

**Free Presbyterian Church of Scotland
North Tolsta Congregation**

Trustees' Report and Financial Statements
Year Ended 31 December 2025

Charity No SC016415

Free Presbyterian Church of Scotland – North Tolsta Congregation
Contents of the Financial Statements *for the year ended 31 December 2025*

	Page
Church Information	1
Report of the Trustees	2 - 3
Report of the Independent Examiner	4
Receipts and Payments Account	5
Statement of Balances	6
Notes to the Accounts	7 - 10

Free Presbyterian Church of Scotland – North Tolsta Congregation

Church Information

Trustees

Chairman: Rev J.B. Jardine

Members: A M Mackenzie
W Mackay
M Morrison

Contact Address

School Road Cottage
School Road
North Tolsta
Isle of Lewis
HS2 0NH

Bankers

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

Independent Examiner

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

Free Presbyterian Church of Scotland – North Tolsta Congregation

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

North Tolsta is a congregation of the Free Presbyterian Church of Scotland ('the Church'). The organisation and government of the Church are based on the Presbyterian system. The constitution of the Church is identified in the deed of separation dated 14 August 1893.

Aims and Affiliation

The congregation provides gospel ordinances and pastoral care in the area of North Tolsta. Any member of the public is welcome to attend the gospel services which are maintained in the Church building throughout the year.

Trustees and Office Bearers

The church is Presbyterian in government and its day to day running is undertaken by the Deacons (the Deacons' Court). The Deacons' Court is responsible for administering the temporal affairs of the Congregation, including the maintenance of the Church finances. All members of the Deacons' Court, except for the Chairman, are Trustees ex-officio.

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

Rev J.B Jardine
A M Mackenzie
W Mackay
M Morrison

Interim Moderator: Rev J B Jardine
Congregational Treasurer: A M Mackenzie

Free Presbyterian Church of Scotland – North Tolsta Congregation

Report of the Trustees

Appointment of Trustees

The Deacons' Court exercises its discretion in determining the most appropriate method of electing new Deacons (Trustees). 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 Deacons.

Achievements and Performance

During the year, the church met regularly for worship and carried out various activities in pursuit of the above stated aims.

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.

Reserves of the Congregation

General Fund

The Church Door Collection, taken by plate at each service, and other donations to Congregational Funds are recorded in the General Fund of the Congregation. The Church Door collection is the main source of income to the local congregation and is used to fund general congregational expenditure, including expenditure on the running and on-going maintenance of the church building and manse. In the year ended 31 December 2025 the General Fund shows a deficit of £355 (2024 - surplus £888). This has led to the General Fund at 31 December 2025 decreasing to £180,309 (2024 - £180,664)

Special Collections Fund

Collections and Donations received for specified central funds of the Church are recognised in the Special Collections Fund. The total amount of these collections and donations are remitted to the General Treasurer of the Church. In 2025, the total amount received for special collections was £16,527 (2024 - £16,672). Specific donations of £600 for the work of the Trinitarian Bible Society were also received and disbursed.

The Deacons' Court are thankful that the funds of the Congregation continue to be in a healthy condition and they acknowledge their indebtedness to the great Head of the Church for His maintenance for His cause among us throughout another year and for giving our people a mind to do what they can in providing for its material needs. However, as always, we should be conscious that these are only a means to an end of advancing the Kingdom of Christ and seeking the good of souls in this world, for which the blessing of the Holy Spirit is absolutely necessary.

Approved by the Trustees and signed on their behalf

Clerk



Dated:

14.03.26

Free Presbyterian Church of Scotland – North Tolsta Congregation

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 5 to 10.

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 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

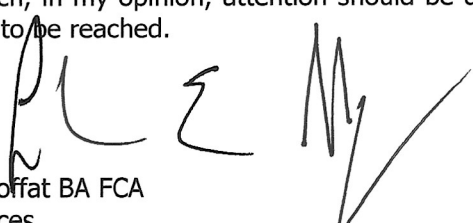
In the course of my examination, no matter has come to my attention:

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
STORNOWAY
Isle of Lewis
HS1 2DS

Dated:

17/03/2026

Free Presbyterian Church of Scotland – North Tolsta Congregation

Receipts and Payments Account

Year ended 31 December 2025

		Unrestricted General Fund 2025 £	Restricted Special Collections 2025 £	Total 2025 £	Total 2024 £
<u>Receipts</u>	Note				
Voluntary Income	4	24,135	17,127	41,262	43,117
Income from Charitable Activities	5	3,736	-	3,736	3,574
Bank & Deposit interest		-	-	-	-
		<u>27,871</u>	<u>17,127</u>	<u>44,998</u>	<u>46,691</u>
<u>Total Receipts</u>		<u>27,871</u>	<u>17,127</u>	<u>44,998</u>	<u>46,691</u>
<u>Payments</u>					
Charitable activities	6	27,220	17,127	44,347	44,039
Governance costs	7	1,006	-	1,006	1,764
<u>Total Payments</u>		<u>28,226</u>	<u>17,127</u>	<u>45,353</u>	<u>45,803</u>
Net Receipts/(Payments) before Transfers		(355)	-	(355)	888
Transfers		-	-	-	-
Surplus/(Deficit) for year		<u>(355)</u>	<u>-</u>	<u>(355)</u>	<u>888</u>

Free Presbyterian Church of Scotland – North Tolsta Congregation

Statement of Balances

At 31 December 2025

	Unrestricted General Fund 2025 £	Restricted Special Collections 2025 £	Total 2025 £	Total 2024 £
<u>Bank & Deposit Balances</u>				
Bank & deposit balances brought forward	180,664	-	180,664	179,776
Movement in year:				
Surplus/(Deficit for year)	(355)	-	(355)	888
Bank & deposit balances carried forward	<u>180,309</u>	<u>-</u>	<u>180,309</u>	<u>180,664</u>
<u>Additional Information</u>				
Fixed Assets	-	-	-	-
Total Assets	<u>180,309</u>	<u>-</u>	<u>180,309</u>	<u>180,664</u>
Liabilities	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

The Accounts detailed on pages 5 to 10 were approved by the Trustees and signed on their behalf by the undernoted.

