

**Cross Free Church of Scotland**

Trustees' Report and Receipts and Payments Account  
*For the Year Ended 31 December 2024*

# Cross Free Church of Scotland

## **Contents of the Financial Statements** *for the year ended 31 December 2024*

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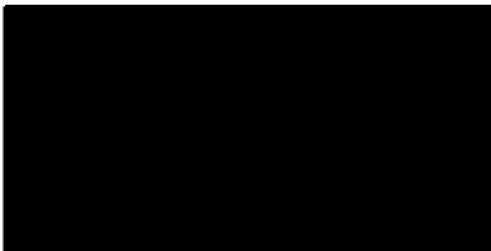
# Cross Free Church of Scotland

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## Church Information

### Trustees

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



### Bankers

Royal Bank of Scotland  
North Beach  
Stornoway  
HS1 2XH

### Independent Examiner

CIB Services  
63 Kenneth Street  
Stornoway  
HS1 2DS

# Cross Free Church of Scotland

## Report of the Trustees

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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**

Cross Free Church of Scotland is established by Constitution. Cross Free Church became a registered Scottish Charity on 26 April 2007 (No. SC038131).

### **Aims and Affiliation**

Cross 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 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 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 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, 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 congregation is authorised by the Church to have a minister paid from central funds of the Church.

The church building and the minister's manse are the property of the congregation and are held under the Church's model trust deed.

### **Trustees and Office Bearers**

The congregation is governed and administered by elected office bearers (all volunteers) and its minister. The Kirk Session, being the minister and elected elders, has responsibility for spiritual oversight, while the Deacons' Court, composed of Kirk Session members plus elected deacons, oversees financial and property matters. Under Charity Law, the members of the Deacons' Court are deemed to be the trustees of the congregation as those with responsibility for day to day management and control. This is distinct from the role of property (congregational) trustees who are responsible only for holding property in trust.

# Cross Free Church of Scotland

## Report of the Trustees

### Trustees and Office Bearers (Contd.)

#### 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 the responsibilities of their office within the congregation as elder or deacon.

#### Activities and Achievements

We give thanks to God for another year in the life of the Congregation. We appreciate God's word being faithfully preached by our minister, [REDACTED] and we continue to pray and thank God for [REDACTED] who have been with us for ten years. [REDACTED] induction was on Friday 20 November 2014. We are also thankful to [REDACTED] and all who assisted in the minister's absence.

We also render thanks to the Lord for our communion weekends, congregational fellowships and congregational BBQ, the encouragement in our Sunday School, and our after-service teas. The congregation met for worship in the church each Lord's Day with the services also being live-streamed. Live Streaming was paused for several weeks at the end of the year due to inadequate upload speed from our broadband provider.

The mid-week prayer meetings were in the hall and available on Zoom (audio only). A prayer meeting in Gaelic was held on the first Monday of each month taken by the elders.

The Sacrament of the Lord's Supper was observed in March with [REDACTED] officiating, and in October with [REDACTED] (North Tolsta Free Church).

The General Assembly met in May after which the Kirk Session appointed [REDACTED] Elder as the congregation's representative on the Presbytery of the Western Isles in succession to [REDACTED] (Elder).

On 16 May a defibrillator training session was held in the church hall led by [REDACTED] with over 30 people in attendance. A device is now located on the outside wall of the hall by the charity Lucky2Bhere.

Saturday 8 June was the day set for our annual community BBQ. Due to the weather, it was held in the church hall instead of the Europie Dunes Park.

# Cross Free Church of Scotland

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## Report of the Trustees

### Activities and Achievements (contd)

The Sunday School prize-giving took place after the morning service on 23 June.

The congregational AGM was on Wednesday 18 September. The treasurers presented the Trustees' Report and the financial statement for 2022. The Clerk to Deacons' Court, gave an update on the alterations and upgrading of the church interior as approved at a congregational meeting in June 2023. The Building Warrant to proceed has been granted and tender documents are being prepared for contractors to submit quotations for the work.

The Minister was away from 30 October until 12 November to speak at the Spiritual Emphasis Week at African Bible University, Kampala, Uganda. He delivered six sessions from Monday 4 – Friday 8 November and led the Lord's Day Communion Services at New City Community Church and the ABU Evening Service at the University chapel on Sunday 3 November.

We are very grateful to all who continue to help in the church week by week: our Church Officers, our Sunday School teachers, our Clerks and Finance team, Safeguarding team, all who are on the different rotas: precenting, door duty, creche, cleaning, livestream and recording, fellowship catering, morning teas, and all who contribute practically and prayerfully to the ongoing work of the Gospel in the congregation.

