

# Berneray and Lochmaddy Church Of Scotland

Scotland · Charity number SC016358

## Details

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Status	Active
Legal form	Unincorporated association
Part of	The Church of Scotland (SC011353)
Registered	1978-01-20
Register	<a href="#">View on the OSCR register</a>

## Contact

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Address	Sruth Beag Lochmaddy Isle Of North Uist Western Isles HS6 5AW
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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:** As a member of the Church of Scotland, Berneray and Lochmaddy Church exists to glorify God and to work for the advancement of Christ's Kingdom throughout the islands. As a member of the national Church, it acknowledges a distinct call and duty to bring the ordinances of religion to all the people of the parish. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond. In that regard, as church services alternate between the two church buildings, the vacant building is available to other denominations of the church who do not have their own premises for the purposes of funerals and services.

**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
2025-12-31	£0	£0	-	1
2024-12-31	£18,196	£16,343	-	1
2023-12-31	£13,787	£17,032	-	0
2022-12-31	£19,087	£17,216	-	0
2021-12-31	£14,559	£20,704	-	0
2020-12-31	£33,434	£31,015	-	0

**Berneray and Lochmaddy Church Of Scotland**

Scotland - Charity number SC016358

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# Accounts

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**The Church of Scotland**  
**Berneray & Lochmaddy Church**

**RECEIPTS AND PAYMENTS ACCOUNTS**  
**FOR YEAR ENDED 31 DECEMBER 2024**

Congregation No: 432324

Charity No: SC016358

## **Reference and Administrative Information**

Charity Name: Berneray & Lochmaddy Church  
Charity Registration Number: SC016358  
Congregation Reference No: 432324  
Contact Address: c/o Mrs Mary W Stewart  
Cnoc Sitheil  
1/2 11 Malaglate  
Sollas  
Isle of North Uist  
HS6 5BX

### **Trustees**

Kirk Session:  
Mr K MacLean  
Mr J A MacKillop & Revd A J R McCulloch

### **Principal Office-bearers**

Minister: Revd A J R McCulloch  
Session Clerk: Mr J A MacKillop  
Church Treasurer: Mrs M W Stewart

### **Independent Examiner**

Joanne Hinchcliffe of Taxnfacts Ltd ACA CTA BA(Hons)  
Timbuckthree 9 New Tolsta  
Isle of Lewis  
HS2 0NN

### **Bankers**

Bank of Scotland  
Lochmaddv  
Isle of North Uist  
HS6 5AA

## **Trustees' Annual Report**

### **Year ended 31 December 2024**

## **Structure, Governance and Management**

### **Governing Document**

The Church is administered in accordance with the terms of the Deed of Constitution (or Deed of Constitution (Unitary Form)).

### **Recruitment and Appointment of Trustees**

The Kirk Session are the only charity trustees. The Kirk Session members, numbering three, have been chosen by the congregation for their diligence and spiritual guidance. The spiritual and financial affairs of Berneray & Lochmaddy Church are monitored and administered by the Kirk Session on a regular basis.

### **Organisational Structure**

The Kirk Session members numbering three meets on a regular basis. Accurate Minutes of each meeting are taken, all of which are signed and recorded. All meetings are opened and closed with prayer.

Meetings are held as required and are also held before and after each Communion, to accommodate any new members. With Berneray & Lochmaddy being a united congregation, the Communion Seasons are such that Lochmaddy Communions are held in June and Berneray in October.

Services are held in both Churches every alternate Sunday. A weekly prayer meeting is held. Notice boards at both churches display the schedule of services each week, both for Sunday Service and for the prayer meeting.

The AGM of the congregation is held each year prior to the end of March. Any concerns relating to financial or spiritual matters are dealt with and raised at regular Kirk Session meetings, all of which are minuted and approved.

Berneray and Lochmaddy Church is now a linked charge with Kilmuir and Paible Church.

