Barvas Free Church of Scotland

Trustees' Report and Receipts and Payments Account

Year Ended 31 December 2025

Charity No SC036760

Barvas Free Church of Scotland

Contents of the Financial Statements *for the year ended 31 December 2025*

	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

Barvas Free Church of Scotland

Church Information

Trustees

Barvas Free Church became a registered Scottish Charity on 15 September 2005. The members of the Deacons' Court are the Trustees of the Charity.

Contact Address

Barvas Free Church
Barvas
Isle of Lewis
HS2 0QN

Tel: 01851 840 284 (Manse)

www.barvasfreechurch.org.uk

Bankers

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

Solicitors

Ken Macdonald & Co
Lawyers & Estate Agents
9 Kenneth Street
Stornoway
Isle of Lewis
HS1 2DP

Independent Examiner

John E Moffat BA FCA
CIB Services
63 Kenneth Street
Stornoway
Isle of Lewis

Barvas 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

Barvas Free Church of Scotland is established by Constitution. Barvas Free Church became a registered Scottish Charity (No. SC036760) on 15 September 2005.

Aims and Affiliation

Barvas Free Church of Scotland is a congregation of the Free Church of Scotland working towards the common aims set out below. It is a Presbyterian church adhering in its worship and doctrine to the position of the Church of Scotland at the Reformation. The Free Church of Scotland has an explanatory document which explains the origins of the Church and which gives the historical background to the church coming into being in 1843 and lists documents in which is embodied the constitution of the Church. The document is available on request from the Free Church of Scotland, 15 North Bank St, The Mound, Edinburgh, EH1 2LS

The Free Church of Scotland currently has over 100 congregations in Scotland, as well as one in London and four in North America, and sister Churches founded by mission work in India, Peru and South Africa. The Church also has a seminary in Edinburgh for the training of ministers and other Christian workers and sustains an extensive Missionary programme relative to the size of the church. The principal activity of the Church is the conduct of public worship and associated matters in the context of local congregations.

Dating from 1843 but with its roots in the Reformation, it owes its distinctive title to its historical struggle to remain 'free' from state interference in its internal affairs. It has close and active relations with many other Reformed churches of Jesus Christ throughout the world and stands firmly in the tradition which accepts the Bible in its entirety as the Word of God and, therefore, derives its forms of teaching, worship, ministry and government from it. The main emphasis of our worship is the preaching of the gospel - the good news of a free and sovereign salvation through Jesus Christ alone.

The congregation is authorised by the Church to have a minister paid from central funds of the Church.

The Church buildings and the Minister's manse are the property of the congregation.

Trustees and Office Bearers

The congregation is governed and administered by elected office bearers (all volunteers) and its minister.

The Kirk Session, being the minister and elected elders, has responsibility for spiritual oversight, while the Deacons' court, composed of Kirk Session members plus elected deacons, oversees financial and property matters. Under Charity Law, the Deacons' Court are deemed to be the trustees of the congregation as those with responsibility for day to day management and control. This is distinct from the role of property (congregational) trustees who are responsible only for the holding property in trust.

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

Deacons' Court

Minister	Rev. Murdo Campbell (Resigned 22/02/2025)
Interim Moderator	Rev. Ewen Matheson (Appointed 22/02/2025)
Elders	Angus Graham, Angus J. Smith, Kenneth Mitchell, William Harris, Peter Macleod, Ivan Brown (Treasurer), John Mackenzie, Donald A. Macleay, Malcolm Macleod, Steven Graham (Session Clerk).
Deacons	Allan Graham, Murdo Nicholson, David Macmillan, Kenneth J Macleod (Clerk to the Deacons' Court)

Congregational Trustees

For holding property: -	Ivan Brown (Chairman), Steven Graham, Kenneth John Macleod, Rev Murdo Campbell (Resigned 22/02/2025)

Report of the Trustees (contd.)

Appointment of Trustees

The Kirk session exercises its discretion in determining the most appropriate method of electing new Trustees (Elders and Deacons). Any election process will also involve the communicant membership of the congregation. There is no fixed term for Trusteeship. Prior to their appointment, new Trustees would have served the church for some time in various roles and would be familiar with the church's values, its aims and objectives as well as its day-to-day operations. As part of their induction programme, new Trustees are required to understand their statutory responsibility as elder or deacon.

Achievements and Performance

During the year worship services were provided in person within the church building with the opportunity to view via the digital platform YouTube for those unable to attend in person. The Sunday School and Creche met in the church hall during the morning service and the Prayer meeting was on a Wednesday evening in the church hall.

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

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

In relation to **congregational activities**:

- Congregational Fellowship meetings.
- Youth Fellowship continued on a monthly basis.
- Little Rainbows continued on a Thursday morning in the Church Hall.
- Congregational website and Facebook page continually updated to provide access to sermons and updates on congregational activities.

In relation to the **buildings:**

- A program of insulation to the rooms in the manse is now complete.
- A program of repairs to the manse barn is expected to soon be underway.

