

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 December 2024
for
CARLOWAY FREE CHURCH OF SCOTLAND

Mann Judd Gordon Ltd
Chartered Accountants
26 Lewis Street
Stornoway
Isle of Lewis
HS1 2JF

CARLOWAY FREE CHURCH OF SCOTLAND

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for the Year Ended 31 December 2024**

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CARLOWAY FREE CHURCH OF SCOTLAND

Report of the Trustees for the Year Ended 31 December 2024

The trustees present their report with the financial statements of the charity for the year ended 31 December 2024. The trustees have adopted the provisions of 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 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The principal objectives of the Free Church of Scotland and this congregation are the public worship of God, the spreading of the Gospel of Jesus Christ, the exercise of pastoral care and the provision of practical compassion for those in need.

Significant activities

The principal activities of the congregation are the conduct of public worship on the Lord's Day, midweek prayer meeting, Sabbath School, District Outreach and Youth Fellowship.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

2024 was a period of consolidation and encouragement for the congregation. We have been pleased to see new people come along to church and we have continued to work towards strengthening connections with the community.

The congregation has been steadily paying off the £50,000 loan borrowed for the renovation work undertaken in 2022. These payments continue to be ahead of schedule and there is a strong level of support from the congregation to pay off this debt. It is expected that the loan will be fully repaid in 2025.

The congregation continues to engage in weekly services, youth work, pastoral care, fundraising, and involvement in various community activities.

[REDACTED] employment as a Minister in Training came to an end in August 2024 as he reached the end of his training programme. His involvement in the congregation was a very positive aspect of congregational life.

We have also deeply valued partnership and cooperation with Carloway Church of Scotland.

Overall, 2024 has been a positive and encouraging year.

FINANCIAL REVIEW

Review of the year

The results for the year and the closing balances are stated on pages 5 and 6.

FUTURE PLANS

The completion of renovation works has allowed the congregation to devote more time and energy to reaching out into the community. We also hope to strengthen our provision of pastoral care and deepen our involvement in the life of the community. As part of this, we hope to engage in more fundraising for charitable causes connected to the congregation.

It is hoped that in 2025 we will again employ a Minister in Training serving in the congregation. We also aim to fully pay off the loan for our refurbishment work.

CARLOWAY FREE CHURCH OF SCOTLAND

Report of the Trustees for the Year Ended 31 December 2024

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Carloway Free Church 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 gives the historical background to the denomination 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 Theological 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 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 the central funds of the Church.

The property of the congregation is 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 Lewis. The governing body of the congregation is the Kirk Session.

The administration of the finances and property of the congregation is the responsibility of the Deacon's Court which is elected by the members of the congregation, under the supervision of the Kirk Session.

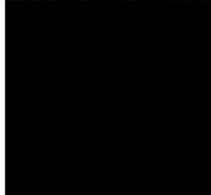
The congregation makes grants from its gift income to individuals and organisations whose aims are compatible with the congregation's objectives.

REFERENCE AND ADMINISTRATIVE DETAILS

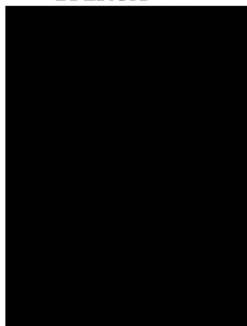
Registered Charity number

SC012925

Principal address



Trustees



Minister

(resigned August 2024)

CARLOWAY FREE CHURCH OF SCOTLAND

Report of the Trustees for the Year Ended 31 December 2024

REFERENCE AND ADMINISTRATIVE DETAILS

Independent Examiner

Mann Judd Gordon Ltd

Chartered Accountants

26 Lewis Street

Stornoway

Isle of Lewis

HS1 2JF

General Treasurer

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland, the Charities and Trustee Investment (Scotland) Act 2005, Charities Accounts (Scotland) Regulations 2006 (as amended) and the provisions of the charity's constitution, requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the provisions of the charity's constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the board of trustees on 25 August 2025 and signed on its behalf by:



.....

**Independent Examiner's Report to the Trustees of
Carlway Free Church of Scotland**

I report on the accounts for the year ended 31 December 2024 set out on pages five to twelve.

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 (as amended). The charity's 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 the independent examiner's report

My examination was 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 seeking explanations from you as 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 connection with 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 to 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



BA FCA

The Institute of Chartered Accountants in England and Wales

Mann Judd Gordon Ltd
Chartered Accountants
26 Lewis Street
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Date: 25 August 2025

CARLOWAY FREE CHURCH OF SCOTLAND

**RECEIPTS AND PAYMENTS ACCOUNT
for the Year Ended 31 December 2024**

	Unrestricted funds £	Restricted funds £	31.12.24 Total funds £	31.12.23 Total funds £
RECEIPTS				
Donations and legacies				
Offerings and Donations	53,736	37,413	91,149	78,748
Gift aid	12,459	8,899	21,358	6,314
Grants	<u>1,833</u>	<u>-</u>	<u>1,833</u>	<u>13,750</u>
	68,028	46,312	114,340	98,812
Other trading activities				
Books / Magazines / CDs	-	-	-	323
Investment income				
Deposit account interest	-	198	198	63
Charitable activities				
Monthly record income	<u>-</u>	<u>-</u>	<u>-</u>	<u>305</u>
Total incoming resources	68,028	46,510	114,538	99,503
PAYMENTS				
Charitable activities				
Remittance to Central Offices	38,244	-	38,244	38,650
Minister's Expenses	2,990	-	2,990	782
Pulpit Supply	1,730	-	1,730	800
Communion Expenses	16	-	16	332
Presbytery Dues	527	-	527	1,714
Sunday School expenses	325	719	1,044	1,074
Youth Fellowship expenses	190	1,184	1,374	820
Outreach expenses	5,889	-	5,889	768
Minister in Training costs	7,536	-	7,536	8,157
Church repairs and upgrades	1,162	8,660	9,822	46,387
Manse repairs	-	68	68	-
Church heat & light	-	7,432	7,432	5,054
Manse heat & light	-	3,263	3,263	892
Insurance	-	4,022	4,022	3,810
Church - other running costs	1,093	-	1,093	25
Telephone & Internet	480	634	1,114	1,029
Sundry	540	72	612	937
Council Tax	-	1,887	1,887	2,299
Accountancy	732	-	732	732
Loan repayments	-	21,622	21,622	8,622
Grants and donations paid out	1,300	775	2,075	2,251
	<u>62,754</u>	<u>50,338</u>	<u>113,092</u>	<u>125,135</u>
Total resources expended	62,754	50,338	113,092	125,135
Net (expenditure)/income	<u>5,274</u>	<u>(3,828)</u>	<u>1,446</u>	<u>(25,632)</u>