The Building Committee of the Deacons' court continued to oversee improvement works in the hall and church, the car park and outside of the building.

The Trustees wish to thank the congregation for the generous offerings throughout the year. There were charitable collections for Bethesda Hospice, Tearfund, Scottish Bible Society, Hebrides Alpha, Day One, Slavic Gospel Association and the Free Church disaster Fund, Youth Camps and Mission.

The Trustees extend thanks to all who give of their time and talents for the benefit of the charity – the contributions of volunteers are many and varied and none of the activities could be undertaken without their commitment.

The congregation continued its commitment to support the National Free Church of Scotland both spiritually and financially.

# Cross Free Church of Scotland

## Report of the Trustees

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### **Congregational funding:**

The total receipts by donations, weekly offerings and Gift aid were 3% lower than the previous year.

### **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***

The receipts and payments account for the year is set out in pages 7 to 12.

At the end of 2024 the General Fund showed a deficit of £4,883 (2023 - deficit £7,147) and the Restricted Funds a surplus of £60,289 (2023 - surplus £32,255), leaving an overall surplus for the year of £55,406 (2023 - surplus £25,108).

### ***Reserves***

It is the policy of the church to maintain unrestricted funds, i.e. funds not committed or invested in fixed assets, at a level which equates to approximately two months unrestricted expenditure. This allows sufficient funds to enable the ongoing work of the church to be maintained. The General Fund at 31 December 2024 was overdrawn by £2,322. This was as a result of increased support costs during the year. The Trustees aim to cover the amount overdrawn with future donations and fundraising in 2025.

Total reserves, including balances on restricted funds amounted to £242,752 (2023 - £187,346).

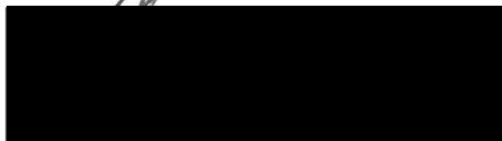
### **Grant Making Policy**

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

### **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.

### **On behalf of the Trustees**



Trustee

Dated: 28-04-25

# Cross Free Church of Scotland

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

I report on the accounts of the church for the year ended 31 December 2024 which are set out on pages 6 to 11.

### **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) (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 those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning 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 9 of the 2006 Accounts Regulationshave 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.



CIB Services  
63 Kenneth Street  
Stornoway  
HS1 2DS

Date 28.05.25



# Cross Free Church of Scotland

## Receipts and Payments Account

Year ended 31 December 2024

	Note	Unrestricted Funds			Total 2024 £	Total 2023 £
		General Fund 2024 £	Designated Fund 2024	Restricted Funds 2024 £		
<b>Receipts</b>						
Voluntary Income	4	87,766	-	57,758	145,524	149,890
Income from Charitable Activities	5	-	-	2,776	2,776	2,863
Bank & Deposit interest	6	112	-	5,595	5,707	2,225
		87,878	-	66,129	154,007	154,978
Other Income - Insurance Claim		-	-	-	-	3,256
<b>Total Receipts</b>		87,878	-	66,129	154,007	158,234
<b>Payments</b>						
Charitable activities	7	88,772	2,819	6,590	98,181	132,742
Governance costs	8	420	-	-	420	384
<b>Total Payments</b>		89,192	2,819	6,590	98,601	133,126
<b>Net Receipts/(Payments) before Transfers</b>		<b>(1,314)</b>	<b>(2,819)</b>	<b>59,539</b>	<b>55,406</b>	<b>25,108</b>
Transfers		(3,569)	2,819	750	-	-
<b>Surplus/(Deficit) for year</b>		<b>(4,883)</b>	<b>-</b>	<b>60,289</b>	<b>55,406</b>	<b>25,108</b>

# Cross Free Church of Scotland

## Statement of Balances

At 31 December 2024

	Unrestricted		Restricted		
	General	Designated	Funds	Total	Total
	Fund	Fund	Funds	2024	2023
	2024	2024	2024	2024	2023
	£		£	£	£
<b><u>Bank &amp; Deposit Balances</u></b>					
Bank & deposit balances brought forward	2,561	-	184,785	187,346	162,238
<b><u>Movement in year:</u></b>					
Surplus/(Deficit) for the year	(4,883)	-	60,289	55,406	25,108
Bank & deposit balances carried forward	<u>(2,322)</u>	<u>-</u>	<u>245,074</u>	<u>242,752</u>	<u>187,346</u>