In relation to **congregational funding:**

- Envelopes have been distributed to those who have signed up for them.
- It has been encouraging to see more people take up envelopes and signed up for Gift Aid.
- A number of people have now moved to Standing Orders.

Barvas Free Church of Scotland

Report of the Trustees (contd.)

Financial review

Principal sources of funding

The church receives it 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.

In 2025 the General Fund showed a surplus of £856 (2024 deficit £1,386). At the 31 December 2025 the General Fund balance was £1,235 (2024 - £379). The Designated Evangelism and Missionary Fund balance was £NIL (2024 – £NIL). As at 31 December 2025 the balance on the Restricted Fabric Fund was £25,155 (2024 - £18,805). The Benevolent fund had a balance of £821 (2024 - £1,587), the Magazines, Books & CD's Fund a balance of £99 (2024 - £NIL) and the Special Collections fund a balance of £58 (2024 - £NIL). Total reserves amounted to £27,368 (2024 - £20,771).

Reserves Policy:

The General Fund, used to cover ordinary expenditure, currently has a balance of £1,235 (2024 - £379), together with £26,133 of restricted funds (2024 - £20,392).

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.

Statement on Risk

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

The Trustees' Report and Statement of Accounts was examined and approved by the Trustees at the meeting of the Deacons' Court held on 10th JUNE 2026.

IVAN BROWN and KENNETH JOHN MACLEOD were appointed by the Deacons' Court to sign the accounts on their behalf.

Trustee

Trustee

Barvas 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 charity 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) (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

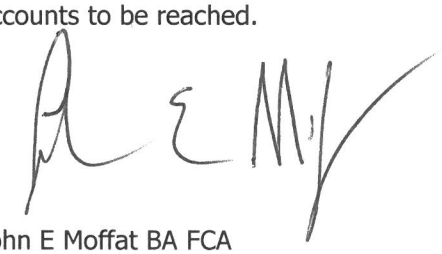
1. which gives me reasonable cause to believe that in any material respect the requirements:

    • 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.



John E Moffat BA FCA

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

Dated: 12.06. 2026

Barvas Free Church of Scotland

Receipts and Payments Account

Year ended 31 December 2025

	Note	Unrestricted Funds General Fund 2025 £	Designated Fund 2025	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Receipts						
Voluntary Income	4	72,068	-	14,603	86,671	88,959
Income from Charitable Activities	5	200	-	3,774	3,974	1,327
Bank & Deposit interest	6	-	-	60	60	-
		72,268	-	18,437	90,705	90,286
Loan - Bank of Scotland		-	-	-	-	-
Total Receipts		72,268	-	18,437	90,705	90,286
Payments						
Charitable activities	7	65,719	4,425	13,520	83,664	83,161
Governance costs	8	444	-	-	444	420
Total Payments		66,163	4,425	13,520	84,108	83,581
Net Receipts/(Payments) before transfers		**6,105**	**(4,425)**	**4,917**	**6,597**	**6,705**
Transfers		(5,249)	4,425	824	-	-
Surplus/(Deficit) for year		**856**	**-**	**5,741**	**6,597**	**6,705**

Barvas Free Church of Scotland

Statement of Balances

At 31 December 2025

	Unrestricted General Fund 2025 £	Designated Fund 2025	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Bank & Deposit Balances					
Bank & deposit balances brought forward	379	-	20,392	20,771	14,066
Movement in year:					
Surplus/(Deficit) for the year	856	-	5,741	6,597	6,705
Bank & deposit balances carried forward	1,235	-	26,133	27,368	20,771
Additional Information					
Fixed Assets					
Heritable Property	-		127,533	127,533	131,669
Fixtures and Equipment	-		337	337	421
	-	-	127,870	127,870	132,090
Current assets					
Gift Aid Receivable	2,731		-	2,731	2,884
Liabilities					
Loan - Bank of Scotland	-	-	-	-	-

The Accounts detailed on pages 6 to 11 were approved by the Trustees at the meeting of the Deacons' Court on 10th JUNE 2026 at which the undernoted were authorised to sign on their behalf.

Trustee

Trustee

Barvas 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

Church Income

All voluntary income and bank interest is accounted for when received.

Statement of Balances

For the purpose of the statement of Balance 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 2 Trustees was reimbursed for expenses incurred totalling £771. On his departure from the congregation Rev Murdo Campbell received a gift of £2,000 from the congregation.

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

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	379	72,268	66,163	(5,249)	1,235
Designated Evangelism and Missionary Fund	-	-	4,425	4,425	-
	379	72,268	70,588	(824)	1,235
Restricted funds					
Benevolent Fund	1,587	260	1,026	-	821
Special Collections	-	3,467	3,409	-	58
Magazines, Books & CD's	-	307	208	-	99
Fabric Fund	18,805	14,255	7,905	-	25,155
Little Rainbows Toddler Group Fund	-	-	-	-	-
Youth Fund	-	148	972	824	-
	20,392	18,437	13,520	824	26,133
Total funds	20,771	90,705	84,108	-	27,368

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 Evangelism and Missionary Fund relates to monies which the Trustees have designated for Evangelism and for donating to various Missions, Organisations and Individuals.

