

REGISTERED CHARITY NUMBER: SC011447

**Report of the Trustees and
Financial Statements for the Year Ended 31 December 2025
for
FREE CHURCH OF SCOTLAND, STORNOWAY**

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

**Contents of the Financial Statements
for the Year Ended 31 December 2025**

	Page
Report of the Trustees	1 to 6
Independent Examiner's Report	7
Statement of Financial Activities	8
Balance Sheet	9
Notes to the Financial Statements	10 to 19
Detailed Statement of Financial Activities	20 to 21

FREE CHURCH OF SCOTLAND, STORNOWAY

Report of the Trustees for the Year Ended 31 December 2025

The trustees present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

Stornoway 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 gives the historical background to the denomination 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 Theological 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 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 and an assistant paid from the central funds of the Church. The post of Operations & Outreach Support Manager has been vacant since September 2025. The congregation also employs a Church Officer, two cleaners and a hall caretaker. Their salaries are engrossed within the relevant expenditure category in the notes to the accounts, under salaries, honoraria and supplements.

The congregation owns the Church, the Church car park and the Rev M A Macleod Memorial Hall, all situated on Kenneth Street, Stornoway. It also owns the Laxdale Meeting House and the manse at 14 Constable Road, Stornoway.

The Francis Street manse, the Seminary and the Seminary car park are all held under the Model Trust Deed of the Free Church of Scotland. While they remain the congregation's properties, the permission of the General Assembly is required before they can be disposed of.

Grantmaking

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

FREE CHURCH OF SCOTLAND, STORNOWAY

Report of the Trustees for the Year Ended 31 December 2025

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

During the year, the church met regularly for Sunday and mid-week worship and continued the following diverse range of activities in pursuit of its stated aims and objectives:

In relation to congregational activities:

1. Services of worship in English and Gaelic were held every Sunday. These were all live-streamed for the benefit of those who were unable to attend in-person for various reasons.
2. Meetings for prayer were held on Tuesday, Wednesday, Thursday and Saturday evenings with a Zoom video-conferencing facility on Wednesday evening for those who were unable to attend in-person.
3. Zoom video-conferencing facilities were put to good use to support various other meetings for prayer and Bible study. It was also used to facilitate meetings of various sub-committees.
4. Using a blend of house visits or telephone support, spiritual care and social support was provided by the District Visitation Teams to the elderly, the sick and those who are disadvantaged within their own homes. This service was also appreciatively augmented by the Ladies Visitation Teams.
5. For those without access to online facilities, CD's and DVD's of services were regularly delivered to homes throughout the congregation.
6. The Crèche and Tweenies groups met regularly in the hall and were instructed from the Go Teach for Beginners materials. The children enjoy having their own workbooks and also engaging with the activities that are related to the teaching.
7. The Sunday School met weekly during term time. The teachers instructed their classes using age-appropriate versions of the Go Teach materials.
8. The Bible class for S1 to S4 pupils met weekly in the County hotel during term time. Many of them also attended a weekend at Scaladale Outdoor Centre.
9. The much appreciated monthly 55+ Fellowship continued its regular meetings and enjoyed a significant increase in the number attending.
10. The congregations Explorer groups continued to meet weekly during school term time. The meetings have proved to be very popular and the attendance at both has exceeded expectations.
11. An outreach named 'Fridays at the Free', which commenced towards the end of 2022, to address the community wide problem of loneliness and the cost of living challenges continued to meet regularly in the Rev M A Macleod Memorial Hall throughout 2025 and is a facility greatly appreciated by all who attend.
12. The Rev M A Macleod Memorial Hall is also the venue from which Dove's Corner Baby Bank distributes nappies, items of clothing and baby formula milk free of charge to parents who may be struggling to meet the costs of purchasing such items.
13. Throughout the summer months, several much appreciated regular open days were held to greet and offer hospitality to visitors from cruise ships berthing at Stornoway.
14. The Summer holiday club and the Christmas holiday club both ran again this year successfully with maximum numbers attending both clubs.
15. The Toddler group continues to meet in the Rev MA Macleod Memorial Hall each Monday during term times.
16. The Stornoway congregation continues to be the 'Sending Church' for a member of the congregation who is currently serving Overseas Missionary Fellowship (OMF) in Cambodia as a teacher and outreach worker.
17. The congregation encourages the Missions Support Group in its support of Christians who are engaged in a wide range of humanitarian, educational and evangelistic activities.

