

CHURCH OF SCOTLAND
Carloway Isle of Lewis

RECEIPTS & PAYMENTS
ACCOUNTS
Year ended 31 December 2025

Congregation No. 442340

Scottish Charity Ref. SC032250

Reference and Administrative Information

Charity Name : Carloway Church of Scotland

Charity Registration Number : SC032250

Congregation Reference No : 442340

Contact Address : The Brooks
Carloway
Isle of Lewis
HS2 9AU

Trustees
Rev Dr Duncan Macaskill
John MacAskill
Kenneth Paterson
Donald J Macleod
Douglas Craigie
Malcolm Macarthur

Principal Office-bearers
John MacAskill
Kenneth Paterson
Donald J Macleod
Douglas Craigie
Malcolm Macarthur

Minister : Rev Dr Duncan Macaskill (retired 8 March 2026)
Interim Moderator: Rev Kenneth Borthwick (from 8 March 2026)
Session Clerk : John MacAskill
Church Treasurer : John MacDonald

Independent Examiner
A Cumming CA
Mann Judd Gordon Ltd
26 Lewis Street
Stornoway
Isle of Lewis

Bankers
Royal Bank of Scotland
17 North Beach Street
Stornoway
Isle of Lewis

**Trustees' Annual Report
Year ended 31 December 2025****Structure, Governance and Management****Governing Document**

The Church is administered in accordance with the terms of the Unitary Constitution. This means that the Kirk Session is the governing executive of the congregation. The Kirk Session may appoint committees to deal with any arising issue as and when it becomes necessary.

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity trustees. The Kirk Session members are the elders of the Church and are chosen from the members of the Church who are considered to have the appropriate gifts and skills.

Organisational Structure

The Property Committee meets as required throughout the year and is responsible for all aspects of the properties within the congregation's assets. The Kirk Session which meets six times per year, is responsible for spiritual affairs within the Church.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Trustees' Annual Report (cont)
Year ended 31 December 2025

Achievements and performance

The congregation has remained fairly steady during the year. The congregation enjoys close fellowship and joint services with the neighbouring Free Church, e.g. joint monthly Prayer Meetings, joint Remembrance Day Services, joint Friday evening Fellowship every Communion weekend, joint meetings with visiting Missionary organisations, joint Easter club etc.

The weekly bible study and prayer meetings continued throughout the year and other events, including an Easter club for all children aged 3 - 11, a joint effort with the neighbouring Free Church.

The minister and elders have ensured that the word continues to be preached with the provision of weekly services and communion services during the year which are also available online. These events have been very popular with the congregation and a wider audience, and demonstrate the resilience of the Church in these challenging times.

The property committee has overseen repairs and maintenance works to the church and manse, with further upgrading to the properties continuing.

Financial Review

The principal source of general income during the year was the weekly and other offerings, totalling £35,981, an increase of £3,462 from 2024 (£32,519). Generally, regular quarterly collections from the congregation are held, to meet property expenditure.

Regular in-person services has contributed to a stabilisation in the offerings and overall financial position of the Church.

Trustees' Annual Report (cont)
Year ended 31 December 2025

Reserves Policy

It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds. At the year end the Church held £30,789 (2024 - £18,020) of which £11,301 (2024 - £5,085) had been designated for fabric fund. The remaining balance of £19,488 meets the policy, and the Trustees aim to maintain and improve upon this position.

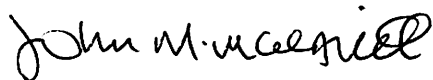
Statement of Trustees' Responsibilities

Charity law requires the trustees to prepare financial statements for each financial year which show a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The members of the Kirk Session must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Regulations Anent Congregational Finance, approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,



Mr John MacAskill
Session Clerk
26 March 2026

**Church of Scotland Carloway
SC032250**

Independent Examiner's Report to the Trustees of Carloway Church of Scotland

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 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 Charities and Trustees Investments (Scotland) Act 2005 and Regulation 4 of the Charities Accounts (Scotland) Regulations 2006 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.



