

Callanish Free Church of Scotland

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

Callanish Free Church of Scotland

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Callanish Free Church of Scotland

Church Information

Trustees

A list of active Trustees during 2025 is provided in the Trustees' Report on Page 2.

Address

33 Callanish
Isle of Lewis
HS2 9DY

Tel: 01851 621459

Bankers

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

Solicitors

Anderson Macarthur
Old Bank of Scotland Buildings
South Beach
Stornoway
Isle of Lewis
HS1 2BG

Independent Examiner

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

Callanish 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

Callanish Free Church of Scotland is established by Constitution. It is a registered Scottish Charity (No. SC038178).

Aims and Affiliation

Callanish 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 building and the Minister's manse are the property of the congregation and are held in trust by locally elected congregational trustees namely the Deacons' Court.

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 holding property in trust.

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

Deacons' Court

<i>Elders</i>	D Maciver, M Mackay, A Smith, I A R Maciver, J H Macleod, M J Macdonald.
<i>Deacons</i>	T Maclean, D J Morrison, N A Maclean, N I Mackay, A Macdonald, K Macaulay.
<i>Minister</i>	Vacant
<i>Interim Moderator</i>	Rev T Davis

Congregational Trustees

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

Callanish Free Church of Scotland

Report of the Trustees

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

Throughout the past year, the congregation at Callanish Free Church has continued and developed its weekly life as a church family and its involvement with the wider community. Regular services have continued, and have been well supported. There is also ongoing youth work through the Sunday School and Finders youth group. Pastoral care has been provided to the community, which included some funeral services during 2025. 2025 also saw the commencement of some long-awaited renovation work on the manse. The congregation is also working through the process of selling some land in Bernera to Hebridean Housing Partnership.

The weekly life of the congregation involves two English services held on Sunday and one weekday meeting for prayer and Bible study, held on Thursday. The Sunday morning service is usually well attended, more so when the Sunday School meets as parents accompany their children to the service. The evening service is less well attended but numbers are holding up. The congregation has continued a programme of monthly congregational fellowships which have been greatly encouraging. A 'Back to Church Sunday' in August 2025 was successful in drawing some new people to church services. The congregation has maintained an interest in the wider Free Church, Free Church Camps, and national and international mission work. These are supported both prayerfully and financially. Locally, the congregation are looking to establish initiatives for reaching the community and to integrate new people into the church family. Moreover, pastoral care continues to be provided to those in need, the Deacons Court administers a Benevolent Fund, and there is ongoing involvement with the local school through School Assemblies.

The congregation remains vacant and, despite efforts to take steps to fill the vacancy, the congregation has not yet reached a point of clarity regarding who might be called to be the next pastor. However, the vacancy continues to provide the opportunity to hear a wide range of preachers and it has given the leadership an opportunity to reflect on their vision for the congregation for the coming years. The Interim Moderator for the congregation is Rev Thomas Davis and he has been very well supported by the Elders and Deacons. A Vacancy Committee helps facilitate the process for finding a new pastor. It is hoped that 2026 will see the completion of the renovation work on the manse and, God willing, it is hoped that a new minister will be appointed in the coming months.

Callanish 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 surplus of £2,439 (2024 – surplus £2,604). At the end of the year Restricted Funds showed a surplus of £11,458 (2024 – surplus £13,983). This has resulted in an overall surplus for the year of £13,897 (2024 – surplus £16,587). Total reserves amounted to £128,278 (2024 - £114,381).

The trustees are satisfied with the level of reserves retained by the charity.

On behalf of the Trustees

Mr A Smith
Trustee

Mr J H Macleod
Trustee

Dated: 15 June 2026

Callanish 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
63 Kenneth Street
Stornoway
Isle of Lewis
HS1 2DS

