

**Garrabost
Free Church of Scotland**

Trustees' Report and Financial Statements
Year Ended 31 December 2024

Charity No SC038120

Garrabost Free Church of Scotland

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for the year ended 31 December 2024

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Garrabost Free Church of Scotland

Church Information

Trustees

Point Free Church became a registered Scottish Charity on 26 April 2007.

The name under which it is registered changed to Garrabost Free Church of Scotland on the 28th December 2017.

The members of the Deacons' Court are the Trustees of the Charity.

Address



Contact Address



Treasurer



Bankers

Virgin Money
23 South Beach Street
Stornoway
Isle of Lewis
HS1 2BQ

Independent Examiner



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

Garrabost Free Church of Scotland

Report of the Trustees

The Trustees are pleased to present their report together with the financial statements of the church for the year ended 31 December 2024.

Status of Charity and Governing Document

Garrabost Free Church of Scotland is established by Constitution. Garrabost Free Church of Scotland (under the original name Point Free Church of Scotland) became a registered Scottish Charity (No. SCO38120) on 26 April 2007.

Aims and Affiliation

The Free Church of Scotland currently has around 100 congregations in Scotland, as well as 2 in London and 3 in North America, and sister Churches founded by mission work in India, Peru and South Africa. The Church also has a full time degree awarding college in the heart of Edinburgh for the training of Ministers and other Christian workers and sustains an extensive Missionary programme relative to the size of the church.

Dating from 1843 but with its roots in the Reformation, it 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, therefore, 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 Free Church of Scotland is a Presbyterian Church adhering in its worship and doctrine to the position of the Church of Scotland at the Reformation. There is an explanatory document which explains the origins of the Church and which gives the historical background to the Church coming into being in 1843 and lists documents in which is embodied its constitution.

Garrabost Free Church of Scotland is a congregation of the national Free Church of Scotland working towards the common aims set out above. The congregation is within the Western Isles Presbytery and is authorised by the Church to have a minister paid from the central funds of the Church.

The Church building and the Minister's manse are the property of the congregation. The buildings are not under the Church's Model Trust Deed.

Trustees and Office Bearers

The Congregation is governed and administered by elected office bearers and its minister, or Interim Moderator in time of vacancy. The Kirk Session, being the minister (or Interim Moderator) and elected elders, has responsibility for spiritual oversight, while the Deacons Court, composed of Kirk Session members plus elected Deacons, oversee financial and property matters. Under charity Law, the Deacons Court are deemed to be the trustees of the congregation as those with the responsibility for day to day management and control.

Garrabost Free Church of Scotland

Report of the Trustees

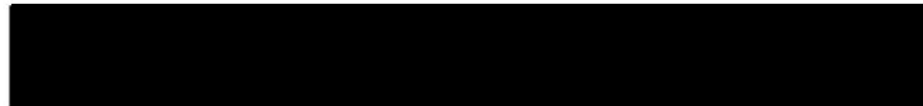
Trustees and Office Bearers (Contd.)

The Deacons' Court (the Trustees) who served during the year were as follows:-

Ministerial Team



Elders



Deacons



Appointment of 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 of their office within the congregation as elder or deacon.

Achievements and Performance

In relation to **congregational activity**:

The congregation now have a settled ministry under Rev Iain Thomson since January 2021.

Our Sunday morning services are held in the Main Road building and our evening services in the School Road building. Attendance varies between 80 and 100 in the mornings and between 50 and 80 in the evenings. Both Sunday services are livestreamed and are usually watched by 20 people over and above the in-person attendance.

The midweek Prayer Meeting and Bible Study is held each Wednesday alternating between both church buildings and when the meeting is in School Road, it is also livestreamed (via congregational link only). We have an in-person Saturday evening prayer meeting each week and also have a monthly Early Morning Prayer Meeting at 8.00am via Microsoft Teams.

Sunday School meets each Sunday during the morning service during school term and is well attended with numbers ranging from 14 to 20 each week. During the summer holidays we held a Summer Sunday School which was also well attended.

