

**Stornoway & Harris Associated Presbyterian Churches:
Stornoway**

**TRUSTEES' REPORT AND
RECEIPTS AND PAYMENTS ACCOUNT
FOR YEAR ENDING 31 DECEMBER 2025**

Charity No: SC022831

Stornoway & Harris Associated Presbyterian Churches: Stornoway Reference and Administrative Information

Charity Name: Stornoway & Harris Associated Presbyterian Churches: Stornoway

Charity Registration Number: SC022831

Contact Address: APC Stornoway c/o
Dead End
43 Leurbost
Lochs
Isle of Lewis
HS2 9NS

Trustees

Minister

Rev Jonathan Baxter (Resigned 31 August 2025)

Interim Moderator

Rev Philip Ross (Appointed 01 September 2025)

Elders

Mr Stewart Wilson

Mr Angus Macmillan (Appointed 13 November 2025)

Assessor Elders

Rev George MacAskill

Deacons

Murdo Smith (Resigned 04 July 2025)

Independent Examiner

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

Bankers

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

Stornoway & Harris Associated Presbyterian Churches: Stornoway Trustees' Annual Report Year ended 31 December 2025

Structure, Governance and Management

Governing Document

The Church is a congregation of the Associated Presbyterian Churches of Scotland, which is constituted by resolution dated 30 May 1989 following upon a Deed of Separation from the Free Presbyterian Church of Scotland dated 27 May 1989. It is a registered Scottish Charity (No SC022831)

Recruitment and Appointment of Trustees

The charity trustees are the members of the Kirk Session (elders) and the Deacons' Court. The elders and deacons are elected by the members of the congregation from those members who are considered to have the appropriate gifts and skills. Elders can also be appointed by the Presbytery. The minister of the congregation is an elder and deacon ex officio and acts as Chairman of the Kirk Session and the Deacons' Court. All elders are also deacons.

The Kirk Session is responsible for spiritual affairs within the congregation and the Deacons' court for financial and fabric matters.

Objectives, Activities and Achievements

The church's objectives are to glorify God and to work for the advancement of Christ's Kingdom within the local community and throughout the world. To this end regular Sunday worship services and midweek prayer meetings were held. This was accompanied with intermittent Friday Fellowships in the church building.

The Kirk Session continued to be encouraged that the Lord's Day services were attended faithfully by those members and adherents who were physically able to do so. Recognising, however, that a number within our congregation remain housebound, vulnerable, or unable to attend because of ill health or work commitments, particularly within the care sector, the Session and Deacons' Court agreed to continue to live-streaming the public worship services each Lord's Day using the congregation's dedicated equipment via YouTube.

While this provision has proved a valuable means of maintaining contact with those unable to attend in person, the session has consistently encouraged members to gather physically whenever possible, recognising the biblical importance of the fellowship of God's people. Particular emphasis has continued to be placed upon attendance at both the public worship services on the Lord's Day and the Thursday evening prayer meeting. In keeping with this aim, the prayer meeting is intentionally not live-streamed, and we remain thankful that it continues to enjoy the faithful support of many members of the congregation.

The Kirk Session, continued to consider local but personal outreach initiatives especially with occasional meetings by invitation to the manse where we could informally study and discuss portions of scripture and be open to questions which would allow us to explain the gospel to those who came seeking the Lord's mind for them. We remain grateful for the willingness of members to assist in these endeavours and pray that the Lord will be pleased to bless His Word however it is shared.

Other forms of outreach included our regular contact being maintained with residents of the Keith Street and Matheson Road sheltered housing complexes, where opportunities were taken throughout the year to preach the gospel. Following the reprovisioning of Dun Berisay Care Home and the transfer of residents to Seaforth House, we were also pleased to participate in the rota of local churches providing regular worship services within the new facility.

Throughout the year the congregation also hosted a number of occasional meetings, including gatherings organised by the Lord's Day Observance Society, Good News for Everyone, and prayer meetings with believers from other local churches. These meetings were well attended and provided valuable opportunities for fellowship and mutual encouragement.

The congregation continued to maintain active links with a number of missionary organisations which we support, including OMF International, the Trinitarian Bible Society, Slavic Gospel Association, the Society for the Distribution of Hebrew Scriptures, Steadfast Global, The Gambia Partnership and Operation Mobilisation. We were privileged during the year to welcome representatives from several of these organisations who brought reports of the Lord's work in different parts of the world and encouraged us to continue in prayer and practical support.

