

Scottish Charity No.SC038164

BACK Free Church of Scotland

Trustees' Report and Financial Statements
Year Ended 31 December 2025

BACK Free Church of Scotland

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Report of the Trustees

The trustees present their report with the financial statements of the charity for the year ended 31 December 2025. 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).

Aims and Affiliation

Back 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, the Free Church of Scotland 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.

The church building and the minister's manse are the property of the congregation and are held under the Church's model trust deed.

The congregation makes grants from its gift income to individuals and organisations whose aims are compatible with the congregation's objectives.

Achievements and Performance

During the year, the church met regularly for worship and carried out various activities in pursuit of the above stated aims. The minister was responsible for arranging weekly services, which normally include at least two services each Sunday and four meetings during the week. The church services are streamed on-line on the congregation's Youtube channel. Membership of the congregation was 205 at 31 December 2025 (2024: 207).

The congregation continued its commitment to support the National Free Church of Scotland both spiritually and financially.

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Report of the Trustees (continued)

Significant highlights, events and developments of note in the year include the following: -

In relation to **congregational activities**:

- The continued provision of crèche facilities for parents with young children on Sunday mornings,
- Providing Bible Buddies (Youth club) for the young of the district.
- The provision of a Youth Fellowship in our community.
- Hosting a Western Isles Women's Christian Conference.
- Hosting part of the Lewis Christian Conference.
- Hosting a Confident Christianity conference with Solas, a Dundee based Christian charity.
- Providing a Little Lambs club for toddlers meeting weekly.
- Giving practical and financial support to the ongoing work of God is Good Africa charity.
- The installation of solar panels to provide heat and light for the church and hall buildings.

In relation to **congregational funding**:

- Maintaining a high level of donations from church members via weekly offerings and Gift Aid donations.
- The monthly charitable collection continued to help charities, other organisations and individuals in mission work and other causes worthy of assistance.
- Maintained high participation by church members in the Gift Aid scheme.
- Donations made to Bethesda Nursing Home & Hospice; South Uist & Benbecula Free Church; Broughtyferry Free Church, Moldova Support Group; God is Good Africa; Abraham's Oasis, Back War Memorial, Slavic Gospel Association, Platform 67, Open Doors, WEC UK, Hebridean Men's Cancer Support Group, The Samaritans, Scottish charity Air Ambulance, The Salvation Army, Doves Corner, The Christian Institute, SASRA, Hebrides Alpha, Steadfast Global, ENABLE, WICCI, Macmillan Nurses, Safe Families, Lucky2BHere, Blythswood, Lewis Christian Conference, Mercy Ships, OMF, Good News for Everyone, IMJP, WI Women's Aid, Crossroads, Tong Primary School and Eilean Siar Foodbank. In total 43 charities and individuals were assisted from the charitable fund in 2025.

Financial review

Principal sources of funding

The congregation receives its funding by way of weekly offerings and Gift Aid donations.

Results for the year

The financial statements for the year are set out in pages 6 to 16. The Statement of Financial Activities on page 6 reflects net incoming resources of £46,179 (2024 - £(14,361)).

Reserves

It is the policy of the congregation to maintain unrestricted funds at a level which equates to approximately three months unrestricted expenditure. This allows sufficient funds to enable the ongoing work of the church to be maintained. The General Fund (page 14) at 31 December 2025 amounted to £67,467 (2024 - £52,724). The Trustees are grateful that during 2025 this was achieved and exceeded the desired level through the ongoing support of the congregation. The hall Designated Fund balance at the year-end was £2,837 (2024: £2,055). Total reserves, including the balances on restricted funds, amounted to £408,644 (2024 - £362,465).

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Report of the Trustees (continued)

Grant Making Policy

The congregation makes grants from its gift income to individuals and organisations whose aims are compatible with the congregation's objectives.

Statement on Risk

The Trustees assess the major risks to which the congregation is exposed on an ongoing basis and have established procedures to mitigate those that are identified as a result of these reviews.

Trustees and Office Bearers

Structure, Governance and Management

Back Free Church of Scotland is established by Constitution. The church is a Scottish Charity (No. SC038164).