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

Special Collections: Represents specific collections made for various organisations and individuals and to defray communion expenses.

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

Fabric Fund: The fabric fund is set up for the maintenance of the church buildings.

Little Rainbows Toddler Group Fund: Represents monies received specifically in relation to the purchase of educational toys and equipment for the Little Rainbows Toddler group

Youth Fund: Represents monies received and expended relating to the Youth Work of the church.

Transfers Between Funds

There were transfers from the General Fund to the Evangelism and Missionary Fund of £4,425 and to the Youth Fund of £824.

Notes to the Accounts

Year ended 31 December 2025

4. Voluntary income

	General Fund £	Designated Fund £	Restricted Funds £	Total 2025 £	Total 2024 £
Donations & Grants					
Individuals	57,786	-	14,603	72,389	78,418
Legacies	-	-	-	-	-
Other Gifts & Donations	-	-	-	-	-
Tax reclaim	14,282	-	-	14,282	10,541
	72,068	-	14,603	86,671	88,959

5. Income from charitable activities

Specific Appeals	-	-	3,467	3,467	663
Magazines & Books	-	-	307	307	184
Use of Premises	200	-	-	200	100
Pulpit Supply Refunded	-	-	-	-	380
	200	-	3,774	3,974	1,327

6. Investment Income

Bank Interest	-	-	60	60	-

7. Charitable activities

Activity	Staff costs £	Other direct costs £	Support costs £	Total 2025 £	Total 2024 £
Local Ministries	721	58,316	24,627	83,664	83,161
National and overseas ministries	-	-	-	-	-
	721	58,316	24,627	83,664	83,161
	(Note 10)	*(Note 11)*	*(Note 9)*		
Of which:					
Relating to General Fund	721	48,251	16,747	65,719	69,918
Relating to Designated Fund	-	4,425	-	4,425	1,700
Relating to restricted funds	-	5,640	7,880	13,520	11,543
	721	58,316	24,627	83,664	83,161

8. Governance costs

	2025 £	2024 £
Examiners' remuneration	444	420
	444	420

9. Support costs

	General Fund	Designated Fund £	Restricted Funds £	Total 2025 £	Total 2024 £
Insurance	3,011	-	-	3,011	2,915
Council Tax	2,550	-	-	2,550	1,600
Heat & Light - Church	6,363	-	-	6,363	7,206
Heat & Light - Manse	1,982	-	-	1,982	6,901
Property repairs/maintenance - Church	64	-	256	320	3,357
Property repairs/maintenance - Manse	84	-	7,624	7,708	2,460
Equipment Purchases	-	-	-	-	-
Telephone - Manse	1,096	-	-	1,096	907
Telephone - Church	897	-	-	897	856
Postage, Printing & Stationery	700	-	-	700	752
Website	-	-	-	-	-
	16,747	-	7,880	24,627	26,954

Notes to the Accounts

Year ended 31 December 2025

10. Staff costs and numbers

	General Fund £	Designated Fund £	Restricted Funds £	Total 2025 £	Total 2024 £
Gross salaries	-	-	-	-	-
Employer's National Insurance	-	-	-	-	-
Minister's Supplementary Salary	-	-	-	-	-
Minister's Expenses	-	-	-	-	4,714
Ministers Class 1A NI	478	-	-	478	-
Manse Honorarium	-	-	-	-	-
Interim Moderator Expenses	243	-	-	243	-
	721	-	-	721	4,714

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

11. Other Direct Costs

Local Ministries	2025 £	£	£	Total 2025 £	Total 2024 £
Sabbath School/Youth	-	-	972	972	2,044
Church Officer	-	-	-	-	-
Donation to central funds	46,656	-		46,656	42,226
Presbytery Expenses	635	-	-	635	816
Books and Magazines	-	-	208	208	523
Communion & Supply	-	4,425	699	5,124	3,109
Gifts and Donations	-	-	3,710	3,710	2,000
Fellowship Expenses	360	-	-	360	158
Hall Hire	200	-	-	200	100
Bank charges	55	-	51	106	-
General Expenses	345	-	-	345	517
	48,251	4,425	5,640	58,316	51,493
National and Overseas Ministries					
National Organisations	-	-	-	-	-
Other National & Overseas work	-	-	-	-	-
	-	-	-	-	-
Total other direct costs	48,251 *(Note 7)*	4,425 *(Note 7)*	5,640	58,316	51,493

12. Contribution to Central Funds

	2025 £	2024 £
Ministry Levy	35,880	33,240
Administration Levy	10,776	7,608
Projects Levy	2,940	4,333
	49,596	45,181
Additional Projects Contribution	-	-
Shortfall	(2,940)	(2,955)
	46,656	42,226

13. Collections for Third Parties

	2025 £	2024 £
Bethesda	1,764	1,347
Crossroads	523	360
Slavic Gospel Association	250	-
	2,537	1,707