FREE CHURCH OF SCOTLAND, STORNOWAY

Report of the Trustees for the Year Ended 31 December 2025

18. The congregation continues to support Road to Recovery and now administers its financial affairs by means of a restricted account. Road to Recovery is an alcohol and addiction rehabilitation programme under the supervision of the Western Isles Presbytery.

19. The Rev M A Macleod Memorial Hall continues to be a popular fund-raising venue for humanitarian and medical charities.

20. The congregation continued its commitment to support the wider spiritual, mission and financial interests of the Free Church of Scotland.

In relation to congregational funding:

1. The Trustees gratefully acknowledge the receipt of regular donations from contributors through weekly freewill offering envelopes, bank Standing Orders and Gift Aid reclaims.

2. The Trustees continue to be encouraged with contributor's participation in the Gift Aid scheme.

3. Donations were made from the congregation's Benevolent Fund to the Eilean Siar Food Bank, the Salvation Army and Dove's Corner Baby Bank to assist with alleviating the hardship experienced by those who are struggling as a result of reduced income and various other reasons.

FINANCIAL REVIEW

Results for the year

The congregation principally receives its funding by way of both weekly and monthly offerings as well as Gift Aid donations.

The financial statements for the year are set out in pages 7 to 20. The Statement of Financial Activities on page 8 reflects net incoming resources of £472,841 (2024 - £496,102).

We truly give thanks to God for the continued and unstinting financial support given by the congregation.

In 2025, a donation of land to the rear of the church valued at £38,000 significantly improved our reported results. Salary cost savings as a result of vacancies along with the continued reduction in the remittance percentage payable to Central Funds from 60% to 50% and a more favourable electricity contract being in place throughout the reporting period also resulted in a reduction in our operating costs.

Restricted funds were utilised to install a new sound system and to replace the external door in the MA Macleod Memorial Hall.

Reserves policy

It is the policy of the congregation 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. Current calculations demonstrate that reserves are above this level.

The Unrestricted General Fund at 31 December 2025 amounted to £26,730 (2024 - £18,160). The Designated Property Fund had a surplus balance of £113,624 (2024 - £79,548).

Total reserves, including the net book value of fixed assets and balances on restricted funds amounted to £1,091,656 (2024 - £1,047,824).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Stornoway Free Church of Scotland is established by Constitution. The church is a Scottish Charity No. SC011447

The government of the Free Church of Scotland is Presbyterian and the Stornoway congregation is within the Western Isles Presbytery.

FREE CHURCH OF SCOTLAND, STORNOWAY

Report of the Trustees for the Year Ended 31 December 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Recruitment and appointment of new trustees

Trustees and Office Bearers

The church is Presbyterian in government and its day to day running is undertaken by the Elders (the Kirk Session) and the Deacons (the Deacons' Court). The Deacons' Courts specific function relates to the material and financial business of the congregation, whereas Elders are charged with the general and spiritual oversight of the congregations. {It is accepted practice for the Minister and Elders to also be in membership of the Deacons' Court}. Under charity law the Deacons are deemed to be the Trustees of the Congregation. (This is distinct from the role of congregational trustees responsible only for holding property in trust).

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 their responsibility as Elder or Deacon.

Statement on Risk

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

FREE CHURCH OF SCOTLAND, STORNOWAY

Report of the Trustees for the Year Ended 31 December 2025

REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity number

SCO11447 (congregation)

SCO12925 (denomination)

Ministers and Elders

Rev Calum M Smith
Donald Buchanan
Angus Campbell
Malcolm Campbell
Norman Campbell
David Chisholm
Jack Libby
Angus Maciver
Cala Mackenzie
Robert MacLennan
Alasdair Macleod
Donald Macleod (Springfield Road) (Treasurer Liaison Trustee)
Donald Macleod (Constable Road)
Ian M Macleod (Clerk to the Deacons' Court)
Murdo Macleod
Murdo A Macleod
Murdo I Macleod
Torquil Macleod
John Macphail
Murdo Macphail
Joseph Macphee (Session Clerk)
Murdo Martin
Roddy Martin
Norman Morrison
Murdo A Murray
Angus Smith
Marten Walker

Deacons

Paul Ferguson
Gordon Kennedy
John Macdonald
Iain A Mackenzie
Murdo Maclean, 13 Stewart Drive
Murdo Maclean, 23 Stewart Drive
Donald Macleod (resigned December 2025)
Duncan N Macleod
John A Macleod
Torquil Macleod
Ian Macrae
Donald J Macritchie
John Macritchie
Norman Macritchie
Kenneth Morrison
Gordon Murray

Congregational Trustees

For holding the Congregations Property in trust - the Minister, the Treasurer Liaison Trustee and the Clerk to the Deacons' Court, or their successors in office.