Date: 19 June 2026

Callanish Free Church of Scotland

Receipts and Payments Account

Year ended 31 December 2025

	Note	Unrestricted Funds		Restricted Funds	Total	Total
		General Fund	Designated Fund			
		2025	2025	2025	2025	2024
Receipts		£		£	£	£
Voluntary Income	4	78,181	-	11,306	89,487	92,792
Income from Charitable Activities	5	2,238	-	907	3,145	1,748
Bank & Deposit interest	6	-	-	2,688	2,688	3,195
		<u>80,419</u>	<u>-</u>	<u>14,901</u>	<u>95,320</u>	<u>97,735</u>
Total Receipts		<u>80,419</u>	<u>-</u>	<u>14,901</u>	<u>95,320</u>	<u>97,735</u>
Payments						
Charitable activities	7	77,584	-	3,443	81,027	80,770
Governance costs	8	396	-	-	396	378
		<u>77,980</u>	<u>-</u>	<u>3,443</u>	<u>81,423</u>	<u>81,148</u>
Total Payments		<u>77,980</u>	<u>-</u>	<u>3,443</u>	<u>81,423</u>	<u>81,148</u>
Net Receipts/(Payments) before transfers		2,439	-	11,458	13,897	16,587
Transfers		-	-	-	-	-
Surplus/(Deficit) for year		<u>2,439</u>	<u>-</u>	<u>11,458</u>	<u>13,897</u>	<u>16,587</u>

Callanish 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 £
<u>Bank & Deposit Balances</u>					
Bank & deposit balances	13,507	-	100,874	114,381	97,794
brought forward					
Movement in year:					
Surplus/(Deficit) for the year	2,439	-	11,458	13,897	16,587
Bank & deposit balances					
carried forward	<u>15,946</u>	<u>-</u>	<u>112,332</u>	<u>128,278</u>	<u>114,381</u>
<u>Additional Information</u>					
Fixed Assets					
Heritable Property	-	-	100,000	100,000	100,000
Fixtures and Equipment	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>100,000</u>	<u>100,000</u>	<u>100,000</u>
Current assets					
Gift Aid Receivable	<u>2,279</u>	<u>-</u>	<u>-</u>	<u>2,279</u>	<u>3,416</u>
	<u>2,279</u>	<u>-</u>	<u>-</u>	<u>2,279</u>	<u>3,416</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.

Mr A Smith
Trustee

Mr J H Macleod
Trustee

Date: 15 June 2026

Date: 15 June 2026

Callanish 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 Balances as shown on page 7, funds are defined as follows:

Unrestricted funds comprise grants and other income received for the objects of the church without further specified purpose and are available as general funds

Designated funds represent unrestricted funds which have been earmarked by the Trustees for particular purposes.

Restricted funds comprise income which has been received for the objects of the church and specified for a restricted purpose within these objects by the donor

2. Trustee Remuneration and Related Party Transactions

No trustee received reimbursement of expenses totalling during the year.

Mr N A Maclean received £1,500 in recognition of services provided as Church Officer. Mrs Joan Matheson, sister of Trustee Mr N I Mackay, received £2,200 for her services as Cleaner during the year. In addition Mr D Macdonald, a brother of Trustee Mr A Macdonald received £475 for repair work undertaken during the year.

Callanish 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	13,507	80,419	77,980	-	15,946
	<u>13,507</u>	<u>80,419</u>	<u>77,980</u>	<u>-</u>	<u>15,946</u>
Restricted funds					
Fabric fund	89,772	10,164	1,624	-	98,312
Benevolent fund	10,566	2,265	500	-	12,331
Magazines and Books	-	386	262	-	124
Special Collections Fund	536	521	1,057	-	-
Sabbath School Fund	-	1,565	-	-	1,565
	<u>100,874</u>	<u>14,901</u>	<u>3,443</u>	<u>-</u>	<u>112,332</u>
Total funds	<u>114,381</u>	<u>95,320</u>	<u>81,423</u>	<u>-</u>	<u>128,278</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 gifts received specifically for the fabric fund. This includes the sale proceeds of the Bernera and Breacleite Manse held on the congregations behalf by the central Church.

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

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

Special Collections Fund: Represents specific collections made for various organisations.

Sabbath School Fund: Represents monies received and expended relating to the Sabbath school.

