

North Harris Free Church of Scotland

Trustees' Report and Financial Statements
For year ended 31 December 2024

Charity No SC045814

North Harris Free Church of Scotland

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North Harris Free Church of Scotland

Church Information

Trustees

North Harris Free Church became a registered Scottish Charity on 17 July 2015. The members of the Deacons' Court are the Trustees of the Charity.

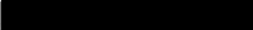
Contact Address

Hill Cottage
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Tarbert
Isle of Harris
HS3 3DL

Bankers

Bank of Scotland
PO Box 17235
Edinburgh
EH11 1YH

Independent Examiner


CIB Services
63 Kenneth Street
Stornoway
Isle of Lewis

North Harris 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. 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 2015)

Status of Charity and Governing Document

North Harris Free Church of Scotland is established by Constitution. North Harris Free Church became a registered Scottish Charity (No. SC045814) on 17 July 2015.

Aims and Affiliation

North Harris 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, 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.

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 Deacons' Court are deemed to be the trustees of the congregation as those with responsibility for day to day management and control.

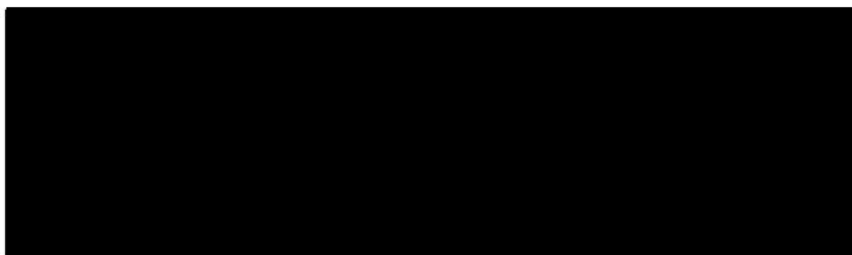
The Deacons' Court (the Trustees) who served during the period were as follows: -

Deacons' Court

Minister

Elders

Deacons



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 will also 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.

North Harris Free Church of Scotland

Report of the Trustees (Contd.)

Achievements and Performance

Activities

The morning and evening Sunday services in Tarbert continued to see gradually increasing numbers throughout the year while still being streamed live for those who were unable to attend for various reasons.

One evening service per month continued to be conducted in Gaelic. The Wednesday prayer meeting continued to be held jointly as an in-person/Zoom meeting.

The Ladies' Bible Study groups continued to meet on Monday nights, as did occasional bible study groups on other nights.

Little Fishes, the group for babies/toddlers and their parents met weekly on Tuesday mornings.

The Friday afternoon Jam and Connect clubs saw strong numbers attending. The Friday evening meeting for teenagers 'Rooted' continued to be successful, with additional meetings once a month on Sunday evenings to explore biblical issues in more detail.

The Road to Recovery group met throughout the year and community lunches were held monthly.

Achievements

During the period:

- Morning services were attended by 110-120 people on average, while evening services increased over the year with varying attendance of between 50-70 people.
- Recorded services have typically received 200-300 viewings for morning services and 100-200 viewings for evening services.
- 50-60 people normally attend the Zoom/mixed mode prayer meetings, with around 35-45 in person and 15-20 online.
- 20-25 children attended Sunday School each week.
- 15-23 young people attended Rooted and 18-20 attended various Big YF meetings throughout the year.
- Jam and Connect clubs for Primary School age children attracted over 30 children.

North Harris Free Church of Scotland

Report of the Trustees (Contd.)

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 period

The financial statements for the period are set out in pages 6 to 13.

At the end of 2024 the General Fund showed a surplus for the year of £1,689 and the Restricted Funds a surplus of £23,406 for the year. This has resulted in a General Fund balance at the year-end of £45,943 (2023 - £44,254) and Restricted Funds balances of £262,049 (2023 - £238,643). Total reserves at 31 December 2024 amounted to £307,992 (2023 - £282,897).

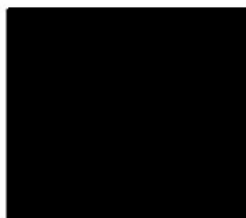
The congregation received loans from the Board of Trustees of the Central Free Church to fund the purchase and refurbishment of the Church Building and Manse. At the 31 December 2024 the loan liability relating to these loans was £151,156 (2023 - £194,718), inclusive of accruing interest.

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:

19th June 2025

North Harris 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 13.

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

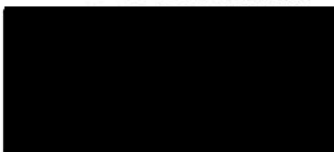
In the course of my examination, no matter has come to my attention

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.



