

# Lochs-In-Benera Church Of Scotland

Scotland · Charity number SC008746

## Details

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Status	Active
Legal form	Unincorporated association
Part of	The Church of Scotland (SC011353)
Registered	1978-09-12
Register	<a href="#">View on the OSCR register</a>

## Contact

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Address	Aitlenis Tobson Great Bernera Isle of Lewis HS2 9NA
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## Activities

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

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

**What the charity does:** The charity is set up to maintain the public worship of God and the advancement of the Christian faith whilst providing pastoral care and practical help to those in need.

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

**Objectives:** The advancement of religion.

## Geography

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

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£27,083	£25,342	-	0
2023-12-31	£27,933	£32,531	-	0
2022-12-31	£24,938	£24,323	-	0
2021-12-31	£24,719	£30,900	-	0
2020-12-31	£20,969	£19,644	-	0

**Lochs-In-Bernera Church Of Scotland**

Scotland - Charity number SC008746

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# Accounts

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**Lochs in Bernera  
Church of Scotland**

**Trustees' Annual Report  
and  
Receipts and Payments Accounts  
For year ended 31 December 2024**

**Congregation No: 442344**

**Charity No: SC008746**

**LOCHS IN BERNERA CHURCH OF SCOTLAND**  
**Trustees' Annual Report**  
**Year ended 31 December 2024**

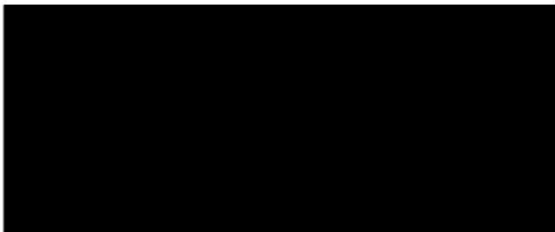
**Charity's Principal Address:**

Ailtenis  
Tobson  
Bernera  
Isle of Lewis  
HS2 9NA

**Trustees:**

The trustees are the members of the Kirk Session and the Deacons' Court, together with the Minister of the congregation.

The following are the members of the Kirk Session:



**Principal Office-bearers:**

Minister:  
Session 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

**LOCHS IN BERNERA CHURCH OF SCOTLAND**  
**Trustees' Annual Report (contd)**  
**Year ended 31 December 2024**

**Governing Document:**

The Church is administered in accordance with the terms of the Deed of Constitution of the United Free Church.

**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 minister, or in the case of a vacant congregation the Interim Moderator, is also a member of the Kirk Session. The minister of a congregation is elected by the congregation, and inducted by Presbytery. The Deacons' Court is also appointed from within the congregation, and its members are chosen from those members of the congregation who are considered to have the skills and commitment necessary for managing the temporal affairs of the church.

**Organisational Structure:**

Both the Kirk Session and the Deacons Court are chaired by the Minister or Interim Moderator, and meet as and when necessary. An Annual General Meeting is held where the accounts which have been approved by the Trustees and Independently Examined are presented to the congregation.

**Wider Network**

The parent Charity is the Church of Scotland, a charity registered in Scotland under reference SC011353.

**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.

**Achievements and Performance:**

Under normal circumstances, morning and evening worship is held every Lord's Day at 10:30am and 6:00pm respectively, as well as a weekly meeting for Bible study and prayer on Wednesday at 6:30pm. A Sunday School and Creche runs concurrent with the morning Sabbath Day service. A Ladies Fellowship meets monthly alternating with the linked congregation of Uig. Monthly Praise and Testimony evenings have been introduced. The congregation supports the work of Banca Paisde Oisean a' Chalman. The congregation supported the Annual Tearfund Big Quiz in November. Communion Seasons are held twice a year in April and September. Sunday School & Creche meets during the Sabbath Morning Service, during term-time.

**Financial Review:**

The main source of income is from the weekly offerings. Gift Aid is also recovered on contributions from those who are taxpayers and have signed up to the Gift Aid scheme.

The receipts and payments account for the year is set out on pages 5 to 10.