We support various organisations such as Christian Concern, the Christian Institute, Good News for Everyone (formerly the Gideons) financially. Individuals support Compassion as do our Sunday School. Our Sunday School also have weekly collections to support selected organisations during the year. Individuals also support other mission agencies and we receive communication from Slavic Gospel, Dayone and others. Some of our meetings are taken by representatives of various missionary organisations and we always donate £300 for every mission organisation that interacts with us either at the prayer meeting or fellowship.

The Kirk Session worked on a development plan which was presented to the congregation at the annual meeting. The plan is regularly reviewed and updated.

Garrabost Free Church of Scotland

Report of the Trustees

Achievements and Performance (Contd.)

Development Plan Summary:

Mission – Point to Christ

Vision – **'A Church with a prayerful heart for our community, where, through the preaching and teaching of the gospel, followers of Jesus are encouraged and equipped, to go and make disciples, as we long to see people of all generations commit their lives to the Lord'**

Goals – The Kirk Session have identified the following goals, and being wholly dependent on God in prayer, whilst seeking His guidance and blessing, they would desire to achieve them by March 2029

- To be characterised as a congregation who are fully dependent on God in prayer
- To be a congregation committed to the praise and worship of God
- To be recognised as a congregation that is united in vision and purpose.
- To be evangelistic in our outlook.
- To be a positive presence and influence in the district of Point.
- To be a centre of excellence for teaching, training, equipping and sending disciples.
- To have one building which enables us to deliver our vision for years to come.

In relation to **congregational funding**:

Participation in the Gift Aid Scheme remains at a high level, and congregational finances remain healthy. The congregation has responded well to meeting all its financial challenges and obligations during the past year, and remains heavily dependent on the freewill givings and the generosity of its contributors.

The Trustees are very grateful to the supporters of the congregation for their continued generosity

Financial review

Principal sources of funding

The church receives its funding from church members and adherents by way of weekly offerings and Gift Aid donations.

Results for the year

At the end of 2024 the General Fund has a balance of £42,287 (2023 - £36,376). During 2018 the Braighe Road Manse and the Aird Mission House were sold with the monies received, together with nominal values of the Garrabost Manse and Church Hall being shown in the Designated Assets Fund. The total value of the Assets Fund as at 31 December 2024 is £462,579 (2023 - £452,219). In addition various Restricted Funds are held. The total balance of Restricted Funds as at 31 December 2024 is £109,474 (2023 - £105,600). Total reserves including the net book value of fixed assets and balances on restricted funds amounted to £614,340 (2023 - £594,195).

Statement on Risk

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

The Trustees Report and Statement of Accounts were examined and approved by the Trustees at the meeting of the Deacons' Court held on 10/2/2025 and the undernoted were appointed by the Court to sign the Accounts on their behalf:

Trustee

Trustee

Garrabost Free Church of Scotland

Report of the Independent Examiner to the Trustees for the year ended 31 December 2024

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 6 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 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 Regulations, 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.


Institute of Chartered Accountants in England and Wales

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

Dated: 22 September 2025

Garrabost Free Church of Scotland

Statement of financial activities

Year ended 31 December 2024

		Unrestricted Funds				
	Notes	General Fund £	Designated Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Incoming resources						
From generated funds:						
Voluntary income	2	149,498	-	17,177	166,675	166,645
Bank interest	4	3	10,371	26	10,400	6,965
From charitable activities:						
	3	100	-	1,442	1,542	3,009
Other incoming resources						
Gain on sale of property		-	-	-	-	-
Insurance Claim - Manse Repairs		-	-	-	-	-
Total incoming resources		149,601	10,371	18,645	178,617	176,619
Resources expended						
Charitable activities	5	141,119	-	15,133	156,252	154,834
Governance costs	6	582	-	-	582	552
Other resources expended: deprec'n	7	-	11	1,627	1,638	2,023
Total resources expended		141,701	11	16,760	158,472	157,409
Net incoming/outgoing resources before transfers		7,900	10,360	1,885	20,145	19,210
Transfers	16	(1,989)	-	1,989	-	-
Net movement in funds after transfers		5,911	10,360	3,874	20,145	19,210
Revaluation of Assets		-	-	-	-	-
Total funds brought forward		36,376	452,219	105,600	594,195	574,985
Total funds carried forward		42,287	462,579	109,474	614,340	594,195
		(Note 16)	(Note 16)	(Note 17)		

The notes form part of these financial statements.