The Chartered Institute of Management Accountants

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

Dated: 20 . 06 . 2025

North Harris Free Church of Scotland

Statement of financial activities

For year ended 31 December 2024

		Unrestricted Funds			Total	Total
		General	Designated	Restricted	Year to	Year to
		Fund	Funds	Funds	31 Dec 2024	31 Dec 2023
	Notes	£	£	£	£	£
Incoming resources						
From generated funds:						
Voluntary income	2	92,917	-	55,783	148,700	125,243
Bank interest	4	-	-	-	-	-
From charitable activities:						
	3	903	-	4,336	5,239	6,342
Other incoming resources						
		-	-	-	-	-
Total incoming resources		93,820	-	60,119	153,939	131,585
Resources expended						
Charitable activities	5	88,634	-	19,263	107,897	105,749
Governance costs	6	552	-	-	552	552
Other resources expended: deprec'n	7	1,885	-	18,510	20,395	20,683
Total resources expended		91,071	-	37,773	128,844	126,984
Net incoming/outgoing resources before transfers		2,749	-	22,346	25,095	4,601
Transfers	16	(1,060)	-	1,060	-	-
Net movement in funds after transfers		1,689	-	23,406	25,095	4,601
Total funds brought forward		44,254	-	238,643	282,897	278,297
Total funds carried forward		45,943	-	262,049	307,992	282,898
		(Note 16)	(Note 16)	(Note 17)		

The notes form part of these financial statements.

North Harris Free Church of Scotland

Balance sheet

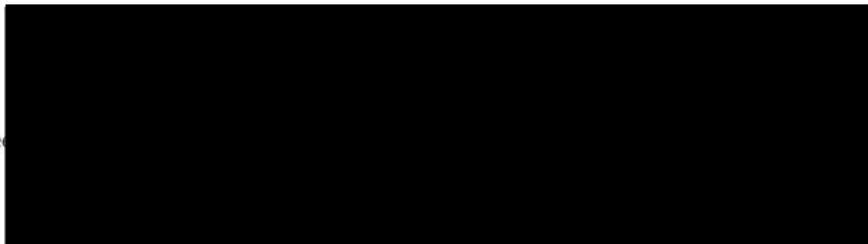
As at 31 December 2024

	Notes	£	2024 £	£	2023 £
Fixed Assets					
Tangible assets	11		416,697		433,612
Current assets					
Debtors	12	3,562		3,865	
Cash at bank and in hand		39,441		40,690	
		43,003		44,555	
Creditors: falling due within one year	13	20,497		18,312	
Net Current Assets			22,506		26,243
Creditors: falling due after one year	14		131,211		176,958
Total Net Assets	18		307,992		282,897
Represented by:					
Unrestricted funds	16		45,943		44,254
Restricted funds	17		262,049		238,643
			307,992		282,897

The financial statements on pages 6 to 13 were approved by the Trustees and signed on their behalf by the undemoted:

Trustee

Date:



The notes form part of these financial statements.

North Harris 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 of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities and Trustee Investment (Scotland) Act 2005. The financial statements have been prepared under the historical cost convention.

The financial statements are prepared in sterling which is the functional currency of the charity.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. The trustees also consider that there are no significant areas of judgements, estimates or key assumptions that affect items in the accounts.

Church Income

All voluntary income and bank interest is accounted for when received. Income from tax recoveries on Gift Aid is accounted for on the accruals basis.

Tangible fixed assets

The Congregation purchased a building in 2017 to be used as a permanent church building and undertook renovations on it during the year the costs of which have been capitalised. The congregation has also capitalised the purchase of the manse and the improvements on it. The purchase of fixtures and equipment is also capitalised.

The assets are included in the financial statements at cost less depreciation applied at the following annual rates:

Church	2% straight line
Church Improvements	5% straight line
Manse	2% straight line
Manse Improvements	5% straight line
Fixtures and Equipment	20% straight line

Statement of Financial Activities

For the purpose of the Statement of Financial Activities as shown on page 6, 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.

