

North Tolsta Free Church of Scotland

Trustees' Report and Receipts and Payments Account
For the Year Ended 31 December 2025

North Tolsta Free Church of Scotland

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North Tolsta Free Church of Scotland

Church Information

Trustees

A list of active Trustees during 2025 is provided in the Trustees' Report on Page 3.

Address

North Tolsta Free Church
North Tolsta
Isle of Lewis
HS2 0NH

Bankers

Royal Bank PLC
17 North Beach Street
Stornoway
Isle of Lewis
HS1 2XH

Solicitors

Simpson & Marwick WS
Albany House
58 Albany Street
Edinburgh
EH1 3QR

Independent Examiner

John E Moffat BA FCA
CIB Services
Chartered Accountants
63 Kenneth Street
Stornoway
Isle of Lewis
HS1 2DS

North Tolsta 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 2025.

Status of Charity and Governing Document

North Tolsta Free Church of Scotland is established by Constitution. It is a registered Scottish Charity (No. SC038158).

Aims and Affiliation

North Tolsta 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 two in London and three 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. 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 within the Western Isles Presbytery and is authorised by the Church to have a minister paid from central funds of the Church.

The Church building and the Minister's manse are the property of the congregation and are held in trust by locally elected congregational trustees under the Church's Model Trust Deed.

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. The Trustees meet monthly or more frequently if needed and are responsible for the annual preparation of a Church Strategy setting out the policy and direction of the Church in any one year. 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 Trustees are also responsible for identifying the major risks faced by the Church and for determining appropriate courses of action to mitigate these risks.

North Tolsta Free Church of Scotland

Report of the Trustees

Trustees and Office Bearers (contd)

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

Deacons' Court

Elders

I C Macaskill, J M Mackay (Deceased 03/11/25), J M Macdonald, A Bain,
D Mackinnon, D Macleod, T Campbell, A Maciver (Appointed 10/08/25),
B Inglis-Grant (Appointed 10/08/25).

Deacons

Minister

Rev D M Macleod

Congregational Trustees

For holding Property - The members of the Deacons' Court as listed above.

Appointment of Charity 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 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 responsibilities as well as the responsibilities of their office within the congregation as elder or deacon.

Activities and Achievements

The worship and service of the living God remains the Church's greatest priority. Its principal activities are public worship, the spiritual development of communicant members, and a mission to reach out to unbelievers with the good news of a free and sovereign salvation through Jesus Christ alone.

The principal funding source for the Church is through Trustee, communicant member and adherent donations. The Trustees are sincerely grateful and thankful to everyone with a mind and the means to contribute to these funds.

The Church has a Sunday School which comprises classes for children from pre-school to lower secondary school. The Sunday School had 11 students at the end of 2025 (14 in 2024) and 4 Sunday School Teachers.

At the end of 2025, the communicant membership of the congregation stood at 37 (2024 -34). Three new members were admitted to the congregation during 2025 by profession of faith. In addition, the congregation had approximately 80 adult adherents in 2025 who continued to support the congregation (2024 – 65) who continued to support the Congregation.

Strategy

The Church's Strategy continued to be reviewed and up-dated by the Session in 2025. A report on this will be provided at the AGM and details included in the account of that meeting.

North Tolsta Free Church of Scotland

Report of the Trustees

Reserves

Results for the year

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

At the end of 2025 the General Fund shows a deficit of £15,600 (2024 – deficit £10,165) and Restricted Funds a surplus of £4,807 (2024 – surplus £6,166). This has resulted in an overall deficit for the year of £10,793 (2024 - deficit £3,999). The General Fund balance as at 31 December 2025 was £4,044 (2024 - £19,644). As at the 31 December 2025 the church held restricted funds amounting to £52,343 (2024 - £47,536). Total reserves amounted to £56,387 (2024 - £67,180).

The Church sustained enough income in 2025 to meet its expenses and requisite payments due to the Free Church of Scotland, Edinburgh by the end of the financial year. However, the Church's financial position is not without challenge due to increased costs overall because of internal and external pressures on the UK economy. The trustees recognise that they will have to continue to assiduously monitor the Church's income and expenditure on behalf of the congregation.

The General Fund is currently below the level desired by the Trustees but they aim to increase the fund balance with future donations and fundraising in 2026.

Risk Management

The Trustees assess the major risks to which the charity is exposed on an ongoing basis and these are recorded in their minutes of meetings as well as measures to mitigate those that are identified. Designated Officers oversee the correct operation of our Child Protection Policy and such matters as Health and Safety, and food handling and hygiene. First Aid boxes and accident report books are maintained in our public buildings.

The Trustees are sincerely grateful to the valuable contribution made by all Church Members and adherents who voluntarily give of their time and who are integral to the functioning of the Church.

