

Scottish Charity No: SCO 38159

Scalpay Free Church of Scotland

Trustee's Report and Financial Statements

For the year ended 31st December 2025

Scalpay Free Church of Scotland

For the year ended 31st December 2025

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Scalpay Free Church of Scotland

Church Information

Trustees

A list of active trustees during 2025 is provided in the trustee's report on page 2.

Clerk

Rev A Coghill
Free Church Manse
Outend
Scalpay
HS4 3YG

Contact No: 01859 540 324

Treasurer

F E Macleod
Braemore
20A Kyles Scalpay
Isle of Harris
HS3 3BS

Contact No: 07833 506 566

Email: fewatchful@btinternet.com

Bankers

Bank of Scotland
47 Cromwell Street
Stornoway
Isle of Lewis
HS1 2DD

Solicitors

Ken Macdonald
9 Kenneth Street
Stornoway
Isle of Lewis
HS1 2DP

Independent Examiner

Mr R C Morrison
Old Bank House
Main Street
Tarbert
Isle of Harris
HS3 3DJ

Scalpay Free Church of Scotland

Report of the Trustees

Scalpay Free Church of Scotland is established by constitution. It is a registered Scottish Charity (No: SCO 3819).

The Trustees are pleased to present their report together with the financial statements of the church for the year ended 31st December 2025.

Status of the Charity and Governing Document

Aims and Affiliation

The Free Church of Scotland currently has around one hundred congregations in Scotland as well as two in London and five 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 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 form 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 coming into being in 1843 and lists documents in which is embodied its constitution.

Scalpay 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 authorized by the church to have a minister paid from the central funds of the church.

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 the Kirk Session members, plus elected Deacons oversees financial and property matters. Under Charity Law 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 trust).

The members of the Deacons Court (the Trustees) who served during the year were:

<u>Elders:</u>	J A Macleod, E Macleod, D J Macsween, N Morrison
<u>Deacon:</u>	F E Macleod
<u>Minister:</u>	Rev A Coghill

Congregational Trustees for holding property: Rev A Coghill, D J Macsween, F E Macleod, Mary Mackay

Scalpay Free Church of Scotland

Report of the Trustees

Appointment of Charities 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 members 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 responsibility of their office within the congregation as Elder or Deacon.

Activities and Achievements

During the year the congregation has continued to meet regularly for public worship. The congregation continued to support the national church both Spiritually and financially. It also supported Sabbath School. The congregation continued to support local Charitable organizations.

Reserves

The trustees note the £6070 surplus in year ending 2025 and with £64,000 of funds in the bank account and held in Edinburgh. The trustees are mindful that our level of reserves has reduced due to the purchase of the church building.

On behalf of the trustees

Donald J MacSwain

18/02/26

Mr Donald John Macsween

Date

Scalpay Free Church of Scotland

Report of the independent examiner to the trustees for the year ended 31st December 2025.

Respective responsibilities of trustees and examiner

The charities trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2006. The charity trustees consider that the audit requirement of regulation 10(1) (d) of the accounting regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) © of the act and to state whether particular matters have come to my attention.

Basis of independent examiner's report

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 and seeks explanations from the trustees concerning such matters. The procedures undertaken do 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 examiners 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 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 Regulations have not been met.
2. Or to which in my opinion attention should be drawn in order, to enable a proper understanding of the accounts to be reached.

Name: Mr R C Morrison
Address: Old Bank House
Main Street
Tarbert
Isle of Harris
HS3 3DJ

Signature: 

