

# **North Uist Free Church of Scotland**

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

**Charity No SC038138**

# North Uist Free Church of Scotland

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

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	Page
Church Information	1
Report of the Trustees	2 - 4
Report of the Independent Examiner	5
Receipts and Payments Account	6
Statement of Balances	7
Notes to the Accounts	8 - 11

# North Uist Free Church of Scotland

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## Church Information

### Trustees



### Contact Address

Free Church of Scotland  
Carinish  
Isle of North Uist  
HS6 5EJ

### Bankers

Bank of Scotland  
Balivanich  
Isle of Benbecula  
HS7 5LA

### Solicitors

Simpson & Marwick  
Albany House  
58 Albany St  
Edinburgh  
EH1 3QR

### Independent Examiner

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

# North Uist 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

North Uist Free Church of Scotland is established by Constitution. North Uist Free Church became a registered Scottish Charity (No. SC038138) on 30 April 2007.

### Aims and Affiliation

North Uist Free Church of Scotland is a congregation of the Free Church of Scotland working towards the common aims set out above. 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, 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 congregation is authorised by the Church to have a minister paid from central funds of the Church.

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

The government of the Free Church of Scotland is Presbyterian and the congregation is within the Presbytery of the Western Isles.

### Trustees and Office Bearers

The church is Presbyterian in government and its day to day running is undertaken by the Elders (the Kirk Session) and the Deacons' Court. The Deacons' Court's specific function relates to the material and financial business of the congregation, whereas Elders are charged with the general and spiritual oversight of the congregations. It is accepted practice for the Minister and Elders to also be in membership of the Deacons' Court. Under charity law the Deacons' Court are deemed to be the Trustees of the congregation. (This is distinct from the role of congregational trustees responsible only for holding property in trust).

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

#### Deacons' Court

Minister

Interim Moderator

Elders

Assessor Elders

Deacons

#### Congregational Trustees

For holding property: -

# North Uist Free Church of Scotland

## Report of the Trustees (contd)

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### **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 responsibility as elder or deacon.

### **Achievements and Performance**

The congregation began the year in a period of vacancy hearing various preachers. At the end of July they unanimously called Rev David Ferguson, who was inducted as minister in September.

Over the year, the congregation was encouraged by welcoming 7 new people into membership, three by transference from other congregations and 4 by profession of faith.

The congregation welcomed speakers from Safe Families Scotland and from the Christian Institute. The collection at our Harvest Thanksgiving service amounted to £350 which was donated to the local Foodbank. A Gaelic Praise evening was held in January which was supported by many of the local people.

The Craft Club continues to prosper with ladies from out with the congregation and others with no church connection attending. There is an annual Craft Club sale, and this has enabled donations to be sent to local charities and the current Women for Mission project. As an outreach tool, Baby Boxes have been gifted to new babies in the community.

We have joint services with South Uist and Benbecula during communion seasons and at New Year. The bi-monthly joint services with Kilmuir Church of Scotland continue to be well attended.

In relation to congregational funding people continue to use standing orders and the congregation is able to meet all the financial targets in terms of ministry levy and other payments. This has enabled us to continue our yearly program of replacing several windows and a door.

# North Uist Free Church of Scotland

## Report of Trustees (contd)

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### Financial review

#### ***Principal sources of funding***

The congregation receives its funding 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 6 to 11.

At the end of 2024 the General Fund showed a deficit of £4,486 and the Restricted Funds a surplus of £4,427, leaving an overall deficit for the year of £59.

#### **Reserves**

It is the policy of the congregation to maintain unrestricted funds, i.e. funds not committed or invested in fixed assets, at a level which equates to approximately three months unrestricted expenditure. This allows sufficient funds to enable the on-going work of the church to be maintained. The General Fund (page 7) at 31 December 2024 amounted to £21,300 (2023 - £25,786).

Total Reserves amounted to £32,540 (2023 - £32,599).

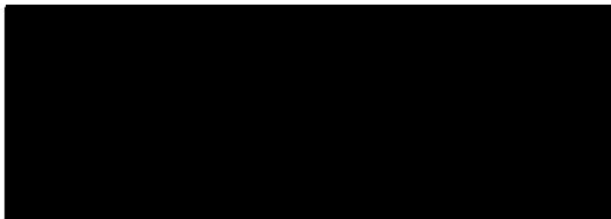
#### **Grant Making Policy**

The congregation makes grants from its gift income to individuals and organisations whose aims are compatible with the congregation's objectives.

#### **Statement on Risk**

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

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



Dated: 14 - 5 - 2025

# North Uist 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 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) (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.