## Additional Information

### **Fixed Assets**

Heritable Property	-	105,000	-	105,000	105,000
Manse Improvements	-	217,697	-	217,697	222,642
Fixtures and Equipment	-	-	-	-	-
	<u>-</u>	<u>322,697</u>	<u>-</u>	<u>322,697</u>	<u>327,642</u>

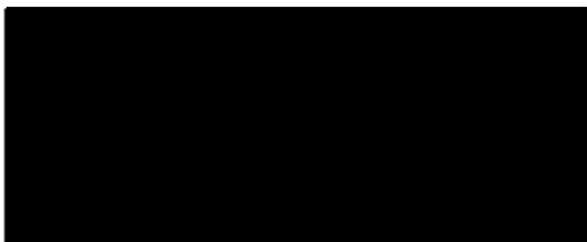
### **Current assets**

-	-	-	-	-
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### **Liabilities**

-	-	-	-	-
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The Accounts detailed on pages 7 to 12 were approved by the Trustees and signed on their behalf by the undernoted



Date: 28-04-25



Date: 28/4/25

# Cross Free Church of Scotland

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## Notes to the Accounts

Year ended 31 December 2024

### 1. Accounting Policies

#### ***Accounting Convention***

The financial statements have been prepared under the historical cost convention, and under the guidelines laid down in the Statement of Recommended Practice - Accounting and Reporting by Charities (revised 2006)

#### ***Basis of financial statements***

The financial statements have been prepared on a receipts and payments basis

#### ***Fixed Assets***

A statement of the assets held is shown in the notes to the accounts. No depreciation has been applied as depreciation is a non-cash item and therefore should not be included in the receipts and payments account.

#### ***Church Income***

All voluntary income and bank interest is accounted for when received.

#### ***Statement of Balances***

For the purpose of the Statement of Balances as shown on page 8, 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

### 2. Trustee Remuneration and Related Party Transactions

During the year 2 Trustees received reimbursement for expenses of £2,757.

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

# Cross Free Church of Scotland

## Notes to the Accounts

Year ended 31 December 2024

### 3. Movements in Funds

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
<b>Unrestricted funds</b>					
General Fund	2,561	87,878	89,192	(3,569)	(2,322)
Designated Missionary & Other Donations Fund	-	-	2,819	2,819	-
	<u>2,561</u>	<u>87,878</u>	<u>92,011</u>	<u>(750)</u>	<u>(2,322)</u>

#### 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.

**The Designated Missionary & Other Donations Fund** represents monies donated to missionaries and Other Organisations as determined by the Trustees

#### Restricted funds

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
Benevolent Fund	4	-	-	-	4
Manse Renovation Fund	9,481	-	531	-	8,950
Property Projects Fund	175,080	63,353	3,159	-	235,274
Specific Appeals	-	2,249	1,760	137	626
Magazines, Books & CD's	-	527	1,140	613	-
CD Ministry	-	-	-	-	-
Tots Group	220	-	-	-	220
	<u>184,785</u>	<u>66,129</u>	<u>6,590</u>	<u>750</u>	<u>245,074</u>
<b>Total funds</b>	<u>187,346</u>	<u>154,007</u>	<u>98,601</u>	<u>-</u>	<u>242,752</u>

#### Explanation of funds

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

**Manse Renovation Fund:** Relates to money collected and expended by the congregation specifically for the renovation of the Manse. Any shortfalls for the year are met out of the Property Projects Fund.

**Property Projects fund:** Represents money collected by the congregation for major repairs and maintenance. Shortfalls in the Manse Renovation Fund are met from the Property Projects Fund.

**Specific Appeals:** Represents money collected by the congregation for Foreign Mission, Free Church Disaster Fund, Free Church Youth Camps and to defray Communion Expenses.

**Magazines, Books, DVD's & CD's:** Represents monies received and paid for Church magazines, books, DVD's and CD's.

**CD Ministry:** Represents monies received and expended in relation to the CD Ministry

**Tots Group:** Represents monies received and expended in relation to the Mother & Baby group.

#### Transfers Between Funds

There was a transfer of £613 from the General Fund to the Magazines, Books & CD's Fund, a transfer of £137 to the Specific Appeals Fund and a transfer of £2,819 to the Missionary & Other Donations Fund.