Weekly worship services continued to be conducted in Scarista, Harris until the end of July 2025 for the small but faithful group who had worshipped there over many years. It was with genuine sadness that, after careful consultation with those who remained, the Kirk Session concluded that these services should come to an end. The combined effects of advancing years, bereavements, declining numbers and increasing ill health meant that those attending could be more effectively cared for through fellowship with neighbouring like-minded congregations. We record our deep appreciation for the steadfast faithfulness of those who maintained the witness in Harris over many years and continue to regard them with great affection.

In Stornoway we sadly also saw the passing of a number of our elderly members and attendees Murdina Murray, Etta Macleod and Murdo 'Galson' Macdonald. We give thanks for their lives and contributions to the congregation over many years.

The Deacons' court also maintained the congregation's hardship fund throughout the year to provide assistance, where necessary, to individuals connected with the congregation who might experience financial hardship arising from the continuing cost-of-living pressures. Although the fund was not heavily called upon, it remains available should urgent needs arise.

Stornoway & Harris Associated Presbyterian Churches: Stornoway Trustees' Annual Report Year ended 31 December 2025

Objectives, Activities and Achievements (contd)

The year also brought significant changes in the office-bearership of the congregation. On 4 July 2025 our soul serving deacon, Mr Smith, resigned from office for personal reasons. The members of the Kirk Session expressed both their sorrow at his resignation and their sincere gratitude for his many years of faithful, conscientious and selfless service to the congregation. His willingness to undertake the practical responsibilities of the office over many years had been greatly appreciated, and while we respected his decision, his resignation marked the end of a significant period of faithful services. We pray that the Lord will continue to bless both him and his family in the years ahead.

Only a few weeks later the congregation experienced a further significant transition when our minister announced that he had accepted a call to serve the reformed Presbyterian Church in Glasgow (Gardner Street), concluding his ministry among us at the end of August 2025. Although his departure inevitably brought sadness to the congregation, it took place in a spirit of Christian affection, mutual respect and thankfulness to God. During seven years of faithful ministry he had diligently preached the Word of God, exercised pastoral oversight and laboured for the spiritual welfare of the congregation. Together with his wife, who had contributed much to the life of the congregation in many quiet and practical ways, they left with the warmest good wishes, our gratitude for their service, and our prayers that the Lord would richly bless them in their new sphere of labour.

His departure inevitably placed additional responsibilities upon the remaining members of the Kirk Session as the congregation entered a period of vacancy. The Session immediately embarked upon the prayerful and often lengthy task of seeking the Lord's guidance in identifying suitably qualified men, not only for the offices of elder and deacon, but also in seeking a minister whom the Lord might call to the congregation. As part of the process, suitable ministers and licentiates have been invited to preach before the congregation, in the hope of providing opportunities both for the pulpit to be supplied and for the Session and congregation to be come acquainted with men who, in the Lord's providence, may one day be led to consider the charge. This work remains ongoing and continues to be a matter of earnest prayer for both the Kirk session and the congregation.

As a result of this search, the congregation was greatly encouraged by the Lord's gracious provision in raising up a new elder during the year. Following the unanimous support of the congregation, Mr Angus Macmillan was inducted into the office of elder on 13 November 2025. Angus, together with his wife Isabel, has worshipped with the congregation for some time and had previously served faithfully as an elder in the Free Church Continuing congregation in Stornoway. The Kirk Session was thankful to recognise both his evident Christian character and his previous experience in church office, and welcomed his willingness to undertake this important responsibility. His acceptance of the office was especially appreciated as it came whilst he was still recovering from the effects of a serious fall. Despite those ongoing challenges, he was willing to answer the Lord's call to serve His church, and his quiet commitment was a source of encouragement at a time of significant transition in the life of the congregation. We thank the Lord for His continuing provision of office-bearers and pray that He will richly bless Angus in his ministry, granting him continued restoration of health together with wisdom, grace and strength as he labours alongside his fellow elders in shepherding God's people.

