

**Stornoway & Harris Associated Presbyterian Churches:  
Stornoway**

**TRUSTEES' REPORT AND  
RECEIPTS AND PAYMENTS ACCOUNT  
FOR YEAR ENDING 31 DECEMBER 2024**

**Charity No: SC022831**

## **Stornoway & Harris Associated Presbyterian Churches: Stornoway Reference and Administrative Information**

Charity Name: Stornoway & Harris Associated Presbyterian Churches: Stornoway

Charity Registration Number: SC022831

Contact Address: APC Stornoway c/o  
Dead End  
43 Leurbost  
Lochs  
Isle of Lewis  
HS2 9NS

### **Trustees**



### **Independent Examiner**

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

### **Bankers**

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

# **Stornoway & Harris Associated Presbyterian Churches: Stornoway Trustees' Annual Report Year ended 31 December 2024**

## **Structure, Governance and Management**

### **Governing Document**

The Church is a congregation of the Associated Presbyterian Churches of Scotland, which is constituted by resolution dated 30 May 1989 following upon a Deed of Separation from the Free Presbyterian Church of Scotland dated 27 May 1989. It is a registered Scottish Charity (No SC022831)

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

The charity trustees are the members of the Kirk Session (elders) and the Deacons' Court. The elders and deacons are elected by the members of the congregation from those members who are considered to have the appropriate gifts and skills. Elders can also be appointed by the Presbytery. The minister of the congregation is an elder and deacon ex officio and acts as Chairman of the Kirk Session and the Deacons' Court. All elders are also deacons.

The Kirk Session is responsible for spiritual affairs within the congregation and the Deacons' court for financial and fabric matters.

### **Objectives, Activities and Achievements**

The church's objectives are to glorify God and to work for the advancement of Christ's Kingdom within the local community and throughout the world. To this end regular Sunday worship services and midweek prayer meetings were held. This was accompanied with intermittent Friday Fellowships in the church building.

The Kirk Session were thankful and encouraged that the services were being attended steadily by those members and adherents who were physically able to do so. However, the Deacons' Court and Kirk Session also agreed to continue to live stream the services via our bespoke equipment for those who were housebound or vulnerable. We conducted these via YouTube on the Lord's Days. We also reviewed our Saturday morning prayer meetings which were previously being held digitally and in 2024 were changed back to in person face to face meetings held in the church building once a month. These were not well attended and it was decided to stop these meetings and focus on the Thursday prayer time instead.

The streaming of the Lord's Day services allowed contact with the worship services to be maintained with those who were elderly and housebound, ill or working in the care sector as well as the general congregation when circumstances prevented them attending.

The Kirk Session together with multiple volunteers from the congregation again embarked upon a period of local outreach activities with door to door distribution of booklets and tracts to the immediate neighbourhood. In December this was combined with on street distribution of Gospel of John booklets, calendars and tracts, which took place in Stornoway.

Contact was maintained with the Keith Street and Matheson Road sheltered housing complexes and the gospel was preached at points throughout the year to the residents. With the Dun Berisay care home being re-provisioned and moved to the new facility at Seaforth House we also provided preaching to the residents in the new home as part of a rota for the local churches.

Occasional meetings such as hosting the Lord's Day Observance Society, Good News for Everyone, and joint non denominational prayer meetings did take place and were well attended by other churches.

We also did maintain connections with some of the missionary groups we support such as OMF, SGA, SDHS, Steadfast Global, Gambia Partnership, Operation Mobilisation, etc. We had the privilege of being addressed by representatives of a number of these groups.

We continued to arrange weekly supply for the worship services in Scarista Harris for our small number of faithful attendees.

As a Deacons' Court we also continued a hardship fund for individuals associated with the congregation should it have been required as a result of the cost of living crisis impacting incomes and jobs. The congregation welcomed this and it remains available for supporting those in immediate need.

**Stornoway & Harris Associated Presbyterian Churches: Stornoway  
Trustees' Annual Report  
Year ended 31 December 2024**

**Objectives, Activities and Achievements (contd)**

Our minister has continued during a challenging period, with some faithful members and attendees passing away, to faithfully bring the gospel each week in a structured and systematic way. This has been a real blessing to the members and we give thanks that in providence the Lord has blessed such dedication by bringing new faces into contact with our circle and Christian family.

The new large print bibles purchased the previous year have been received well and are regularly used by the congregation and visitors.