## **Trustees' Annual Report (cont)**

### **Year ended 31 December 2024**

#### **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 branches of the church in various ecumenical bodies in Scotland and beyond.

Morning Services are held weekly on the Lord's Day, with a Prayer Meeting (by Zoom) on Thursday evenings each week. Regularly, this Prayer Meeting is held jointly with the local Free Church of Scotland congregation. Sunday Services are held in Berneray Church every week from November until March; from April to October they alternate weekly between Berneray and Lochmaddy

The Churches at Berneray and Lochmaddy are also used for Baptisms, Marriage Services and Funeral Services. In addition, as Berneray Church is the only church building on Berneray it is available to other denominations of the church when they have a Funeral to conduct.

The Sacrament of the Lord's Supper is celebrated twice per annum, in June in Lochmaddy and on Berneray in October. As Kilmuir & Paible is in a Linkage with the congregation of Berneray & Lochmaddy (the linkage was established in 2016), there is no Sunday service in Berneray & Lochmaddy when it is a Communion Sunday in Kilmuir. Similarly, there is no Sunday service in Kilmuir when it is a Communion Sunday on Berneray (October) or Lochmaddy (June).

People from the two congregations of Kilmuir & Paible and Berneray & Lochmaddy regularly meet together at other times too, such as fundraising lunches for the Slavic Gospel Association, and Adopt A Child; and when we are visited by the Christian Institute, by Open Doors, by Christian Action Research and Education (CARE), Scripture Union Scotland, and by other Christian charities and ministries.

The Minister is on the Chaplaincy Teams of Sgoil Uibhist a Tuath (North Uist Primary School, which also caters for pupils from Berneray) and Sgoil Lionacleit (the secondary school on Benbecula). He is also Chaplain to 1st Battalion The Highlanders Army Cadet Force, the unit which covers the Shetland Isles, the Orkney Isles, Caithness, Sutherland, Ross-shire, Morayshire, Inverness-shire and the Western Isles.

Since March 2020, the Minister has written a weekly Pastoral Letter which goes out by email to more than 200 email addresses - thus well over 200 recipients - almost all of whom live on North Uist or Berneray.

#### **Achievements and Performance**

The congregation is glad to have maintained services every week as planned, and is most grateful to those who provide Pulpit Supply when the Minister is absent on leave. The only Sundays when there has been no service as planned have been when we have considered it wise to cancel the service because of severe inclement weather. Thankfully this has only happened once or twice: when the velocity of the wind is such that there is a significant risk of an elderly person being blown over outside the Churches.

## **Trustees' Annual Report (cont)**

### **Year ended 31 December 2024**

The congregation is always delighted to welcome visitors from around the UK (and occasionally from around the world) to our services, and this happens especially during the summer months. Every Sunday of the year we enjoy a valuable time of fellowship over tea and coffee immediately after the service - and this is a useful opportunity to welcome our visitors informally.

A central part of all Morning Services, Evening Services, and midweek Prayer Meetings is the preaching of the Bible. Since the beginning of 2018 the Minister has preached through twenty-two books of the Bible. Books studied in 2024 were: Ruth, 1 Corinthians, 2 Peter, 1 Thessalonians, Daniel, 2 Thessalonians, 1 Timothy, Joshua.

In December 2024, Carol Services were held in each of Berneray and Lochmaddy. At each of these services we were delighted that some folk attended who do not normally come to Church.

In early 2024 the former Manse of Lochmaddy was sold, achieving a reduction of one in the number of buildings we need to maintain.

## **Financial Review**

### **Reserves Policy**

It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds. At the year end the Church held unrestricted cash funds of £3,593 (2023 £963).

The Church also held investments to the value of £15,498 (2023 - £14,323) in Church of Scotland Investors Trusts.

Restricted funds amounting to £436 (2023 - £1,221) have been carried forward for the purposes specified in Note 2.

