

# Stornoway Free Church: Stornoway

Scotland · Charity number SC011447

## Details

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Status	Active
Legal form	Unincorporated association
Part of	Free Church Of Scotland (SC012925)
Registered	1925-08-01
Register	<a href="#">View on the OSCR register</a>

## Contact

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**Address** M A Macleod Memorial Hall  
Kenneth Street  
Stornoway  
Isle of Lewis  
HS1 2DR

**Website** <https://www.stornowayfreechurch.com>

## Activities

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**Activities:** 'It makes grants, donations, loans, gifts or pensions to individuals','It makes grants, donations or gifts to organisations','It carries out activities or services itself'

**Purposes:** 'the prevention or relief of poverty','the advancement of religion','the advancement of citizenship or community development','the provision of recreational facilities, or the organisation of recreational activities, with the object of improving the conditions of life for the persons for whom the facilities or activities are primarily intended','the promotion of religious or racial harmony','the relief of those in need by reason of age, ill-health, disability, financial hardship or other disadvantage'

**What the charity does:** 1. Services of worship in English and Gaelic were held every Sunday and prayer meetings weekly 2. Spiritual and social support was provided to the elderly, the sick and those disadvantaged in their own homes. 3. The Sunday School met weekly using age-appropriate versions of the Go Teach materials. 4. The monthly 55+ Fellowship continued meeting in the year. 5. The congregation's Explorer groups continued to meet weekly during term time. 6. An outreach named 'Fridays at the Free' created to address the problem of loneliness and the cost of living challenges, met regularly. 7. The MA Hall is the venue from which Dove's Corner Baby Bank distributes nappies, items of clothing and baby formula milk free of charge to parents who are struggling to meet the costs of purchasing such items. 8. The congregation supports Road to Recovery, an alcohol and addiction rehabilitation programme. 9. The MA Hall continues to be a popular fund-raising venue for humanitarian & medical charities.

**Beneficiaries:** 'Children or young people','Older People','People with disabilities or health problems','No specific group, or for the benefit of the community','Other charities or voluntary bodies'

**Objectives:** The Congregation aims to maintain the public worship of God and to foster Christian fellowship. to evangelise the local area by proclaiming the gospel of Jesus Christ, to

## Geography

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- **Main operating location:** City of Edinburgh
- **Geographical spread:** Scotland and other parts of the UK

## Finances

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Period end	Income	Expenditure	Assets	Employees
2024-12-31	£496,101	£450,860	-	4
2023-12-31	£459,519	£475,752	-	5
2022-12-31	£423,994	£428,308	-	4
2021-12-31	£429,075	£416,084	-	3
2020-12-31	£395,337	£382,207	-	3

**Stornoway Free Church: Stornoway**

Scotland - Charity number SC011447

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# Accounts

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REGISTERED CHARITY NUMBER: SC011447

**Report of the Trustees and  
Financial Statements for the Year Ended 31 December 2024  
for  
FREE CHURCH OF SCOTLAND, STORNOWAY**

Mann Judd Gordon Ltd  
Chartered Accountants  
26 Lewis Street  
Stornoway  
Isle of Lewis  
HS1 2JF

**Contents of the Financial Statements  
for the Year Ended 31 December 2024**

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## **FREE CHURCH OF SCOTLAND, STORNOWAY**

### **Report of the Trustees for the Year Ended 31 December 2024**

The trustees present their report with the financial statements of the charity for the year ended 31 December 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

#### **OBJECTIVES AND ACTIVITIES**

##### **Objectives and aims**

Stornoway Free Church of Scotland is a congregation of the Free Church of Scotland working towards the common aims set out below. It is a Presbyterian church adhering in its worship and doctrine to the position of the Church of Scotland at the Reformation. The Free Church of Scotland has an explanatory document which gives the historical background to the denomination coming into being in 1843 and lists documents in which is embodied the constitution of the Church. The document is available on request from the Free Church of Scotland, 15 North Bank St., The Mound, Edinburgh, EH1 2LS.

The Free Church of Scotland currently has over 100 congregations in Scotland, as well as one in London and four in North America, and sister Churches founded by mission work in India, Peru and South Africa. The Church also has a Theological Seminary in Edinburgh for the training of ministers and other Christian workers and sustains an extensive missionary programme relative to the size of the church. The principal activity of the Church is the conduct of public worship and associated matters in the context of local congregations.

Dating from 1843 but with its roots in the Reformation, the Free Church of Scotland owes its distinctive title to its historical struggle to remain 'free' from state interference in its internal affairs. It has close and active relations with many other Reformed churches of Jesus Christ throughout the world and stands firmly in the tradition which accepts the Bible in its entirety as the Word of God and derives its forms of teaching, worship, ministry and government from it. The main emphasis of our worship is the preaching of the gospel - the good news of a free and sovereign salvation through Jesus Christ alone.

The congregation is authorised by the Church to have a minister and an assistant paid from the central funds of the Church. The congregation also employs an Operations & Outreach Support Manager, Church Officer, two cleaners and a hall caretaker. Their salaries are engrossed within the relevant expenditure category in the notes to the accounts, under salaries, honoraria and supplements..

The congregation owns the Church, the Church car park and the Rev M A Macleod Memorial Hall, all situated on Kenneth Street, Stornoway. It also owns the Laxdale Meeting House and the manse at 14 Constable Road, Stornoway.

The Francis Street manse, the Seminary and the Seminary car park are all held under the Model Trust Deed of the Free Church of Scotland. While they remain the congregation's properties, the permission of the General Assembly is required before they can be disposed of.

##### **Grantmaking**

The congregation makes grants from its income to individuals and organisations that are generally known to the Trustees and the congregation. The beneficiaries are involved in activities or ministries compatible with the Church's objectives.