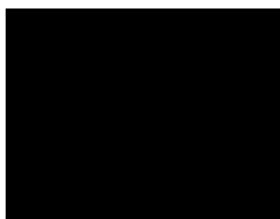
The notes form part of these financial statements

CARLOWAY FREE CHURCH OF SCOTLAND

**STATEMENT OF BALANCES
31 December 2024**

	Unrestricted fund £	Restricted funds £	31.12.24 Total funds £	31.12.23 Total funds £
BANK & CASH				
Opening reserves	6,552	20,270	26,822	52,454
Net (expenditure) / income	5,274	(3,828)	1,446	(25,632)
Inter-fund transfers	<u>(3,508)</u>	<u>3,508</u>	<u>-</u>	<u>-</u>
TOTAL BANK & CASH	<u>8,318</u>	<u>19,950</u>	<u>28,268</u>	<u>26,822</u>
 OTHER ASSETS AND LIABILITIES				
 Gift Aid debtor			<u>4,039</u>	<u>10,915</u>
 Loan due to Free Church of Scotland			<u>22,674</u>	<u>44,296</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 25 August 2025 and were signed on its behalf by:



.....

The notes form part of these financial statements

CARLOWAY 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 have been prepared on a Receipts and Payments basis, under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Charities and Trustee Investment (Scotland) Act 2005 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

The presentation currency of the accounts is Pound sterling (£).

The accounts are rounded to the nearest £1.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

2. DONATIONS AND LEGACIES

	31.12.24	31.12.23
	£	£
Offerings and Donations	91,149	78,748
Gift aid	21,358	6,314
Grants	<u>1,833</u>	<u>13,750</u>
	<u>114,340</u>	<u>98,812</u>

Grants received, included in the above, are as follows:

	31.12.24	31.12.23
	£	£
Free Church of Scotland	1,833	3,500
The Ferguson Bequest Fund	-	5,250
The Baird Trust	<u>-</u>	<u>5,000</u>
	<u>1,833</u>	<u>13,750</u>

3. GRANTS PAYABLE

	31.12.24	31.12.23
	£	£
Inter-Denominational Objects	<u>2,075</u>	<u>2,251</u>

The total grants paid to institutions during the year was as follows:

	31.12.24	31.12.23
	£	£
Steadfast Global	-	1,323
Bethesda Hospice	-	828
Operation Mobilisation	-	100
Hope Church Leith	250	-
Safe Families	250	-
Free Church Youth Camps	800	-
Benevolent support to individuals	<u>775</u>	<u>-</u>
	<u>2,075</u>	<u>2,251</u>

CARLOWAY FREE CHURCH OF SCOTLAND

Notes to the Financial Statements - continued for the Year Ended 31 December 2024

4. TRUSTEES' REMUNERATION AND BENEFITS

As noted in the Report of Trustees, in August 2024, [REDACTED] employment as a Minister in Training in the congregation as part of his training for Free Church ministry came to an end. Costs relating to this were £7,536 (2023 - £8,157), with a related grant received from the Free Church of Scotland of £1,833 (2023 - £3,500).

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2024 nor for the year ended 31 December 2023. During 2022 the charity received a loan of £50,000 from The Free Church Of Scotland in relation the Church Building Renovation project. The maximum repayment period is seven years and interest is charged at 2% above the Bank of England Base Rate.

5. MOVEMENT IN FUNDS

	At 1.1.24 £	Net movement in funds £	Transfers between funds £	At 31.12.24 £
Unrestricted funds				
General fund	6,552	5,274	(3,508)	8,318
Restricted funds				
Fabric fund	5,600	(6,169)	1,500	931
Charity collections (PM)	75	1,724	-	1,799
Special Projects fund	14,595	1,858	-	16,453
Youth Work	-	(1,241)	2,008	767
	<u>20,270</u>	<u>(3,828)</u>	<u>3,508</u>	<u>19,950</u>
TOTAL FUNDS	<u>26,822</u>	<u>1,446</u>	<u>-</u>	<u>28,268</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	68,028	(62,754)	5,274
Restricted funds			
Fabric fund	15,814	(21,983)	(6,169)
Charity collections (PM)	2,499	(775)	1,724
Special Projects fund	27,463	(25,605)	1,858
Youth Work	734	(1,975)	(1,241)
	<u>46,510</u>	<u>(50,338)</u>	<u>(3,828)</u>
TOTAL FUNDS	<u>114,538</u>	<u>(113,092)</u>	<u>1,446</u>

6. LOAN FROM FREE CHURCH OF SCOTLAND

During 2022 the charity received a loan of £50,000 from The Free Church Of Scotland in relation the Church Building Renovation project. The maximum repayment period is seven years and interest is charged at 2% above the Bank of England Base Rate.