Garrabost Free Church of Scotland

Balance sheet

As at 31 December 2024

	Notes	£	2024 £	£	2023 £
Fixed Assets					
Tangible assets	11		266,820		268,458
Current assets					
Debtors	12	273,021		269,670	
Cash at bank and in hand		75,081		56,619	
		348,102		326,289	
Creditors: falling due within one year	13	582		552	
Net Current Assets			347,520		325,737
Creditors: falling due after one year	14		-		-
Total Net Assets	18		<u>614,340</u>		<u>594,195</u>
Represented by:					
Unrestricted funds	16		504,866		488,595
Restricted funds	17		109,474		105,600
			<u>614,340</u>		<u>594,195</u>

The financial statements on pages 6 to 13 were examined and approved by the Trustees at the meeting of the Deacons' Court held on 10/2/2025 and the undernoted were appointed by the Court to sign the Accounts on their behalf:



Trust



The notes form part of these financial statements.

Garrabost Free Church of Scotland

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 2015)', 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.

The financial statements are prepared in sterling which is the functional currency of the charity.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. The trustees also consider that there are no significant areas of judgements, estimates or key assumptions that affect items in the accounts.

Church Income

All voluntary income and bank interest is accounted for when received. Income from tax recoveries on Gift Aid is accounted for on the accruals basis.

Tangible fixed assets

Heritable property is stated at the Trustees' estimate of market value at the balance sheet date. Upon the joining of Point Free Church and Knock Free Church the Heritable property which had been owned by Knock Free Church has now been introduced into the Garrabost Free Church Accounts with a revaluation value based upon figures in the Knock Free Church accounts for the year ended 31 December 2017. The churches have not been valued in view of the limited market available and are not included in the Balance Sheet.

With the exception of heritable property, depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:-

Manse Improvements	2% straight line
Fixtures and equipment	20% reducing balance
Computer Equipment	33% straight line

Statement of Financial Activities

For the purpose of the Statement of Financial Activities as shown on page 6, funds are defined as follows:

Unrestricted funds comprise grants and other income received for the objects of the church without further specified purpose and are available as general funds.

Designated funds represent unrestricted funds which have been earmarked by the Trustees for particular purposes.

Restricted funds comprise income which has been received for the objects of the church and specified for a restricted purpose within these objects by the donor.

Garrabost Free Church of Scotland

Notes to the financial statements

Year ended 31 December 2024

2. Voluntary income

	Unrestricted Funds General £	Designated	Restricted Funds £	Total 2024 £	Total 2023 £
Donations & Grants					
Individuals	130,639	-	14,663	145,302	144,026
Other Gifts & Donations	2,532	-	785	3,317	2,758
Legacies	100	-	-	100	-
Tax reclaim	16,227	-	1,729	17,956	19,861
	<u>149,498</u>	<u>-</u>	<u>17,177</u>	<u>166,675</u>	<u>166,645</u>

3. Income from charitable activities

Specific Appeals	-	-	692	692	833
Fundraising	-	-	750	750	1,744
Magazines, Books & CD's	-	-	-	-	432
Pulpit Supply Refunded	100	-	-	100	-
	<u>100</u>	<u>-</u>	<u>1,442</u>	<u>1,542</u>	<u>3,009</u>

4. Investment Income

Bank Interest	<u>3</u>	<u>10,371</u>	<u>26</u>	<u>10,400</u>	<u>6,965</u>
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5. Charitable activities

Activity	Staff costs £	Other direct costs £	Support costs £	Total 2024 £	Total 2023 £
Local Ministries	6,405	113,480	36,367	156,252	154,834
National and overseas ministries	-	-	-	-	-
	<u>6,405</u>	<u>113,480</u>	<u>36,367</u>	<u>156,252</u>	<u>154,834</u>
	(Note 9)	(Note 10)	(Note 8)		
Of which:					
Relating to Designated Fund	-	-	-	-	-
Relating to General Fund	6,405	106,695	28,019	141,119	140,267
Relating to restricted funds	-	6,785	8,348	15,133	14,567
	<u>6,405</u>	<u>113,480</u>	<u>36,367</u>	<u>156,252</u>	<u>154,834</u>

