

**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

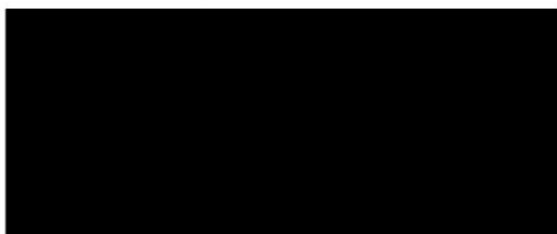
Charity's Principal Address:

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 Breaclea 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.

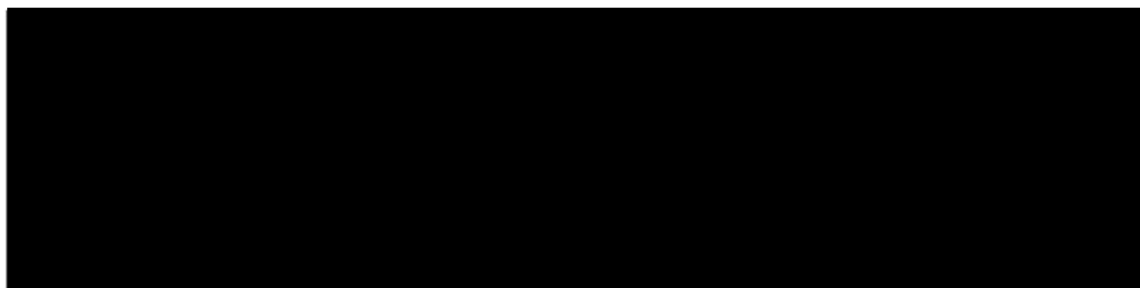
It is considered prudent to retain this level of unrestricted reserves to meet any major maintenance work required to the Church building or Manse.

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 £
<u>Receipts</u>	Note					
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
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
		26,162	921	-	27,083	27,933
Other Incoming Resources		-	-	-	-	-
Heat & Light Refund		6,964			6,964	
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<u>Total Receipts</u>		<u>33,126</u>	<u>921</u>	<u>-</u>	<u>34,047</u>	<u>27,933</u>
<u>Payments</u>	7					
Costs of generating funds		128	-	-	128	116
Charitable activities		23,464	1,330	-	24,794	32,031
Governance costs		420	-	-	420	384
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<u>Total Payments</u>		<u>24,012</u>	<u>1,330</u>	<u>-</u>	<u>25,342</u>	<u>32,531</u>
Net Receipts/(Payments) before Transfers		9,114	(409)	-	8,705	(4,598)
Transfers to/(from) funds		-	-	-	-	-
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Surplus/(Deficit) for year		<u>9,114</u>	<u>(409)</u>	<u>-</u>	<u>8,705</u>	<u>(4,598)</u>

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

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

Additional Information

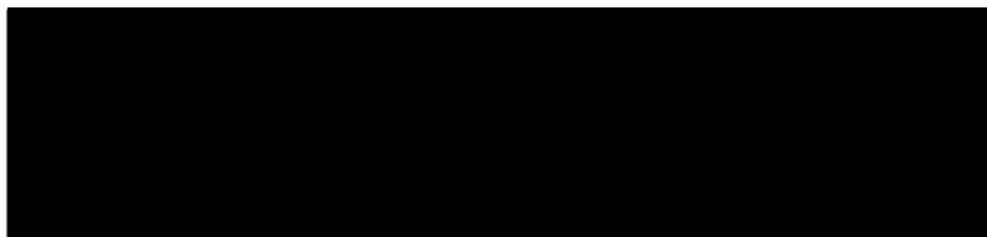
Current Assets

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	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	3,809	-	-	3,809	10,913

Current Liabilities

Due to Uig Church of Scotland for share of costs	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	-	-	-	-	-

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 £
Unrestricted funds					
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>
Restricted funds					
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>
Total funds	<u>27,230</u>	<u>34,047</u>	<u>25,342</u>	<u>-</u>	<u>35,935</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	Restricted	Endowment		
	Funds	Funds	Funds	Total	Total
	2024	2024	2024	2024	2023
	£	£	£	£	£
3. Voluntary Income					
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
	25,613	813	-	26,426	27,129
4. Activities for Generating Funds					
Ladies Fellowship Fundraising	-	-	-	-	-
	-	-	-	-	-
5. Investment Income					
Investment Income	270	-	-	270	240
Bank Interest	-	108	-	108	39
	270	108	-	378	279
6. Incoming Resources from Charitable Activities					
Uig Church of Scotland - Refund of shared expenses (Note 8)	-	-	-	-	-
Life & Work	-	-	-	-	85
Pulpit Supply Refunded	279	-	-	279	-
Water Rates Refunded	-	-	-	-	440
	279	-	-	279	525

Lochs in Bernera Church of Scotland

Notes to the Accounts

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
7. Analysis of Payments					
Costs of generating funds					
Offering envelopes	128	-	-	128	116
	<u>128</u>	<u>-</u>	<u>-</u>	<u>128</u>	<u>116</u>
Charitable activities					
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 (Note 8)	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>
Governance costs					
Independent examiner's fees	420	-	-	420	384

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**

	2024 £	2023 £
<u>CAPITAL ACCOUNT</u>		
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**

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