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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	64,263	-	9,811	74,074	75,410
Other Gifts & Donations	200	-	1,495	1,695	3,210
Tax reclaim	13,718	-	-	13,718	14,172
	<u>78,181</u>	<u>-</u>	<u>11,306</u>	<u>89,487</u>	<u>92,792</u>

5. Income from charitable activities

Specific Appeals	-	-	521	521	1,522
Magazines & Books	-	-	386	386	226
Pulpit Supply Refunded	2,238	-	-	2,238	-
	<u>2,238</u>	<u>-</u>	<u>907</u>	<u>3,145</u>	<u>1,748</u>

6. Investment Income

Bank Interest	-	-	2,688	2,688	3,195
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7. Charitable activities

Activity	Staff costs £	Other direct costs £	Support costs £	Total 2025 £	Total 2024 £
Local Ministries	114	65,809	15,104	81,027	76,920
National and overseas ministries	-	-	-	-	3,850
	<u>114</u>	<u>65,809</u>	<u>15,104</u>	<u>81,027</u>	<u>80,770</u>

Of which:

	(Note 10)	(Note 11)	(Note 9)		
Relating to General Fund	114	63,990	13,480	77,584	77,280
Relating to Designated Fund	-	-	-	-	-
Relating to restricted funds	-	1,819	1,624	3,443	3,490
	<u>114</u>	<u>65,809</u>	<u>15,104</u>	<u>81,027</u>	<u>80,770</u>

8. Governance costs

	2025 £	2024 £
Examiners' remuneration	396	378
	<u>396</u>	<u>378</u>

Callanish 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	3,016	-	-	3,016	2,556
Council Tax	1,034	-	-	1,034	1,887
Heat & Light	7,916	-	-	7,916	5,978
Repairs and Renewals and General	280	-	1,554	1,834	1,743
Printing, Stationery, Telephone & Postage	586	-	-	586	678
Zoom and Other Online Expenses	44	-	-	44	184
Website Expenses	504	-	-	504	504
Bank Charges	64	-	70	134	-
Professional Fees	36	-	-	36	-
	<u>13,480</u>	<u>-</u>	<u>1,624</u>	<u>15,104</u>	<u>13,530</u>

10. Staff costs and numbers

	General Fund	Designated Fund	Restricted Funds	Total 2025	Total 2024
	£	£	£	£	£
Gross salaries	-	-	-	-	-
Employer's National Insurance	-	-	-	-	-
Minister's Expenses	-	-	-	-	644
Minister's Class 1A National Insurance	114	-	-	114	-
Manse Hospitality	-	-	-	-	900
	<u>114</u>	<u>-</u>	<u>-</u>	<u>114</u>	<u>1,544</u>

The average number of employees during the year was 0 - paid from Central funds (2024: 1)

11. Other Direct Costs

	2025			Total 2025	Total 2024
	£	£	£	£	£
Local Ministries					
Sunday School/Campaigners	238	-	-	238	204
Assembly and Presbytery Expenses	718	-	-	718	907
Books and Magazines	-	-	262	262	565
Communion & Supply	6,457	-	1,057	7,514	1,420
Appeals and Donations	1,438	-	500	1,938	1,830
Minister's Retiral	-	-	-	-	2,088
Fellowship Expenses	279	-	-	279	86
Church Officer/Cleaner	3,700	-	-	3,700	3,400
Treasurer Expenses	-	-	-	-	-
Donation to central funds	51,160	-	-	51,160	51,346
	<u>63,990</u>	<u>-</u>	<u>1,819</u>	<u>65,809</u>	<u>61,846</u>
National and Overseas Ministries					
National Organisations	-	-	-	-	-
Other National & Overseas work	-	-	-	-	3,850
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>3,850</u>
Total other direct costs	<u>63,990</u>	<u>-</u>	<u>1,819</u>	<u>65,809</u>	<u>65,696</u>
	(Note 7)		(Note 7)		

12. Contribution to Central Funds

	2025	2024
	£	£
Ministry Levy	35,880	33,240
Administration Levy	10,776	10,464
Projects Levy	4,504	7,642
	<u>51,160</u>	<u>51,346</u>

13. Third Party Collections

	2025	2024
	£	£
Bethesda	742	425
Adam Support Group	100	360
Wycliffe Bible Translators	120	-
S.A.S.R.A.	100	-
Steadfast Global	50	-
Slavic Gospel Association	-	490
	<u>1,112</u>	<u>1,275</u>