The government of the Free Church of Scotland is Presbyterian and the congregation is within the Presbytery of The Western Isles.

Trustees and Office Bearers

The church is Presbyterian in government and its day-to-day running is undertaken by the Elders (the Kirk Session) and the Deacons (the Deacons' Court). The Deacons' Court's specific function relates to the material and financial business of the congregation, whereas Elders are charged with the general and spiritual oversight of the congregations. It is accepted practice for the Minister and Elders to also be in membership of the Deacons' Court. Under charity law the Deacons' Court is deemed to be the Trustees of the Congregation. (This is distinct from the role of congregational trustees responsible only for holding property in trust).

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 their responsibility as elder or deacon.

Reference and Administrative Details

Registered Name

Back Free Church of Scotland

Charity Registration Number

SC 038164

Address

c/o Back Free Church, Vatisker, Isle of Lewis

Tel: 01851 820 320

www.backfreechurch.org

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Report of the Trustees (continued)

Trustees

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

Deacons' Court

Elders: W Mackenzie, W A Macdonald, K J Mackenzie, C Martin, Rev A A Macdonald (died March 2025), I A Mackinnon, A A Maclellan, A.J. Macleod, N. Macleod, D Stewart, K Macphail, M D Maciver, N M Graham, K A Macdonald, A Macritchie, M Murray, R Murray.

Deacons: A Macdonald, K Murray, D Maciver, A Chalmers, I Macdonald, J N Mackay, D Macleod, W F Macleod, N Macphail, A. Morrison, A. I. Maclachlan, A. Maciver, M. Graham, M. Macdonald, D. Crichton and C. Maclean.

Minister: Rev C F Macleod

Bankers

Bank of Scotland, 47 Cromwell Street, Stornoway, Isle of Lewis

Independent Examiner

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

On behalf of the Trustees



AJ Macleod

Trustee/Clerk to the Deacons' Court

Dated: 8 June 2026

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

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages six to sixteen.

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's 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 explanation 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 in 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.



Name: John E Moffat BA FCA
Institute of Chartered Accountants in England and Wales

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

Date: 12.06.26

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Statement of financial activities

Year ended 31 December 2025

		Unrestricted	Unrestricted			
	Notes	General Fund	Designated Fund	Restricted Funds	Total 2025	Total 2024
		£	£	£	£	£
Income & Endowment Funds						
Donations & Legacies	2	193,217	-	103,694	296,911	228,455
Interest Received		-	-	1,806	1,806	2,421
Income from Charitable Activities	3	-	1,290	352	1,642	2,655
Total		<u>193,217</u>	<u>1,290</u>	<u>105,852</u>	<u>300,359</u>	<u>233,531</u>
Expenditure on:						
Charitable Activities	4	175,753	508	57,298	233,559	228,437
Governance Costs	5	650	-	-	650	600
Depreciation		-	-	19,971	19,971	18,855
Total resources expended		<u>176,403</u>	<u>508</u>	<u>77,269</u>	<u>254,180</u>	<u>247,892</u>
Net Income/(Expenditure)		16,814	782	28,583	46,179	(14,361)
Transfers between funds	14	(2,071)	-	2,071	-	-
Net movement in funds		<u>14,743</u>	<u>782</u>	<u>30,654</u>	<u>46,179</u>	<u>(14,361)</u>
Reconciliation of Funds						
Total funds brought forward		52,724	2,055	307,686	362,465	376,826
Total funds carried forward		<u><u>67,467</u></u>	<u><u>2,837</u></u>	<u><u>338,340</u></u>	<u><u>408,644</u></u>	<u><u>362,465</u></u>

(Note 13)

(Note 14)

The notes form part of these financial statements.