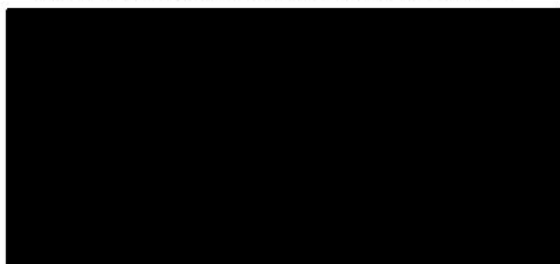
Therefore, while we are a small denomination with a small congregation we remain in the Lord's service and His faithfulness has given the congregation very strong encouragement, re focussed our vision and given us continued hope for the future.

**Financial Review**

The church's principal source of income is the weekly offerings at services, along with monthly standing order payments and augmented by gift aid tax repayments where appropriate. In addition, there are special collections and occasional donations are received.

There was a deficit for the year of £5,486 (2023 - deficit £10,985). As a result unrestricted funds have decreased to £28,111 at the year end (2023 - £33,597). In addition there was £70 in restricted funds from a special collection which will be disbursed in 2025. The trustees consider this an adequate reserve to carry forward to 2025.

Approved by the Trustees and signed on their behalf,



**Stornoway & Harris Associated Presbyterian Churches: Stornoway**  
**SC022831**  
**Report of the Independent Examiner**

**Respective responsibilities of trustees and examiner**

The charity trustees consider that an independent examination is needed under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005. It is my responsibility to examine the accounts 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**

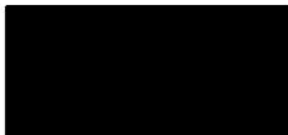
An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The 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 accounts.

**Independent examiner's statement**

In the course of my examination of the statement of account for the year ended 31 December 2023 as set out on pages 5 to 8, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect:
  - accounting records have not been kept in accordance with Section 44 (1)(a) of the Charities and Trustee Investments (Scotland) Act 2005 and Regulation 4 of The Charities Accounts (Scotland) Regulations 2006
  - the accounts do not accord with those records
  - the statement of account do not comply with any of the requirements of Regulation 9 of The Charities Accounts (Scotland) Regulations 2006
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

26.08.25

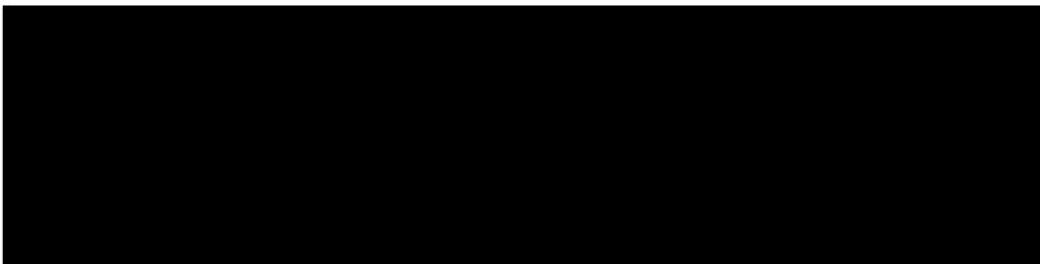
**Stornoway & Harris Associated Presbyterian Churches: Stornoway**  
**Receipts and Payments Account**  
**Year ended 31 December 2024**

		Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<b><u>Receipts</u></b>	<b>Note</b>				
Voluntary Income	3	43,086	220	43,306	45,688
Income from Charitable Activities	4	-	-	-	96
Investment Income	5	1,954	-	1,954	2,094
Other Incoming Resources	6	1,585	-	1,585	-
<b><u>Total Receipts</u></b>		<u>46,625</u>	<u>220</u>	<u>46,845</u>	<u>47,878</u>
<b><u>Payments</u></b>	<b>7</b>				
Charitable activities		51,835	150	51,985	58,599
Governance costs		276	-	276	264
<b><u>Total Payments</u></b>		<u>52,111</u>	<u>150</u>	<u>52,261</u>	<u>58,863</u>
<b>Net Receipts/(Payments) before Transfers</b>		<b>(5,486)</b>	<b>70</b>	<b>(5,416)</b>	<b>(10,985)</b>
<b>Transfers to/(from) funds</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Surplus/(Deficit) for year</b>		<u><b>(5,486)</b></u>	<u><b>70</b></u>	<u><b>(5,416)</b></u>	<u><b>(10,985)</b></u>

