

**Stornoway
Free Church of Scotland (Continuing)**

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

Charity No SC050328

Stornoway Free Church of Scotland (Continuing)

Contents of the Trustees' Report and Receipts and Payments Account *for the year ended 31 December 2024*

	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

Stornoway Free Church of Scotland (Continuing)

Church Information

Trustees

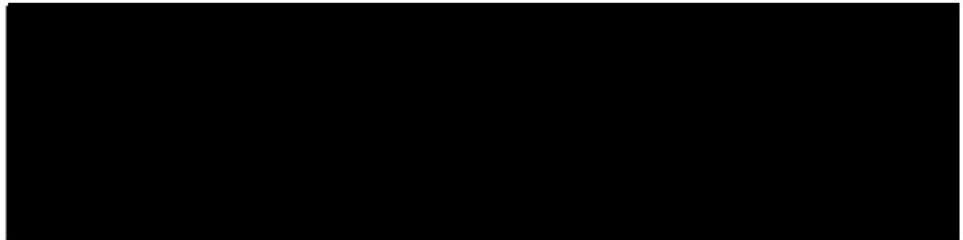
Stornoway Free Church of Scotland (Continuing) became a registered Scottish Charity on 27 July 2020. It is registered under the name Stornoway Free Church of Scotland (Continuing). The members of the Deacons' Court are the Trustees of the Charity.

Deacons' Court:

Interim Moderator:



Elders:

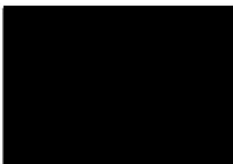


Deacons:

Contact Address



Treasurer



Bankers

Bank of Scotland
47 Cromwell Street
Stornoway
Isle of Lewis

Independent Examiner



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

Stornoway Free Church of Scotland (Continuing)

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

Stornoway Free Church (Continuing) is established by Constitution. The constitutional documents of the Free Church of Scotland of 1843 remain the founding documents of the Free Church of Scotland (Continuing).

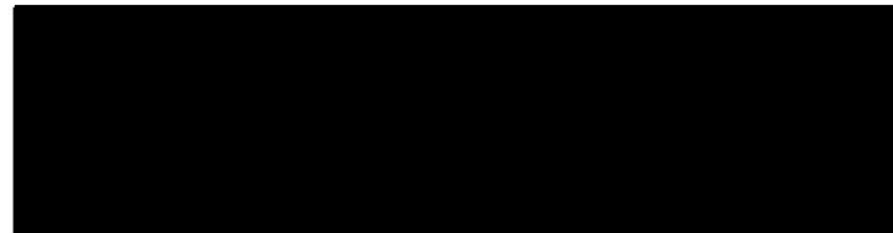
Charity constitution

The congregation is within the Outer Hebrides Presbytery and is authorised by the Free Church of Scotland (Continuing) to have a Minister paid from its central funds, although the congregation is currently vacant. The minister (or in time of vacancy the interim moderator) and elders comprise the Kirk Session, which is responsible for the spiritual oversight of the congregation. The financial administration, and matters of fabric are the responsibility of the Trustees. Under charity law the Deacons' Court, which includes the minister or interim moderator, elders and deacons are deemed to be the Trustees of the Congregation. The Trustees (Deacons' court) who served during the period were:

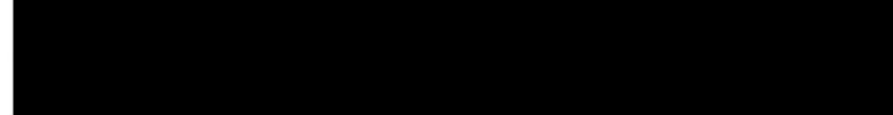
Interim Moderator:



Elders:



Deacons:



Recruitment and appointment of new trustees

The Kirk Session exercises its discretion in determining the most appropriate method of electing new Trustees (Elders and Deacons). The communicant membership of the congregation must be involved in the process of election and must have the support of the majority of the communicant membership. The person(s) elected must be adjudged by the existing Trustees to be fit for the office of Trustee and be conversant with the Church's ethos, aims and objectives as well as its day-to-day operations.

Induction and training of new trustees

As part of their induction programme new Trustees are required to undertake training to ensure awareness and understanding of:

- the duties and responsibilities of Trustees;
- the organisational structure of the charity;
- the financial position of the charity and;
- the future plans and objectives of the charity.