## **FREE CHURCH OF SCOTLAND, STORNOWAY**

### **Report of the Trustees for the Year Ended 31 December 2024**

#### **ACHIEVEMENT AND PERFORMANCE**

##### **Charitable activities**

During the year, the church met regularly for Sunday and mid-week worship and continued the following diverse range of activities in pursuit of its stated aims and objectives:

##### **In relation to congregational activities:**

1. Services of worship in English and Gaelic were held every Sunday. These were all live-streamed for the benefit of those who were unable to attend in-person for various reasons.
2. Meetings for prayer were held on Wednesday, Thursday and Saturday evenings with a Zoom video-conferencing facility on Wednesday evening for those who were unable to attend in-person.
3. Zoom video-conferencing facilities were put to good use to support various other meetings for prayer and Bible study. It was also used to facilitate meetings of various sub-committees.
4. Using a blend of house visits or telephone support, spiritual care and social support was provided by the District Visitation Teams to the elderly, the sick and those who are disadvantaged within their own homes. This service was also appreciatively augmented by the Ladies Visitation Teams.
5. For those without access to online facilities, CD's and DVD's of services were regularly delivered to homes throughout the congregation.
6. The Crèche and Tweenies groups met regularly in the hall and were instructed from the Go Teach for Beginners materials. The children enjoy having their own workbooks and also engaging with the activities that are related to the teaching.
7. The Sunday School met weekly during term time. The teachers instructed their classes using age-appropriate versions of the Go Teach materials.
8. The much-appreciated monthly 55+ Fellowship continued its regular meetings and enjoyed a significant increase in the number attending.
9. The congregations Explorer groups continued to meet weekly during school term time. The meetings have proved to be very popular and the attendance at both has exceeded expectations.
10. A new outreach named 'Fridays at the Free', which commenced towards the end of 2022, to address the community wide problem of loneliness and the cost of living challenges continued to meet regularly in the Rev M A Macleod Memorial Hall throughout 2024 and is a facility greatly appreciated by all who attend.
11. The Rev M A Macleod Memorial Hall is also the venue from which Dove's Corner Baby Bank distributes nappies, items of clothing and baby formula milk free of charge to parents who may be struggling to meet the costs of purchasing such items.
12. Throughout the summer months, several much-appreciated regular open days were held to greet and offer hospitality to visitors from cruise ships berthing at Stornoway.
13. The Summer holiday club and the Christmas holiday club both ran again this year successfully with maximum numbers attending both clubs.
14. The Toddler group continues to meet in the Rev MA Macleod Memorial Hall each Monday during term times.
15. The Stornoway congregation continues to be the 'Sending Church' for a member of the congregation who is currently serving Overseas Missionary Fellowship (OMF) in Cambodia as a teacher and outreach worker.
16. The congregation encourages the Missions Support Group in its support of Christians who are engaged in a wide range of humanitarian, educational and evangelistic activities.

## **FREE CHURCH OF SCOTLAND, STORNOWAY**

### **Report of the Trustees for the Year Ended 31 December 2024**

17. The congregation continues to support Road to Recovery and now administers its financial affairs by means of a restricted account. Road to Recovery is an alcohol and addiction rehabilitation programme under the supervision of the Western Isles Presbytery.

18. The Rev M A Macleod Memorial Hall continues to be a popular fund-raising venue for humanitarian and medical charities.

19. The congregation continued its commitment to support the wider spiritual, mission and financial interests of the Free Church of Scotland.

#### **In relation to congregational funding:**

1. The Trustees gratefully acknowledge the receipt of regular donations from contributors through weekly and monthly freewill offering envelopes, bank Standing Orders and Gift Aid reclaims.

2. The Trustees continue to be encouraged with contributor's participation in the Gift Aid scheme.

3. Donations were made from the congregation's Benevolent Fund to the Eilean Siar Food Bank, the Salvation Army and Dove's Corner Baby Bank to assist with alleviating the hardship experienced by those who are struggling as a result of reduced income and various other reasons.

#### **FINANCIAL REVIEW**

##### **Results for the year**

The congregation principally receives its funding by way of both weekly and monthly offerings as well as Gift Aid donations.

The financial statements for the year are set out in pages 7 to 20. The Statement of Financial Activities on page 7 reflects net incoming resources of £496,102 (2023 - £459,519).

We truly give thanks to God for the improvement in our financial position in 2024 and for the unstinting financial support given by the congregation.

The main factors regarding the improvement in 2024 were additional donations to the congregation in order to help defray high running costs - particularly heating and lighting - and to contribute towards works around the church foyer. From March 2025, the congregation will be in the second and much more favourable phase of its electricity contract, but electricity costs still remain a concern. The burden of rising staff costs (due to increases in the minimum wage and employers' national insurance) as well as likely increased maintenance costs on our existing properties will impact on our reserves in 2025.

We recognise that we are at risk of operating with an underlying deficit if action is not taken. With that in mind, the Deacons' Court have asked the Finance Committee to meet to discuss the current financial position and to bring back recommendations to the Deacons' Court to ensure that expenditure will not exceed income and that the reserves balance be maintained to an acceptable level. A review of property is also being undertaken by a separate sub-committee.

##### **Reserves policy**

It is the policy of the congregation to maintain unrestricted funds, i.e. funds not committed or invested in fixed assets, at a level which equates to approximately three months unrestricted expenditure. This allows sufficient funds to enable the ongoing work of the church to be maintained. Current calculations demonstrate that reserves are above this level.

The Unrestricted General Fund at 31 December 2024 amounted to £18,160, surplus (2023 - £2,371 deficit). The Designated Property Fund had a surplus balance of £79,548 (2023 - £76,529).

