

Cross Free Church of Scotland

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

Cross Free Church of Scotland

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Cross Free Church of Scotland

Church Information

Trustees

The members of the Deacons' Court are the Trustees of the Charity

Contact Address

Treasurer Cross Free Church
Redburn
High Street
Skigersta
Isle of Lewis
HS2 0TS

Bankers

Royal Bank of Scotland
North Beach
Stornoway
HS1 2XH

Independent Examiner

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

Cross 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

Cross Free Church of Scotland is established by Constitution. Cross Free Church became a registered Scottish Charity on 26 April 2007 (No. SC038131).

Aims and Affiliation

Cross 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.

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 members of 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:-

Rev Ewen Matheson, Donald Maclean, Donald W Gillies, John Mackay, John Macsween, Iain Gillies, Callum Maclean, Donald N Morrison, Donald A Morrison, Angus Murray, Donald R Morrison (Deceased 22/12/25), Donald Macleod, John M Macleod, Norman Mackenzie, Angus Murray, Alex Murray, Rev Roderick J Campbell, Calum Murray (Resigned 01/11/25), Iain M Macleod.

Cross Free Church of Scotland

Report of the Trustees

Trustees and Office Bearers (Contd.)

Minister:	Rev. Ewen Matheson	Session Clerk:	Iain Gillies
Clerk to the Deacons' Court:	Angus Murray		
Treasurers:	Donald A Morrison		
Church Officer:	Norman Mackenzie, and Murdo Donald Murray (Depute Church Officer)		
Finance Team:	Donald A Morrison (Treasurer), Eileen Murray (Assistant Treasurer) and Annette Murray (Assistant Treasurer)		
Presbytery Representative:	Alex Murray		
Safeguarding Co-ordinators:	Mrs Shona Gunn and Mrs Alice Murray (Depute)		
Sunday School Teachers:	Mrs Kathleen Matheson, Mrs Alison Macleod, Miss Christina Macleod, Mrs Shona Morrison		
Weekly Bulletin Editors:	Rev Ewen Matheson.		
Live-streaming co-ordinator:	Alex Murray (Elder)		

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

We give thanks to God for another year in the life of the Congregation. We appreciate God's word being faithfully preached by our minister, Reverend Ewen Matheson and we continue to pray and thank God for Ewen and his wife, Donna, who have been with us for eleven years. Reverend Ewen's induction was on Friday 28 November 2014. We are also thankful to Reverend Roddy John Campbell and all who assisted in the minister's absence. Rev Matheson was appointed as Interim Moderator of Barvas in August when Rev. Murdo Campbell accepted a call to Knockbain parish, North Kessock.

We also render thanks to the Lord for our communion weekends, congregational fellowships and congregational BBQ, the encouragement in our Sunday School, and our after-service teas. The congregation met for worship in the church each Lord's Day until 7 September as the contractor appointed for the interior refurbishment project – O'Mac Construction – was starting work at the site on 15 September and required to take over the building for 16 weeks. We had made arrangements with Comhairle nan Eilean Siar to use Lionel School for our Sunday and mid-week services during this period. A prayer meeting in Gaelic was held on the first Monday of each month taken by the elders – from October this was in the Ness Charity Shop annex. with the services also being live-streamed.

We ran a VOX Christianity Explored course from January to March.

The Sacrament of the Lord's Supper was observed in March with Reverend Kenneth M Ferguson officiating, and on 29 June our own minister officiated. The October Sacrament was postponed due to the work in the church.

At the fellowship meeting on 18 May, Murdo Donald spoke.

At the fellowship on the evening of the 29 June communion Rev Ewen and Donna gave an illustrated presentation about their visit to Uganda from 30 October until 12 November 2024 where Ewen had been invited to speak at the Spiritual Emphasis Week at African Bible University, Kampala, Uganda. There he delivered six sessions from Monday 4 – Friday 8 November, and led the Lord's Day Communion Services at New City Community Church and the ABU Evening Service at the University chapel on Sunday 3 November.

Cross Free Church of Scotland

Report of the Trustees

Activities and Achievements (contd)

The General Assembly met in May and Mr Alex Murray, Elder, our congregation's representative on the Presbytery, attended as a Commissioner.