6. Governance costs

	2024 £	2023 £
Examiners' remuneration	582	552
	<u>582</u>	<u>552</u>

7. Other Resources Expended

	2024 £	2023 £
Heritable Property: Depreciation	-	-
Manse Improvements: Depreciation	1,627	1,627
Fixtures & Fittings: Depreciation	-	-
Computer Equipment: Depreciation	11	396
	<u>1,638</u>	<u>2,023</u>

Garrabost Free Church of Scotland

Notes to the financial statements

Year ended 31 December 2024

8. Support costs

	Unrestricted Funds			Total	Total
	General Fund	Designated Funds	Restricted Funds	2024	2023
	£	£	£	£	£
Heat & Light	16,917	-	-	16,917	12,538
Council Tax	1,887	-	-	1,887	2,299
Water Charges	-	-	-	-	-
Church and Manse Insurance	7,325	-	-	7,325	6,727
Church Maint. & Repairs	-	-	1,474	1,474	8,616
Manse Maint. & Repairs	-	-	6,874	6,874	1,900
Telephone & Internet	1,307	-	-	1,307	1,498
Printing, Stationery & Postage	583	-	-	583	872
	<u>28,019</u>	<u>-</u>	<u>8,348</u>	<u>36,367</u>	<u>34,450</u>

9. Staff costs and numbers

	2024		2024	2023
	£		£	£
Gross salaries	-	-	-	-
Employer's National Insurance	-	-	-	-
Interim Moderator's Expenses	-	-	-	-
Minister's Supplementary Salary	6,405	-	6,405	7,488
Minister's Expenses	-	-	-	-
	<u>6,405</u>	<u>-</u>	<u>6,405</u>	<u>7,488</u>

The average number of employees during the year was 1 - paid from Central funds (2023: 1)

10. Other Direct Costs

	2024		2024	2023
	£		£	£
Local Ministries				
Donation to central funds	92,599	-	92,599	92,194
Assembly and Presbytery Expenses	2,170	-	2,170	2,723
Books, Magazines & CD's	47	-	393	384
Sermon Audio, Live streaming & CD Ministry	756	-	756	1,002
Gaelic Digitisation Project	-	-	-	-
Pulpit Supply	1,150	-	1,150	1,150
Communion Expenses	450	-	450	-
Fellowship Expenses	190	-	190	450
Appeals and Donations	5,614	-	9,568	9,920
Sabbath School/Youth Groups	620	-	3,105	1,894
WFM expenses	-	-	-	50
Caretaker	2,200	-	2,200	2,400
Hall Hire	-	-	-	300
General Expenses	899	-	899	429
	<u>106,695</u>	<u>-</u>	<u>113,480</u>	<u>112,896</u>
National and Overseas Ministries				
National Organisations	-	-	-	-
Other National & Overseas work	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total other direct costs	<u>106,695</u>	<u>-</u>	<u>113,480</u>	<u>112,896</u>

(Note 5)

Garrabost Free Church of Scotland

Notes to the financial statements

Year ended 31 December 2024

11. Tangible fixed assets

	Computer Equipment	Manse Improvements	Manse - Garrabost	Church Hall Main Road £	Total £
Cost					
At 1 January 2024	1,199	81,326	132,000	60,000	274,525
Additions	-	-	-	-	-
Disposals	-	-	-	-	-
At 31 December 2024	1,199	81,326	132,000	60,000	274,525
Depreciation					
At 1 January 2024	1,188	4,879	-	-	6,067
Charge for year	11	1,627	-	-	1,638
Eliminated on disposals	-	-	-	-	-
At 31 December 2024	1,199	6,506	-	-	7,705
Net Book Value					
At 31 December 2024	-	74,820	132,000	60,000	266,820
At 31 December 2023	11	76,447	132,000	60,000	268,458

