

CHURCH OF SCOTLAND
Carloway Isle of Lewis

RECEIPTS & PAYMENTS
ACCOUNTS
Year ended 31 December 2024

Congregation No. 442340

Scottish Charity Ref. SC032250

Reference and Administrative Information

Charity Name : Carloway Church of Scotland

Charity Registration Number : SC032250

Congregation Reference No : 442340

Contact Address :

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Trustees

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Principal Office-bearers

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Minister :

Session Clerk :

Church Treasurer :

[REDACTED]
[REDACTED]
[REDACTED]

Independent Examiner

[REDACTED] CA
Mann Judd Gordon Ltd
26 Lewis Street
Stornoway
Isle of Lewis

Bankers

Royal Bank of Scotland
17 North Beach Street
Stornoway
Isle of Lewis

**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 Unitary Constitution. This means that the Kirk Session is the governing executive of the congregation. The Kirk Session may appoint committees to deal with any arising issue as and when it becomes necessary.

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity trustees. The Kirk Session members are the elders of the Church and are chosen from the members of the Church who are considered to have the appropriate gifts and skills.

Organisational Structure

The Property Committee meets as required throughout the year and is responsible for all aspects of the properties within the congregation's assets. The Kirk Session which meets six times per year, is responsible for spiritual affairs within the Church.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. 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.

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

Achievements and performance

The congregation has remained fairly steady during the year. The congregation enjoys close fellowship and joint services with the neighbouring Free Church, e.g. joint monthly Prayer Meetings, joint Remembrance Day Services, joint Friday evening Fellowship every Communion weekend, joint meetings with visiting Missionary organisations, joint Easter club etc.

The weekly bible study and prayer meetings continued throughout the year and other events, including an Easter club for all children aged 3 - 11, a joint effort with the neighbouring Free Church.

Upgrading and renovations to the Church building were completed, and the minister and elders have ensured that the word continues to be preached with the provision of weekly services and communion services during the year which are available online. These events have been very popular with the congregation and a wider audience, and demonstrate the resilience of the Church in these challenging times. We are extremely grateful to the individuals engaged in the building works, who provided their skills so generously and for the benefit of the Church, and the congregation now has a more comfortable and welcoming place of worship.

The property committee has overseen repairs and maintenance works to the manse, with a programme upgrading to the property continuing.

Financial Review

The principal source of general income during the year was the weekly and other offerings, totalling £32,519, an increase of £3,284 from 2023 (£29,235). Generally, regular quarterly collections from the congregation are held, to meet property expenditure.

Regular in-person services has contributed to a stabilisation in the offerings and overall financial position of the Church.

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

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 £18,020 (2023 - £17,343) of which £5,085 (2023 - £3,258) had been designated for fabric fund. The remaining balance of £12,935 represents less than six months expenditure, and the Trustees aim to continue to improve upon this position and to meet the policy.

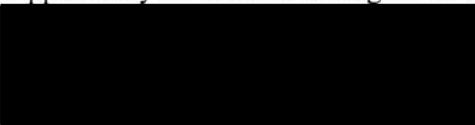
Statement of Trustees' Responsibilities

Charity law requires the trustees to prepare financial statements for each financial year which show a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The members of the Kirk Session 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 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,



Session Clerk

13 February 2025

Church of Scotland Carloway
SC032250

Independent Examiner's Report to the Trustees of Carloway Church of Scotland

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 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.

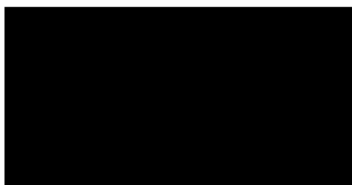
Independent examiner's statement

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 Charities and Trustees Investments (Scotland) Act 2005 and Regulation 4 of the Charities Accounts (Scotland) Regulations 2006 and,
- to prepare accounts which accord with the accounting records and 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.



CA
Mann Judd Gordon Ltd
26 Lewis Street
Isle of Lewis
HS1 2JF

5 May 2025

CHURCH OF SCOTLAND
Carloway Isle of Lewis
Year ended 31 December 2024

		Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Incoming Resources	Note 3				
Donations		37,194	-	37,194	40,875
Bank & Deposit Interest		260		260	102
Total Incoming Resources		37,454	-	37,454	40,977
Resources Expended	Note 4				
Charitable Activities		36,777		36,777	38,589
Net incoming resources for the year before transfers		677		677	2,388
Transfers		-		-	-
Net incoming resources for the year		677		677	2,388

CHURCH OF SCOTLAND**Carloway Isle of Lewis****Notes to the Accounts****1 Trustee Remuneration and Related Party Transactions**

No trustee received any remuneration or reimbursement of expenses during the year

2 Movement in Funds

	As at 1 Jan £	Receipts £	Payments £	Transfers £	As at 31 Dec £
Unrestricted Funds					
General Fund	10,982	32,583	33,787	-	9,778
Reserve Account	3,103	54	-	-	3,157
Designated Fabric Fund	3,258	4,817	2,990	-	5,085
Total Funds	17,343	37,454	36,777	-	18,020

Purposes of Designated Funds

Fabric Fund: The trustees have set aside funds for the upgrade and maintenance of the Church and the manse.

	Unrestricted Funds 2024 £	Unrestricted Funds 2023 £
3 Analysis of Donations		
WFO Scheme (non Gift Aid)	2,475	2,860
Gift Aid Donations	14,371	14,042
Tax recovered on Gift Aid Donations	7,415	5,695
Ordinary Offerings (Open Plate)	7,295	5,918
Days of Giving	4,535	4,205
Hire of Church Hall	140	480
Other Offerings, Donations etc.	963	720
Grant - Church of Scotland		6,955
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	37,194	40,875
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4 Analysis of Payments

	Unrestricted Funds 2024 £	Unrestricted Funds 2023 £
Charitable activities		
National Ministries & Mission Allocatio	16,407	14,238
Presbytery Dues	310	316
Minister's Expenses	1,107	1,086
Pulpit Supply	530	580
Communion Expenses	550	150
Mission Donations	900	200
Fabric Repairs & Maintenance	7,674	12,157
IT, Audio & Video Equipment	-	-
Heat & Light	5,357	5,505
Manse Council Tax	1,415	1,724
Insurance	1,633	1,508
FWO Envelopes	256	135
Cemetery Dues	20	15
Sunday School	-	-
Organ Expenses	150	-
Accountancy	432	426
Sundry Expenses	36	549
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	36,777	38,589
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5 Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund, which bears the costs of all ministers' stipend and employers' 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.

CHURCH OF SCOTLAND
Carloway Isle of Lewis
Statement of Balances

As at 31 December 2024

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Bank & Deposit Balances				
General Fund	10,982		10,982	10,056
Reserve Account	3,103		3,103	3,074
Designated Fabric Fund	3,258		3,258	1,825
Movement in year:				
Excess of Receipts over Payments for the year	677		677	2,388
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Bank & deposit balances carried forward	18,020		18,020	17,343
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The accounts were approved by the Kirk Session and Financial Board on

For and on behalf of the Kirk Session and Financial Board

Session Clerk

Treasurer

13 February 2025

APPENDIX

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

	2024 £	2023 £
CAPITAL ACCOUNT		
Credit Balances held at 31 December at cost	-	-
Market Value of Balances at 31 December	-	-
 REVENUE ACCOUNT		
Credit Balance at 31 December	26	26
 TEMPORARY FUNDS		
Credit Balance at 31 December	-	-