North Harris Free Church of Scotland

Notes to the financial statements

For year ended 31 December 2024

2. Voluntary income	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	Year to	Year to
	£	£	£	31 Dec 2024	31 Dec 2023
				£	£
Donations & Grants					
Individuals	72,986	-	43,063	116,049	106,500
Other Gifts & Donations	6,325	-	1,049	7,374	1,190
Tax reclaim	13,606	-	8,921	22,527	17,553
Grant - Free Church Board of Ministry	-	-	2,750	2,750	-
	<u>92,917</u>	<u>-</u>	<u>55,783</u>	<u>148,700</u>	<u>125,243</u>
3. Income from charitable activities					
Use of Premises	903	-	270	1,173	1,105
Fundraising Lunches	-	-	1,824	1,824	3,925
Fundraising Curry Night	-	-	1,942	1,942	-
Fundraising Marmalade	-	-	234	234	302
Magazines, Books & CD's	-	-	66	66	1,010
	<u>903</u>	<u>-</u>	<u>4,336</u>	<u>5,239</u>	<u>6,342</u>
4. Investment Income					
Bank Interest	-	-	-	-	-
5. Charitable activities					
Activity	Staff costs	Other direct costs	Support costs	Total	Total
	£	£	£	Year to	Year to
				31 Dec 2024	31 Dec 2023
				£	£
Local Ministries	10,769	67,470	29,658	107,897	97,141
National and overseas ministries	-	-	-	-	8,608
	<u>10,769</u>	<u>67,470</u>	<u>29,658</u>	<u>107,897</u>	<u>105,749</u>
	(Note 9)	(Note 10)	(Note 8)		
Of which:					
Relating to Designated Fund	-	-	-	-	-
Relating to General Fund	6,823	60,493	21,318	88,634	86,780
Relating to restricted funds	3,946	6,977	8,340	19,263	18,969
	<u>10,769</u>	<u>67,470</u>	<u>29,658</u>	<u>107,897</u>	<u>105,749</u>
6. Governance costs				Year to	Year to
				31 Dec 2024	31 Dec 2023
				£	£
Examiners' remuneration				552	552
				<u>552</u>	<u>552</u>
7. Other Resources Expended				Year to	Year to
				31 Dec 2024	31 Dec 2023
				£	£
Church: Depreciation				3,600	3,600
Church Improvements: Depreciation				8,704	8,704
Manse: Depreciation				2,200	2,200
Manse Improvements: Depreciation				4,278	4,278
Fixtures & Equipment: Depreciation				1,613	1,902
				<u>20,395</u>	<u>20,684</u>

North Harris Free Church of Scotland

Notes to the financial statements

For year ended 31 December 2024

8. Support costs

	Unrestricted Funds			Total	Total
	General Fund	Designated Funds	Restricted Funds	Year to 31 Dec 2024	Year to 31 Dec 2023
	£	£	£	£	£
Hall Hire	-	-	-	-	-
Council Tax	1,600	-	-	1,600	1,971
Insurance	2,742	-	-	2,742	2,579
Heat & Light - Church	4,706	-	-	4,706	4,323
Heat & Light - Manse	4,427	-	-	4,427	3,281
Property repairs/maintenance - Church	3,228	-	-	3,228	2,405
Property repairs/maintenance - Manse	1,088	-	-	1,088	8,261
Professional Fees	-	-	-	-	-
Telephone	656	-	-	656	591
Postage, Printing & Stationery	472	-	-	472	319
Church Website	584	-	-	584	540
Licences & Software	1,815	-	-	1,815	1,669
Loan Interest	-	-	8,340	8,340	10,077
	21,318	-	8,340	29,658	36,016

9. Staff costs and numbers

	Year to 31 Dec 2024		Year to 31 Dec 2024	Year to 31 Dec 2023
	£		£	£
Gross salaries	-	-	-	-
Employer's National Insurance	-	-	-	-
Minister's Supplementary Salary	4,260	-	4,260	1,420
Minister's Expenses	2,563	-	2,563	2,244
Trainee Minister Salary	-	-	3,371	-
Trainee Minister Expenses	-	-	575	-
	6,823	-	3,946	3,664

The average number of employees during the year was 2 - paid from Central funds (2023 - 1)

10. Other Direct Costs

	Year to 31 Dec 2024		Year to 31 Dec 2024	Year to 31 Dec 2023
	£		£	£
Local Ministries				
Donation to central funds	51,980	-	51,980	41,050
Presbytery Expenses	1,039	-	1,039	2,752
Books, Magazines & CD's	-	745	745	874
Communion & Supply	1,770	-	1,770	3,012
Gifts and Donations	3,000	-	7,369	6,757
Sunday School	-	1,863	1,863	814
Youth Fellowship Expenses	-	-	-	577
Fellowship Event Expenses	1,701	-	1,701	942
CD Ministry	-	-	-	-
Bank Charges	663	-	663	568
Sundry	340	-	340	115
	60,493	-	67,470	57,461
National and Overseas Ministries				
National Organisations	-	-	-	-
Other National & Overseas work	-	-	-	8,608
	-	-	-	8,608
Total other direct costs	60,493	-	67,470	66,069

(Note 5)

