017, with the net proceeds being held by The Church of Scotland General Trustees on the congregation's behalf. As at 31 August 2025 the balance held by the Church of Scotland General Trustees was £148,274. As per recommended practice this amount is not included in the Statement of Balances on Page 8. Details of the amounts held by the General Trustees on the congregation's behalf are found in the Appendix to the accounts. All funds held will, from 01 September 2025, transfer to the unified charge of Lochs Parish Church of Scotland.

Trustees' Annual Report (cont)
Period ended 31 August 2025

Statement of Trustees' Responsibilities

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

Approved by the Trustees and signed on their behalf,



Date: 29.03 2026

Lochs Crossbost Parish Church

SC024236

Independent Examiner's Report to the Trustees of Lochs Crossbost Parish Church

I report on the accounts of the charity for the period ended 31 August 2025 which are set out on pages 7 to 11.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

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

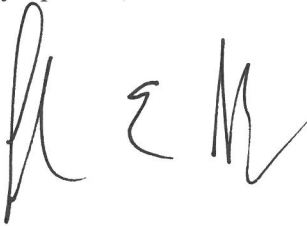
Basis of independent examiner's statement

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 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 8 of the 2006 Accounts Regulations have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Name: John E Moffat BA FCA

Address: CIB Services
Chartered Accountants
63 Kenneth Street
Stornoway
Isle of Lewis
HS1 2DS

Date: 31.03.26

Lochs Crossbost Parish Church

Receipts and Payments Account

Period ended 31 August 2025

		Funds 31.08.25	Funds 31.08.25	Funds 31.08.25	Total 31.08.25	Total 31.12.24
		£	£	£	£	£
<u>Receipts</u>	Note					
Offerings - All Funds	3	8,230	1,770	-	10,000	14,787
Legacies		-	-	-	-	-
Donations		-	-	-	-	-
Bank & Deposit Interest		-	173	-	173	389
Life & Work		-	-	-	-	-
Pulpit Supply Refund		-	-	-	-	44
Glebe Rental		50	-	-	50	50
<u>Total Receipts</u>		<u>8,280</u>	<u>1,943</u>	<u>-</u>	<u>10,223</u>	<u>15,270</u>
<u>Payments</u>	4					
Costs of generating funds		-	-	-	-	163
Charitable activities		9,815	1,649	-	11,464	12,718
Governance costs		204	-	-	204	180
<u>Total Payments</u>		<u>10,019</u>	<u>1,649</u>	<u>-</u>	<u>11,668</u>	<u>13,061</u>
Excess of Receipts over Payments for the year before transfers		(1,739)	294	-	(1,445)	2,209
Transfers		-	-	-	-	-
Excess of Receipts over Payments for the year		<u>(1,739)</u>	<u>294</u>	<u>-</u>	<u>(1,445)</u>	<u>2,209</u>

Lochs Crossbost Parish Church

Statement of Balances

At 31 August 2025

	Unrestricted	Restricted	Endowment	Total	Total
	funds	funds	funds	31.08.25	31.12.24
Note	£	£	£	£	£
<u>Bank & Deposit Balances</u>					
Bank & deposit balances brought forward	47,691	29,368	-	77,059	74,850
Movement in year:					
Excess of Receipts over Payments for the year	(1,739)	294	-	(1,445)	2,209
Bank & deposit balances carried forward	<u>45,952</u>	<u>29,662</u>	<u>-</u>	<u>75,614</u>	<u>77,059</u>
<u>Investments at market value</u>					
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<u>Assets</u>					
Gift Aid Receivable (including Transitional Relief)	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>341</u>
<u>Liabilities</u>					
Cost not yet billed	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

The accounts were approved by the Kirk Session and Management Committee on 29.03, 2026.

For and on behalf of the Kirk Session and Management Committee



Trustee

Lochs Crossbost Parish Church, Isle of Lewis



Trustee

Lochs Crossbost Parish Church
Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year Mr. D. Macleod, Trustee, received £2,449 for pulpit supply and also received a gift of £725 in appreciation of his services to the congregation over the years.