"So shall my word be that goes out from my mouth: it shall not return to me empty, but it shall accomplish that which I purpose, and shall succeed in". (ESV - Isaiah 55:11)

On behalf of the Trustees

Trustee 

Dated: 10/08/26



10/8/26

North Tolsta Free Church of Scotland

Report of the Independent Examiner to the Trustees for the year ended 31 December 2025

I report on the accounts of the church for the year ended 31 December 2025 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) (d) 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 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.

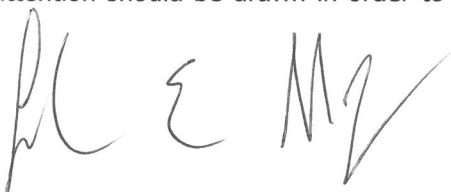
Independent Examiners' Statement

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 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 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: John E Moffat BA FCA

Professional Body: Institute of Chartered Accountants in England and Wales

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

Date

31.08.26

North Tolsta Free Church of Scotland

Receipts and Payments Account

Year ended 31 December 2025

		Unrestricted Funds				
		General Fund	Designated Fund	Restricted Funds	Total	Total
		2025	2025	2025	2025	2024
	Note	£		£	£	£
<u>Receipts</u>						
Voluntary Income	4	60,207	-	13,626	73,833	64,620
Income from Charitable Activities	5	-	-	1,002	1,002	15
Bank & Deposit interest	6	-	-	-	-	-
		60,207	-	14,628	74,835	64,635
Council Tax Refund		2,986	-	-	2,986	-
<u>Total Receipts</u>		63,193	-	14,628	77,821	64,635
<u>Payments</u>						
Charitable activities	7	77,188	-	10,573	87,761	68,570
Governance costs	8	853	-	-	853	64
<u>Total Payments</u>		78,041	-	10,573	88,614	68,634
Net Receipts/(Payments) before transfers		(14,848)	-	4,055	(10,793)	(3,999)
Transfers		(752)	-	752	-	-
Surplus/(Deficit) for year		(15,600)	-	4,807	(10,793)	(3,999)

North Tolsta Free Church of Scotland

Statement of Balances

At 31 December 2025

	Unrestricted		Restricted		
	General	Designated		Total	Total
	Fund	Fund	Funds	2025	2024
	2025	2025	2025	2025	2024
	£		£	£	£
<u>Bank & Deposit Balances</u>					
Bank & deposit balances brought forward	19,644	-	47,536	67,180	71,179
Movement in year:					
Surplus/(Deficit) for the year	(15,600)	-	4,807	(10,793)	(3,999)
Bank & deposit balances carried forward	<u>4,044</u>	<u>-</u>	<u>52,343</u>	<u>56,387</u>	<u>67,180</u>
<u>Additional Information</u>					
Fixed Assets					
Heritable Property	-	-	150,000	150,000	150,000
Fixtures and Equipment	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>150,000</u>	<u>150,000</u>	<u>150,000</u>
Current assets					
Gift Aid Receivable (2024 & 2025)	15,882	-	-	15,882	7,488
Council Tax Refund Due (Estimate)	<u>4,500</u>	<u>-</u>	<u>-</u>	<u>4,500</u>	<u>4,500</u>
	<u>20,382</u>	<u>-</u>	<u>-</u>	<u>20,382</u>	<u>11,988</u>
Liabilities					
	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

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

Trustee

Date:

10/08/26

Trustee

Date:

10/8/26

North Tolsta Free Church of Scotland

Notes to the Accounts

Year ended 31 December 2025

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 2006)

Basis of financial statements

The financial statements have been prepared on a receipts and payments basis

Fixed Assets

The congregation owns the Church and Manse buildings at North Tolsta. The title deeds are held in terms of the model trust deed of the Free Church of Scotland. While they remain the Congregation's properties, the permission of the General Assembly is required before they can be disposed of.

The Manse has been informally valued by Court members, on the basis of similar property, at £150,000 and is shown at this amount in the note to the Statement of Balances. The Church has not been valued in view of the limited market available and is not included in the note to Statement of Balances.

The Manse and Church are insured for £1,350,661 on a reinstatement basis. The policies are index linked

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

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 1 Trustee was reimbursed for expenses incurred totalling £3,499.

No trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year

North Tolsta Free Church of Scotland

Notes to the Accounts

Year ended 31 December 2025

3. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
General Fund	19,644	63,193	78,041	(752)	4,044
	<u>19,644</u>	<u>63,193</u>	<u>78,041</u>	<u>(752)</u>	<u>4,044</u>
Restricted funds					
Fabric Fund	47,536	12,895	8,390	-	52,041
Youth Fund	-	59	533	474	-
Magazines and Books	-	120	398	278	-
CD Ministry	-	-	-	-	-
Compassion Fund	-	564	352	-	212
Women for Mission Fund	-	990	900	-	90
Special Collections Fund	-	-	-	-	-
	<u>47,536</u>	<u>14,628</u>	<u>10,573</u>	<u>752</u>	<u>52,343</u>
Total funds	<u>67,180</u>	<u>77,821</u>	<u>88,614</u>	<u>-</u>	<u>56,387</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.