Total reserves, including the net book value of fixed assets and balances on restricted funds amounted to £1,047,824 (2023 - £1,002,582).

## **FREE CHURCH OF SCOTLAND, STORNOWAY**

### **Report of the Trustees for the Year Ended 31 December 2024**

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing document**

Stornoway Free Church of Scotland is established by Constitution. The church is a Scottish Charity No. SC011447

The government of the Free Church of Scotland is Presbyterian and the Stornoway congregation is within the Western Isles Presbytery.

##### **Recruitment and appointment of new trustees**

###### **Trustees and Office Bearers**

The church is Presbyterian in government and its day to day running is undertaken by the Elders (the Kirk Session) and the Deacons (the Deacons' court). The Deacons' Courts specific function relates to the material and financial business of the congregation, whereas Elders are charged with the general and spiritual oversight of the congregations. {It is accepted practice for the Minister and Elders to also be in membership of the Deacons' Court}. Under charity law the Deacons are deemed to be the Trustees of the Congregation. (This is distinct from the role of congregational trustees responsible only for holding property in trust).

###### **Appointment of Charity Trustees**

The Kirk Session exercises its discretion in determining the most appropriate method of electing new Trustees (Elders and Deacons). Any election process must involve the communicant membership of the congregation. There is no fixed term for Trusteeship. Prior to their appointment, new Trustees would have served the church for some time in various roles and would be familiar with the church's values, its aims and objectives as well as its day-to-day operations. As part of their induction programme, new Trustees are required to understand their statutory responsibilities as well as their responsibility as elder or deacon.

##### **Statement on Risk**

The Trustees assess the major risks to which the congregation is exposed on an ongoing basis and have established procedures to mitigate those that are identified as a result of these reviews.

**FREE CHURCH OF SCOTLAND, STORNOWAY**

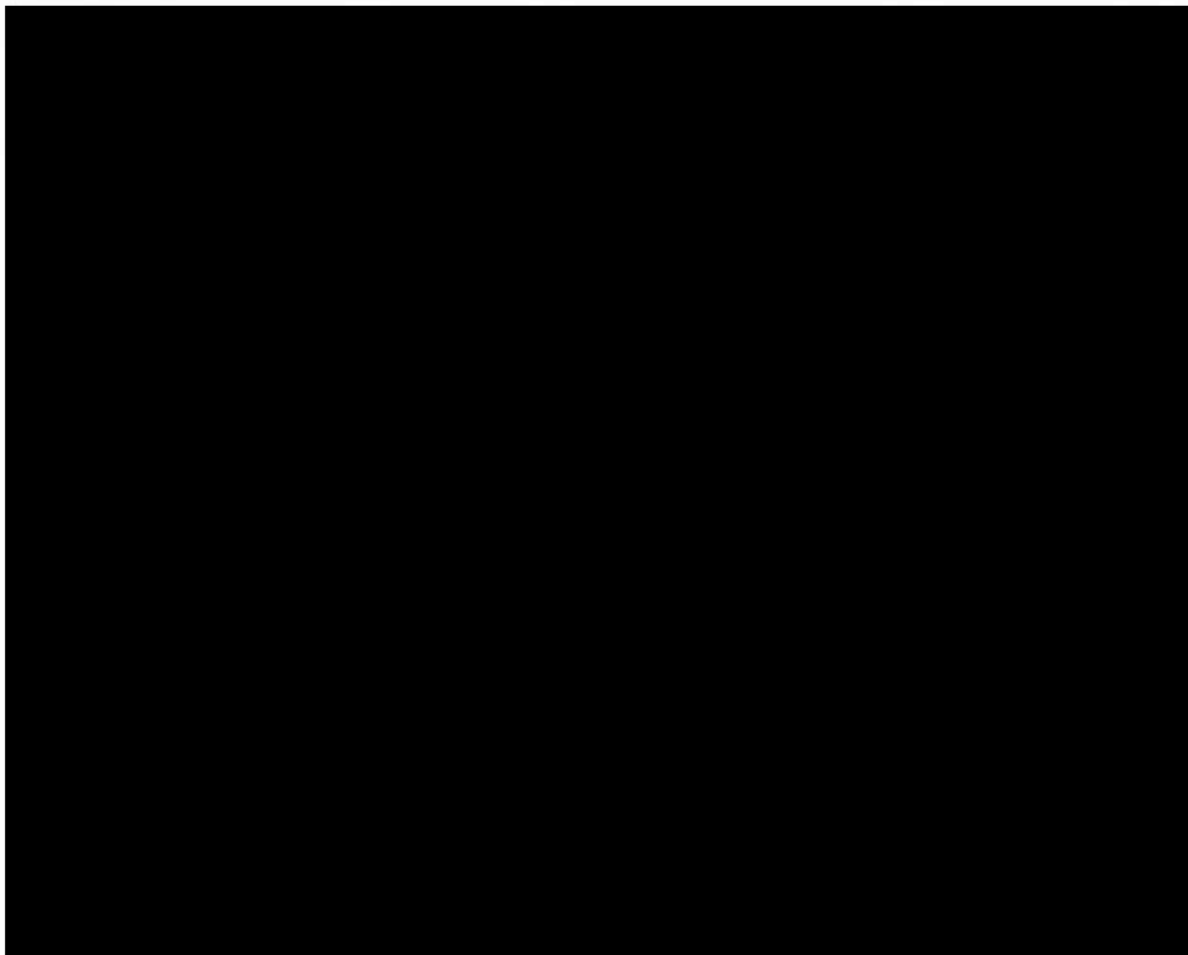
**Report of the Trustees  
for the Year Ended 31 December 2024**

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered charity number**

SCO11447 (congregation)

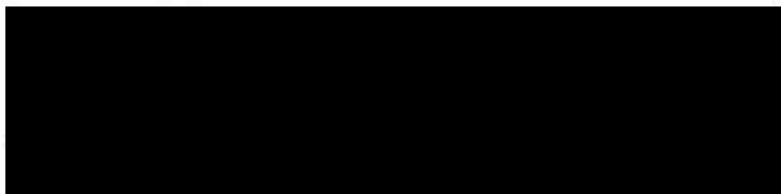
SCO12925 (denomination)



Congregational Trustees

For holding the Congregations Property in trust - the Minister, the Treasurer Liaison Trustee and the Clerk to the Deacons' Court, or their successors in office.