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Balance sheet

As at 31 December 2025

	Notes	2025 £	2024 £
Fixed Assets			
Tangible assets	8	260,547	210,478
Current Assets			
Debtors	9	45,128	31,895
Cash Held by Free Church of Scotland		-	62,944
Cash at bank and in hand		114,701	58,453
<i>Total current assets</i>		<u>159,829</u>	<u>153,292</u>
Current Liabilities			
Creditors: falling due within one year	10	<u>11,732</u>	<u>1,305</u>
		<u>11,732</u>	<u>1,305</u>
<i>Net Current Assets</i>		148,097	151,987
<i>Total assets less current liabilities</i>		408,644	362,465
Creditors: amounts falling due in more than one year		-	-
Total net assets		<u><u>408,644</u></u>	<u><u>362,465</u></u>
The funds of the charity			
Unrestricted funds	13	70,304	54,779
Restricted income funds	14	338,340	307,686
		<u>408,644</u>	<u>362,465</u>

The financial statements on pages 6 to 16 were approved by the Trustees on 8 June 2026 and signed on their behalf by the undersigned:



A J Macleod
Trustee

The notes form part of these financial statements.

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Cash flow statement

for the year ended 31 December 2025

	2025	2024
	£	£
Cash flows from operating activities:		
<i>Net cash provided by (used in) operating activities</i>	<i>1</i> 63,344	(10,583)
Cash flows from investing activities:		
Purchase of property, plant and equipment	(70,040)	(9,922)
Sale of property, plant and equipment	-	-
<i>Net cash provided by (used in) investing activities</i>	(6,696)	(20,505)
Cash flows from financing activities:		
Repayments of borrowing	-	-
Cash inflows from new borrowing	-	-
<i>Net cash provided by (used in) financing activities</i>	0	0
<i>Change in cash and cash equivalents in the reporting period</i>	(6,696)	(20,505)
Cash and cash equivalents at the beginning of the reporting period	121,397	141,902
Change in cash and cash equivalents in the reporting period	(6,696)	(20,505)
<i>Cash and cash equivalents at the end of the reporting period</i>	114,701	121,397
Reconciliation of net income/(expenditure) to net cash flow from operating activities		
	2025	2024
	£	£
<i>Net income/(expenditure) for the reporting period (as per the statement of financial activities)</i>	<i>1</i> 46,179	(14,361)
Adjustments for:		
Depreciation charges	19,971	18,855
(Increase)/decrease in debtors	(13,233)	(11,184)
(Decrease)/increase in creditors	10,427	(3,893)
<i>Net cash provided by/(used in) operating activities</i>	63,344	(10,583)

Back Free Church of Scotland

Notes to the Financial Statements for the year ended 31 December 2025

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, as modified by the revaluation of certain assets.

The financial statements are prepared in sterling which is the functional currency of the charity. The financial statements are rounded to the nearest £1.

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.

Taxation

The congregation is exempt from corporation tax on its charitable activities.

The congregation is not registered for value added tax therefore all costs to which vat is applied are included as vat inclusive.

Tangible fixed assets

The Congregation owns the Church, Hall and Manse buildings at Back. 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 properties are included in the financial statements together with Computer Equipment and Solar panels at cost less depreciation applied at the following annual rates:-

Church	1% straight line
Hall	2% straight line
Manse	2% straight line
Church Car Park	5% straight line
Church Refurbishment	5% straight line
Computer Equipment	33% straight line
Solar Panels	4% straight line

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Notes to the Financial Statements for the year ended 31 December 2025

1. Accounting Policies (continued)

Fund Accounting

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.

Back Free Church of Scotland

Notes to the financial statements

Year ended 31 December 2025

2 Voluntary income	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Donations				
Individuals	161,782	56,792	218,574	194,549
Tax reclaim - General	31,435	-	31,435	30,407
Tax reclaim - Property	-	2,466	2,466	347
Tax reclaim - Charitable Donations	-	4,073	4,073	3,152
Grant - Community & Renewable Energy scheme	-	40,363	40,363	-
	<u>193,217</u>	<u>103,694</u>	<u>296,911</u>	<u>228,455</u>
3 Income from Charitable activities				
	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Magazine Income	-	352	352	785
Donations to Hall Activities	1,290	-	1,290	1,870
	<u>1,290</u>	<u>352</u>	<u>1,642</u>	<u>2,655</u>
4 Charitable activities				
	Other direct costs £	Support costs £	Total 2025 £	Total 2024 £
Local Ministries	125,580	54,746	180,326	169,017
National and overseas ministries	53,233	-	53,233	59,420
	<u>178,813</u> <i>(Note 7)</i>	<u>54,746</u> <i>(Note 6)</i>	<u>233,559</u>	<u>228,437</u>
Of which:				
Relating to unrestricted funds	<u>139,550</u>	<u>36,711</u>	<u>176,261</u>	<u>148,344</u>
Relating to restricted funds	<u>39,263</u>	<u>18,035</u>	<u>57,298</u>	<u>80,093</u>
5 Governance costs				
			2025 £	2024 £
Examiner's remuneration			<u>650</u>	<u>600</u>