Fabric Fund: Represents funds received and expended specifically relating to repairs and renewals to the Church, Hall and Manse

Youth Fund: Represents funds received and expended specifically relating to Youth Work.

Magazines and Books: Represents monies received and paid for Church magazines and books.

CD Ministry: Represents monies received and paid relating to the CD Ministry.

Compassion Fund: Represents monies received and paid relating to the Compassion charity.

Women for Mission Fund: Represents monies received and paid relating to the North Tolsta Free church Women for Mission Group.

Special Collections Fund: Represents specific collections made for various organisations and defraying Communion expenses.

North Tolsta Free Church of Scotland

Notes to the Accounts

Year ended 31 December 2025

4. Voluntary income

Donations & Grants

Gift Aid Envelopes	27,550	-	8,450	36,000	34,510
Church Door collections	4,745	-	-	4,745	4,823
Non Gift Aid Envelopes	20,228	-	3,840	24,068	23,917
Other Gifts & Donations	196	-	1,336	1,532	1,370
Legacies	-	-	-	-	-
Tax reclaim	7,488	-	-	7,488	-
Grant - Tolsta Community Development Limited	-	-	-	-	-

General Fund £	Designated Fund £	Restricted Funds £	Total 2025 £	Total 2024 £
60,207	-	13,626	73,833	64,620

5. Income from charitable activities

Specific Appeals	-	-	-	-	-
Fundraising	-	-	882	882	-
CD Ministry	-	-	-	-	-
Weddings & Funerals	-	-	-	-	-
Magazines & Books	-	-	120	120	15

-	-	1,002	1,002	15
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6. Investment Income

Bank Interest	-	-	-	-	-
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7. Charitable activities

Activity

Local Ministries	386	50,066	37,309	87,761	68,570
National and overseas ministries	-	-	-	-	-

Staff costs £	Other direct costs £	Support costs £	Total 2025 £	Total 2024 £
386	50,066	37,309	87,761	68,570

Of which:

Relating to General Fund	386	47,883	28,919	77,188	60,561
Relating to Designated Fund	-	-	-	-	-
Relating to restricted funds	-	2,183	8,390	10,573	8,009

(Note 10)	(Note 11)	(Note 9)		
386	50,066	37,309	87,761	68,570

8. Governance costs

Examiners' remuneration	853	64
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2025 £	2024 £
853	64

North Tolsta Free Church of Scotland

Notes to the Accounts

Year ended 31 December 2025

9. Support costs

	General Fund	Designated Fund	Restricted Funds	Total 2025	Total 2024
	£	£	£	£	£
Church and Manse Insurance	2,820	-	-	2,820	2,575
Water Rates	-	-	-	-	-
Council Tax	3,113	-	-	3,113	3,243
Heat & Light	21,927	-	-	21,927	10,605
Repairs and Renewals	705	-	8,390	9,095	8,323
Equipment	45	-	-	45	-
Telephone	-	-	-	-	-
Printing, Stationery, Telephone & Postage	309	-	-	309	750
	<u>28,919</u>	<u>-</u>	<u>8,390</u>	<u>37,309</u>	<u>25,496</u>

10. Staff costs and numbers

	General Fund	Designated Fund	Restricted Funds	Total 2025	Total 2024
	£	£	£	£	£
Gross salaries	-	-	-	-	-
Employer's National Insurance	-	-	-	-	-
Minister's Class 1A National Insurance	386	-	-	386	-
Minister's Expenses	-	-	-	-	-
	<u>386</u>	<u>-</u>	<u>-</u>	<u>386</u>	<u>-</u>

The average number of employees during the year was 1 - paid from Central funds (2024: 1)

11. Other Direct Costs

	2025			Total 2025	Total 2024
	£	£	£	£	£
Local Ministries					
Youth Work	-	-	533	533	577
Youth Camps	1,468	-	-	1,468	-
Assembly and Presbytery Expenses	-	-	-	-	981
Books and Magazines	180	-	398	578	348
CD Ministry	-	-	-	-	-
Website Costs	320	-	-	320	320
Communion & Supply	414	-	-	414	-
Outreach Expenses	1,409	-	-	1,409	-
Appeals and Donations	250	-	1,252	1,502	-
Donation to central funds	43,716	-	-	43,716	40,848
Induction Expenses	-	-	-	-	-
Sundry Expenses	126	-	-	126	-
	<u>47,883</u>	<u>-</u>	<u>2,183</u>	<u>50,066</u>	<u>43,074</u>
National and Overseas Ministries					
National Organisations	-	-	-	-	-
Other National & Overseas work	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total other direct costs	<u>47,883</u>	<u>-</u>	<u>2,183</u>	<u>50,066</u>	<u>43,074</u>
	(Note 7)		(Note 7)		

12. Contribution to Central Funds

	2025	2024
	£	£
Ministry Levy	35,880	33,240
Administration Levy	7,836	7,608
Projects Levy	-	-
Additional Projects contribution	-	-
	<u>43,716</u>	<u>40,848</u>