# Cross Free Church of Scotland

## Notes to the Accounts

Year ended 31 December 2024

### 4. Voluntary income

#### Donations & Grants

	General Fund £	Designated Fund £	Restricted Funds £	Total 2024 £	Total 2023 £
Individuals	76,908	-	48,930	125,838	129,706
Other Gifts & Donations	-	-	630	630	500
Tax reclaim	10,858	-	8,198	19,056	19,634
Tots Group Income	-	-	-	-	-
Sabbath School	-	-	-	-	50
	<u>87,766</u>	<u>-</u>	<u>57,758</u>	<u>145,524</u>	<u>149,890</u>

### 5. Income from charitable activities

Specific Appeals	-	-	2,249	2,249	2,062
Magazines & Books	-	-	527	527	801
CD Ministry	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>2,776</u>	<u>2,776</u>	<u>2,863</u>

### 6. Investment Income

Bank Interest	112	-	5,595	5,707	2,225
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### 7. Charitable activities

#### Activity

	Staff costs £	Other direct costs £	Support costs £	Total 2024 £	Total 2023 £
Local Ministries	619	67,875	28,374	96,868	131,398
National and overseas ministries	-	1,313	-	1,313	1,344
	<u>619</u>	<u>69,188</u>	<u>28,374</u>	<u>98,181</u>	<u>132,742</u>

#### Of which:

Relating to General Fund	(Note 10)	(Note 11)	(Note 9)		
Relating to Designated Fund	619	63,469	24,684	88,772	91,592
Relating to restricted funds	-	2,819	-	2,819	2,738
	<u>-</u>	<u>2,900</u>	<u>3,690</u>	<u>6,590</u>	<u>38,412</u>
	<u>619</u>	<u>69,188</u>	<u>28,374</u>	<u>98,181</u>	<u>132,742</u>

### 8. Governance costs

	2024 £	2023 £
Examiners' remuneration	420	384
	<u>420</u>	<u>384</u>

### 9. Support costs

	General Fund £	Designated Fund £	Restricted Funds £	Total 2024 £	Total 2023 £
Property Insurance	6,172	-	-	6,172	1,235
Council Tax	1,600	-	-	1,600	1,971
Utilities - oil,electricity	14,360	-	-	14,360	11,176
Property repairs/maintenance	593	-	3,690	4,283	44,342
Telephone	663	-	-	663	689
Printing & Stationery	1,236	-	-	1,236	1,078
Professional Fees	60	-	-	60	-
	<u>24,684</u>	<u>-</u>	<u>3,690</u>	<u>28,374</u>	<u>60,491</u>

# Cross Free Church of Scotland

## Notes to the Accounts

Year ended 31 December 2024

### 10. Staff costs and numbers

	General Fund	Designated Fund	Restricted Funds	Total 2024	Total 2023
	£	£	£	£	£
Gross salaries	-	-	-	-	-
Employer's National Insurance	-	-	-	-	-
Minister's Expenses	619	-	-	619	684
	619	-	-	619	684

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

### 11. Other Direct Costs

	2024			Total 2024	Total 2023
	£	£	£	£	£
Local Ministries					
Sabbath School/Youth	189	-	-	189	1,074
Donation to central funds	57,880	-	-	57,880	58,550
Presbytery Levy	1,557	-	-	1,557	1,837
Books and Magazines	138	-	1,140	1,278	1,176
Communion & Supply	912	-	660	1,572	1,834
Live Streaming & Website expenses	1,078	-	-	1,078	1,316
CD Ministry	-	-	-	-	-
Annual Outing	716	-	-	716	816
Presentations and Donations	-	2,606	-	2,606	2,594
Church Officer expenses	538	-	-	538	752
Presbytery Elder Expenses	-	-	-	-	-
Miscellaneous	461	-	-	461	274
	63,469	2,606	1,800	67,875	70,223
National and Overseas Ministries					
National Organisations	-	213	300	513	394
Other National & Overseas work	-	-	800	800	950
	-	213	1,100	1,313	1,344
Total other direct costs	63,469	2,819	2,900	69,188	71,567
	(Note 7)	(Note 7)			

### 12. Contribution to Central Funds

	2024	2023
	£	£
Ministry Levy	33,240	31,450
Administration Levy	17,472	16,800
Projects Levy	7,043	10,263
	57,755	58,513
Additional Projects Contribution	1,225	987
	58,980	59,500

### 13. Third Party Collections

	2024	2023
	£	£
Bethesda	610	370
Hebrides Alpha	310	246
LDOS	295	306
Scottish Bible Society	112	310
Tear Fund	265	255
Slavic Gospel	315	-
North Lewis War Memorials	-	290
Operation Mobilisation	-	335
	1,907	2,112