**Contact information**



**Church address**  
Kenneth Street  
Stornoway  
Isle of Lewis  
HS1 2DR


**Bankers**  
Royal Bank of Scotland plc  
17 North Beach Street  
Stornoway  
Isle of Lewis  
HS1 2XF

**Head Office address**  
Free Church of Scotland  
The Mound  
Edinburgh  
EH1 2LS

**FREE CHURCH OF SCOTLAND, STORNOWAY**

**Report of the Trustees  
for the Year Ended 31 December 2024**

**Independent Examiner**

  
Institute of Chartered Accountants in England and Wales  
Mann Judd Gordon Ltd  
Chartered Accountants & Registered Auditors  
26 Lewis Street  
Stornoway  
Isle of Lewis  
HS1 2JF

**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

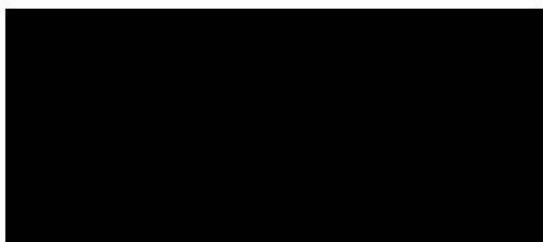
The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland, the Charities and Trustee Investment (Scotland) Act 2005, Charities Accounts (Scotland) Regulations 2006 (as amended) and the provisions of the charity's constitution, requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the provisions of the charity's constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the board of trustees on 12 May 2025 and signed on its behalf by:



**Independent Examiner's Report to the Trustees of  
Free Church of Scotland, Stornoway**

I report on the accounts for the year ended 31 December 2024 set out on pages eight to nineteen.

**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 (as amended). The charity's 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 the independent examiner's report**

My examination was 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 seeking explanations from you as 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.

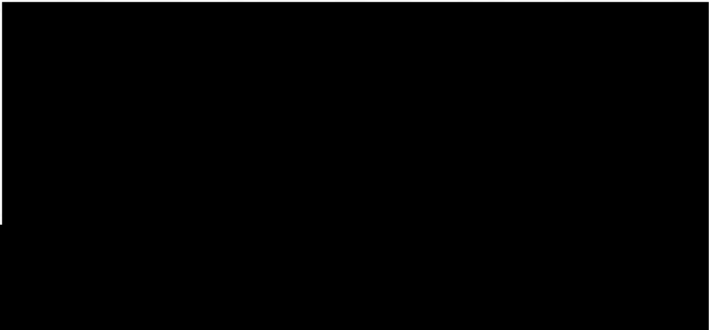
**Independent examiner's statement**

In connection with 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 to 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.



Mann Judd Gordon Ltd  
Chartered Accountants  
26 Lewis Street  
Stornoway  
Isle of Lewis  
HS1 2JF

12 May 2025

**FREE CHURCH OF SCOTLAND, STORNOWAY**

**Statement of Financial Activities  
for the Year Ended 31 December 2024**

	Notes	Unrestricted funds £	Restricted funds £	31.12.24 Total funds £	31.12.23 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	390,923	84,437	475,360	439,166
Other trading activities	3	954	-	954	1,071
Investment income	4	<u>19,649</u>	<u>138</u>	<u>19,787</u>	<u>19,282</u>
<b>Total</b>		<u>411,526</u>	<u>84,575</u>	<u>496,101</u>	<u>459,519</u>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Staff	5	-	-	-	75,923
Other direct costs (local)		385,220	62,369	447,589	390,451
Other direct costs (national)		-	240	240	1,395
Other direct costs (overseas)		<u>-</u>	<u>3,031</u>	<u>3,031</u>	<u>7,983</u>
<b>Total</b>		<u>385,220</u>	<u>65,640</u>	<u>450,860</u>	<u>475,752</u>
<b>NET INCOME/(EXPENDITURE)</b>					
Transfers between funds	14	26,306	18,935	45,241	(16,233)
		<u>(2,756)</u>	<u>2,756</u>	<u>-</u>	<u>-</u>
<b>Net movement in funds</b>		23,550	21,691	45,241	(16,233)
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		932,248	70,334	1,002,582	1,018,815
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u>955,798</u>	<u>92,025</u>	<u>1,047,823</u>	<u>1,002,582</u>

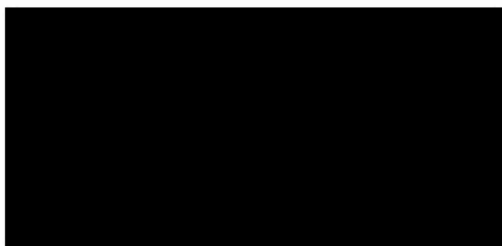
The notes form part of these financial statements