Trustee *N. Muirhead*

Date: 14.03.26

Trustee *Annah*

Date: 14.03.26

Examined by the Outer Isles Presbytery
and found correct 23/6/26

Clerk

Free Presbyterian Church of Scotland – North Tolsta Congregation

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.

Fixed Assets

The congregation owns the Church and Manse. The Trustees do not have cost information available and they do not consider it an appropriate use of congregational funds to have properties valued purely for accounting purposes.

Statement of Balances

For the purpose of the statement of Balance 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.

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 Trustees received reimbursement of expenses during the year

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

Free Presbyterian Church of Scotland – North Tolsta Congregation

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	180,664	27,871	28,226	-	180,309
	<u>180,664</u>	<u>27,871</u>	<u>28,226</u>	<u>-</u>	<u>180,309</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.

Restricted funds

Special Collections	-	17,127	17,127	-	-
	<u>-</u>	<u>17,127</u>	<u>17,127</u>	<u>-</u>	<u>-</u>
Total funds	<u>180,664</u>	<u>44,998</u>	<u>45,353</u>	<u>-</u>	<u>180,309</u>

Explanation of funds

Special Collections Fund: Represents donations received for specified central funds of the Church and specific donations received for the Trinitarian Bible Society. The total amount of the donations for the central funds of the church are remitted to the General Treasurer of the Church.

Free Presbyterian Church of Scotland – North Tolsta Congregation

Notes to the financial statements Year ended 31 December 2025

4. Voluntary income

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
<i>Donations & Grants</i>				
Church Door Collections	18,278	-	18,278	19,024
Communion Collections	2,737	-	2,737	3,039
Sabbath School Income	-	-	-	-
Other Donations	1,720	-	1,720	1,520
Gift Aid received	1,400	1,220	2,620	2,647
Sustentation Fund	-	10,978	10,978	11,212
Home Mission Fund	-	950	950	933
Jewish & Foreign Mission Fund	-	866	866	814
College & Library Fund	-	953	953	801
Bookroom Fund	-	348	348	382
General Building Fund	-	433	433	427
Overseas Fund	-	432	432	381
Outreach Fund	-	347	347	328
Trinitarian Bible Society	-	600	600	859
Rev J Talloch Presentation	-	-	-	750
	<u>24,135</u>	<u>17,127</u>	<u>41,262</u>	<u>43,117</u>

5. Income from charitable activities

Sale of Church Magazines	1,291	-	1,291	1,299
Pulpit Supply Refunded	2,445	-	2,445	2,275
	<u>3,736</u>	<u>-</u>	<u>3,736</u>	<u>3,574</u>

6. Charitable activities

<i>Activity</i>	Direct costs £	Support costs £	Total 2025 £	Total 2024 £
Local Ministries	25,626	18,721	44,347	44,039
	<i>(Note 8)</i>	<i>(Note 9)</i>		
Of which:				
Relating to unrestricted funds	8,499	18,721	27,220	26,643
Relating to restricted funds	17,127	-	17,127	17,396

7. Governance costs

	2025 £	2024 £
Presbytery and Synod expenses	562	960
Examiners' remuneration	444	804
	<u>1,006</u>	<u>1,764</u>

Free Presbyterian Church of Scotland – North Tolsta Congregation

Notes to the financial statements Year ended 31 December 2025

8 Direct Costs

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Congregational Expenses				
Remittances to General Treasurer	-	16,527	16,527	16,672
Pulpit supply	2,445	-	2,445	2,275
Contribution to Interim Moderator's Vehicle	3,000	-	3,000	-
Communion expenses	1,586	-	1,586	1,390
Church magazines	1,206	-	1,206	1,358
Bank Charges	62	-	62	-
General expenses	-	-	-	-
	<u>8,299</u>	<u>16,527</u>	<u>24,826</u>	<u>21,695</u>
Other Donations				
Trinitarian Bible Society	-	600	600	859
Rev J Talloch Presentation	-	-	-	750
M Murray Presentation	200	-	200	200
	<u>200</u>	<u>600</u>	<u>800</u>	<u>1,809</u>
Total other direct costs	<u>8,499</u>	<u>17,127</u>	<u>25,626</u>	<u>23,504</u>
			(Note 6)	

9 Support costs

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Property insurance	1,223	-	1,223	1,193
Heat & Light - Church	3,044	-	3,044	2,114
Repairs & Maintenance - Church	13,221	-	13,221	7,503
Heat & Light - Manse	1,086	-	1,086	1,747
Repairs & Maintenance - Manse	-	-	-	7,650
Postage	-	-	-	150
Telephone	147	-	147	178
	<u>18,721</u>	<u>-</u>	<u>18,721</u>	<u>20,535</u>
			(Note 6)	