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

Dated: 19.05. 2025

# North Uist Free Church of Scotland

## Receipts and Payments Account

Year ended 31 December 2024

		Unrestricted Funds			Total 2024 £	Total 2023 £
		General Fund 2024 £	Designated Fund 2024	Restricted Funds 2024 £		
<b>Receipts</b>	<b>Note</b>					
Voluntary Income	4	55,947	-	9,204	65,151	65,839
Income from Charitable Activities	5	5,474	-	371	5,845	5,290
Bank & Deposit interest	6	-	-	-	-	-
		61,421	-	9,575	70,996	71,129
<b>Total Receipts</b>		61,421	-	9,575	70,996	71,129
<b>Payments</b>						
Charitable activities	7	61,842	-	8,811	70,653	77,078
Governance costs	8	402	-	-	402	384
<b>Total Payments</b>		62,244	-	8,811	71,055	77,462
<b>Net Receipts/(Payments) before Transfers</b>		<b>(823)</b>	<b>-</b>	<b>764</b>	<b>(59)</b>	<b>(6,333)</b>
<b>Transfers</b>		(3,663)		3,663	-	-
<b>Surplus/(Deficit) for year</b>		<b>(4,486)</b>	<b>-</b>	<b>4,427</b>	<b>(59)</b>	<b>(6,333)</b>



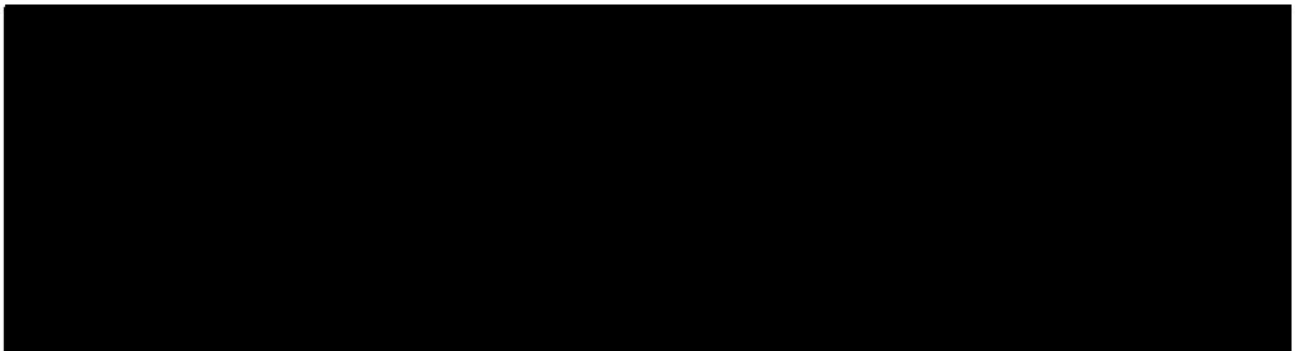
# North Uist Free Church of Scotland

## Statement of Balances

At 31 December 2024

	Unrestricted		Restricted	Total	Total
	General	Designated	Funds	2024	2023
	Fund	Fund	2024		
	2024	2024	2024	2024	2023
	£		£	£	£
<b>Bank &amp; Deposit Balances</b>					
Bank & deposit balances	25,786	-	6,813	32,599	38,932
brought forward					
<b>Movement in year:</b>					
Surplus/(Deficit) for the year	(4,486)	-	4,427	(59)	(6,333)
Bank & deposit balances					
carried forward	<u>21,300</u>	<u>-</u>	<u>11,240</u>	<u>32,540</u>	<u>32,599</u>
<b>Additional Information</b>					
<b>Fixed Assets</b>					
Heritable Property	-	-	314,591	314,591	323,843
Fixtures and Equipment	-	-	472	472	590
	<u>-</u>	<u>-</u>	<u>315,063</u>	<u>315,063</u>	<u>324,433</u>
<b>Current assets</b>					
Gift Aid Receivable	<u>1,965</u>	<u>-</u>	<u>-</u>	<u>1,965</u>	<u>2,681</u>
<b>Liabilities</b>					
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

The Accounts detailed on pages 6 to 11 were approved by the Trustees and signed on their behalf by the undernoted



# North Uist 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

#### **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 7, 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

One Trustee was reimbursed £128 for expenses incurred during the year. In addition [REDACTED] received gifts of £550 on his induction to the congregation. [REDACTED] received a gift of £250 in appreciation of his assistance to the congregation as Interim Moderator.

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

## North Uist 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	25,786	61,421	62,244	(3,663)	21,300
	<u>25,786</u>	<u>61,421</u>	<u>62,244</u>	<u>(3,663)</u>	<u>21,300</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.

#### **Restricted funds**

Fabric fund	5,918	6,629	2,227	-	10,320
Benevolent Fund	550	-	-	-	550
Magazines and Books	325	21	379	33	-
Specific Appeals	20	350	-	-	370
Induction and Relocation Fund		2,575	6,205	3,630	-
	<u>6,813</u>	<u>9,575</u>	<u>8,811</u>	<u>3,663</u>	<u>11,240</u>
<b>Total funds</b>	<u>32,599</u>	<u>70,996</u>	<u>71,055</u>	<u>-</u>	<u>32,540</u>

#### *Explanation of funds*

**Fabric Fund:** Represents funds held to be used to cover property maintenance costs and for the acquisition and refurbishment costs of buildings.