**FREE CHURCH OF SCOTLAND, STORNOWAY**

**Balance Sheet  
31 December 2024**

	Notes	Unrestricted funds £	Restricted funds £	31.12.24 Total funds £	31.12.23 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	11	858,090	56,800	914,890	903,076
<b>CURRENT ASSETS</b>					
Debtors	12	11,882	-	11,882	13,043
Cash at bank and in hand		<u>104,276</u>	<u>35,225</u>	<u>139,501</u>	<u>106,444</u>
		116,158	35,225	151,383	119,487
<b>CREDITORS</b>					
Amounts falling due within one year	13	(18,450)	-	(18,450)	(19,981)
<b>NET CURRENT ASSETS</b>					
		<u>97,708</u>	<u>35,225</u>	<u>132,933</u>	<u>99,506</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>					
		<u>955,798</u>	<u>92,025</u>	<u>1,047,823</u>	<u>1,002,582</u>
<b>NET ASSETS</b>					
		<u>955,798</u>	<u>92,025</u>	<u>1,047,823</u>	<u>1,002,582</u>
<b>FUNDS</b>					
Unrestricted funds	14			955,798	932,248
Restricted funds				<u>92,025</u>	<u>70,334</u>
<b>TOTAL FUNDS</b>					
				<u>1,047,823</u>	<u>1,002,582</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 12 May 2025 and were signed on its behalf by:



Notes to the Financial Statements  
for the Year Ended 31 December 2024

1. ACCOUNTING POLICIES

**Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities and Trustee Investment (Scotland) Act 2005. The financial statements have been prepared under the historical cost convention.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

**Allocation and apportionment of costs**

Costs are allocated to the appropriate fund following consideration by the Treasurer, who may consult with the Trustees in cases on uncertainty. There is no apportionment of costs between funds.

**Tangible fixed assets**

In previous years The Church, The Seminary and the Laxdale Meeting House were not valued in view of the limited market available and were in the balance sheet at NIL. However, following advice from Central Offices, these properties have been revalued by the trustees. The valuation of the manse at Francis Street was made by the trustees in 1994. All other properties are stated at cost. The individual values of the properties held by the charity are now:

Church building and Session Room - Kenneth Street	£68,000
Church building, extension and porch - Seminary, Francis Street	£25,000
Church building - Laxdale Mission House	£20,000
MA Memorial Hall	£357,632
Manse - Francis Street	£175,000
Manse - Constable Road	£232,458
<b>Total</b>	<b>£878,090</b>

No depreciation is provided on the properties. Plant and equipment is depreciated at 20% on cost.

**Taxation**

The charity is exempt from tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**FREE CHURCH OF SCOTLAND, STORNOWAY**

**Notes to the Financial Statements - continued  
for the Year Ended 31 December 2024**

**2. DONATIONS AND LEGACIES**

	Unrestricted funds £	Restricted funds £	31.12.24 Total funds £	31.12.23 Total funds £
Donations	345,954	57,182	403,136	365,771
Gift aid	44,969	7,293	52,262	47,204
Grants	-	18,472	18,472	24,839
Benevolent and Helping Hands	-	1,490	1,490	1,352
	<u>390,923</u>	<u>84,437</u>	<u>475,360</u>	<u>439,166</u>

Grants received, included in the above, are as follows:

	31.12.24 £	31.12.23 £
Free Church of Scotland	5,750	5,250
Energy Saving Trust	<u>12,722</u>	<u>19,589</u>
	<u>18,472</u>	<u>24,839</u>

**3. OTHER TRADING ACTIVITIES**

	Unrestricted funds £	Restricted funds £	31.12.24 Total funds £	31.12.23 Total funds £
Magazine income	954	-	954	974
Audio Ministry income	-	-	-	97
	<u>954</u>	<u>-</u>	<u>954</u>	<u>1,071</u>

**4. INVESTMENT INCOME**

	Unrestricted funds £	Restricted funds £	31.12.24 Total funds £	31.12.23 Total funds £
Rents received	17,847	-	17,847	17,652
Bank account interest	<u>1,802</u>	<u>138</u>	<u>1,940</u>	<u>1,630</u>
	<u>19,649</u>	<u>138</u>	<u>19,787</u>	<u>19,282</u>

**FREE CHURCH OF SCOTLAND, STORNOWAY**

**Notes to the Financial Statements - continued  
for the Year Ended 31 December 2024**

**5. CHARITABLE ACTIVITIES COSTS**

	Direct Costs £	Grant funding of activities (see note 6) £	Support costs (see note 7) £	Totals £
Other direct costs (local)	315,398	5,900	126,291	447,589
Other direct costs (national)	-	240	-	240
Other direct costs (overseas)	-	<u>3,031</u>	-	<u>3,031</u>
	<u>315,398</u>	<u>9,171</u>	<u>126,291</u>	<u>450,860</u>

**6. GRANTS PAYABLE**

	31.12.24 £	31.12.23 £
Other direct costs (local)	5,900	3,439
Other direct costs (national)	240	1,395
Other direct costs (overseas)	<u>3,031</u>	<u>7,983</u>
	<u>9,171</u>	<u>12,817</u>

The total grants paid to institutions during the year was as follows:

	31.12.24 £	31.12.23 £
Donations to other Free Churches	2,755	3,040
Slavic Gospel Association	1,575	830
Muriel Macleod - OMF	320	370
Latin & Asia Links	-	270
Christian Institute	240	430
Adam Support Group	-	1,230
Eilean Siar Foodbank	250	500
Bethesda Nursing Home & Hospice	1,695	1,757
Blythswood	290	-
European Mission Fellowship	450	-
Compassion UK	396	456
Tearfund	-	2,352
Mission Jewish People	-	350
FCOS Disaster Relief Fund	-	50
Salvation Army	250	500
Doves Corner	250	682
Benevolent Fund grants	<u>700</u>	<u>-</u>
	<u>9,171</u>	<u>12,817</u>

**FREE CHURCH OF SCOTLAND, STORNOWAY**

**Notes to the Financial Statements - continued  
for the Year Ended 31 December 2024**

**7. SUPPORT COSTS**

	Management £	Other £	Totals £
Other direct costs (local)	<u>12,786</u>	<u>113,505</u>	<u>126,291</u>

**8. TRUSTEES' REMUNERATION AND BENEFITS**

During the year payments were made to the following trustees, by way of salaries, honoraria, presentations and ministers' supplements. These costs are all included within staff costs. There were also various expenses paid. These costs are included within the appropriate expense category.

