

# Stornoway Reformed Presbyterian Church of Scotland

Scotland · Charity number SC043043

## Details

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Status	Active
Legal form	Unincorporated association
Part of	Reformed Presbyterian Church Of Scotland- Presbytery (SC013215)
Registered	2012-03-27
Register	<a href="#">View on the OSCR register</a>

## Contact

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**Address** 72 Westview Terrace  
Stornoway  
Isle of Lewis  
HS1 2LD

**Website** [www.stornowayrpcs.org](http://www.stornowayrpcs.org)

## Activities

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**Activities:** 'It makes grants, donations, loans, gifts or pensions to individuals','It makes grants, donations or gifts to organisations','It carries out activities or services itself'

**Purposes:** 'the advancement of religion','the advancement of citizenship or community development','the relief of those in need by reason of age, ill-health, disability, financial hardship or other disadvantage'

**What the charity does:** The purpose of the church is to worship, evangelise, instruct, to testify to the truth, to give pastoral care and to encourage social responsibility.

**Beneficiaries:** 'Children or young people','Older People','People with disabilities or health problems','No specific group, or for the benefit of the community','Other charities or voluntary bodies'

**Objectives:** The purpose of the Church includes these: to worship. to evangelise. to instruct. to testify to the truth. to give pastoral care and to encourage social responsibility.

## Geography

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- **Main operating location:** Highland
- **Geographical spread:** Wider, but within one local authority area

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£159,336	£328,821	-	1
2024-12-31	£378,130	£91,913	-	1
2023-12-31	£92,186	£82,506	-	1
2022-12-31	£73,612	£89,599	-	0
2021-12-31	£51,452	£49,927	-	0

**Stornoway Reformed Presbyterian Church of Scotland**

Scotland - Charity number SC043043

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# Accounts

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**Basis of independent examiner's statement.**

My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. 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
  - to prepare accounts which accord with the accounting records and comply with Regulation 9 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.

Name *CATHERINE MACLENNAN* Catherine MacIennan

Address: *23a GRESS* 23a Gress  
*ISLE OF LEWIS* Isle of Lewis,  
*HS2 0NB* HS2 0NB

Date: *30/1/20*

Signed: *C. MacIennan*



**STORNOWAY**  
REFORMED PRESBYTERIAN CHURCH

**FINANCIAL AND TRUSTEES  
REPORT  
TO 31 DECEMBER 2025**

CHARITY NO.: SC043043

**TRUSTEE'S ANNUAL REPORT**  
**For the year ended 31 December 2025.**

The Trustees have pleasure in presenting their report together with the financial statements and independent examiner's report for the year ended 31 December 2025.

**Reference & Administrative information**

**Charity Name**  
Stornoway Reformed Presbyterian Church of Scotland

**Charity No.**  
SC043043

**Address**  
39 Bayhead, Stornoway, Isle of Lewis, HS1 2DX

**Current Trustees**

Rev Kenneth Stewart  
Rev Donald Macdonald  
Mr Malcolm Donald Maclean  
Mr Donald Roderick Macdonald  
Mr William Lucas  
Mr Cliff MacElhatten  
Mr Scott Maciver  
Mr Colin Macdonald  
Mr Calum John Macleod  
Mr Alasdair Campbell

**Structure Governance & Management**

The charity is an unincorporated association, governed by the constitution of the Reformed Presbyterian Church of Scotland.

**Appointment of Trustees**

Trustees are elected at a duly appointed Congregational Meeting where any male member in full membership is eligible for election. Trustees meet every two months.

**STATEMENT OF BALANCES**

	<b>2025</b>	<b>2024</b>
Opening balance	269,508.99	10,035.49
Surplus/Deficit for year	-227,214.05	259,473.50
<b>Closing balance at year end</b>	<b><u>42,294.94</u></b>	<b><u>269,508.99</u></b>

**RECEIPTS AND PAYMENTS ACCOUNT**  
**INSIGNIS ASSET MANAGEMENT**  
**TO 31 DECEMBER 2025**

<b><u>INCOME</u></b>	<b>2025</b>	<b>2024</b>
Bank Transfer	250,000.00	0.00
Interest	1,990.90	0.00

**EXPENDITURE**

N/A

Surplus/Deficit

**251,990.90**

**0.00**

**STATEMENT OF BALANCES**

Opening balance	<b>2025</b>	<b>2024</b>
Surplus/Deficit for year	251,990.90	0.00
<b>Closing balance at year end</b>	<b><u>251,990.90</u></b>	<b><u>0.00</u></b>

**Independent Examiner's Report to the**  
**Trustees of Stornoway Reformed Presbyterian Church of Scotland**  
**Charity Number SC043043**

I report on the accounts of the charity for the year ended 31 December 2025 which are enclosed herewith.