The congregational AGM was on Wednesday 18 June. The Treasurers presented the Trustees' Report and the financial statement for 2024. Angus Murray, Elder and Clerk to the Deacons' Court, gave the congregation an update on the interior refurbishment project.

The Sunday School prize-giving took place after the morning service on 22 June.

On Saturday 16 August we had our annual community BBQ at Europie Dunes Park.

We are thankful to Cross Church of Scotland who kindly offered their church to bereaved families during the period of refurbishment in our own church.

We are grateful to all who continue to help in the church week by week: our Church Officers, our Sunday School teachers, our Clerks and Finance team, Safeguarding team, all who are on the different rotas: precenting, door duty, creche, cleaning, livestream and recording, fellowship catering, morning teas, and Christine, Cross, who organises the distribution of *The Record*, and to all who contribute practically and prayerfully to the ongoing work of the Gospel in the congregation.

The Building Committee of the Deacons' court continued to oversee improvement works in the hall and church, the car park and the outside of the building and the interior refurbishment project which was completed on time and on budget. The first service back in the church was on New Year's Day 2026.

The Trustees wish to thank the congregation for the generous offerings throughout the year. There were charitable collections for Bethesda Hospice, Tearfund, Scottish Bible Society, Hebrides Alpha, Day One, the Free Church Disaster Fund, Youth Camps and Mission.

The Trustees extend thanks to all who give of their time and talents for the benefit of the charity – the contributions of volunteers are many and varied and none of the activities could be undertaken without their commitment.

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

Funds in Deficit

In 2025 the General Fund incurred a deficit of £9,235, which when added to the opening deficit of £2,322 leaves the General Fund at 31 December 2025 overdrawn by £11,557. The Reserves Policy note on page 5 details the plan to restore the Fund to a surplus position.

Cross Free Church of Scotland

Report of the Trustees

Congregational funding:

The total receipts by donations, weekly offerings and Gift aid were 4% lower than the previous year.

Financial review

Principal sources of funding

The church receives its 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 7 to 12.

In 2025 the General Fund incurred a deficit of £9,235 (2024 - deficit £4,883) and the Restricted Funds a deficit of £168,012 (2024 - surplus £60,289), leaving an overall deficit for the year of £177,247 (2024 - surplus £55,406).

Reserves Policy

It is the policy of the church to maintain unrestricted funds, i.e. funds not committed or invested in fixed assets, 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 at 31 December 2025 was overdrawn by £11,557. This was a result of a combination of decreased general income and increased support costs during the year.

The Trustees are aware of the need to cover the overdrawn amount as quickly as possible.

The congregation received a legacy of £10,000 in 2026 which will be used to partly offset the deficit in funds. Agreement has also been reached with the Central Church that the annual mission levy would not require to be paid until the General Fund has sufficient reserves to cover three months' worth of ordinary expenditure. The congregation will not be expected to pay the shortfall in the mission levy at any time in the future.

The Trustees believe that this agreement with the Central church, together with efforts to increase future donations and fundraising, will restore the General Fund to a position of having sufficient reserves.

Total reserves, including balances on restricted funds amounted to £65,505 (2024 - £242,752).

Grant Making Policy

The church makes grants from its Benevolent Fund to individuals and organisations that are generally known to the Trustees and the church. The beneficiaries are involved in activities or ministries compatible with the church's objectives.

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.

On behalf of the Trustees



Angus Murray
Trustee

Dated: 16-06-26

Cross 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 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 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.