	31.12.24 £	31.12.23 £
	11,521	11,242
	8,431	8,431
	-	-
	11,169	10,555
	6,742	10,103
	-	70
	-	95

**Trustees' expenses**

Trustees' expenses are included in the above statement.

**9. STAFF COSTS**

The average monthly number of employees during the year was as follows:

	31.12.24	31.12.23
Minister in training (until August 2024)	1	-
Church officer	1	1
Cleaning staff	2	2
Treasurer (until March 2024)	1	1
Operations and Outreach Support Manager	<u>1</u>	<u>1</u>
	<u>6</u>	<u>5</u>

No employees received emoluments in excess of £60,000.

Wages and salaries costs include supplements paid to three individuals who are employed by The Free Church of Scotland centrally, in addition to the above individuals who are employed locally by Free Church of Scotland, Stornoway.

**FREE CHURCH OF SCOTLAND, STORNOWAY**

**Notes to the Financial Statements - continued  
for the Year Ended 31 December 2024**

**10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted funds £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	388,728	50,438	439,166
Other trading activities	1,071	-	1,071
Investment income	<u>19,153</u>	<u>129</u>	<u>19,282</u>
<b>Total</b>	<u>408,952</u>	<u>50,567</u>	<u>459,519</u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Staff	70,673	5,250	75,923
Other direct costs (local)	379,296	11,155	390,451
Other direct costs (national)	-	1,395	1,395
Other direct costs (overseas)	<u>-</u>	<u>7,983</u>	<u>7,983</u>
<b>Total</b>	<u>449,969</u>	<u>25,783</u>	<u>475,752</u>
<b>NET INCOME/(EXPENDITURE)</b>	(41,017)	24,784	(16,233)
<b>Transfers between funds</b>	<u>(5,927)</u>	<u>5,927</u>	<u>-</u>
<b>Net movement in funds</b>	(46,944)	30,711	(16,233)
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	<u>979,191</u>	<u>39,624</u>	<u>1,018,815</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>932,247</u>	<u>70,335</u>	<u>1,002,582</u>

**11. TANGIBLE FIXED ASSETS**

	Freehold property £	Equipment £	Totals £
<b>COST</b>			
At 1 January 2024	878,090	30,778	908,868
Additions	<u>-</u>	<u>15,903</u>	<u>15,903</u>
At 31 December 2024	<u>878,090</u>	<u>46,681</u>	<u>924,771</u>
<b>DEPRECIATION</b>			
At 1 January 2024	-	5,792	5,792
Charge for year	<u>-</u>	<u>4,089</u>	<u>4,089</u>
At 31 December 2024	<u>-</u>	<u>9,881</u>	<u>9,881</u>
<b>NET BOOK VALUE</b>			
At 31 December 2024	<u>878,090</u>	<u>36,800</u>	<u>914,890</u>
At 31 December 2023	<u>878,090</u>	<u>24,986</u>	<u>903,076</u>

**FREE CHURCH OF SCOTLAND, STORNOWAY**

**Notes to the Financial Statements - continued  
for the Year Ended 31 December 2024**

<b>12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>				
		31.12.24		31.12.23
		£		£
Gift aid debtor		<u>11,882</u>		<u>13,043</u>
<b>13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>				
		31.12.24		31.12.23
		£		£
Due to Central Funds		5,941		7,825
Accrued expenses		<u>12,509</u>		<u>12,156</u>
		<u>18,450</u>		<u>19,981</u>
<b>14. MOVEMENT IN FUNDS</b>				
	At 1.1.24	Net	Transfers	At
	£	movement	between	31.12.24
		in funds	funds	£
		£	£	
<b>Unrestricted funds</b>				
General fund	(2,371)	6,782	13,749	18,160
Designated Assets Fund	858,090	-	-	858,090
Designated Property Fund	<u>76,529</u>	<u>19,524</u>	<u>(16,505)</u>	<u>79,548</u>
	932,248	26,306	(2,756)	955,798
<b>Restricted funds</b>				
Laxdale Meeting House Fund	30,515	(1,315)	-	29,200
Sabbath School Fund	678	(313)	60	425
Explorers Fund	4,817	(749)	483	4,551
Benevolent Fund	2,240	57	(1,000)	1,297
Specific Gifts Fund	-	968	(968)	-
Restricted General Fund	26,090	21,252	4,181	51,523
Road to Recovery	<u>5,994</u>	<u>(965)</u>	<u>-</u>	<u>5,029</u>
	<u>70,334</u>	<u>18,935</u>	<u>2,756</u>	<u>92,025</u>
<b>TOTAL FUNDS</b>	<u>1,002,582</u>	<u>45,241</u>	<u>-</u>	<u>1,047,823</u>

