

The Church of Scotland
Stornoway High Church of Scotland

Congregation No: 442347

Charity No: SC010164

2024

**Trustees' Annual Report
And
Receipts and Payments Accounts**

**Stornoway High Church of Scotland
Trustees' Annual Report
Year ended 31 December 2024**

The trustees present the annual report and accounts for the Stornoway High Church for the year ended 31 December 2024.

Reference and Administrative Information

Charity Name: Stornoway High Church of Scotland
Charity Registration Number: SC010164
Congregation Reference No: 442347
Principal Address: Matheson Road
Stornoway
Isle of Lewis
HS1 2NQ

Trustees

Minister and Teaching Elder

Ruling Elders

Session Clerk

Church Treasurer:

Independent Examiner

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

Bankers

Bank of Scotland
47 Cromwell Street
Stornoway
Isle of Lewis
HS1 2DD

**Stornoway High Church of Scotland
Trustees' Annual Report
Year ended 31 December 2024**

Structure, Governance and Management

Governing Document

Stornoway High Church of Scotland congregation is administered under the Unitary Form of Constitution. Under this form of Constitution, the Kirk Session is responsible for all areas but can be assisted in the delivery of its duties by an appointed Committee (without powers). Throughout 2024, an 11 strong Management Committee was in place to deliver this function, under the direction of the Kirk Session. The Management Committee is drawn from Members and Adherents, young and old, male and female and, generally, members are appointed by the Kirk Session to reflect their particular skills or aptitudes.

Recruitment and Appointment of New Trustees

Members of the Kirk Session are the Charity Trustees. The Kirk Session is composed of the Teaching Elder (Minister) and Ruling Elders of the congregation. Additional Ruling Elders are selected by the Kirk Session from those members of the congregation who are considered to have the appropriate gifts and skills for Office.

Organisational Structure

Under the Unitary Constitution, the Management Committee has no executive powers, all decisions arrived at by the Management Committee are referred to the Kirk Session for ratification.

Risk Management

The Kirk Session has a duty to identify and review the risks to which the Charity is exposed and to ensure that appropriate controls are in place to provide reasonable assurance against fraud and error. The Kirk Session also has responsibility for ensuring that the Church and Manse are fit for purpose and present no danger to the health and safety of Office bearers, worshippers and casual visitors. The Kirk Session has responsibility for the observation of Safeguarding requirements and a Safeguarding Coordinator is in place for the congregation to ensure that volunteers are cleared to work with children and vulnerable adults. A Congregational Safeguarding Panel is in place to deal with any issues which may arise from time to time.

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.

Following ten years of consolidation and growth, the Stornoway High Church congregation is now 'self-supporting' (raising sufficient income to pay the entire cost of its Minister in the form of the new 'Giving to Grow' allocation to the Central Church). This has been achieved by a doubling of income over the last nine years, testimony to the sacrificial generosity of the congregation and its heart for ministry and mission across the wider Church.

Attendance at worship, in-person and online, continues to grow with a corresponding expansion in the suite of activities offered by the congregation as the Management Committee actively pursues a policy of 'faith-in-action' community engagement. Messy Church, the 'Sounds Familiar' Dementia-friendly singing group, a well-used Food Bank and the Alpha Course and similar Discipleship courses continue to run throughout the year. Some of those who have joined our fellowship testify that it was this engagement and warm sense of welcome that drew them to Stornoway High Church and several of them are now active in delivering the very activities that first drew them to Church.

**Stornoway High Church of Scotland
Trustees' Annual Report
Year ended 31 December 2024**

Objectives and Activities (contd)

During 2024, the Audio-visual system in the main Sanctuary was comprehensively upgraded, servicing a new performance area wired for 16 separate audio inputs. The main Sanctuary media desk was extended and fitted out with new equipment while the audio and camera system throughout the Sanctuary was upgraded. These upgrades follow similar improvements in the Church Hall and the entire Church complex is now fitted out with the latest audio-visual technology for use by the congregation and other users of the buildings.

Stornoway High Church is now the only Church of Scotland in Stornoway offering Gaelic services. With its reputation as 'the country Church in Stornoway, the High Church is sustaining and growing its Gaelic offering. Gaelic Services are streamed online to an eager global audience and discussions are underway with the Local Authority's Gaelic Medium Education service to provide contemporary worship in Gaelic for the growing number of young people going through Gaelic Medium Education in Lewis.