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

CIB Services
Chartered Accountants
63 Kenneth Street
Stornoway
HS1 2DS

Date 23.06.26

Cross Free Church of Scotland

Receipts and Payments Account

Year ended 31 December 2025

		Unrestricted Funds				
		General Fund 2025	Designated Fund 2025	Restricted Funds 2025	Total 2025	Total 2024
	Note	£		£	£	£
Receipts						
Voluntary Income	4	86,179	-	53,100	139,279	145,524
Income from Charitable Activities	5	-	-	1,850	1,850	2,776
Bank & Deposit interest	6	103	-	3,772	3,875	5,707
		86,282	-	58,722	145,004	154,007
Other Income - Insurance Claim		-	-	-	-	-
Total Receipts						
		86,282	-	58,722	145,004	154,007
Payments						
Charitable activities	7	93,100	1,757	226,950	321,807	98,181
Governance costs	8	444	-	-	444	420
Total Payments		93,544	1,757	226,950	322,251	98,601
Net Receipts/(Payments) before Transfers		(7,262)	(1,757)	(168,228)	(177,247)	55,406
Transfers		(1,973)	1,757	216	-	-
Surplus/(Deficit) for year		(9,235)	-	(168,012)	(177,247)	55,406

Cross 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 brought forward	(2,322)	-	245,074	242,752	187,346
Movement in year:					
Surplus/(Deficit) for the year	(9,235)	-	(168,012)	(177,247)	55,406
Bank & deposit balances carried forward	<u>(11,557)</u>	<u>-</u>	<u>77,062</u>	<u>65,505</u>	<u>242,752</u>
<u>Additional Information</u>					
Fixed Assets					
Heritable Property	-	105,000	-	105,000	105,000
Manse Improvements	-	212,752	-	212,752	217,697
Fixtures and Equipment	-	-	-	-	-
	<u>-</u>	<u>317,752</u>	<u>-</u>	<u>317,752</u>	<u>322,697</u>
Current assets	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Liabilities	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

The Accounts detailed on pages 7 to 12 were approved by the Trustees and signed on their behalf by the undernoted

Trustee

Date:


16-06-26

Trustee

Date:


16/6/26

Cross 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

Fixed Assets

A statement of the assets held is shown in the notes to the accounts. No depreciation has been applied as depreciation is a non-cash item and therefore should not be included in the receipts and payments account.

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 8, 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 received reimbursement for expenses of £3,673.

No 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

Cross 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	(2,322)	86,282	93,544	(1,973)	(11,557)
Designated Missionary & Other Donations Fund	-	-	1,757	1,757	-
	<u>(2,322)</u>	<u>86,282</u>	<u>95,301</u>	<u>(216)</u>	<u>(11,557)</u>
Restricted funds					
Benevolent Fund	4	-	-	-	4
Manse Renovation Fund	8,950	-	-	-	8,950
Property Projects Fund	235,274	56,872	224,931	-	67,215
Specific Appeals	626	1,532	1,485	-	673
Magazines, Books & CD's	-	318	493	175	-
CD Ministry	-	-	41	41	-
Tots Group	220	-	-	-	220
	<u>245,074</u>	<u>58,722</u>	<u>226,950</u>	<u>216</u>	<u>77,062</u>
Total funds	<u>242,752</u>	<u>145,004</u>	<u>322,251</u>	<u>-</u>	<u>65,505</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.

The Designated Missionary & Other Donations Fund represents monies donated to missionaries and Other Organisations as determined by the Trustees

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

Manse Renovation Fund: Relates to money collected and expended by the congregation specifically for the renovation of the Manse. Any shortfalls for the year are met out of the Property Projects Fund.

Property Projects fund: Represents money collected by the congregation for major repairs and maintenance. Shortfalls in the Manse Renovation Fund are met from the Property Projects Fund.

Specific Appeals: Represents money collected by the congregation for Foreign Mission, Free Church Disaster Fund, Free Church Youth Camps 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.

CD Ministry: Represents monies received and expended in relation to the CD Ministry

Tots Group: Represents monies received and expended in relation to the Mother & Baby group.

Transfers Between Funds

There was a transfer of £175 from the General Fund to the Magazines, Books & CD's Fund, a transfer of £41 to the CD Ministry Fund and a transfer of £1,757 to the Missionary & Other Donations Fund.