**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 2006 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.

**RECEIPTS AND PAYMENTS ACCOUNT**  
**BENEVOLENT FUND**  
**TO 31 DECEMBER 2025**

	2025	2024
<b><u>INCOME</u></b>		
Envelopes	300.00	0.00
Door Collection	0.00	0.00
	<u>0.00</u>	<u>0.00</u>
<b><u>EXPENDITURE</u></b>		
Benevolent Payment	200.00	200.00
Surplus/Deficit	<u>100.00</u>	<u>-200.00</u>
<b><u>STATEMENT OF BALANCES</u></b>		
Opening balance	599.09	799.09
Surplus/Deficit for year	100.00	-200.00
Closing balance at year end	<u>699.09</u>	<u>599.09</u>

**RECEIPTS AND PAYMENTS ACCOUNT**  
**PROPERTY FUND**  
**TO 31 DECEMBER 2025**

	2025	2024
<b><u>INCOME</u></b>		
Envelopes	10,310.00	9,715.00
Door Collection	690.00	1,550.00
Transfer from General Fund	7,301.25	8,346.25
Private Donations	<u>8,000.00</u>	<u>249,862.25</u>
	26,301.25	269,473.50
<b><u>EXPENDITURE</u></b>		
Loan Repayment	Nil	10,000.00
General	3,515.30	Nil
Insignis Asset Management	<u>250,000.00</u>	<u>Nil</u>
	253,515.30	10,000.00
Surplus/Deficit	<u>-227,214.05</u>	<u>259,473.50</u>

**Objectives & Activities**  
Charitable purposes

Our purpose as recorded in our constitution is the advancement of religion, the advancement of citizenship or community development, the relief of those in need by reason of age, ill health, disability, financial hardship or other disadvantage. The purpose of the Church include these; to worship; to evangelise; to instruct; to testify to the truth; to give pastoral care and to encourage social responsibility.

**Activities**

Public worship is held each Lord's Day, and each Thursday evening throughout the year. Communion services were held in February and August. Services are recorded and are made available on CD and online for those who are housebound and for a wider audience worldwide. There is a livestream available for those who are housebound to join in worship. In addition, a Church crèche is available, along with a livestream, during the service.

A congregational newsletter is printed and distributed each month. Congregational fellowships take place on a regular basis. A website is available to display congregational information, and there is a group chat to keep members informed of congregational matters. Public meetings were held to receive updates on the work being carried out by Central Asia Missions, the work in Gambia and the Society for Distributing Hebrew Scriptures. Care Home visitation, and visits to members homes, are carried out by Office Bearers.

The Deacons' Court are actively engaged in securing a permanent place of worship, and following receipt of a substantial donation, have made a conditional offer on land that would be suitable for erecting a church building. It has also been agreed to make an offer to purchase the Gospel Hall, which is currently been used on a temporary basis.

**Financial Review**

The accounts for the year are attached. Our main source of funds was from freewill offering envelopes. From 25th February 2012 the congregation was registered with HMRC as a charity for tax purposes in line with Paragraph 1 of Schedule 6 Finance Act 2010, reference number CR63221, and enabled us to reclaim Gift Aid. From 27th March 2012 the congregation was registered with the Office of the Scottish Charity Regulator, registration number SC043043.

This report was approved by the Trustees on 29 January 2026 and signed on their behalf by:

  
 29/01/2026  
 Rev Kenneth Stewart  
 Chairman

Signed on behalf of the Trustees

**STORNOWAY  
REFORMED PRESBYTERIAN CHURCH**

**RECEIPTS AND PAYMENTS ACCOUNTS**

**GENERAL FUND  
TO 31 DECEMBER 2025**

<u>INCOME</u>	<b>2025</b>	<b>2024</b>
Envelopes	52,082.00	57,725.00
Online Donations	18,583.59	12,002.64
Door Collection	8,203.50	8,182.00
Gift Aid Reclaim	21,475.57	18,149.00
Private Donations	23,374.14	7,202.42
Online Gifts to Minister	302.84	434.32
Refund - Direct Line Insurance	<u>Nil</u>	<u>16.18</u>
<b>Special Collections</b>	<b>124,021.64</b>	<b>103,711.56</b>
Bethesda	495.00	Nil
Central Asia Missions	3,290.00	1,435.00
Gambia Collection	Nil	1,490.00
Melville Knox	945.00	Nil
North Edinburgh/Stranraer	855.00	550.00
Providence Christian School	Nil	885.00
The Christian Institute	Nil	585.00
The Gambia Partnership	1,035.00	Nil
The Society for Distributing Hebrew Scriptures (SDHS)	518.00	Nil
Wishaw	1,575.00	Nil
	8,713.00	4,945.00
	<b><u>132,734.64</u></b>	<b><u>108,656.56</u></b>