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Mann Judd Gordon Ltd
26 Lewis Street
Isle of Lewis
HS1 2JF

26 March 2026

CHURCH OF SCOTLAND
Carloway Isle of Lewis
Year ended 31 December 2025

		Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Incoming Resources	Note 3				
Donations		39,936	2,600	42,536	37,194
Bank & Deposit Interest		229	-	229	260
Total Incoming Resources		40,165	2,600	42,765	37,454
Resources Expended	Note 4				
Charitable Activities		29,996	-	29,996	36,777
Net incoming resources for the year before transfers		10,169	2,600	12,769	677
Transfers		-	-	-	-
Net incoming resources for the year		10,169	2,600	12,769	677

CHURCH OF SCOTLAND
Carloway Isle of Lewis

Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

No trustee received any remuneration or reimbursement of expenses during the year

2 Movement in Funds

	As at 1 Jan £	Receipts £	Payments £	Transfers £	As at 31 Dec £
Unrestricted Funds					
General Fund	9,778	36,211	29,697	-	16,292
Reserve Account	3,157	39	-	-	3,196
Designated Fabric Fund	5,085	6,515	299	-	11,301
Total Funds	18,020	42,765	29,996	-	30,789

Purposes of Designated Funds

Fabric Fund: The trustees have set aside funds for the upgrade and maintenance of the Church and the manse.

	Unrestricted Funds 2025 £	Unrestricted Funds 2024 £
3 Analysis of Donations		
WFO Scheme (non Gift Aid)	4,291	2,475
Gift Aid Donations	14,420	14,371
Tax recovered on Gift Aid Donations	7,830	7,415
Ordinary Offerings (Open Plate)	8,740	7,295
Days of Giving	3,855	4,535
Hire of Church Hall	100	140
Grants	2,600	-
Other Offerings, Donations etc.	700	963
	42,536	37,194

4 Analysis of Payments

	Unrestricted Funds 2025 £	Unrestricted Funds 2024 £
Charitable activities		
Giving to Grow Contribution	16,412	16,407
Presbytery Dues	417	310
Minister's Expenses	1,003	1,107
Pulpit Supply	460	530
Communion Expenses	600	550
Mission Donations	-	900
Fabric Repairs & Maintenance	2,534	7,674
Heat & Light	3,547	5,357
Manse Council Tax	2,257	1,415
Insurance	1,705	1,633
FWO Envelopes	197	256
Cemetery Dues	20	20
Presentation	250	-
Organ Expenses	156	150
Accountancy	438	432
Sundry Expenses	-	36
	29,996	36,777

5 Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £32,433 (2024 - £31,642) and the maximum stipend (in the 5th and subsequent years) £39,856 (2024 - £38,884).

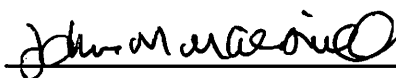
CHURCH OF SCOTLAND
Carloway Isle of Lewis
Statement of Balances

As at 31 December 2025

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Bank & Deposit Balances				
General Fund	9,778	-	9,778	10,982
Reserve Account	3,157	-	3,157	3,103
Designated Fabric Fund	5,085	-	5,085	3,258
Movement in year:				
Excess of Receipts over Payments for the year	10,169	2,600	12,769	677
Bank & deposit balances carried forward	28,189	2,600	30,789	18,020

The accounts were approved by the Kirk Session and Financial Board on

For and on behalf of the Kirk Session and Financial Board



Session Clerk



Treasurer

26 March 2026

APPENDIX

**FUNDS HELD ON BEHALF OF THE CONGREGATION
BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES**

	2025	2024
	£	£
CAPITAL ACCOUNT		
Credit Balances held at 31 December at cost	-	-
Market Value of Balances at 31 December	-	-
REVENUE ACCOUNT		
Credit Balance at 31 December	28	26
TEMPORARY FUNDS		
Credit Balance at 31 December	-	-