Objectives and aims

The congregation is part of the Free Church of Scotland (Continuing) denomination with congregations in the UK, Canada, USA, Sri Lanka, Spain and France. This Church is Presbyterian in Church government and adheres in worship and doctrine to the position adopted by the Church of Scotland at the Reformation. This Church claims continuity with the Free Church of Scotland which came into existence historically in 1843 and within which there was a split in January 2000. That part of the Church which for administrative reasons is described as the Free Church of Scotland (Continuing) daims to be more faithful to the constitutional principles of the Free Church than the other part of the Church resulting from the split. The constitutional documents of the Free Church of Scotland of 1843 remain the founding documents of the Free Church of Scotland (Continuing).

Stornoway Free Church of Scotland (Continuing)

Report of the Trustees

Significant activities

The principle objectives of the congregation, in common with the Church body of which it is a part, is to maintain the public worship of God and advance the gospel and kingdom of the Lord Jesus Christ, in obedience to Him and in accordance with the Holy Scriptures.

The congregation is also concerned to exercise pastoral care and practical concern for those in need. The congregation maintains the ordinances of worship on the Lord's Day, organises Sabbath Schools, Fellowships, and midweek prayer meetings, and pursues other activities consonant with its Biblical principles.

The Trustees are committed to ensure that all practical steps are undertaken to promote the wellbeing of each individual child and vulnerable adult in accordance with its Safeguarding Statement and Procedures Policy.

A review of the Health & Safety policy is conducted on a regular basis to ensure compliance and that all aspects of risk have been assessed and appropriate action taken.

Grantmaking

The congregation makes donations from its income to individuals and organisations whose aims are compatible with the congregation's objectives and are generally known to the Trustees and the congregation.

Achievements and Performance

Charitable activities

During the period under review, the following activities were undertaken:

- met regularly each Lord's day at 11.00am and 6.30pm for public worship.
- conducted a mid-week prayer meeting and Bible Study each Thursday evening at 7.30pm. Occasionally midweek meetings held with invited Missionary Society Speakers.
- conducted Sabbath school and Bible Class for school age children during term time.
- Evangelistic Outreach Program of a week's duration undertaken annually in the summer in conjunction with the denomination's Home Missions Worker involving street stall and tract distribution.
- worship services recorded and made available to the housebound and the wider church via Sermonaudio.com both in audio and video format and live on Zoom. Updates on latest sermons are posted on Facebook.
- provision of spiritual care and social support for the elderly, the sick and those who are confined within their own homes.
- the Church Facebook page provides church members and the general public with information regarding news and the latest sermons uploaded in audio and video.

Stornoway Free Church of Scotland (Continuing)

Report of the Trustees

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 year

The receipts and payments account for the year is set out in pages 6 to 11.

The accounts for the year ended 31 December 2024 have been prepared on a Receipts and Payments basis where they had previously been prepared on an accruals basis. The comparative amounts for 2023 are presented on the Receipts and Payments basis.

The Statement of Balances on page 7 reflects a surplus of funds of £7,204 (2023 deficit £38,925). This has resulted in Total Funds held increasing to £19,065 (2023 - £11,861).

At the 31st December 2024 the loan liability relating to the new manse build was £43,000 (2023 - £55,000). No interest is being charged on the loan.

Risk management

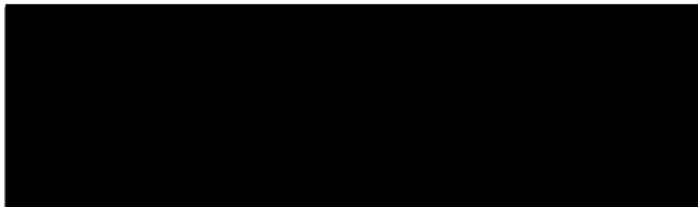
The Trustees have a duty to identify and review the risks to which the charity may be exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The principal potential risks and uncertainties faced by the charity include:-

- changes in charitable status.
- changes in Gift Aid legislation.
- insufficient incoming financial resources.
- compliance with laws and regulations including health & safety and employment regulations and PVG legislation.

The charity's plans to manage principal risks and uncertainties include: the review of the major risks that the charity faces on an ongoing basis; the establishment of policies, systems and procedures to mitigate those risks that may be identified; and the implementation of procedures designed to minimise or manage any potential impact on the charity should those risks materialise.