Achievements and Performance

Rev Gordon Macleod continues as Minister of Stornoway High Church and is supported by [REDACTED] (NHS Head of Chaplaincy) and [REDACTED] (retired). [REDACTED] brings a Ministry of peace and love and this is reflected in the tangible sense of unity and stability within the congregation. The spirit of unity and togetherness in the Gospel is commented on by many and steady growth is evident across the congregation. The congregation is outward looking, seeking to reach souls for Christ in the town of Stornoway and beyond.

Worship is offered in English and Gaelic, both in-person in the church and streamed online to a growing virtual congregation. The social life of the congregation is buoyant with gatherings for post-Service refreshments, Afternoon Teas and Congregational Meals commonplace. Contact is maintained with the congregation year-round through organised visitation by a number of dedicated Visitation Teams and by the issue of a quarterly Newsletter.

Congregational income continues to grow with a high proportion of giving now coming through Standing Order. The Gift Aid regime is maximised with regular appeals for new worshippers to register. Remarkably, the congregation is now remitting more than the full cost of its Minister to Central Funds.

In terms of its contribution to wider Church life and society, Stornoway High Church is home to a Reader, a candidate for Ordained Local Ministry and the National Vice-Chair of the Guild as well as providing two Assessor Elders to support a struggling rural Kirk Session. Another Ordained Local Ministry candidate from the congregation is due to be ordained and set aside by Presbytery early in 2025. The Church Halls are regularly let for NHS training, Safety at Sea training and to community groups. The Minister serves as Interim Moderator of a neighbouring Kirk Session and as Chaplain to a local Primary School, the local Hospice, the local Merchant Navy Association and as Bank Chaplain to Western Isles Hospital. The well-established 'Sounds Familiar' Dementia-friendly singing group provides vital comfort to local Care Home residents and others affected by Dementia. Teams are in place for Welcome, Cleaning, Visitation, Catering and Media and Alpha and Christianity / Discipleship Explored courses are run regularly. In partnership with NHS Western Isles, Stornoway High Church of Scotland runs a much-appreciated annual service for those impacted by suicide. The Church Food Bank continues to provide an essential service to the local community.

The congregation is in good heart and on a clear growth trajectory with all targets to date met and exceeded. With the agreement of the Church's General Trustees and Ministries Council, the Manse has been temporarily let to a private family while [REDACTED] own home serves as the designated Manse of the Charge.

**Stornoway High Church of Scotland
Trustees' Annual Report
Year ended 31 December 2024**

Financial Review

The principal source of income is the weekly offerings, which come primarily in the Freewill Offering envelopes, Standing orders and through Open Plate collections.

The receipts and payments account for the year is set out on pages 6 to 11.

During the year ended 31 December 2024 the accounts show an overall surplus of £4,267 (2023 – surplus £14,075).

Reserves Policy

It is the Trustees policy to hold sufficient reserves to meet its commitments. At the end of 2024, the congregation held unrestricted funds of £47,968 (2023 – £40,777). This level of reserve is considered prudent to meet the anticipated and unforeseen maintenance requirements of a major building which is now over 100 years old. Reserves are also required to meet the cost of the considerable vision for Mission which the congregation has in mind.

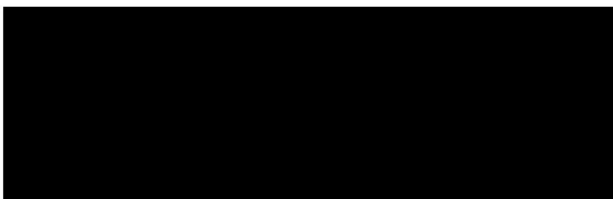
Future Developments

Since its 'rebirth' ten years ago, Stornoway High Church has grown into a strong and united fellowship, known for the warmth of its welcome and the inclusivity of its fellowship. A highly capable Management Team is following a deliberate strategy to reach the people of Stornoway with the love of Christ through engagement with the community while the Kirk Session has been humbled by the depth of talent emerging across the congregation. Income and attendance continue to grow steadily and the congregation's high quality, online worship experience is enjoyed by many near and far. Recently upgraded media facilities have transformed the space and its capabilities, allowing the congregation to let the buildings to local music groups, clubs and so on, realising an additional income stream. In a first for the Church of Scotland in Stornoway, Gaelic Services are now livestreamed regularly to an appreciative audience in Scotland and beyond.