12. Debtors: falling due within one year

	2024 £	2023 £
Funds Held by Central Church on Congregation's behalf	269,643	259,272
Gift Aid Debtor	3,378	10,398
	<u>273,021</u>	<u>269,670</u>

13. Creditors: falling due within one year

	2024 £	2023 £
Accruals	582	552
	<u>582</u>	<u>552</u>

Garrabost Free Church of Scotland

Notes to the financial statements

Year ended 31 December 2024

14. Creditors: falling due after one year

	2024	2023
	£	£
Creditors	-	-

15. Transactions with Trustees and Related Parties

During the year 1 trustee was reimbursed for expenses incurred totalling £1,887. Rev [REDACTED] received additional salary funded directly by the congregation of £6,405. [REDACTED] received £1,600 in recognition of services provided as church caretaker. No 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.

16. Unrestricted funds

	Balance at 01.01.24 £	Incoming resources £	Resources expended	Transfers	Balance at 31.12.24 £
General Fund	36,376	149,601	(141,701)	(1,989)	42,287
Designated Funds:					
Assets Fund	452,219	10,371	(11)		462,579
Total unrestricted funds	488,595	159,972	(141,712)	(1,989)	504,866

Explanation of 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.

Assets Fund: Represents the value of unrestricted funds represented by Fixed assets.

Garrabost Free Church of Scotland

Notes to the financial statements

Year ended 31 December 2024

17. Restricted funds

	Balance at 01.01.24 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31.12.24 £
Projects Fund	90,422	14,390	(9,975)	-	94,837
Bayble Mission House Fund	10,137	-	-	-	10,137
Magazines, Books & CD's	48	-	(346)	298	-
Benevolent Fund	647	-	(1,000)	353	-
Women for Mission	2,488	2,883	(2,934)	-	2,437
Sabbath School Fund	-	680	(2,018)	1,338	-
ABC Club Fund	596	-	-	-	596
Gaelic Digitisation Project	1,000	-	-	-	1,000
Special Collections	262	692	(487)	-	467
Total restricted funds	105,600	18,645	(16,760)	1,989	109,474

Explanation of funds

Projects Fund: Represents monies received specifically to contribute towards the cost of maintenance and repair of the Church buildings.

Bayble Meeting House Fund: represents all income received from door collections at this building, together with expenditure relating to the upkeep of the property

Magazines and Books Fund: Represents monies received and paid for Church magazines and books.

Benevolent Fund: Represents funds held to be used for those in the community who have a special need as determined by the Trustees.

Women for Mission: Represents specific collections made for various organisations

Sabbath School Fund: Represents the weekly collections, distributed between charitable causes and the purchase of materials for the classes.

ABC Club : Represents collections received and monies expended in relation to the Childrens ABC Club

Gaelic Digitisation Project : Represents monies received and expended in relation to the Gaelic Digitisation Project

Special Collections : Represents specific collections made for various organisations

18. Analysis of Net Assets by funds

	General Fund £	Designated Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Fixed Assets		192,000	74,820	266,820	268,458
Current Assets					
Debtors and prepayments	3,019	269,643	359	273,021	269,670
Cash at bank and in hand	39,850	936	34,295	75,081	56,619
Current Liabilities					
Creditors and accruals	(582)	-	-	(582)	(552)
Creditors > 1 year	-	-	-	-	-
Net Assets	42,287	462,579	109,474	614,340	594,195

19. Contribution to Central Funds

	2024 £	2023 £
Ministry Levy	33,240	31,450
Administration Levy	25,800	24,000
Projects Levy	34,183	36,744
Shortfall	(624)	-
	92,599	92,194

20. Third Party Collections

	2024 £	2023 £
Bethesda	-	430
DEC - Earthquake Appeal	-	335
	-	765

21. Knock Mission House

Knock Mission House had been transferred to the Knock community in the late 1970's or early 1980's.

There are now no remaining office bearers and it has been deemed by lawyers that Title belongs to the Free Church. After consultation with the villages of Knock, Swordale and Aignish it was agreed to sell the building with any proceeds on the sale being donated to the community of Knock. The sale was concluded in July 2025, and yielded Net Proceeds of £67,007.