On behalf of the Trustees



Stornoway Free Church of Scotland (Continuing)

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

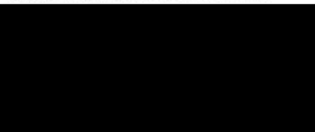
In the course of my examination, no matter has come to my attention

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: 21.02. 2025

Stornoway Free Church of Scotland (Continuing)

Receipts and Payments Account

Year ended 31 December 2024

		Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<u>Receipts</u>	Note				
Voluntary Income	4	137,971	25,963	163,934	210,509
Income from Charitable Activities	5	25	1,133	1,158	4,307
Bank & Deposit interest	6	-	-	-	-
		<u>137,996</u>	<u>27,096</u>	<u>165,092</u>	<u>214,816</u>
Other Income		-	-	-	-
<u>Total Receipts</u>		<u>137,996</u>	<u>27,096</u>	<u>165,092</u>	<u>214,816</u>
<u>Payments</u>					
Charitable activities	7	130,846	26,706	157,552	253,423
Governance costs	8	336	-	336	318
<u>Total Payments</u>		<u>131,182</u>	<u>26,706</u>	<u>157,888</u>	<u>253,741</u>
Net Receipts/(Payments) before Transfers		6,814	390	7,204	(38,925)
Transfers		(367)	367	-	-
Surplus/(Deficit) for year		<u>6,447</u>	<u>757</u>	<u>7,204</u>	<u>(38,925)</u>

Stornoway Free Church of Scotland (Continuing)

Statement of Balances

At 31 December 2024

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<u>Bank & Deposit Balances</u>				
Bank & Deposit balances brought forward	6,966	4,895	11,861	50,786
Movement in year:				
Surplus/(Deficit) for the year	6,447	757	7,204	(38,925)
Bank & Deposit balances carried forward	<u>13,413</u>	<u>5,652</u>	<u>19,065</u>	<u>11,861</u>
<u>Additional Information</u>				
Fixed Assets				
Heritable Property - Church	-	409,074	409,074	409,074
Heritable Property - Manse	-	357,445	357,445	345,465
Church & Manse Improvements	-	15,272	15,272	14,296
Office Equipment	-	543	543	723
	-	<u>782,334</u>	<u>782,334</u>	<u>769,558</u>
Current Assets				
VAT due to be reclaimed on Manse build	-	30,000	30,000	-
Gift aid Debtor	<u>11,059</u>	<u>-</u>	<u>11,059</u>	<u>8,242</u>
	11,059	30,000	41,059	8,242
Liabilities				
Central Funds - Gift aid	8,294	-	8,294	8,242
Loan - Central Church	<u>-</u>	<u>43,000</u>	<u>43,000</u>	<u>55,000</u>
	8,294	43,000	51,294	63,242

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

Stornoway Free Church of Scotland (Continuing)

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 2019)

Basis of financial statements

The financial statements have been prepared on a cash basis

Fixed Assets

A statement of the assets held is shown in the notes to the accounts. No depreciation has been applied as depreciation is a non-cash item and therefore should not be included in the receipts and payments account.

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

During the year one trustee was reimbursed for expenses totalling £2,552. In addition, [REDACTED]

[REDACTED] received £410 in relation to grasscutting services provided .

Stornoway Free Church of Scotland (Continuing)

Notes to the Accounts

Year ended 31 December 2024

3. Movements in Funds

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
Unrestricted funds					
General Fund	6,966	137,996	131,182	(367)	13,413
	<u>6,966</u>	<u>137,996</u>	<u>131,182</u>	<u>(367)</u>	<u>13,413</u>
Restricted funds					
Fabric Fund	4,143	25,963	24,956	-	5,150
Special Collections	325	-	-	-	325
Books & Magazines Fund	-	1,133	1,500	367	-
Central Building Fund	-	-	-	-	-
Benevolent fund	427	-	250	-	177
	<u>4,895</u>	<u>27,096</u>	<u>26,706</u>	<u>367</u>	<u>5,652</u>
Total funds	<u>11,861</u>	<u>165,092</u>	<u>157,888</u>	<u>-</u>	<u>19,065</u>

Purposes of Restricted Funds

Fabric Fund: Represents funds donated specifically for expenditure on the congregation's buildings.

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

Books & Magazine Fund: Represents monies received and paid for Church magazines and books.

Central Building Fund: Represents funds donated for the Church's Central Building Fund for the purpose of purchasing buildings (although more favourably towards the purchase of manse.)