**LOCHS IN BERNERA CHURCH OF SCOTLAND**  
**Trustees' Annual Report (contd)**  
**Year ended 31 December 2024**

**Financial Review (contd)**

During the year Unrestricted Funds showed a surplus of £9,114 (2023 – surplus £3,832). This has resulted in Unrestricted Funds available as at 31 December 2024 increasing to £28,280 (2023 - £19,166).

There was no movement in the restricted Youth Activities Fund which has a balance of £967 (2023 - £967). The Restricted Fabric Fund balance at 31 December 2024 was £6,688 (2023 - £7,097).

The overall balance of funds held locally at 31 December 2024 was £35,935 (2023 - £27,230).

The balance of funds remaining from the sale of the Bernera Manse and a small piece of land in Breaclete have been invested with the Church of Scotland Investors Trust (see Appendix Page 10).

**Reserves Policy:**

It is the Trustees' policy to hold reserves of approximately six months expenditure.

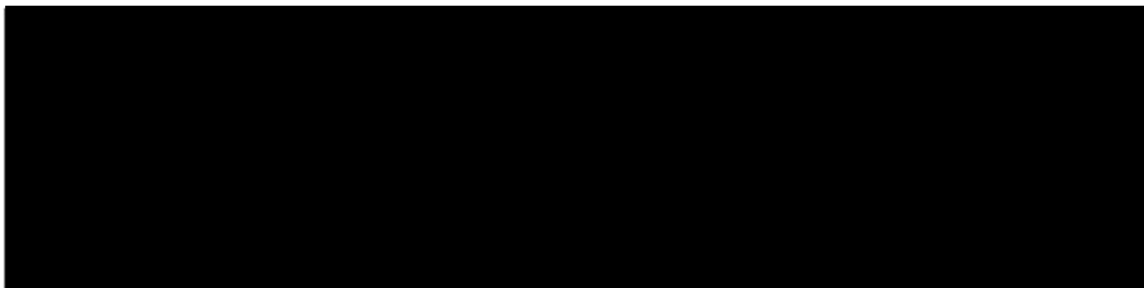
It is considered prudent to retain this level of unrestricted reserves to meet any major maintenance work required to the Church building or Manse.

**Future Developments:**

The organization and running of a new Mother and Toddler Group for Bernera residents, a monthly Ladies Fellowship alternating with Uig Church of Scotland; Tearfund Quiz Night, Family Services; Praise & Testimony Nights, continuing collaboration with Banca Paisde Oisean a' Chalman and Direct Parish Visitation by Minister and Elders; and supported community missional outreach.

Planned reconfiguring of the small hall, kitchen, vestry for the purposes of maximizing missional opportunity within the Bernera Church building during 2025-26.

Approved by the Trustees and signed on their behalf by the undernoted



**LOCHS IN BERNERA CHURCH OF SCOTLAND**  
**Year ended 31 December 2024**

**Independent Examiner's report to the Trustees of the Lochs in Bernera Church of Scotland**

I report on the accounts of the Charity for the Year ended 31 December 2024 which are set out in pages 5 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 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 (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: 26.03.25

**Lochs in Bernera Church of Scotland**  
**Receipts and Payments Account**  
**Year ended 31 December 2024**

		Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024	Total 2023
	Note	£	£	£	£	£
<b><u>Receipts</u></b>						
Voluntary Income	3	25,613	813	-	26,426	27,129
Activities for Generating Funds	4	-	-	-	-	-
Investment Income	5	270	108	-	378	279
Incoming Resources from charitable activities	6	279	-	-	279	525
		26,162	921	-	27,083	27,933
<b>Other Incoming Resources</b>						
Heat & Light Refund		6,964	-	-	6,964	-
<b><u>Total Receipts</u></b>		<b><u>33,126</u></b>	<b><u>921</u></b>	<b><u>-</u></b>	<b><u>34,047</u></b>	<b><u>27,933</u></b>
<b><u>Payments</u></b>						
Costs of generating funds	7	128	-	-	128	116
Charitable activities		23,464	1,330	-	24,794	32,031
Governance costs		420	-	-	420	384
<b><u>Total Payments</u></b>		<b><u>24,012</u></b>	<b><u>1,330</u></b>	<b><u>-</u></b>	<b><u>25,342</u></b>	<b><u>32,531</u></b>
<b>Net Receipts/(Payments) before Transfers</b>		<b>9,114</b>	<b>(409)</b>	<b>-</b>	<b>8,705</b>	<b>(4,598)</b>
<b>Transfers to/(from) funds</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Surplus/(Deficit) for year</b>		<b><u>9,114</u></b>	<b><u>(409)</u></b>	<b><u>-</u></b>	<b><u>8,705</u></b>	<b><u>(4,598)</u></b>