Going into 2025, Stornoway High Church aims to build on its current services and achievements to become a real hub for the community, demonstrating the love of Christ not just through preaching and Bible Study but through acts of loving kindness and self-sacrifice.

Lewis Presbytery is likely to approve its five-year Presbytery Mission Plan early in 2025. The Kirk Session of Stornoway High Church has proactively proposed that the congregation be linked with the neighbouring congregation of Knock, Point, where the Minister already serves as Interim Moderator and an Ordained Local Minister from Stornoway High Church serves as Locum. As a true 'All Member Ministry' fellowship, Stornoway High Church relishes this challenge, acknowledging that the Minister cannot be expected to do everything and that a talented and committed group of believers can sustain and grow the linked congregations' mission even under a shared Minister.

There is a palpable optimism and a confidence about what God has yet to do in Stornoway High Church. The sense of unity and togetherness comes from outside the people; like the Apostle Paul, they "know what it is to be in need, and they know what it is to have plenty. They have learned the secret of being content in any and every situation, whether living in plenty or in want, and can do all things through Christ who gives them strength" (Philippians 4). The congregation has proved to be stable, united, resilient, loyal and extremely generous in terms of time, talent and money and the stage is now set for some new initiatives in Mission and these will be developed during 2025.



18 APRIL 2025

**Stornoway High Church of Scotland
Trustees' Annual Report
Year ended 31 December 2024**

Independent Examiner's report to the Trustees of the Stornoway High Church of Scotland

I report on the accounts of the Charity for the Year ended 31 December 2024 which are set out in pages 6 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 (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
Chartered Accountants
63 Kenneth Street
Stornoway
Isle of Lewis
HS1 2DS

Date:

22.04.25

Stornoway High 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	84,407	4,833	-	89,240	84,742
Activities for Generating Funds	4	11,665	-	-	11,665	10,275
Investment Income	5	665	-	714	1,379	159
Incoming Resources from charitable activities	6	2,546	-	-	2,546	1,436
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
		99,283	4,833	714	104,830	96,612
 Other Incoming Resources						
		-	-	-	-	-
 <u>Total Receipts</u>		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
		99,283	4,833	714	104,830	96,612
 <u>Payments</u>	7					
Costs of generating funds		-	-	-	-	777
Charitable activities		82,812	17,115	-	99,927	81,142
Governance costs		636	-	-	636	618
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<u>Total Payments</u>		83,448	17,115	-	100,563	82,537
 Net Receipts/(Payments) before Transfers		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
		15,835	(12,282)	714	4,267	14,075
 Transfers to/(from) funds						
		(8,644)	8,644	-	-	-
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
 Surplus/(Deficit) for year		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
		7,191	(3,638)	714	4,267	14,075

Stornoway High Church of Scotland
Statement of Balances
At 31 December 2024

	Unrestricted	Restricted	Endowment		
	Funds	Funds	Funds	Total	Total
Note	2024	2024	2024	2024	2023
	£	£	£	£	£
<u>Bank & Deposit Balances</u>					
Bank & deposit balances brought forward	40,777	6,609	16,458	63,844	49,769
<u>Movement in year:</u>					
Surplus/(Deficit) for the year	7,191	(3,638)	714	4,267	14,075
Bank & deposit balances carried forward	<u>47,968</u>	<u>2,971</u>	<u>17,172</u>	<u>68,111</u>	<u>63,844</u>

Additional Information

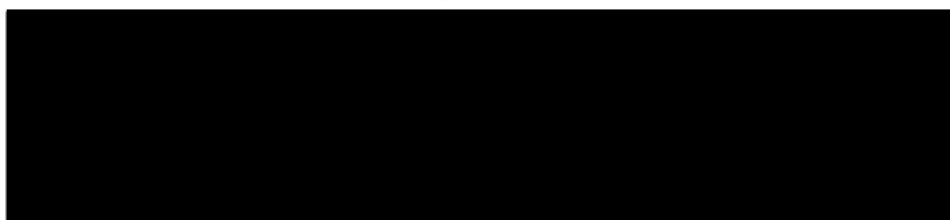
Assets

Gift Aid Receivable	13,000	-	-	13,000	10,000
	<u>13,000</u>	<u>-</u>	<u>-</u>	<u>13,000</u>	<u>10,000</u>