Date: 2nd Feb 2026

Scalpay Free Church of Scotland

Receipts and Payments Accounts
For the Year Ended 31st December 2025

		GENERAL UNRESTRICTED FUNDS	FABRIC DESIGNATED FUNDS	DONATED RESTRICTED FUNDS	RESTRICTED & UNRESTRICTED FUNDS 2025	RESTRICTED & UNRESTRICTED FUNDS 2024
	NOTES	£	£	£	£	£
RECEIPTS						
GIFT AID		34,400		4,574	38,974	15,416
ENVELOPE SCHEME - NON GIFT AID		6,103		85	6,188	16,610
INCOME TAX RECOVERED		11,504		-	11,504	7,896
CHURCH DOOR COLLECTIONS		1,548		1,980	3,528	3,747
INVESTMENT INCOME		66		-	66	66
BOOKS, MAGAZINES		-		339	339	555
SPECIAL LEVY		4,377		-	4,377	4,006
FUNDRAISING		-		-	-	-
SUNDRY INCOME		215		-	215	85
TOTAL RECEIPTS		58,213	-	6,978	65,191	48,382
FUNDS TRANSFERRED FROM EDINBURGH						
CHURCH PURCHASE	2,3,11	-	31,000	-	31,000	-
MANSE MAINTENANCE	3	-	10,000	-	10,000	-
TOTAL RECEIPTS INCLUDING EDINBURGH FUNDS		58,213	41,000	6,978	106,191	48,382
PAYMENTS						
PAYMENTS FOR CHARITABLE ACTIVITIES						
REMITTANCES TO CENTRAL FUNDS	5	43,716	-	-	43,716	38,244
PULPIT SUPPLY AND COMMUNION EXPENSES		596	-	381	977	1,381
TRAVEL AND SUBSISTENCE		1,724	-	-	1,724	1,647
PRESBYTERY DUES AND LEVIES		321	-	-	321	474
CHURCH & MANSE INSURANCE		1,202	-	-	1,202	621
MANSE HEAT & LIGHT		3,293	-	-	3,293	3,427
CHURCH HEAT & LIGHT		1,967	-	-	1,967	1,123
TELEPHONE		924	-	-	924	1,073
PROPERTY MAINTENANCE	3	-	10,000	-	10,000	1,397
GENERAL REPAIRS & RENEWALS	9	-	-	167	167	232
SUNDAY SCHOOL		181	-	-	181	166
CNES TAX		1,981	-	-	1,981	1,334
ADMINISTRATION FEES		-	-	-	-	100
MAGS, BOOKS, STATIONERY		499	-	208	707	901
SUNDRY EXPENSES	10	386	-	-	386	-
DONATIONS	6	-	-	895	895	1,240
GIFT AID ADMINISTRATION		74	-	-	74	309
CHURCH BUILDING COSTS	11	-	31,000	605	31,605	-
TOTAL PAYMENTS		56,865	41,000	2,256	100,121	53,667
SURPLUS FOR THE YEAR		1348	-	4722	6070	-5285
		UNRESTRICTED FUND £	DESIGNATED FUNDS £	RESTRICTED FUNDS £	TOTAL 2025 £	TOTAL 2024 £
GAIN ON INVESTMENT ASSETS			(39355)		(39355)	3104
NET MOVEMENT IN FUNDS AFTER TRANSFERS		1348		4722	6070	-5285
TRANSFER (CHURCH)			28,000		28000	
BALANCE B/F		177,743	75,048	10,869	263,660	265,841
BALANCE OF FUNDS C/F		179,091	63,693	15,591	258,375	263,660
REPRESENTED BY:						
UNRESTRICTED FUNDS						
GENERAL FUND	7	207,091			207,091	
DESIGNATED FUND			35,693		35,693	
RESTRICTED FUNDS						
FABRIC & SPECIAL FUND	8			15,591	15,591	
TOTAL		207,091	35,693	15,591	258,375	

Scalpay Free Church of Scotland

STATEMENTS OF BALANCES

As at 31st December 2025

	NOTES	2025	2024
		£	£
FIXED ASSETS HELD FOR CHARITABLE PURPOSES			
CHURCH AT VALUATION	2	28,000	-
MANSE AT VALUATION		166,064	166,064
TOTAL FIXED ASSETS		194,064	166,064
BANK & CASH IN HAND			
	OPENING BALANCE	SURPLUS	CLOSING BALANCE
GENERAL ACCOUNT	22,404	6070	28,474
PROPERTY ACCOUNT	143	-	143
EDINBURGH ACCOUNT	3 75,048	(39355)	35,693
CLOSING BALANCES		64,310	97,595
NET TOTAL ASSETS		258,375	263,659
REPRESENTED BY:			
UNRESTRICTED - GENERAL FUND		207,091	177,743
DESIGNATED - PROPERTY FUND (EDINBURGH)		35,693	75,048
RESTRICTED - PROPERTY AND SPECIALS FUND		15,591	10,869
		258,375	263,660

Signed: D J Macsween

Date: 12/02/26

D J Macsween
Trustee

Scalpay Free Church of Scotland

NOTES TO THE RECEIPTS & PAYMENTS ACCOUNTS

For the Year Ended 31st December 2025

1 ACCOUNTING POLICIES

Accounting Connection

The financial statements have been prepared under the historical cost convention and in accordance with the Charities Account (Scotland) Regulations 2006.

The income being less than £250,000 the financial statements have been prepared on a receipt and payment basis.

Fixed Assets

A statement of assets is shown in the Financial Activities Account and no depreciation has been applied as depreciation is a non-cash item.

Statement of Financial Activities

Funds are defined as follows:

Unrestricted Funds: comprise of grants and other income received for the objects of the church without further specification, available as general funds.

Restricted Funds: Comprise of income which has been received for the objects of the church and specified for a restricted purpose by the donor.