The congregation has also been deeply thankful for the Lord's gracious provision of Supply during the period of vacancy. Since our minister's departure, a number of ministers and gifted men from both within and beyond our own denomination have willingly given of their time to undertake the ministry of the Word among us. We recognise that each Lord's Day sermon represents many hours of careful study, prayerful preparation and travel, all undertaken voluntarily in order that the congregation might continue to receive the faithful preaching of God's Word. Their willingness to serve in this way has been a considerable encouragement to the congregation and a practical reminder of the fellowship that exists amongst like-minded churches. We record our sincere appreciation for their sacrificial service and pray that the Lord would continue to bless them in their own congregations and ministries as they seek first the advancement of Christ's Kingdom.

While ours remains a small denomination and a comparatively small congregation, we continue to experience the Lord's preserving care and covenant faithfulness. Through seasons of encouragement and disappointment, of bereavement and change, He has sustained His people. We therefore look to the future with confidence, trusting not in our own strength but in the unfailing promises of our faithful covenant God, who continues to build His Church according to His perfect will and in His appointed time.

Financial Review

The church's principal source of income is the weekly offerings at services, along with monthly standing order payments and augmented by gift aid tax repayments where appropriate. In addition, there are special collections and occasional donations are received.

The General Fund has a surplus for the year of £4,189 (2024 - deficit £5,486). As a result unrestricted funds have increased to £32,300 at the year end (2024 - £28,111). In addition there was £50 in restricted funds from a special collection which will be disbursed in 2026. The trustees consider this an adequate reserve to carry forward to 2026.

Approved by the Trustees and signed on their behalf,

Trustee

Date 
13/8/26

Stornoway & Harris Associated Presbyterian Churches: Stornoway

SC022831

Report of the Independent Examiner

Respective responsibilities of trustees and examiner

The charity trustees consider that an independent examination is needed under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005. It is my responsibility to examine the accounts 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

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 seeking 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 accounts.

Independent examiner's statement

In the course of my examination of the statement of account for the year ended 31 December 2025 as set out on pages 5 to 8, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect:
 - accounting records have not been kept in accordance with Section 44 (1)(a) of the Charities and Trustee Investments (Scotland) Act 2005 and Regulation 4 of The Charities Accounts (Scotland) Regulations 2006
 - the accounts do not accord with those records
 - the statement of account do not comply with any of the requirements of Regulation 9 of The Charities Accounts (Scotland) Regulations 2006
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: 19.08.26

Stornoway & Harris Associated Presbyterian Churches: Stornoway
Receipts and Payments Account
Year ended 31 December 2025

		Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Total 2024
	Note	£	£	£	£
<u>Receipts</u>					
Voluntary Income	3	42,460	1,027	43,487	43,306
Income from Charitable Activities	4	-	-	-	-
Investment Income	5	1,805	-	1,805	1,954
Other Incoming Resources	6	-	-	-	1,585
<u>Total Receipts</u>		<u>44,265</u>	<u>1,027</u>	<u>45,292</u>	<u>46,845</u>
<u>Payments</u>	7				
Charitable activities		39,470	1,347	40,817	51,985
Governance costs		306	-	306	276
<u>Total Payments</u>		<u>39,776</u>	<u>1,347</u>	<u>41,123</u>	<u>52,261</u>
Net Receipts/(Payments) before Transfers		4,489	(320)	4,169	(5,416)
Transfers to/(from) funds		(300)	300	-	-
Surplus/(Deficit) for year		<u>4,189</u>	<u>(20)</u>	<u>4,169</u>	<u>(5,416)</u>

Stornoway & Harris Associated Presbyterian Churches: Stornoway
Statement of Balances
At 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<u>Bank & Deposit Balances</u>					
Bank & Deposit balances brought forward		28,111	70	28,181	33,597
<u>Movement in year:</u>					
Surplus/(Deficit) for the year		4,189	(20)	4,169	(5,416)
Bank & Deposit balances carried forward		<u>32,300</u>	<u>50</u>	<u>32,350</u>	<u>28,181</u>
<u>Additional Information</u>					
<u>Assets</u>					
Church		200,000	-	200,000	200,000
Manse		230,000	-	230,000	230,000
<u>Investments</u>					
The Associated Presbyterian Churches of Scotland		-	-	-	50,000
<u>Other Debtors</u>					
Gift Aid Receivable		<u>3,363</u>	<u>-</u>	<u>3,363</u>	<u>1,532</u>
<u>Liabilities</u>					
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