Liabilities

	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

The accounts detailed on pages 6 to 11 were approved by the Trustees and signed on their behalf by the undernoted



Stornoway High 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 £9,087. [REDACTED] Trustee received £200 in relation to providing Pulpit Supply and [REDACTED] Trustee [REDACTED] received £600 for the provision of musical assistance at the Sounds Familiar meetings. No other 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				At 31 Dec
	2024	Receipts	Payments	Transfers	2024
	£	£	£	£	£
Unrestricted funds					
General Fund	36,965	98,083	81,448	(8,444)	45,156
Lunchtime Service Mission Fund	2,812	-	-	-	2,812
Sunday School Fund	-	-	-	-	-
Defibrillator Fund	1,000	1,200	2,000	(200)	-
	<u>40,777</u>	<u>99,283</u>	<u>83,448</u>	<u>(8,644)</u>	<u>47,968</u>
Restricted funds					
Food Bank Fund	1,557	670	750	-	1,477
Tape Ministry	794	-	-	-	794
Youth Activities Fund	-	-	-	-	-
Go for It Fund	678	-	678	-	-
Resources Fund	-	700	-	-	700
AV System Fund	3,580	2,603	12,621	6,438	-
Piano Fund	-	200	2,406	2,206	-
Christmas Lunch Fund	-	660	660	-	-
	<u>6,609</u>	<u>4,833</u>	<u>17,115</u>	<u>8,644</u>	<u>2,971</u>
Endowment Funds					
The Rev A McCuish Memorial Fund - Capital	13,572	178	-	-	13,750
The Rev A McCuish Memorial Fund - Revenue	1,406	536	-	-	1,942
The DW Mackenzie Memorial Fund	1,480	-	-	-	1,480
	<u>16,458</u>	<u>714</u>	<u>-</u>	<u>-</u>	<u>17,172</u>
Total funds	<u>63,844</u>	<u>104,830</u>	<u>100,563</u>	<u>-</u>	<u>68,111</u>

Purposes of Designated Funds

Lunchtime Service Mission Fund: represents monies received at the Lunchtime services set aside for supporting various missions.

Sunday School Fund: represents funds set aside for use by the Sunday School.

Defibrillator Fund: Being monies set aside for the installation of a Defibrillator in the Church

Purposes of Restricted Funds

Food Bank Fund: represents monies received and expended for the work of the Stornoway High Church Food Bank.

Tape Ministry: to support the distribution and dissemination of Church Services to the housebound and others unable to attend church on a regular basis.

Youth Activities Fund: represents monies received and expended in relation to Youth Activities.

Go For It Fund: represents monies received from the Ministries Council to assist in the funding of mission initiatives in the local community.

Resources Fund: represents monies received and expended in relation to the provision of various courses such as Christianity Explored, Alpha and Discipleship courses amongst others.

AV System Fund: represents monies received and expended relating to the upgrade of the Church AV system.

Piano Fund: represents monies received and expended relating to the purchase of the church piano.

Christmas Lunch Fund: represents monies received and expended relating to the Christmas Day Lunch.

Purposes of Endowment Funds

Rev A McCuish Memorial Fund: Income from the fund is to be used to provide support for candidates entering training for the Ministry of the Church of Scotland. 75% of any interest received is available as revenue expenditure with the remaining 25% added to the Capital Amount which is to remain invested.

During 2023 the Capital Balance of the fund was invested in a Deposit Fund of The Church of Scotland Investors Trust. A summary of the investments held with The Church of Scotland Investors Trust is shown in the Appendix.

D W Mackenzie Memorial Fund: Income from the fund is to be used to provide Sunday school prizes.