Back Free Church of Scotland

Notes to the financial statements

Year ended 31 December 2025

6 Support costs	2025	2024
	£	£
Property costs, insurance & council tax.	15,217	7,723
Water Rates	938	2,044
Heat, light & telephone	19,713	22,536
Repairs, maintenance & cleaning	9,711	9,756
Office stationery, printing & post.	5,164	4,389
Health & Safety Training	1,091	-
Bank charges	39	-
Admin Fees	665	491
Hall Catering	508	410
Sundry	683	1,397
Magazines	1,017	624
	<u>54,746</u>	<u>49,370</u>
7 Other Direct Costs	2025	2024
	£	£
Local Ministries:		
Ministerial expenses	9,910	9,626
Minister-in-Training Stipend	-	-
Youth activities	1,336	846
Livestreaming	1,193	698
Donation to central funds	113,141	108,477
	<u>125,580</u>	<u>119,647</u>
National and Overseas Ministries:		
Overseas work	18,516	16,650
Home work	34,717	42,770
	<u>53,233</u>	<u>59,420</u>
Total other direct costs	<u>178,813</u>	<u>179,067</u>
	<i>(Note 4)</i>	

Back Free Church of Scotland

Notes to the financial statements

Year ended 31 December 2025

8 Tangible Fixed Assets	Church £	Church Refurb. £	Manse £	Car Park £	Hall £	Computer Equipment £	Solar Panels £	Total £
<i>Cost</i>								
At 1 January 2025	200	114,754	13,071	92,967	151,397	16,323	-	388,712
Additions	-	15,780	-	-	-	-	54,260	70,040
Disposals	-	-	-	-	-	-	-	-
At 31 December 2025	200	130,534	13,071	92,967	151,397	16,323	54,260	458,752
<i>Depreciation</i>								
At 1 January 2025	200	65,499	13,071	46,480	40,259	12,725	-	178,234
Charge for year	-	6,527	-	4,648	3,028	3,598	2,170	19,971
Disposals	-	-	-	-	-	-	-	-
At 31 December 2025	200	72,026	13,071	51,128	43,287	16,323	2,170	198,205
<i>Net Book Value</i>								
At 31 December 2025	-	58,508	-	41,839	108,110	-	52,090	260,547
At 31 December 2024	-	49,255	-	46,487	111,138	3,598	-	210,478

9 Debtors: falling due within one year	2025 £	2024 £
Prepaid expenditure	5,075	4,889
Accrued income	40,053	27,006
	<u>45,128</u>	<u>31,895</u>

10 Creditors: falling due within one year	2025 £	2024 £
Creditors	10,657	458
Accrued expenses	1,075	847
	<u>11,732</u>	<u>1,305</u>

11 Transactions with Trustees

Back Free Church uses Tong Mission House (a charity registered in Scotland) for several monthly services and prayer meetings during the year. Tong Mission House received £3,600 in 2025 for the use of the facilities (2024: £3,600). Messrs. C Martin, K Macphail, R Murray, D Maciver, D Crichton and Rev. A A Macdonald (died march 2025) were trustees of Tong Mission House as well as Back Free Church.

Donations were made during the year to help the work of God is Good Africa (a charity registered in Scotland) totalling £6,000 (2024: £6,000) of which Mr K J Mackenzie is a trustee.

During the year trustees contributed a total of £52,405 (2024: £47,562) to Back Free Church by way of freewill offerings and capital project fund donations.