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

4. Voluntary income

	Unrestricted Funds General £	Designated £	Restricted Funds £	Total 2024 £	Total 2023 £
Donations & Grants					
Door Collection	8,818	-	-	8,818	9,567
Freewill offering	106,380	-	-	106,380	102,192
Legacies	2,100	-	-	2,100	-
Gift aid tax reclaim	19,148	-	-	19,148	18,871
Fabric fund donations	-	-	25,963	25,963	19,563
Donations - General	1,525	-	-	1,525	316
Loan - Central Church	-	-	-	-	60,000
	<u>137,971</u>	<u>-</u>	<u>25,963</u>	<u>163,934</u>	<u>210,509</u>

5. Income from charitable activities

Specific Appeals	-	-	-	-	2,412
Magazines, Books & CD's	-	-	1,133	1,133	1,885
Audio Ministry	25	-	-	25	10
	<u>25</u>	<u>-</u>	<u>1,133</u>	<u>1,158</u>	<u>4,307</u>

6. Investment Income

Bank Interest	-	-	-	-	-
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Stornoway Free Church of Scotland (Continuing)

Notes to the Accounts

Year ended 31 December 2024

7. Charitable activities

Activity	Staff costs £	Other direct costs £	Support costs £	Total 2024 £	Total 2023 £
Local Ministries	2,552	113,876	41,124	157,552	253,423
	2,552	113,876	41,124	157,552	253,423
	(Note 10)	(Note 11)	(Note 9)		
Of which:					
Relating to Designated Fund	-	-	-	-	-
Relating to General Fund	2,552	112,126	16,168	130,846	249,839
Relating to restricted funds	-	1,750	24,956	26,706	3,584
	2,552	113,876	41,124	157,552	253,423

8. Governance costs

	2024 £	2023 £
Examiners' remuneration	336	318
	336	318

9. Support costs

	Unrestricted Funds		Restricted Funds	Total 2024 £	Total 2023 £
	General Fund £	Designated Funds £	Funds £		
Heat and Light	7,486	-	-	7,486	3,564
Council Tax	-	-	-	-	-
Water Charges	348	-	-	348	1,074
Church and Manse Insurance	3,326	-	-	3,326	1,740
Telephone	1,027	-	-	1,027	395
Postage	21	-	-	21	17
Printing, Stationery and Advertising	94	-	-	94	36
Computer & software supplies	619	-	-	619	357
Repairs and Renewals and General	1,447	-	-	1,447	1,497
General expenses	-	-	-	-	136
Equipment Purchases	-	-	-	-	-
New Manse Build Costs	-	-	11,980	11,980	104,235
Manse Equipment & Fittings	-	-	976	976	8,988
Loan Repayments	-	-	12,000	12,000	5,000
Loan Interest	-	-	-	-	-
Honoraria	1,800	-	-	1,800	3,400
	16,168	-	24,956	41,124	130,439

10. Staff costs and numbers

	2024 £	2023 £
Gross salaries	-	-
Employer's National Insurance	-	-
Interim Moderator Expenses	2,552	3,500
Minister's Expenses	-	-
	2,552	3,500

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

Stornoway Free Church of Scotland (Continuing)

Notes to the Accounts

Year ended 31 December 2024

11. Other Direct Costs

	Unrestricted Funds			Total 2024 £	Total 2023 £
	General Fund £	Designated Funds £	Restricted Funds £		
Local Ministries					
Donation to central funds	98,313	-	-	98,313	99,949
Presbytery Dues	200	-	-	200	175
Books, Magazines & CD's	173	-	1,500	1,673	2,388
Audio & sermonaudio fees	727	-	-	727	644
Communion Expenses	1,147	-	-	1,147	80
Supply Expenses	7,744	-	-	7,744	7,608
Appeals and Donations	3,573	-	250	3,823	8,175
Sabbath School	73	-	-	73	71
Congregational Outing	176	-	-	176	104
Conference expenses	-	-	-	-	289
Total other direct costs	<u>112,126</u>	<u>-</u>	<u>1,750</u>	<u>113,876</u>	<u>119,483</u>

(Note 7)

12. Collections for Third Parties

	2024 £	2023 £
Outer Hebrides Presbytery	39	-
Society for Distribution of Hebrew Scriptures	106	-
EMF: Romania	151	-
Trinitarian Bible Society	71	-
Hudson Taylor Ministries	40	-
	<u>407</u>	<u>-</u>