2 TANGIBLE FIXED ASSETS

	HERITABLE PROPERTY £	FIXTURES & EQUIPMENT £	TOTAL £
COST			
AT 1 JANUARY 2025	166,064	-	166,064
ADDITIONS (CHURCH)	28,000	-	28,000
DISPOSALS	-	-	-
AT 31 DECEMBER 2025	194,064	-	194,064

3 INVESTMENTS

	2025 £	2024 £
VALUE FUNDS HELD IN EDINBURGH B/F - MANSE OR CHURCH EXPENDITURE	72,338	69,556
INTEREST - ON EDINBURGH DEPOSITS ACCOUNT	1,472	2,782
	73,810	72,338
WITHDRAWALS IN 2025	41,000	-
VALUE OF FUNDS	32,810	72,338

WITHDRAWALS FROM FUNDS IN EDINBURGH ALLOWED THE CONGREGATION TO PURCHASE THE CHURCH AND ROUGHCAST THE MANSE.

VALUE OF SHARE POOL UNITS BROUGHT FORWARD	2,710	2,388
INCREASE IN VALUE DURING YEAR (2025)	173	322
TOTAL SHARE POOL VALUE	2,883	2,710
TOTAL VALUE OF FUNDS AT EDINBURGH	35,693	75,048

4 TRANSACTIONS WITH TRUSTEES

THERE WERE NO TRANSACTIONS WITH TRUSTEES DURING THE YEAR EXCEPT TO REV A COGHILL IN HIS DUTIES AS MINISTER.

NOTES TO THE RECEIPTS & PAYMENTS ACCOUNTS

For the Year Ended 31st December 2025

1 ACCOUNTING POLICIES

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2 TANGIBLE FIXED ASSETS

	HERITABLE PROPERTY £	FIXTURES & EQUIPMENT £	TOTAL £
COST			
AT 1 JANUARY 2025	166,064	-	166,064
ADDITIONS (CHURCH)	28,000	-	28,000
DISPOSALS	-	-	-
AT 31 DECEMBER 2025	194,064	-	194,064

3 INVESTMENTS

VALUE FUNDS HELD IN EDINBURGH B/F - MANSE OR CHURCH EXPENDITURE
INTEREST - ON EDINBURGH DEPOSITS ACCOUNT

WITHDRAWALS IN 2025

VALUE OF FUNDS

	2025 £	2024 £
VALUE FUNDS HELD IN EDINBURGH B/F - MANSE OR CHURCH EXPENDITURE	72,338	69,556
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	<u>73,810</u>	<u>72,338</u>
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VALUE OF SHARE POOL UNITS BROUGHT FORWARD

INCREASE IN VALUE DURING YEAR (2025)

TOTAL SHARE POOL VALUE

VALUE OF SHARE POOL UNITS BROUGHT FORWARD	2,710	2,388
INCREASE IN VALUE DURING YEAR (2025)	173	322
TOTAL SHARE POOL VALUE	<u>2,883</u>	<u>2,710</u>

TOTAL VALUE OF FUNDS AT EDINBURGH

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4 TRANSACTIONS WITH TRUSTEES

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Scalpay Free Church of Scotland

NOTES TO THE RECEIPTS & PAYMENTS ACCOUNTS

For the Year Ended 31st December 2025

5 AMOUNTS PAID TO THE CENTRAL CHURCH

	2025	2024
	£	£
FULFULMENT OF COMMITMENT	43716	38,244
BASIC REMITTANCE DUE	35880	33240
ADMINISTRATION LEVY	7836	5004
	43716	38244

6 DONATIONS TO OTHER ORGANISATIONS

	2025
LEVERHULME CARE HOME	500
H V S	20
ASIALINK	375
	895

7 UNRESTRICTED FUNDS	BALANCE AT 01.01.25	INCOMING RESOURCES	RESOURCES EXPENDED	TRANSFERS (CHURCH)	BALANCE AT 31.12.25
	£	£	£	£	£
GENERAL FUND	177,743	58,213	(56865)	28,000	207,091
DESIGNATED FUNDS:					
TOTAL DESIGNATED FUNDS	75,048	(39355)	-	-	35,693
TOTAL UNRESTRICTED FUNDS	252,791	18,858	(56865)	28,000	242,784

8 RESTRICTED FUNDS	BALANCE AT 01.01.25	INCOMING RESOURCES	RESOURCES EXPENDED	TRANSFERS	BALANCE AT 31.12.25
	£	£	£	£	£
PROPERTY & SPECIAL FUNDS	10,869	6,978	2,256	-	15,591
TOTAL RESTRICTED FUNDS	10,869	6,978	2,256	-	15,591

9 RESTRICTED FUNDS

PROPERTY COSTS/MAINTENANCE.

10 SUNDRY EXPENSES

CLASS 1A NIC - FOR MINISTER.

11 CHURCH BUILDING COSTS

FEES INCURRED WITH PURCHASE OF CHURCH. WITHDRAWAL FROM EDINBURGH OF £31,000 PAID DIRECT TO SETTLE THE PURCHASE PRICE OF £28,000 FOR THE CHURCH WITH £3,000 LEGAL FEES. THE ADDITIONAL FEES INCURRED WERE FOR VALUATION FOR INSURANCE, RCI REGISTRATION AND FINAL LEGAL FEE.