**Stornoway & Harris Associated Presbyterian Churches: Stornoway**  
**Statement of Balances**  
**At 31 December 2024**

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<b><u>Bank &amp; Deposit Balances</u></b>					
Bank & Deposit balances brought forward		33,597	-	33,597	44,582
<b><u>Movement in year:</u></b>					
Surplus/(Deficit) for the year		(5,486)	70	(5,416)	(10,985)
Bank & Deposit balances carried forward		<u>28,111</u>	<u>70</u>	<u>28,181</u>	<u>33,597</u>
<b><u>Additional Information</u></b>					
<b><u>Assets</u></b>					
Church		200,000	-	200,000	200,000
Manse		230,000	-	230,000	230,000
<b><u>Investments</u></b>					
The Associated Presbyterian Churches of Scotland		50,000	-	50,000	50,000
<b><u>Other Debtors</u></b>					
Gift Aid Receivable		<u>1,532</u>	<u>-</u>	<u>1,532</u>	<u>3,296</u>
<b><u>Liabilities</u></b>					
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

The accounts detailed on pages 5 to 8 were approved by the Trustees and signed on their behalf by the undernoted



## **Stornoway & Harris Associated Presbyterian Churches: Stornoway**

### **Notes to the Accounts**

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

██████████ was in receipt of Salary and Pension costs totalling £30,313 (2023 - £28,855). One trustee received reimbursement of expenses totalling £2,302 during the year. In relation to providing Pulpit Supply ██████████ received £975, ██████████ £370 and ██████████ £195. 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 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
<b>Unrestricted funds</b>					
General Fund	4,374	46,289	52,112	4,000	2,551
Fabric Fund	29,223	336	-	(4,000)	25,559
	<u>33,597</u>	<u>46,625</u>	<u>52,112</u>	<u>-</u>	<u>28,110</u>
<b>Restricted funds</b>					
Special Collections	-	220	150	-	70
	<u>-</u>	<u>220</u>	<u>150</u>	<u>-</u>	<u>70</u>
<b>Total funds</b>	<u>33,597</u>	<u>46,845</u>	<u>52,262</u>	<u>-</u>	<u>28,180</u>

#### Purposes of Designated Funds

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

#### Purposes of Restricted Funds

**Special Collections:** Represents specific collections made for various organisations and to offset congregational meal expenses.

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<b>3. Analysis of Voluntary Income</b>				
Church Door Collections - Stornoway	6,267	-	6,267	7,545
Church Door Collections - Harris	4,840	-	4,840	4,770
Gift Aid givings - Stornoway	24,180	-	24,180	26,695
Tax Recovered on Gift Aid Donations	7,799	-	7,799	5,325
Special Collections	-	220	220	1,230
Other Offerings, Donations etc.	-	-	-	123
	<u>43,086</u>	<u>220</u>	<u>43,306</u>	<u>45,688</u>

**Stornoway & Harris Associated Presbyterian Churches: Stornoway**  
**Notes to the Accounts**

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<b>4. Income from Charitable Activities</b>				
Use of Premises	-	-	-	25
CD Ministry	-	-	-	71
	<u>-</u>	<u>-</u>	<u>-</u>	<u>96</u>
<b>5 Investment Income</b>				
Investment Rental Income	1,618	-	1,618	1,813
Bank Interest	336	-	336	281
	<u>1,954</u>	<u>-</u>	<u>1,954</u>	<u>2,094</u>
<b>6 Other Incoming Resources</b>				
Insurance Claim	1,585	-	1,585	-
	<u>1,585</u>	<u>-</u>	<u>1,585</u>	<u>-</u>
<b>7. Analysis of Payments</b>				
<b>Charitable activities</b>				
APC Central Funds	-	-	-	-
Minister's Salary & Pension Costs	30,313	-	30,313	28,855
Minister's expenses	-	-	-	-
Pulpit supply	3,489	-	3,489	3,224
Presbytery expenses	-	-	-	-
Fabric repair & maintenance	3,206	-	3,206	5,414
Equipment	-	-	-	112
Heat and light	6,487	-	6,487	7,856
Telephone	1,711	-	1,711	1,407
Insurance	1,264	-	1,264	2,279
Rent	500	-	500	520
Council Tax	2,302	-	2,302	3,181
Printing, stationery and postage	36	-	36	122
Sermon Audio	252	-	252	252
Website and Streaming expenses	300	-	300	144
Books	458	150	608	990
Professional Fees	708	-	708	832
Gifts & Donations	730	-	730	3,025
Bank Charges	-	-	-	164
General expenses	79	-	79	222
	<u>51,835</u>	<u>150</u>	<u>51,985</u>	<u>58,599</u>
<b>Governance costs</b>				
Independent examiner's fees	276	-	276	264

**8. Investment - Associated Presbyterian Churches of Scotland**

The Harris congregation had previously invested £60,000 into the Skye Manse. Upon the sale of the manse the money invested was returned to the Stornoway congregation by Presbytery as it is now joined with Harris. £50,000 of the money received was reinvested with Presbytery in properties to provide accommodation for retired ministers. Returns will be based on a portion of the affordable rent.