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

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

**Specific Appeals:** Refers to money collected and expended by the congregation for specific purposes.

**Induction and Relocation Fund:** Refers to money collected and expended in relation to the Minister's Induction and relocation costs.

# North Uist Free Church of Scotland

## Notes to the Accounts

Year ended 31 December 2024

### 4. Voluntary income

	General Fund £	Designated Fund £	Restricted Funds £	Total 2024 £	Total 2023 £
<b>Donations &amp; Grants</b>					
Individuals	44,106	-	5,979	50,085	53,693
Other Gifts & Donations	2,649	-	3,225	5,874	3,550
Tax reclaim	9,192	-	-	9,192	8,596
	<u>55,947</u>	<u>-</u>	<u>9,204</u>	<u>65,151</u>	<u>65,839</u>

### 5. Income from charitable activities

Specific Appeals	-	-	350	350	-
Magazines & Books	-	-	21	21	425
Pulpit Supply Refunded	5,474	-	-	5,474	4,865
	<u>5,474</u>	<u>-</u>	<u>371</u>	<u>5,845</u>	<u>5,290</u>

### 6. Investment Income

Bank Interest	-	-	-	-	-
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### 7. Charitable activities

Activity	Staff costs £	Other direct costs £	Support costs £	Total 2024 £	Total 2023 £
Local Ministries	128	58,516	12,009	70,653	77,078
National and overseas ministries	-	-	-	-	-
	<u>128</u>	<u>58,516</u>	<u>12,009</u>	<u>70,653</u>	<u>77,078</u>

#### Of which:

	(Note 10)	(Note 11)	(Note 9)		
Relating to General Fund	128	51,932	9,782	61,842	60,637
Relating to Designated Fund	-	-	-	-	-
Relating to restricted funds	-	6,584	2,227	8,811	16,441
	<u>128</u>	<u>58,516</u>	<u>12,009</u>	<u>70,653</u>	<u>77,078</u>

### 8. Governance costs

	2024 £	2023 £
Examiners' remuneration	402	384
	<u>402</u>	<u>384</u>

## North Uist Free Church of Scotland

### Notes to the Accounts

Year ended 31 December 2024

#### 9. Support costs

	General Fund	Designated Fund	Restricted Funds	Total 2024	Total 2023
	£	£	£	£	£
Insurance	542	-	-	542	2,455
Council Tax	1,887	-	-	1,887	2,299
Heat & Light	4,895	-	-	4,895	4,160
Repairs	1,503	-	2,227	3,730	17,047
Equipment	-	-	-	-	1,096
Church Telephone	204	-	-	204	273
Manse Telephone & Internet	-	-	-	-	399
Printing, Stationery & Advertising	301	-	-	301	189
CCLI Licence & Other Subscriptions	433	-	-	433	981
Training	-	-	-	-	-
Professional Fees	-	-	-	-	-
Miscellaneous	17	-	-	17	39
	<u>9,782</u>	<u>-</u>	<u>2,227</u>	<u>12,009</u>	<u>28,938</u>

#### 10. Staff costs and numbers

	General Fund	Designated Fund	Restricted Funds	Total 2024	Total 2023
	£	£	£	£	£
Gross salaries	-	-	-	-	-
Employer's National Insurance	-	-	-	-	-
Minister's Expenses	128	-	-	128	-
Minister's Insurance	-	-	-	-	-
Relocation Expenses	-	-	-	-	-
	<u>128</u>	<u>-</u>	<u>-</u>	<u>128</u>	<u>-</u>

The average number of employees during the year was 1 - paid from Central funds (2023: 0)

#### 11. Other Direct Costs

	2024			Total 2024	Total 2023
	£	£	£	£	£
Local Ministries					
Sabbath School/Youth	212	-	-	212	320
Presbytery Expenses	642	-	-	642	842
Books and Magazines	-	-	379	379	322
Communion & Supply	5,074	-	-	5,074	4,383
Meeting and Outing Expenses	25	-	-	25	-
Induction and Relocation Expenses	-	-	5,405	5,405	-
Gifts and Donations	1,330	-	800	2,130	2,050
Honoraria	500	-	-	500	500
Donation to central funds	44,149	-	-	44,149	39,723
	<u>51,932</u>	<u>-</u>	<u>6,584</u>	<u>58,516</u>	<u>48,140</u>
National and Overseas Ministries					
National Organisations	-	-	-	-	-
Other National & Overseas work	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total other direct costs	<u>51,932</u>	<u>-</u>	<u>6,584</u>	<u>58,516</u>	<u>48,140</u>
	(Note 7)	(Note 7)			

#### 12. Contribution to Central Funds

	2024	2023
	£	£
Ministry Levy	33,240	31,450
Administration Levy	7,608	7,200
Mission Levy	-	-
Gift aid Administration	163	73
Additional Payments	3,138	-
	<u>44,149</u>	<u>38,723</u>

#### 13. Third Party Collections

	2024	2023
	£	£
Taigh a Chridhe Uile Naomh	200	-
CARE	-	179
Tranaid Care Home	-	265
	<u>200</u>	<u>444</u>