Payments totalling £5,000 (2024 £5,000) were made to A Chalmers (Deacon) in relation to work undertaken in his capacity as Church Officer and £940 (2024: £940) for cleaning duties. N Macleod (Elder) received £2,500 (2024: £2,500) for his work as Assistant Church Officer

One trustee received reimbursement of expenses and additional stipend and related costs totalling £10,420 (2024: £9,626).

During the year a retiring collection was held to raise funds for the Back War Memorial Committee (a charity registered in Scotland) following the Remembrance Day Service. The sum raised was £1,101 (2024: £1,033). Messrs N M Graham, M Murray, D Crichton, J N Mackay and W F Macleod are trustees of the Back War Memorial Committee as well as Back Free Church

A donation and sums raised at a retiring collection were made during the year to Bethesda Home & Hospice (a charity registered in Scotland) totalling £1,481 (2024: £1,505) of which Messrs C Martin (until November 2025) and N M Graham are trustees.

A donation of £400 (2024: Nil) was made top Good News for Everyone (a charity registered in Scotland) of which Messrs A Macritchie and N M Graham are members.

Back Free Church of Scotland

Notes to the financial statements

Year ended 31 December 2025

12 Comparatives for the Statement of Financial Activities

	Unrestricted General Fund £	Unrestricted Designated Fund £	Restricted Funds £	Total 2024 £
Income & Endowment Funds				
Donations & Legacies	184,017	-	44,438	228,455
Interest Received	-	-	2,421	2,421
Income from Charitable Activities	-	1,870	785	2,655
Total	184,017	1,870	47,644	233,531
Expenditure on:				
Charitable Activities	147,934	410	80,093	228,437
Governance Costs	600	-	-	600
Depreciation	-	-	18,855	18,855
Total resources expended	148,534	410	98,948	247,892
Net Income/(Expenditure)	35,483	1,460	(51,304)	(14,361)
Transfers between funds	(107,006)	-	107,006	-
Net movement in funds	(71,523)	1,460	55,702	(14,361)
Reconciliation of Funds				
Total funds brought forward	124,247	595	251,984	376,826
Total funds carried forward	52,724	2,055	307,686	362,465

13 Unrestricted funds

	Balance at 01.01.25 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31.12.25 £
General Fund	52,724	193,217	(176,403)	(2,071)	67,467
<i>Designated funds:</i>					
Hall Fund	2,055	1,290	(508)	-	2,837
Total unrestricted funds	54,779	194,507	(176,911)	(2,071)	70,304

Comparatives for movement in funds

	Balance at 01.01.24 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31.12.24 £
General Fund	124,247	184,017	(148,534)	(107,006)	52,724
<i>Designated funds:</i>					
Hall Fund	595	1,870	(410)	-	2,055
Total unrestricted funds	124,842	185,887	(148,944)	(107,006)	54,779

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.

The *Designated Hall Fund* represents donations given to the congregation following funerals, weddings, etc. for the use of the church and hall facilities. These are considered normal church activities and are therefore treated as unrestricted funds.

Back Free Church of Scotland

Notes to the financial statements

Year ended 31 December 2025

14 Restricted funds	Balance at 01.01.25 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31.12.25 £
Property Fund	274,025	70,713	(36,989)	22,000	329,749
Charitable Collections	8,769	30,438	(31,500)	-	7,707
Mini-bus Fund	229	-	-	-	229
Magazines	161	352	(1,017)	504	-
Communions	-	877	(2,195)	1,318	-
Youth Club	520	1,375	(1,336)	-	559
Little Lambs	96	-	-	-	96
Congregational Development Fund	22,000	-	-	(22,000)	-
Special Collections	1,886	2,097	(4,232)	249	-
Total restricted funds	307,686	105,852	(77,269)	2,071	338,340

Comparatives for movement in funds

	Balance at 01.01.24 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31.12.24 £
Property Fund	220,217	8,568	(59,309)	104,549	274,025
Charitable Collections	8,956	31,231	(31,418)	-	8,769
Mini-bus Fund	229	-	-	-	229
Magazines	-	785	(624)	-	161
Communions	-	668	(2,556)	1,888	-
Youth Club	486	880	(846)	-	520
Little Lambs	96	-	-	-	96
Confident Christianity Conference	-	1,568	(2,137)	569	-
Congregational Development Fund	22,000	-	-	-	22,000
Special Collections	-	3,944	(2,058)	-	1,886
Total restricted funds	251,984	47,644	(98,948)	107,006	307,686

Explanation of funds

Property Fund - Represents what was previously the Asset Fund relating to building work carried out utilizing funds from a loan being repaid through Special Collections and the Fabric Fund used for the upkeep and improvement to the church, hall and manse.