North Harris Free Church of Scotland

Notes to the financial statements

For year ended 31 December 2024

11. Tangible fixed assets

	Church	Church Improvements	Manse £	Manse Improvements	Fixtures & equipment £	Total £
Cost						
At 1 January 2024	180,000	174,077	110,000	85,558	34,630	584,265
Additions	-	-	-	-	3,480	3,480
Disposals	-	-	-	-	-	-
At 31 December 2024	180,000	174,077	110,000	85,558	38,110	587,745
Depreciation						
At 1 January 2024	21,600	51,523	16,500	28,862	32,168	150,653
Charge for period	3,600	8,704	2,200	4,278	1,613	20,395
Eliminated on disposals	-	-	-	-	-	-
At 31 December 2024	25,200	60,227	18,700	33,140	33,781	171,048
Net Book Value						
At 31 December 2024	154,800	113,850	91,300	52,418	4,329	416,697
At 31 December 2023	158,400	122,554	93,500	56,696	2,462	433,612

12. Debtors: falling due within one year

	2024 £	2023 £
Gift Aid Debtor	3,562	3,865
Other Debtors	-	-
	<u>3,562</u>	<u>3,865</u>

13. Creditors: falling due within one year

	2024 £	2023 £
Loan from Central Church - Manse	8,163	7,772
Loan from Central Church - Church	11,782	9,988
Other Creditors	-	-
Accruals	552	552
	<u>20,497</u>	<u>18,312</u>

North Harris Free Church of Scotland

Notes to the financial statements

Year ended 31 December 2024

14. Creditors: falling due after one year

	2024	2023
	£	£
Loan from Central Church - Manse	69,134	77,308
Loan from Central Church - Church	62,077	99,650
	<u>131,211</u>	<u>176,958</u>

15. Transactions with Trustees and Related Parties

During the period one trustee received reimbursement of expenses incurred, totalling £ 4,163. [REDACTED] received a supplementary salary paid by the congregation. The total cost to the congregation of the supplementary salary was £4,260

16. Unrestricted funds

	Balance at 01.01.24 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31.12.24 £
General Fund	44,254	93,820	(91,071)	(1,060)	45,943
Designated Funds:	-	-	-	-	-
Total unrestricted funds	<u>44,254</u>	<u>93,820</u>	<u>(91,071)</u>	<u>(1,060)</u>	<u>45,943</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.

North Harris Free Church of Scotland

Notes to the financial statements

For year ended 31 December 2024

17. Restricted funds	Balance at 01.01.24 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31.12.24 £
Building Fund	231,281	50,295	(26,500)	-	255,076
Youth Fund	5,973	1,819	(1,863)	-	5,929
Free Church Youth Camp Fund	-	234	(234)	-	-
Defibrillator Fund	1,254	-	(350)	-	904
Special Collections	-	4,135	(4,135)	-	-
Magazines, Books & CD's	135	66	(745)	544	-
Road to Recovery Fund	-	50	-	-	50
Scripture Union Fund	-	90	-	-	90
Trainee Minister Fund	-	3,430	(3,946)	516	-
Total restricted funds	238,643	60,119	(37,773)	1,060	262,049

Explanation of funds

Building Fund: Represents monies received specifically to contribute towards the cost, renovation and maintenance of the church buildings. Loan repayments relating to the purchase and improvement costs of the Church buildings are also met from the Building Fund.

Youth Fund: Represents monies received and expended relating to Youth Activities undertaken by the Church.

Free Church Youth Camp Fund: Represents monies received specifically for the work of the Free Church Youth camps.

Defibrillator Fund: Represents monies received and expended relating to the purchase of a defibrillator to be available in the Church.

Special Collections: Represents specific collections made for various organisations and individuals.

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

Road to Recovery Fund: Represents monies received and expended relating to the Road to Recovery Group.

Scripture Union Fund: Represents monies received and expended relating to the Scripture Union.

Trainee Minister Fund: Represents monies received and expended relating to the salary and expense costs of the Trainee Minister.

18. Analysis of Net Assets by funds	General Fund £	Designated Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Fixed Assets	12,896	-	403,801	416,697	433,612
Current Assets					
Debtors and prepayments	2,543	-	1,019	3,562	3,865
Cash at bank and in hand	31,056	-	8,385	39,441	40,690
Current Liabilities					
Bank loans and overdrafts	-	-	-	-	-
Central Church Loan	-	-	(19,945)	(19,945)	(17,760)
Creditors and accruals	(552)	-	-	(552)	(552)
Creditors > 1 year	-	-	(131,211)	(131,211)	(176,958)
Net Assets	45,943	-	262,049	307,992	282,897

19. Contribution to Central Funds

	Total Year to 31 Dec 2024 £	Total Year to 31 Dec 2023 £
Ministry Levy	33,240	31,450
Administration Levy	17,475	9,600
Projects Levy	1,265	-
	51,980	41,050

20. Collections for Third Parties

	2024	2023
Bethesda	235	-
Open Door Trust	560	-
Operation Mobilisation	-	1,702
Tear Fund	-	1,660
Slavic Gospel Association	-	276
Crossroads	-	135
Faith Mission	-	30
	795	3,803