**FREE CHURCH OF SCOTLAND, STORNOWAY**

**Notes to the Financial Statements - continued  
for the Year Ended 31 December 2024**

**14. MOVEMENT IN FUNDS - continued**

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	392,002	(385,220)	6,782
Designated Property Fund	<u>19,524</u>	<u>-</u>	<u>19,524</u>
	411,526	(385,220)	26,306
<b>Restricted funds</b>			
Laxdale Meeting House Fund	2,608	(3,923)	(1,315)
Sabbath School Fund	573	(886)	(313)
Explorers Fund	1,005	(1,754)	(749)
Benevolent Fund	1,507	(1,450)	57
Specific Gifts Fund	13,023	(12,055)	968
Restricted General Fund	65,619	(44,367)	21,252
Road to Recovery	<u>240</u>	<u>(1,205)</u>	<u>(965)</u>
	<u>84,575</u>	<u>(65,640)</u>	<u>18,935</u>
<b>TOTAL FUNDS</b>	<u>496,101</u>	<u>(450,860)</u>	<u>45,241</u>

**Comparatives for movement in funds**

	At 1.1.23 £	Net movement in funds £	Transfers between funds £	At 31.12.23 £
<b>Unrestricted funds</b>				
General fund	31,769	(47,013)	12,873	(2,371)
Designated Assets Fund	858,090	-	-	858,090
Designated Property Fund	<u>89,332</u>	<u>5,997</u>	<u>(18,800)</u>	<u>76,529</u>
	979,191	(41,016)	(5,927)	932,248
<b>Restricted funds</b>				
Laxdale Meeting House Fund	30,824	(1,129)	820	30,515
Sabbath School Fund	1,549	(51)	(820)	678
Explorers Fund	4,258	(264)	823	4,817
Benevolent Fund	2,365	(125)	-	2,240
Specific Gifts Fund	-	293	(293)	-
Restricted General Fund	628	20,065	5,397	26,090
Road to Recovery	<u>-</u>	<u>5,994</u>	<u>-</u>	<u>5,994</u>
	<u>39,624</u>	<u>24,783</u>	<u>5,927</u>	<u>70,334</u>
<b>TOTAL FUNDS</b>	<u>1,018,815</u>	<u>(16,233)</u>	<u>-</u>	<u>1,002,582</u>

**FREE CHURCH OF SCOTLAND, STORNOWAY**

**Notes to the Financial Statements - continued  
for the Year Ended 31 December 2024**

**14. MOVEMENT IN FUNDS - continued**

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	384,721	(431,734)	(47,013)
Designated Property Fund	<u>24,231</u>	<u>(18,234)</u>	<u>5,997</u>
	408,952	(449,968)	(41,016)
<b>Restricted funds</b>			
Laxdale Meeting House Fund	2,688	(3,817)	(1,129)
Sabbath School Fund	587	(638)	(51)
Explorers Fund	1,753	(2,017)	(264)
Benevolent Fund	1,375	(1,500)	(125)
Specific Gifts Fund	10,490	(10,197)	293
Restricted General Fund	27,090	(7,025)	20,065
Road to Recovery	<u>6,584</u>	<u>(590)</u>	<u>5,994</u>
	<u>50,567</u>	<u>(25,784)</u>	<u>24,783</u>
<b>TOTAL FUNDS</b>	<u>459,519</u>	<u>(475,752)</u>	<u>(16,233)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.23 £	Net movement in funds £	Transfers between funds £	At 31.12.24 £
<b>Unrestricted funds</b>				
General fund	31,769	(40,231)	26,622	18,160
Designated Assets Fund	858,090	-	-	858,090
Designated Property Fund	<u>89,332</u>	<u>25,521</u>	<u>(35,305)</u>	<u>79,548</u>
	979,191	(14,710)	(8,683)	955,798
<b>Restricted funds</b>				
Laxdale Meeting House Fund	30,824	(2,444)	820	29,200
Sabbath School Fund	1,549	(364)	(760)	425
Explorers Fund	4,258	(1,013)	1,306	4,551
Benevolent Fund	2,365	(68)	(1,000)	1,297
Specific Gifts Fund	-	1,261	(1,261)	-
Restricted General Fund	628	41,317	9,578	51,523
Road to Recovery	-	<u>5,029</u>	-	<u>5,029</u>
	<u>39,624</u>	<u>43,718</u>	<u>8,683</u>	<u>92,025</u>
<b>TOTAL FUNDS</b>	<u>1,018,815</u>	<u>29,008</u>	<u>-</u>	<u>1,047,823</u>

**FREE CHURCH OF SCOTLAND, STORNOWAY**

**Notes to the Financial Statements - continued  
for the Year Ended 31 December 2024**

**14. MOVEMENT IN FUNDS - continued**

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	776,723	(816,954)	(40,231)
Designated Property Fund	<u>43,755</u>	<u>(18,234)</u>	<u>25,521</u>
	820,478	(835,188)	(14,710)
<b>Restricted funds</b>			
Laxdale Meeting House Fund	5,296	(7,740)	(2,444)
Sabbath School Fund	1,160	(1,524)	(364)
Explorers Fund	2,758	(3,771)	(1,013)
Benevolent Fund	2,882	(2,950)	(68)
Specific Gifts Fund	23,513	(22,252)	1,261
Restricted General Fund	92,709	(51,392)	41,317
Road to Recovery	<u>6,824</u>	<u>(1,795)</u>	<u>5,029</u>
	<u>135,142</u>	<u>(91,424)</u>	<u>43,718</u>
<b>TOTAL FUNDS</b>	<u>955,620</u>	<u>(926,612)</u>	<u>29,008</u>

**15. RELATED PARTY DISCLOSURES**

Related party transactions are disclosed in the "Trustees' Remuneration and Benefits" note.

**16. EXPLANATION OF FUNDS**

**Unrestricted Funds**

The General Fund encompasses all income and expenditure relating to the primary focus activities of the charity, other than those for which funding is restricted.

The Designated Assets Fund represents the value of unrestricted funds tied up in fixed assets, which would not be readily converted into cash.

The Designated Property Fund represents a cash balance held for property maintenance.