Cross Free Church of Scotland

Notes to the Accounts

Year ended 31 December 2025

4. Voluntary income

Donations & Grants

	General Fund £	Designated Fund £	Restricted Funds £	Total 2025 £	Total 2024 £
Individuals	74,355	-	43,880	118,235	125,838
Other Gifts & Donations	-	-	315	315	630
Tax reclaim	11,824	-	8,905	20,729	19,056
Tots Group Income	-	-	-	-	-
Sabbath School	-	-	-	-	-
	<u>86,179</u>	<u>-</u>	<u>53,100</u>	<u>139,279</u>	<u>145,524</u>

5. Income from charitable activities

Specific Appeals	-	-	1,532	1,532	2,249
Magazines & Books	-	-	318	318	527
CD Ministry	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>1,850</u>	<u>1,850</u>	<u>2,776</u>

6. Investment Income

Bank Interest	<u>103</u>	<u>-</u>	<u>3,772</u>	<u>3,875</u>	<u>5,707</u>
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7. Charitable activities

Activity

	Staff costs £	Other direct costs £	Support costs £	Total 2025 £	Total 2024 £
Local Ministries	792	66,322	253,481	320,595	96,868
National and overseas ministries	-	1,212	-	1,212	1,313
	<u>792</u>	<u>67,534</u>	<u>253,481</u>	<u>321,807</u>	<u>98,181</u>

Of which:

Relating to General Fund	(Note 10)	(Note 11)	(Note 9)		
Relating to Designated Fund	792	63,758	28,550	93,100	88,772
Relating to restricted funds	-	1,757	-	1,757	2,819
	<u>-</u>	<u>2,019</u>	<u>224,931</u>	<u>226,950</u>	<u>6,590</u>
	<u>792</u>	<u>67,534</u>	<u>253,481</u>	<u>321,807</u>	<u>98,181</u>

8. Governance costs

	2025 £	2024 £
Examiners' remuneration	444	420
	<u>444</u>	<u>420</u>

9. Support costs

	General Fund £	Designated Fund £	Restricted Funds £	Total 2025 £	Total 2024 £
Property Insurance	6,082	-	-	6,082	6,172
Council Tax	2,550	-	-	2,550	1,600
Utilities - oil, electricity	15,591	-	-	15,591	14,360
Property repairs/maintenance	2,032	-	224,931	226,963	4,283
Telephone & Broadband	1,154	-	-	1,154	663
Printing & Stationery	1,141	-	-	1,141	1,236
Professional Fees	-	-	-	-	60
	<u>28,550</u>	<u>-</u>	<u>224,931</u>	<u>253,481</u>	<u>28,374</u>

Cross Free Church of Scotland

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 Expenses	359	-	-	359	619
Minister's Class 1A NI	433	-	-	433	-
	792	-	-	792	619

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

11. Other Direct Costs

	2025			Total 2025	Total 2024
	£	£	£	£	£
Local Ministries					
Sabbath School/Youth	258	-	-	258	189
Donation to central funds	58,780	-	-	58,780	57,880
Presbytery Levy	769	-	-	769	1,557
Books and Magazines	174	-	493	667	1,278
Communion & Supply	890	-	335	1,225	1,572
Live Streaming & Website expenses	1,774	-	-	1,774	1,078
CD Ministry	-	-	41	41	-
Annual Outing	550	-	-	550	716
Presentations and Donations	-	1,695	-	1,695	2,606
Church Officer expenses	331	-	-	331	538
Presbytery Elder Expenses	-	-	-	-	-
Miscellaneous	232	-	-	232	461
	63,758	1,695	869	66,322	67,875
National and Overseas Ministries					
National Organisations	-	62	400	462	513
Other National & Overseas work	-	-	750	750	800
	-	62	1,150	1,212	1,313
Total other direct costs	63,758	1,757	2,019	67,534	69,188
	(Note 7)	(Note 7)			

12. Contribution to Central Funds

	2025	2024
	£	£
Ministry Levy	35,880	33,240
Administration Levy	18,000	17,472
Projects Levy	4,699	7,043
	58,579	57,755
Additional Projects Contribution	201	125
	58,780	57,880
National and Overseas Ministries	1,150	1,100
	59,930	58,980

13. Third Party Collections

	2025	2024
	£	£
Bethesda	710	610
Hebrides Alpha	330	310
LDOS	273	295
Scottish Bible Society	280	112
Tear Fund	285	265
Slavic Gospel	-	315
	1,878	1,907