<u>EXPENDITURE</u>	<b>2025</b>	<b>2024</b>
Heat and Light	3,005.17	2,766.54
Church Repairs	180.00	Nil
Telephone/Internet	342.00	492.00
Council Tax	3,008.91	1,886.71
Printing and Stationery	1,447.70	612.20
Presbytery	2,775.00	2,175.00
Manse Repairs	1,805.87	14,624.03
Pulpit Supply	1,918.43	1,640.11
Communion Expenses	1,231.54	463.50
General Expenses	4,302.90	3,741.70
Minister's Salary	24,687.46	24,019.02
Minister's On-Costs	9,396.00	8,925.17
Minister's Expenses	192.20	161.55
Minister's Insurance	1,870.20	1,870.20
Building Rent	2,625.20	4,610.00
Transfer to Property Fund	7,301.25	8,346.25
Online Gifts to Minister	302.84	434.32
Bethesda	495.00	Nil
Central Asia Missions	3,290.00	1,435.00
Gambia Collection	Nil	1,490.00
Melville Knox	945.00	Nil
North Edinburgh/Stranraer	855.00	550.00
Providence Christian School	Nil	885.00
The Christian Institute	Nil	585.00
The Gambia Partnership	1,035.00	Nil
SDHS	518.00	Nil
Wishaw	1,575.00	Nil
Surplus/Deficit	<b>57,628.97</b>	<b>81,713.30</b>
	<b><u>132,734.64</u></b>	<b><u>108,656.56</u></b>

**STATEMENT OF BALANCES**

Opening balance	42,955.65	16,012.39
Surplus/Deficit for year	<u>57,628.97</u>	<u>26,943.26</u>
Closing balance at year end	<b><u>100,584.62</u></b>	<b><u>42,955.65</u></b>

**Stornoway Reformed Presbyterian Church of Scotland**

Scotland - Charity number SC043043

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# Accounts

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**STORNOWAY**  
**REFORMED PRESBYTERIAN CHURCH**

**RECEIPTS AND PAYMENTS ACCOUNTS**  
**GENERAL FUND**  
**TO 31 DECEMBER 2024**

<b><u>INCOME</u></b>	<b>2024</b>	<b>2023</b>
Envelopes	57,725.00	43,275.00
Online Donations	12,002.64	6,180.00
Door Collection	8,182.00	10,930.10
Gift Aid Reclaim	18,149.00	11,978.75
Private Donations	7,202.42	2,442.70
Online Gifts to Minister	434.32	Nil
Refund -Direct Line Insurance	<u>16.18</u>	<u>Nil</u>
	103,711.56	74,806.55
<b><u>Special Collections</u></b>		
Central Asia Missions	1,435.00	Nil
Gambia Collection	1,490.00	2,085.00
North Edinburgh/Stranraer	550.00	585.00
Providence Christian School	885.00	520.00
Sermon Audio Collection	Nil	682.00
The Christian Institute	<u>585.00</u>	<u>Nil</u>
	4,945.00	3,872.00
	<b><u>108,656.56</u></b>	<b><u>78,678.55</u></b>

**EXPENDITURE**

	<b>2024</b>	<b>2023</b>
Heat and Light	2,766.54	3,097.54
Telephone/Internet	492.00	492.00
Council Tax	1,886.71	2,298.81
Printing and Stationery	612.20	2,332.19
Presbytery	2,175.00	Nil
Manse Repairs	14,624.03	4,811.79
Pulpit Supply	1,640.11	920.00
Communion Expenses	463.50	440.00
General Expenses	3,741.70	3,017.84
Minister's Salary	24,019.02	22,701.83
Minister's On-Costs	8,925.17	11,708.82
Minister's Expenses	161.55	250.49
Minister's Insurance	1,870.20	1,870.20
Building Rent	4,610.00	3,865.00
Transfer to Property Fund	8,346.25	7,122.50
Online Gifts to Minister	434.32	Nil
Central Asia Missions	1,435.00	2,180.00
Gambia Collection	1,490.00	2,085.00
North Edinburgh/Stranraer	550.00	585.00
Providence Christian School	885.00	520.00
Sermon Audio Collection	Nil	682.00
The Christian Institute	585.00	Nil
	<b><u>81,713.30</u></b>	<b><u>70,981.01</u></b>
Surplus/Deficit	26,943.26	7,697.54
	<b><u>108,656.56</u></b>	<b><u>78,678.55</u></b>

**STATEMENT OF BALANCES**

Opening balance	16,012.39	8,314.85
Surplus/Deficit for year	26,943.26	7,697.54
Closing balance at year end	<u>42,955.65</u>	<u>16,012.39</u>