The accounts detailed on pages 5 to 8 were approved by the Trustees and signed on their behalf by the undernoted

Trustee

S. W.

Date:

13/8/2026

Trustee

G. I. Macaskill

Date:

13 August 26

Stornoway & Harris Associated Presbyterian Churches: Stornoway **Notes to the Accounts**

1. Trustee Remuneration and Related Party Transactions

Rev J Baxter was in receipt of Salary and Pension costs totalling £22,236 (2024 - £30,313). One trustee received reimbursement of expenses totalling £2,201 during the year. In relation to providing Pulpit Supply Rev George Macaskill received £270 and Mr Stewart Wilson £590. No other 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.

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
General Fund	2,552	44,077	39,776	(197)	6,656
Fabric Fund	25,559	188	-	(103)	25,644
	<u>28,111</u>	<u>44,265</u>	<u>39,776</u>	<u>(300)</u>	<u>32,300</u>
Restricted funds					
Special Collections	70	1,027	1,347	300	50
	<u>70</u>	<u>1,027</u>	<u>1,347</u>	<u>300</u>	<u>50</u>
Total funds	<u>28,181</u>	<u>45,292</u>	<u>41,123</u>	<u>-</u>	<u>32,350</u>

Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church property

Purposes of Restricted Funds

Special Collections: Represents specific collections made for various organisations and to offset congregational meal expenses.

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Voluntary Income				
Church Door Collections - Stornoway	7,729	-	7,729	6,267
Church Door Collections - Harris	2,565	-	2,565	4,840
Gift Aid givings - Stornoway	27,139	-	27,139	24,180
Tax Recovered on Gift Aid Donations	5,017	-	5,017	7,799
Special Collections	-	1,027	1,027	220
Other Offerings, Donations etc.	10	-	10	-
	<u>42,460</u>	<u>1,027</u>	<u>43,487</u>	<u>43,306</u>

Stornoway & Harris Associated Presbyterian Churches: Stornoway

Notes to the Accounts

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
4. Income from Charitable Activities				
Use of Premises	-	-	-	-
CD Ministry	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
5 Investment Income				
Investment Rental Income	1,617	-	1,617	1,618
Bank Interest	188	-	188	336
	<u>1,805</u>	<u>-</u>	<u>1,805</u>	<u>1,954</u>
6 Other Incoming Resources				
Insurance Claim	-	-	-	1,585
	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,585</u>
7. Analysis of Payments				

Charitable activities

APC Central Funds	-	-	-	-
Minister's Salary & Pension Costs	22,236	-	22,236	30,313
Minister's expenses	-	-	-	-
Pulpit supply	2,800	-	2,800	3,489
Presbytery expenses	-	-	-	-
Fabric repair & maintenance	1,256	-	1,256	3,206
Equipment	1,590	-	1,590	-
Heat and light	3,853	-	3,853	6,487
Telephone	1,817	-	1,817	1,711
Insurance	1,285	-	1,285	1,264
Rent	230	-	230	500
Council Tax	2,201	-	2,201	2,302
Printing, stationery and postage	38	-	38	36
Sermon Audio	252	-	252	252
Website and Streaming expenses	173	-	173	300
Books	-	-	-	608
Professional Fees	1,038	-	1,038	708
Minister's Farewell meal expenses	-	547	547	-
Gifts & Donations	680	800	1,480	730
Bank Charges	-	-	-	-
General expenses	21	-	21	79
	<u>39,470</u>	<u>1,347</u>	<u>40,817</u>	<u>51,985</u>

Governance costs

Independent examiner's fees	<u>306</u>	<u>-</u>	<u>306</u>	<u>276</u>
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8. Investment - Associated Presbyterian Churches of Scotland

The Harris congregation had previously invested £60,000 into the Skye Manse. Upon the sale of the manse the money invested was returned to the Stornoway congregation by Presbytery as it had been joined with Harris. £50,000 of the money received was reinvested with Presbytery in properties to provide accommodation for retired ministers. The Kirk Session agreed in November 2025 to donated the £50,000 investment to Presbytery, in keeping with the spirit of an earlier precedent. The Presbytery agreed that the remaining £10,000 of the original investment by the Harris congregation be retained by the Stornoway congregation in recognition of its support of the Harris congregation during the short period of linkage prior to its cessation in 2025.