Stornoway High Church of Scotland
Notes to the Accounts

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
3. Voluntary Income					
Offerings	69,033	670	-	69,703	65,288
Offerings - Day of Giving	-	-	-	-	3,580
Legacies	-	-	-	-	1,000
Tax Recovered on Gift Aid Donations	13,904	-	-	13,904	11,874
Other Donations	1,470	2,163	-	3,633	-
Contributions from Congregational Organisations	-	-	-	-	-
Grants - CNES	-	2,000	-	2,000	-
Grants - General Trustees Winter Support	-	-	-	-	3,000
	84,407	4,833	-	89,240	84,742
4. Activities for Generating Funds					
Use of Premises	2,365	-	-	2,365	1,750
Rent Received - Goathill Road Manse	9,000	-	-	9,000	8,350
Broadband - Goathill Road Manse	300	-	-	300	175
	11,665	-	-	11,665	10,275
5. Investment Income					
Dividends received	74	-	-	74	66
Bank Interest	591	-	714	1,305	93
	665	-	714	1,379	159
6. Incoming Resources from Charitable Activities					
Weddings and Funerals	2,380	-	-	2,380	750
Life and Work	166	-	-	166	220
Fundraising	-	-	-	-	466
	2,546	-	-	2,546	1,436

Stornoway High 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	-	-	-	-	777
	-	-	-	-	777
Charitable activities					
Giving to Grow allocation	37,872	-	-	37,872	37,872
Presbytery dues	711	-	-	711	834
Minister's Expenses - Use of Home as Manse	7,200	-	-	7,200	7,200
Minister's Expenses	-	-	-	-	-
Pulpit supply	2,155	-	-	2,155	2,070
Fabric Repairs & Maintenance	2,237	12,951	-	15,188	2,500
Telephone - Manse Goathill Road	593	-	-	593	714
Council Tax - Goathill Road	-	-	-	-	164
Council Tax - Laxdale	1,887	-	-	1,887	2,299
Other Building Costs	12,397	-	-	12,397	11,782
Church Office Expenses	1,501	-	-	1,501	1,268
Equipment Purchases	2,000	2,406	-	4,406	1,475
Equipment Maintenance	-	-	-	-	557
Life & Work	-	-	-	-	354
Books and DVDs	-	-	-	-	467
Cleaning Expenses	289	-	-	289	216
Organist	6,280	-	-	6,280	3,605
Communion Expenses	827	-	-	827	737
Fellowship Expenses	600	-	-	600	222
Christmas Lunch Expenses	-	330	-	330	-
Gifts & Donations	2,884	750	-	3,634	4,266
Sunday School and Other Youth Activities	1,236	678	-	1,914	1,053
CCLI & Other Licences	971	-	-	971	1,017
Training	600	-	-	600	-
Bank Charges	572	-	-	572	470
Other Expenses	-	-	-	-	-
	82,812	17,115	-	99,927	81,142
Governance costs					
Independent examiner's fees	636	-	-	636	618

8. 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.

9. Collections for Third Parties

	2024	2023
British Heart Foundation	360	-
Make a Wish Foundation	405	-
Slavic Gospel Association	65	-
Church of Scotland - Turkey Appeal	-	665
Chest Heart & Stroke Scotland	-	251
	830	916

Stornoway High Church of Scotland
Appendix

Funds held on behalf of the Congregation

	2024	2023
	£	£
<u>CAPITAL</u>		
Credit Balances held at 31 December at cost	<u>275</u>	<u>275</u>
Market Value of Balances at 31 December	<u>3,509</u>	<u>3,207</u>
 <u>DEPOSIT FUND - General Congregational Purposes</u>		
Balance at 01 January	-	-
Amounts Deposited during year	30,000	-
Interest Received	<u>530</u>	<u>-</u>
Balance at 31 December	<u>30,530</u>	<u>-</u>
 <u>DEPOSIT FUND - Training & Student Ministers</u>		
Balance at 01 January	13,625	-
Amounts Deposited during year	-	13,555
Interest Received	<u>714</u>	<u>70</u>
Balance at 31 December	<u>14,339</u>	<u>13,625</u>

These funds are held on behalf of the congregation by The Church of Scotland Investors Trust. The Training & Student Ministers Deposit Fund relates to the Rev A McCuish Memorial Endowment Fund as detailed in Note 2 to the accounts.