**Trustees' Annual Report (cont)**  
**Year ended 31 December 2024**

**Statement of Trustees' Responsibilities**

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

Approved by the Trustees and signed on their behalf,

*Alan J. McCulloch*

Mr J A MacKillop  
Session Clerk

Date *26<sup>th</sup> March 2025*

## Berneray & Lochmaddy Church of Scotland

### Receipts and Payments Account

Year ended 31 December 2024

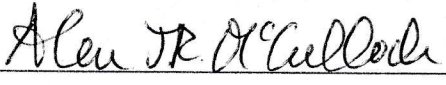
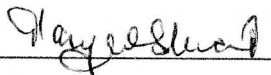
		<b>Unrestricted Funds 2024</b>	<b>Restricted Funds 2024</b>	<b>Total 2024</b>	<b>Total 2023</b>
	<b>Note</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b><u>Receipts</u></b>					
Donations	<b>3</b>	14,639	720	15,359	11,612
Investment Income		315		315	270
Church of Scotland /Other Receipts		2,522		2,522	585
Manse Let		0			1,320
<b><u>Total Receipts</u></b>		<b>17,476</b>	<b>720</b>	<b>18,196</b>	<b>13,787</b>
<b><u>Payments</u></b>					
Charitable activities	<b>4</b>	16,034	315	16,343	16,175
Donations made to third parties	<b>5</b>	0		0	257
Governance costs	<b>6</b>	0		0	600
<b><u>Total Payments</u></b>		<b>16,034</b>	<b>315</b>	<b>16,343</b>	<b>17,032</b>
<b>Deficit of Payments over receipts for the year before transfers</b>		1,442	405	1,847	(3,245)
<b><u>Transfers</u></b>		1,190	(1,190)	0	
<b>Deficit of payments over receipts for the year after transfers</b>		<b>2,632</b>	<b>(785)</b>	<b>1,847</b>	<b>(3,245)</b>

**Berneray & Lochmaddy Church of Scotland**  
**Statement of Balances**  
**Year ended 31 December 2024**

	Unrestricted Funds 2024	Restricted Funds 2024	Total 2024	Total 2023
Note	£	£	£	£
<b><u>Bank &amp; Deposit Balances</u></b>				
Bank balances brought forward	961	1,221	2,182	5,427
<b>Movement in year:</b>				
Surplus/(deficit) for the year	2,632	(785)	1,847	(3,245)
Cash & Bank balances carried forward	3,593	436	4,029	2,182
<b><u>Investments at market value</u></b>				
Growth Fund (Cost - £975)	12,441			11,369
Church extension Project	11			10
Church Fabric Fund Grant	1,410			1,340
General Purpose No 1	1,000			1,000
General Purpose No 2	636			604
	15,498			14,323
<b><u>Total assets</u></b>				
<b><u>Liabilities</u></b>				
Accountancy & Independent Examination				630

The accounts were approved by the Kirk Session and Financial Board on 27/03/26.

For and on behalf of the Kirk Session and Financial Board

  
 \_\_\_\_\_ pp Session Clerk  
  
 \_\_\_\_\_ Treasurer

## **Berneray & Lochmaddy Church of Scotland**

### **Statement of Balances**

**Year ended 31 December 2024**

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

During the year, the minister received reimbursement of expenses incurred totalling £1,726 (2023 £2,238) and Council tax/water charge of £886 (2023 - £866) was paid to the Local Authority in respect of the Manse. No other trustee received expenses or remuneration during the year.

#### **2 Movements in Funds**

	<b>At 1 Jan 2024 £</b>	<b>Receipts £</b>	<b>Payments £</b>	<b>Transfers £</b>	<b>At 31 Dec 2024 £</b>
<b>Unrestricted funds</b>					
General Fund	961	17,476	16,034	1,190	3,593
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	961	17,574	16,132	1,190	3,593
<b>Restricted funds</b>					
Fabric Fund	290	720	215	(890)	(95)
Mission Fund	464	0	100	(300)	64
Hector Morrison Fund	467	0			467
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	1,221	720	315	(1,190)	436
<b>Total funds</b>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	<b>2,182</b>	<b>18,294</b>	<b>16,447</b>	<b>0</b>	<b>4,029</b>

#### **Purposes of Restricted Funds**

Fabric Fund: This fund is for the maintenance of Church property.