Charitable Collections - This was previously named the Mid-week special collections - A Special Collection is held monthly to assist with mission work and other causes worthy of assistance at the discretion of the Deacons' Court.

Mini-bus Fund - This fund helps with the cost of the mini-bus which assists members and adherents who have transport difficulties to attend Sunday services.

Confident Christianity Conference - During the year the congregation hosted a Confident Christianity Conference led by Solas a Dundee based evangelical Christian charity. This was supported financially by the Free Church of Scotland's Missions Board and two congregations willingly supported the event financially.

Youth Club - The congregation's youth club fund-raising activities have led to the establishment of a separate fund for the Youth Club to be used to promote the club's activities and fund causes sympathetic to the congregation's objects.

Magazines - The congregation gives money annually to cover part of the costs of the purchases of magazines for distribution.

Communions - Collections are taken during communion services to part cover the cost of the communion weekends.

Little Lambs - This group was established in 2015 in order to facilitate activities for toddlers and their parents/grandparents in a church environment and with gospel related themes.

Congregational Development Fund - Represents a fund relating to a specific donation received to be used on projects undertaken by Back Free Church to further the development of the church's aims and activities in the district.

Special Collections - Special Collections were held to raise funds for a number of causes, individuals and organizations whose aims are sympathetic to the objectives of Back Free Church.

Back Free Church of Scotland

Notes to the financial statements

Year ended 31 December 2025

15 Volunteers

In common with all congregations of the Free Church of Scotland the congregation benefits from the contribution made by volunteers who give their time and talents willingly for the benefit of the Church. The areas of congregational life which rely on the contribution of volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown.

16 Analysis of Net Assets by funds	General Fund £	Designated Fund £	Restricted Funds £	Total 2025 £	Total 2024 £
Fixed Assets	-	-	260,547	260,547	210,478
Current Assets					
Prepayments and accrued income	37,856	-	7,272	45,128	31,895
Cash at bank and in hand	40,709	2,837	71,155	114,701	121,397
Current Liabilities					
Creditors and accruals	(11,098)	-	(634)	(11,732)	(1,305)
Creditors: amounts falling due in more than one year	-	-	-	-	-
Net Assets	<u>67,467</u>	<u>2,837</u>	<u>338,340</u>	<u>408,644</u>	<u>362,465</u>

17 Contribution to Central Funds

The system for congregational targets to central church funds allows for a proportion of ordinary income to be retained by the congregations with each congregation then contributing towards their ministerial costs and an administration levy before applying a fixed percentage contribution to any remaining funds. Back Free Church achieved 100.7% (2024: 101.3%) of its target and also contributed a further £6,000 (2024: £6,000) to the Free Church of Scotland shared equally between home and international missions work. The calculation of the congregation's contribution for 2025 is as follows:-

	2025 £	2024 £
Ordinary Income	194,507	185,887
Add: Accrued Income 31/12/2024	23,884	16,189
Less: Accrued Income 31/12/2025	(33,115)	(23,884)
	<u>185,276</u>	<u>178,192</u>
less:		
Congregational Allowance	23,000	23,000
Ministerial Costs	35,880	33,240
Administration Levy	26,580	25,800
	<u>(85,460)</u>	<u>(82,040)</u>
	<u>99,816</u>	<u>96,152</u>
50% thereof (2024:50%)	49,908	48,076
Ministerial Costs	35,880	33,240
Administration Levy	26,580	25,800
Due to central funds	<u>112,368</u>	<u>107,116</u>
Contributed to central funds	<u>113,141</u>	<u>108,477</u>