**Restricted Funds**

The Laxdale Meeting House fund represents all income and expenditure relating to the upkeep of this building.

The Sabbath School fund represents the weekly collections, distributed between charitable causes and the purchase of materials for the classes.

The Explorers Fund represents the weekly subscriptions and camp fees, distributed between the cost of the group's events and activities and charitable causes.

The Benevolent Fund represents funds held to be distributed at the discretion of the Trustees to individuals who are going through financial hardship. The 'Helping Hands' initiative is also administered through this fund.

The Specific Gifts Fund represents donations received for payment to specific charitable causes. Recipients of expenditure from this fund is also known as Extra Denominational Objects.

The Restricted General Fund is used for one-off income items received for specific purposes, in order to track the relevant expenditure accordingly.

**FREE CHURCH OF SCOTLAND, STORNOWAY**

**Notes to the Financial Statements - continued  
for the Year Ended 31 December 2024**

**16. EXPLANATION OF FUNDS - continued**

The Road to Recovery Fund relates to a support programme for individuals affected by alcohol and addiction issues. The restricted fund was established in 2023 through receipt of funds from the Western Isles Presbytery, which previously administered the project.

**17. CONTRIBUTION TO CENTRAL FUNDS**

	2024 £	2023 £
General Fund Gross Ordinary Income	402,123	384,197
Ministry costs	(73,128)	(88,060)
Administration levy	(25,800)	(24,000)
Fixed allowance (to be retained for local congregation use)	<u>(64,550)</u>	<u>(48,200)</u>
Net Ordinary Income	<u>238,645</u>	<u>223,937</u>
50% (2023 - 60%) of Net Ordinary Income - for Mission Fund	119,323	134,362
Donations made to Free Church of Scotland central funds	218,251	246,422
Donations are allocated as follows:		
Ministry costs	73,128	88,060
Administration levy	25,800	24,000
Mission Fund	<u>119,323</u>	<u>134,362</u>
	<u>218,251</u>	<u>246,422</u>

The above figures do not take account of the accounts adjustment for Gift Aid due at the year-end, nor the 50% (2023 - 60%) contribution to central funds on this income.

**FREE CHURCH OF SCOTLAND, STORNOWAY**

**Detailed Statement of Financial Activities  
for the Year Ended 31 December 2024**

	Unrestricted funds £	Restricted funds £	31.12.24 Total funds £	31.12.23 Total funds £
<b>INCOME AND ENDOWMENTS</b>				
<b>Donations and legacies</b>				
Donations	345,954	57,182	403,136	365,771
Gift aid	44,969	7,293	52,262	47,204
Grants	-	18,472	18,472	24,839
Benevolent and Helping Hands	-	1,490	1,490	1,352
	390,923	84,437	475,360	439,166
<b>Other trading activities</b>				
Magazine income	954	-	954	974
Audio Ministry income	-	-	-	97
	954	-	954	1,071
<b>Investment income</b>				
Rents received	17,847	-	17,847	17,652
Bank account interest	1,802	138	1,940	1,630
	19,649	138	19,787	19,282
<b>Total incoming resources</b>	<b>411,526</b>	<b>84,575</b>	<b>496,101</b>	<b>459,519</b>
<b>EXPENDITURE</b>				
<b>Charitable activities</b>				
Wages & Honoraria	84,226	10,302	94,528	75,923
Central Funds	216,366	-	216,366	245,587
Road to Recovery	-	1,205	1,205	-
Explorers	-	1,754	1,754	-
Youth fellowship / Youth Club	300	503	803	264
Stornoway Free Church Congregational Fellowship	59	683	742	25
Grants to institutions	680	8,491	9,171	12,817
	301,631	22,938	324,569	334,616
<b>Support costs</b>				
<b>Management</b>				
Pulpit supply	3,179	-	3,179	990
Presbytery & Assembly expenses	4,594	-	4,594	5,874
Communion expenses and hospitality (less donations)	612	-	612	861
Magazines	1,523	-	1,523	1,191
Sabbath School	1,946	-	1,946	1,066
Carried forward	11,854	-	11,854	9,982

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**FREE CHURCH OF SCOTLAND, STORNOWAY**

**Detailed Statement of Financial Activities  
for the Year Ended 31 December 2024**

	Unrestricted funds £	Restricted funds £	31.12.24 Total funds £	31.12.23 Total funds £
<b>Management</b>				
Brought forward	11,854	-	11,854	9,982
Gifts for ministers	<u>619</u>	<u>313</u>	<u>932</u>	<u>-</u>
	12,473	313	12,786	9,982
<b>Other</b>				
Insurance, rates & water	16,284	1,472	17,756	19,395
Heat, light & power	28,019	21,049	49,068	62,173
Repairs and equipment	15,133	11,093	26,226	34,491
Telephone	3,229	-	3,229	3,175
Printing, postage and stationery	2,041	102	2,143	2,323
General expenses	1,767	2,694	4,461	4,535
Gift Aid administration fees	1,410	-	1,410	404
Accountancy	1,872	-	1,872	1,836
Courses and Conferences	416	390	806	1,290
Travel and Accommodation	212	-	212	412
Free Church camp contribution	-	1,500	1,500	500
Life assurance	733	-	733	620
Depreciation of equipment	<u>-</u>	<u>4,089</u>	<u>4,089</u>	<u>-</u>
	<u>71,116</u>	<u>42,389</u>	<u>113,505</u>	<u>131,154</u>
Total resources expended	<u>385,220</u>	<u>65,640</u>	<u>450,860</u>	<u>475,752</u>
<b>Net (expenditure)/income</b>	<u>26,306</u>	<u>18,935</u>	<u>45,241</u>	<u>(16,233)</u>

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