**Lochs in Bernera Church of Scotland**  
**Statement of Balances**  
**At 31 December 2024**

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
Note					
<b>Bank &amp; Deposit Balances</b>					
Bank & deposit balances brought forward	19,166	8,064	-	27,230	31,828
<b>Movement in year:</b>					
Surplus/(Deficit) for the year	9,114	(409)	-	8,705	(4,598)
Bank & deposit balances carried forward	28,280	7,655	-	35,935	27,230

**Additional Information**

**Current Assets**

Gift aid Receivable	3,809	-	-	3,809	3,913
Refund due from SSE	-	-	-	-	7,000
Due from Uig Church of Scotland for share of costs	-	-	-	-	-
	3,809	-	-	3,809	10,913

**Current Liabilities**

Due to Uig Church of Scotland for share of costs	-	-	-	-	-
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The accounts detailed on pages 5 to 10 were approved by the Trustees and signed on their behalf by the undernoted



**Lochs in Bernera Church of Scotland**  
**Notes to the Accounts**

**1. Trustee Remuneration and Related Party Transactions**

During the year one trustee received reimbursement of expenses incurred, totalling £2,071. No Trustee or a person related to a Trustee had any personal interest in any contract or transaction entered into by the charity during the year

**2. Movements in Funds**

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
<b>Unrestricted funds</b>					
General Fund	18,890	33,126	24,012	-	28,004
Designated Fabric Fund	-	-	-	-	-
Designated Fundraising Fund	276	-	-	-	276
	<u>19,166</u>	<u>33,126</u>	<u>24,012</u>	<u>-</u>	<u>28,280</u>
<b>Restricted funds</b>					
Fabric Fund	7,097	921	1,330	-	6,688
Youth Activities Fund	967	-	-	-	967
	<u>8,064</u>	<u>921</u>	<u>1,330</u>	<u>-</u>	<u>7,655</u>
<b>Total funds</b>	<u><u>27,230</u></u>	<u><u>34,047</u></u>	<u><u>25,342</u></u>	<u><u>-</u></u>	<u><u>35,935</u></u>

Purposes of Designated Funds

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

**Fundraising Fund:** Relates to monies raised at various fundraising events to be used to donate to various projects, charities and individuals as agreed upon by the Trustees.

Purposes of Restricted Funds

**Fabric Fund:** Represents monies received and expended specifically relating to Fabric Repairs and maintenance.

**Youth Activities Fund:** Represents monies received and expended specifically relating to Youth Activities.

**Lochs in Bernera Church of Scotland**  
**Notes to the Accounts**

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<b>3. Voluntary Income</b>					
Weekly Freewill Offerings	19,793	-	-	19,793	21,087
Open Plate	616	-	-	616	1,341
Legacies	-	-	-	-	-
Tax Recovered on Gift Aid Donations	4,044	-	-	4,044	2,677
Fabric Fund - Quarterly Freewill Offering	-	360	-	360	724
Grant - Church of Scotland	-	453	-	453	-
Other Donations	1,160	-	-	1,160	1,300
	<b>25,613</b>	<b>813</b>	<b>-</b>	<b>26,426</b>	<b>27,129</b>
<b>4. Activities for Generating Funds</b>					
Ladies Fellowship Fundraising	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>5. Investment Income</b>					
Investment Income	270	-	-	270	240
Bank Interest	-	108	-	108	39
	<b>270</b>	<b>108</b>	<b>-</b>	<b>378</b>	<b>279</b>
<b>6. Incoming Resources from Charitable Activities</b>					
Uig Church of Scotland - Refund of shared expenses (Note 8)	-	-	-	-	-
Life & Work	-	-	-	-	85
Pulpit Supply Refunded	279	-	-	279	-
Water Rates Refunded	-	-	-	-	440
	<b>279</b>	<b>-</b>	<b>-</b>	<b>279</b>	<b>525</b>