Mission Fund: These are funds collected in order to support ongoing missionary work.

Hector Morrison Fund: These funds were received in 2015 from a bequest and will be expended on for members of the congregation who are ill or in hospital.

**Berneray & Lochmaddy Church of Scotland**  
**Statement of Balances**  
**Notes to the Accounts**  
**Year ended 31 December 2024**

	<b>Unrestricted Funds 2024 £</b>	<b>Restricted Funds 2024 £</b>	<b>Total 2024 £</b>	<b>Total 2023 £</b>
<b>3 Analysis of Donations</b>				
FWO Scheme (non Gift Aid)	3,243		3,243	2,028
Gift Aid Donations	2,715		2,715	3,495
Ordinary Offerings (Open Plate)	4,010		4,010	4,061
Other Offerings, Donations etc	1,089		1,187	1,443
Tax Recovered on Gift Aid Donations	3,582		3,582	
Fabric Fund donations (Gift aid & Plate)		720	720	585
Mission Fund Donations				
	14,639	720	15,457	11,612
 <b>4 Analysis of Payments</b>				
<b>Costs of generating funds</b>				
Offering envelopes				
<b>Charitable activities</b>				
Ministries & Mission allocation	6,671		6,671	6,046
Minister travelling expenses	1,726		1,726	2,238
Locum's expenses, Pulpit Supply & Presentations	500	100	600	619
Presbytery Dues	203		203	
Repairs and Maintenance		215	215	719
Council Tax	886		886	866
Heat and light	3,030		3,030	2,116
Insurance	1,885		1,885	2,403
Other expenses & telephone	965		965	874
Life & work	168		168	294
	16,034	315	16,343	16,175

**Berneray & Lochmaddy Church of Scotland**  
**Statement of Balances**  
**Notes to the Accounts (cont)**  
**Year ended 31 December 2024**

	2024	2023
	£	£
<b>5. Donations to 3rd parties</b>		
Compassion UK	0	0
Blythwood Ukraine Appeal	0	0
Books & Bibles for school	0	107
Ruth McCulloch	0	150
	<hr/>	<hr/>
	0	257
	<hr/>	<hr/>
<b>6. Governance Costs</b>		
Independent Examiners' remuneration		600
	<hr/>	<hr/>
	0	600
	<hr/>	<hr/>

**7. 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.

## **Independent Examiner's report to the Trustees of Berneray & Lochmaddy Church**

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 1 to 13.

### **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 Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

The charity trustees consider that the audit requirement of Regulation 10(1) (d) 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 these 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:
  - (a) to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
  - (b) to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name

Joanne Hinchcliffe ACA CTA BA (Hons)

Address:

Timbuckthree 9 New Tolsta

Isle of Lewis

HS2 0NN

Date: 25<sup>th</sup> March 2026

**APPENDIX**

**FUNDS HELD ON BEHALF OF THE CONGREGATION  
BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES**

<b><u>DEPOSIT FUND</u></b>	<b>2024 £</b>	<b>2023 £</b>
General Purposes No.1	1,000	1,000
General Purposes No,2	636	604
Church Extension Project	11	10
Church Fabric Fund Grant	<u>1,410</u>	<u>1,340</u>
Market Value of Balances at 31 December 2024	<u>3,057</u>	<u>2,954</u>
<b><u>GROWTH FUND</u></b>		
Market Value of Balance at 31 December 2024 (Original cost £975.00)	<u>12,441</u>	<u>11,369</u>
<b><u>TOTAL FUNDS HELD</u></b>	<u>15,498</u>	<u>14,323</u>