2. Movements in Funds

	At 1 January 2025 £	Receipts £	Payments £	Transfers £	At 31 Aug 2025 £
Unrestricted funds					
General Fund	47,691	8,280	10,019	-	45,952
	<hr/> 47,691	<hr/> 8,280	<hr/> 10,019	<hr/> -	<hr/> 45,952
Restricted funds					
Fabric Fund	21,794	1,943	1,575	-	22,162
Fabric Fund 2	7,500	-	-	-	7,500
Sunday School Fund	74	-	74	-	-
	<hr/> 29,368	<hr/> 1,943	<hr/> 1,649	<hr/> -	<hr/> 29,662
Endowment funds					
	<hr/> -	<hr/> -	<hr/> -	<hr/> -	<hr/> -
Total funds	<hr/> <hr/> 77,059	<hr/> <hr/> 10,223	<hr/> <hr/> 11,668	<hr/> <hr/> -	<hr/> <hr/> 75,614

Purposes of Restricted Funds

Fabric Fund: Monies to be used specifically for Fabric related expenditure

Fabric Fund 2: (Church of Scotland Investors' Trust Deposit Fund) Working Reserve

Sunday School Fund: Fund to facilitate work among the children and young people in the parish

Lochs Crossbost Parish Church
Notes to the Accounts

	Unrestricted Funds 31.08.25 £	Restricted Funds 31.08.25 £	Endowment Funds 31.08.25 £	Total 31.08.25 £	Total 31.12.24 £
3. Analysis of Offerings					
WFO Scheme (non Gift Aid)	1,865	-	-	1,865	3,822
Gift Aid WFO Scheme	4,300	-	-	4,300	5,497
Fabric Fund Donations (non Gift Aid)	-	505	-	505	1,990
Gift Aid Fabric Fund Donations	-	1,265	-	1,265	520
Ordinary Offerings (Open Plate)	1,215	-	-	1,215	1,526
National Giving Day	-	-	-	-	-
Tax Recovered on Gift Aid Donations	850	-	-	850	1,432
Sunday Club Collection	-	-	-	-	-
	8,230	1,770	-	10,000	14,787
4. Analysis of Payments					
Costs of generating funds					
Offering envelopes	-	-	-	-	163
	-	-	-	-	163
Charitable activities					
Giving to Grow	1,647	-	-	1,647	1,591
Presbytery dues	-	-	-	-	229
Int.Mod Travel Expenses	-	-	-	-	-
Pulpit supply	2,695	-	-	2,695	3,792
Fabric repairs & maintenance Gen A/C	102	-	-	102	503
Life & Work	-	-	-	-	-
Church /Manse Heat and light	3,547	-	-	3,547	2,946
Insurance	774	-	-	774	1,203
Communion Expenses	325	-	-	325	691
Printing, stationery and postage	-	-	-	-	-
Donations	725	-	-	725	20
Fabric repairs & maintenance Fabric A/C	-	1,575	-	1,575	1,681
Sunday Club	-	74	-	74	62
	9,815	1,649	-	11,464	12,718
Governance costs					
Accountant /Solicitor's Fees	204	-	-	204	180
Other payments					
Purchase of assets & investments	-	-	-	-	-
	204	-	-	204	180

Lochs Crossbost Parish Church
Notes to the Accounts

5. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' 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.

	2025	2024
	£	£
6. Collections for Third Parties		
	-	-
	<hr/>	<hr/>
	-	-
	<hr/>	<hr/>

Lochs Crossbost Parish Church

Appendix

Funds held on behalf of the congregation By the Church of Scotland General Trustees

	31.08 2025 £	31.12.2024 £
Capital Account		
Credit Balances held at cost	<u>129,754</u>	<u>129,754</u>
Revenue Account		
Credit Balance	<u>18,520</u>	<u>15,011</u>