**Lochs in Bernera Church of Scotland**  
**Notes to the Accounts**

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<b>7. Analysis of Payments</b>					
<b>Costs of generating funds</b>					
Offering envelopes	128	-	-	128	116
	<u>128</u>	<u>-</u>	<u>-</u>	<u>128</u>	<u>116</u>
<b>Charitable activities</b>					
Giving to Grow	8,910	-	-	8,910	8,905
Presbytery dues	-	-	-	-	378
Minister's expenses	2,071	-	-	2,071	1,977
Pulpit supply	2,534	-	-	2,534	1,929
Fabric Repairs & Maintenance	-	909	-	909	9,084
Equipment	-	421	-	421	109
Insurance	1,079	-	-	1,079	1,039
Heat and light - Church	6,269	-	-	6,269	4,142
Telephone & Internet	589	-	-	589	542
Shared costs with Uig Church of Scotland ( <b>Note 8</b> )	1,584	-	-	1,584	2,712
Printing & Stationery	-	-	-	-	3
Subscriptions	-	-	-	-	150
Life & Work	42	-	-	42	42
Books	-	-	-	-	-
Communion expenses	295	-	-	295	963
Sunday School	56	-	-	56	56
Gifts and Donations	35	-	-	35	-
Other Expenses	-	-	-	-	-
	<u>23,464</u>	<u>1,330</u>	<u>-</u>	<u>24,794</u>	<u>32,031</u>
<b>Governance costs</b>					
Independent examiner's fees	420	-	-	420	384
	<u>420</u>	<u>-</u>	<u>-</u>	<u>420</u>	<u>384</u>

**8. Shared Costs with Uig Church of Scotland**

The congregation is linked with Uig Church of Scotland and as a result certain costs are shared between both congregations. Such expenditure when paid in full by one congregation is later refunded by the other in order that a 50 % share of these costs occurs. Current examples of such expenditure are Council Tax, Manse Telephone, Stationery and any linked manse

**9. 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) £38,884.

**10. Collections for Third Parties**

	2024	2023
India Village Ministries	<u>20</u>	<u>-</u>

**Lochs in Bernera Church of Scotland  
Appendix**

**Funds held on behalf of the Congregation by the  
Church of Scotland Investors Trust**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<b><u>CAPITAL ACCOUNT</u></b>		
Credit Balances held at 31 December at cost	1,000	1,000
Market Value of Balances at 31 December	<u>12,760</u>	<u>11,660</u>

These funds are held on behalf of the congregation by The Church of Scotland Investors Trust. As per recommended practice they are not included in the Statement of Balances as shown on Page 6.

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

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<b><u>TEMPORARY FUND</u></b>		
Balance at 01 January	-	228
Proceeds from Sale of Land at Breaclete	-	-
Interest received	-	8
	<u>-</u>	<u>8</u>
		236
Transfer to Uig - Contribution towards build cost of New	-	0
Prof Fees relating to Sale of Land Breaclete	-	0
Transfer to Consolidated Fabric Fund - Revenue	-	(236)
Transfer to Consolidated Fabric Fund - Capital	-	0
	<u>-</u>	<u>(236)</u>
Balance at 31 December	<u>-</u>	<u>-</u>
<b><u>CONSOLIDATED FABRIC FUND - REVENUE</u></b>		
Balance at 01 January	313	6
Transfer from Temporary Fund	-	236
Interest received	120	73
	<u>120</u>	<u>309</u>
	433	315
Administration Costs	(9)	(2)
	<u>(9)</u>	<u>(2)</u>
Balance at 31 December	<u>424</u>	<u>313</u>
<b><u>CONSOLIDATED FABRIC FUND - CAPITAL</u></b>		
Balance at 01 January	2,000	2,000
Transfer from Temporary Fund	-	-
	<u>-</u>	<u>-</u>
	2,000	2,000
	<u>-</u>	<u>-</u>
Balance at 31 December	<u>2,000</u>	<u>2,000</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 6.