**RECEIPTS AND PAYMENTS ACCOUNT**  
**BENEVOLENT FUND**  
**TO 31 DECEMBER 2024**

	<b>2024</b>	<b>2023</b>
<b><u>INCOME</u></b>		
Envelopes	0.00	0.00
Door Collection	0.00	0.00
	<u>0.00</u>	<u>0.00</u>

<b><u>EXPENDITURE</u></b>		
Benevolent Payment	200.00	0.00
Surplus/Deficit	<u>-200.00</u>	<u>0.00</u>

	<b>2024</b>	<b>2023</b>
<b><u>STATEMENT OF BALANCES</u></b>		
Opening balance	799.09	799.09
Surplus/Deficit for year	-200.00	0.00
Closing balance at year end	<u>599.09</u>	<u>799.09</u>

**RECEIPTS AND PAYMENTS ACCOUNT**  
**PROPERTY FUND**  
**TO 31 DECEMBER 2024**

	<b>2024</b>	<b>2023</b>
<b><u>INCOME</u></b>		
Envelopes	9,715.00	4,785.00
Door Collection	1,550.00	1,600.00
Transfer from General Fund	8,346.25	7,122.50
Private Donations	<u>249,862.25</u>	<u>Nil</u>
	269,473.50	13,507.50

<b><u>EXPENDITURE</u></b>		
Loan Repayment	10,000.00	10,000.00
General	0.00	1,525.88
	10,000.00	11,525.88

Surplus/Deficit	<u>259,473.50</u>	<u>1,981.62</u>
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**Objectives & Activities**

**Charitable purposes**

Our purpose as recorded in our constitution is the advancement of religion, the advancement of citizenship or community development, the relief of those in need by reason of age, ill health, disability, financial hardship or other disadvantage. The purpose of the Church include these; to worship; to evangelise; to instruct; to testify to the truth, to give pastoral care and to encourage social responsibility.

**Activities**

Public worship is held each Lord's Day, and each Thursday evening throughout the year. Communion services were held in February and August. Services are recorded and are made available on CD and online for those who are housebound and for a wider audience worldwide. There is a livestream available for those who are housebound to join in worship. In addition, a Church crèche is available, along with a livestream, during the service.

A congregational newsletter is printed and distributed each month. Congregational fellowships take place on a regular basis. A website is available to display congregational information, and there is a group chat to keep members informed of congregational matters. Public meetings were held to receive updates on the work being carried out by Central Asia Missions and the work in Gambia. Care Home visitation, and visits to members homes, are carried out by Office Bearers.

The Deacons' Court are actively engaged in securing a permanent place of worship, and following receipt of a substantial donation, have made a conditional offer on land that would be suitable for erecting a church building.

**Financial Review**

The accounts for the year are attached. Our main source of funds was from freewill offering envelopes. From 25th February 2012 the congregation was registered with HMRC as a charity for tax purposes in line with Paragraph 1 of Schedule 6 Finance Act 2010, reference number CR63221, and enabled us to reclaim Gift Aid. From 27th March 2012 the congregation was registered with the Office of the Scottish Charity Regulator, registration number SC045043.

This report was approved by the Trustees on 27 February 2025 and signed on their behalf by:

Chairman  


Signed on behalf of the Trustees.

**TRUSTEE'S ANNUAL REPORT**  
**For the year ended 31 December 2024.**

The Trustees have pleasure in presenting their report together with the financial statements and independent examiner's report for the year ended 31 December 2024.

**Reference & Administrative information**

Charity Name  
Stornoway Reformed Presbyterian Church of Scotland

Charity No.  
SC043043



**STATEMENT OF BALANCES**

	<b>2024</b>	<b>2023</b>
Opening balance	10,035.49	8,053.87
Surplus/Deficit for year	259,473.50	1,981.62
<b>Closing balance at year end</b>	<b><u>269,508.99</u></b>	<b><u>10,035.49</u></b>

**Independent Examiner's Report to the**  
**Trustees of Stornoway Reformed Presbyterian Church of Scotland**  
**Charity Number SC043043**

I report on the accounts of the charity for the year ended 31 December 2024 which are enclosed herewith.

**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 2006 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 2006 Accounts Regulations. 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.

**Structure Governance & Management**

The charity is an unincorporated association, governed by the constitution of the Reformed Presbyterian Church of Scotland.

**Appointment of Trustees**

Trustees are elected at a duly appointed Congregational Meeting where any male member in full membership is eligible for election. Trustees meet every two months.

**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
    - to prepare accounts which accord with the accounting records and comply with Regulation 9 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.

Name

Address:

Date:

Signed:

28/02/25

[Redacted signature]

[Redacted name]



**STORNOWAY**  
REFORMED PRESBYTERIAN CHURCH

**FINANCIAL AND TRUSTEES  
REPORT  
TO 31 DECEMBER 2024**

CHARITY NO.: SC043043