Contact information

Interim Moderator

Rev Colin Macleod
Free Church Manse
Vatisker
Back
Isle of Lewis

Assistant Minister

Rev Calum M Smith
Free Church Manse
Constable Road
Stornoway
Isle of Lewis

Church address

Kenneth Street
Stornoway
Isle of Lewis
HS1 2DR

Bankers

Royal Bank of Scotland plc
17 North Beach Street
Stornoway
Isle of Lewis
HS1 2XF

Head Office address

Free Church of Scotland
The Mound
Edinburgh
EH1 2LS

FREE CHURCH OF SCOTLAND, STORNOWAY

Report of the Trustees for the Year Ended 31 December 2025

Independent Examiner

John Eskdale Moffat BA FCA

Institute of Chartered Accountants in England and Wales

Mann Judd Gordon Ltd

Chartered Accountants & Registered Auditors

26 Lewis Street

Stornoway

Isle of Lewis

HS1 2JF

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the trustees to prepare financial statements for each financial year. Under that law, the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

Under charity law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and The Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the board of trustees on 20 April 2026 and signed on its behalf by:



I M Macleod - Trustee

**Independent Examiner's Report to the Trustees of
Free Church of Scotland, Stornoway**

I report on the accounts for the year ended 31 December 2025 set out on pages eight to nineteen.

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 (as amended). The charity's 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 the independent examiner's report

My examination was 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 seeking explanations from you as 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 connection with 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 to 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 Moffat BA FCA
The Institute of Chartered Accountants in England and Wales

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

20 April 2026

FREE CHURCH OF SCOTLAND, STORNOWAY

**Statement of Financial Activities
for the Year Ended 31 December 2025**

		Unrestricted funds £	Restricted funds £	31.12.25 Total funds £	31.12.24 Total funds £
	Notes				
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	413,401	37,085	450,486	475,360
Other trading activities	3	1,241	-	1,241	954
Investment income	4	<u>20,993</u>	<u>121</u>	<u>21,114</u>	<u>19,787</u>
Total		<u>435,635</u>	<u>37,206</u>	<u>472,841</u>	<u>496,101</u>
 EXPENDITURE ON					
Charitable activities	5				
Other direct costs (local)		388,590	34,872	423,462	447,589
Other direct costs (national)		250	140	390	240
Other direct costs (overseas)		<u>-</u>	<u>5,156</u>	<u>5,156</u>	<u>3,031</u>
Total		<u>388,840</u>	<u>40,168</u>	<u>429,008</u>	<u>450,860</u>
 NET INCOME/(EXPENDITURE)					
Transfers between funds	14	<u>46,795</u> <u>(60)</u>	<u>(2,962)</u> <u>60</u>	<u>43,833</u> <u>-</u>	<u>45,241</u> <u>-</u>
Net movement in funds		46,735	(2,902)	43,833	45,241
 RECONCILIATION OF FUNDS					
Total funds brought forward		<u>955,798</u>	<u>92,025</u>	<u>1,047,823</u>	<u>1,002,582</u>
 TOTAL FUNDS CARRIED FORWARD		<u><u>1,002,533</u></u>	<u><u>89,123</u></u>	<u><u>1,091,656</u></u>	<u><u>1,047,823</u></u>

The notes form part of these financial statements

FREE CHURCH OF SCOTLAND, STORNOWAY

Balance Sheet 31 December 2025

	Notes	Unrestricted funds £	Restricted funds £	31.12.25 Total funds £	31.12.24 Total funds £
FIXED ASSETS					
Tangible assets	11	896,090	52,711	948,801	914,890
CURRENT ASSETS					
Debtors	12	16,671	-	16,671	11,882
Cash at bank and in hand		<u>107,858</u>	<u>36,412</u>	<u>144,270</u>	<u>139,501</u>
		124,529	36,412	160,941	151,383
CREDITORS					
Amounts falling due within one year	13	(18,086)	-	(18,086)	(18,450)
NET CURRENT ASSETS		<u>106,443</u>	<u>36,412</u>	<u>142,855</u>	<u>132,933</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>1,002,533</u>	<u>89,123</u>	<u>1,091,656</u>	<u>1,047,823</u>
NET ASSETS		<u>1,002,533</u>	<u>89,123</u>	<u>1,091,656</u>	<u>1,047,823</u>
FUNDS	14				
Unrestricted funds				1,002,533	955,798
Restricted funds				<u>89,123</u>	<u>92,025</u>
TOTAL FUNDS				<u>1,091,656</u>	<u>1,047,823</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 20 April 2026 and were signed on its behalf by:



D Macleod - Trustee

The notes form part of these financial statements

FREE CHURCH OF SCOTLAND, STORNOWAY

Notes to the Financial Statements for the Year Ended 31 December 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities and Trustee Investment (Scotland) Act 2005. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Allocation and apportionment of costs

Costs are allocated to the appropriate fund following consideration by the Treasurer, who may consult with the Trustees in cases on uncertainty. There is no apportionment of costs between funds.

Tangible fixed assets

In previous years The Church, The Seminary and the Laxdale Meeting House were not valued in view of the limited market available and were in the balance sheet at NIL. However, following advice from Central Offices, these properties have been revalued by the trustees. The valuation of the manse at Francis Street was made by the trustees in 1994. All other properties are stated at cost. The individual values of the properties held by the charity are now:

Church building and Session Room - Kenneth Street	£68,000
Church building, extension and porch - Seminary, Francis Street	£25,000
Church building - Laxdale Mission House	£20,000
MA Memorial Hall	£357,632
Manse - Francis Street	£175,000
Manse - Constable Road	£232,458
Land behind 38 Keith Street (gifted during 2025)	£38,000
Total	£916,090

No depreciation is provided on the properties. Plant and equipment is depreciated at 20% on cost.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

FREE CHURCH OF SCOTLAND, STORNOWAY

Notes to the Financial Statements - continued for the Year Ended 31 December 2025

2. DONATIONS AND LEGACIES

	Unrestricted funds £	Restricted funds £	31.12.25 Total funds £	31.12.24 Total funds £
Donations	332,083	34,992	367,075	404,626
Gift aid	43,318	2,093	45,411	52,262
Grants	-	-	-	18,472
Donation of fixed assets	<u>38,000</u>	<u>-</u>	<u>38,000</u>	<u>-</u>
	<u>413,401</u>	<u>37,085</u>	<u>450,486</u>	<u>475,360</u>

Grants received, included in the above, are as follows:

	31.12.25 £	31.12.24 £
Free Church of Scotland	-	5,750
Energy Saving Trust	<u>-</u>	<u>12,722</u>
	<u>-</u>	<u>18,472</u>

3. OTHER TRADING ACTIVITIES

	Unrestricted funds £	Restricted funds £	31.12.25 Total funds £	31.12.24 Total funds £
Magazine income	1,191	-	1,191	954
Audio Ministry income	<u>50</u>	<u>-</u>	<u>50</u>	<u>-</u>
	<u>1,241</u>	<u>-</u>	<u>1,241</u>	<u>954</u>

4. INVESTMENT INCOME

	Unrestricted funds £	Restricted funds £	31.12.25 Total funds £	31.12.24 Total funds £
Rents received	19,415	-	19,415	17,847
Bank account interest	<u>1,578</u>	<u>121</u>	<u>1,699</u>	<u>1,940</u>
	<u>20,993</u>	<u>121</u>	<u>21,114</u>	<u>19,787</u>

FREE CHURCH OF SCOTLAND, STORNOWAY

Notes to the Financial Statements - continued for the Year Ended 31 December 2025

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Grant funding of activities (see note 6) £	Support costs (see note 7) £	Totals £
Other direct costs (local)	293,709	4,760	124,993	423,462
Other direct costs (national)	-	390	-	390
Other direct costs (overseas)	-	5,156	-	5,156
	<u>293,709</u>	<u>10,306</u>	<u>124,993</u>	<u>429,008</u>

6. GRANTS PAYABLE

	31.12.25 £	31.12.24 £
Other direct costs (local)	4,760	5,900
Other direct costs (national)	390	240
Other direct costs (overseas)	<u>5,156</u>	<u>3,031</u>
	<u>10,306</u>	<u>9,171</u>

The total grants paid to institutions during the year was as follows:

	31.12.25 £	31.12.24 £
Donations to other Free Churches	-	2,755
Slavic Gospel Association	685	1,575
OMF	320	320
Christian Institute	140	240
Adam Support Group	1,130	-
Eilean Siar Foodbank	250	250
Presentations	1,025	-
Bethesda Nursing Home & Hospice	1,665	1,695
Blythswood	-	290
European Mission Fellowship	-	450
Compassion UK	396	396
Tearfund	240	-
Mission International	900	-
Salvation Army	250	250
Doves Corner	250	250
North Harris Free Church	1,320	-
Benevolent Fund grants to individuals	-	700
The Gambia Partnership	1,485	-
Lucky2bHere	<u>250</u>	<u>-</u>
	<u>10,306</u>	<u>9,171</u>

FREE CHURCH OF SCOTLAND, STORNOWAY

Notes to the Financial Statements - continued for the Year Ended 31 December 2025

7. SUPPORT COSTS

	Management £	Finance £	Other £	Governance costs £	Totals £
Other direct costs (local)	<u>13,705</u>	<u>303</u>	<u>110,707</u>	<u>278</u>	<u>124,993</u>

8. TRUSTEES' REMUNERATION AND BENEFITS

During the year payments were made to the following trustees, by way of salaries, honoraria, presentations and ministers' supplements. These costs are all included within staff costs. There were also various expenses paid. These costs are included within the appropriate expense category.

	31.12.25 £	31.12.24 £
Rev James Maciver	-	11,521
Rev Calum M Smith	16,612	8,431
Donald M Buchanan	115	-
Roddy Martin	12,668	11,169
Scott Macleod	-	6,742
Jack Libby	70	-

Trustees' expenses

Trustees' expenses are included in the above statement.

9. STAFF COSTS

The average monthly number of employees during the year was as follows:

	31.12.25	31.12.24
Minister in training (until August 2024)	-	1
Church officer	1	1
Hall caretaker & cleaner	1	2
Cleaning staff	1	1
Treasurer (until March 2024)	1	1
Operations & Outreach Support Manager (u	<u>1</u>	<u>-</u>
	<u>5</u>	<u>6</u>

No employees received emoluments in excess of £60,000.

Wages and salaries costs include supplements paid to two individuals who are employed by The Free Church of Scotland centrally, in addition to the above individuals who are employed locally by Free Church of Scotland, Stornoway.

FREE CHURCH OF SCOTLAND, STORNOWAY

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2025**

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	390,923	84,437	475,360
Other trading activities	954	-	954
Investment income	<u>19,649</u>	<u>138</u>	<u>19,787</u>
Total	<u>411,526</u>	<u>84,575</u>	<u>496,101</u>
EXPENDITURE ON			
Charitable activities			
Other direct costs (local)	385,220	62,369	447,589
Other direct costs (national)	-	240	240
Other direct costs (overseas)	<u>-</u>	<u>3,031</u>	<u>3,031</u>
Total	<u>385,220</u>	<u>65,640</u>	<u>450,860</u>
NET INCOME	26,306	18,935	45,241
Transfers between funds	<u>(2,756)</u>	<u>2,756</u>	<u>-</u>
Net movement in funds	23,550	21,691	45,241
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>932,248</u>	<u>70,334</u>	<u>1,002,582</u>
TOTAL FUNDS CARRIED FORWARD	<u>955,798</u>	<u>92,025</u>	<u>1,047,823</u>

11. TANGIBLE FIXED ASSETS

	Freehold property £	Equipment £	Totals £
COST			
At 1 January 2025	878,090	46,681	924,771
Additions	<u>38,000</u>	<u>-</u>	<u>38,000</u>
At 31 December 2025	<u>916,090</u>	<u>46,681</u>	<u>962,771</u>
DEPRECIATION			
At 1 January 2025	-	9,881	9,881
Charge for year	<u>-</u>	<u>4,089</u>	<u>4,089</u>
At 31 December 2025	<u>-</u>	<u>13,970</u>	<u>13,970</u>
NET BOOK VALUE			
At 31 December 2025	<u>916,090</u>	<u>32,711</u>	<u>948,801</u>
At 31 December 2024	<u>878,090</u>	<u>36,800</u>	<u>914,890</u>

FREE CHURCH OF SCOTLAND, STORNOWAY

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2025**

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.25	31.12.24
	£	£
Other debtors	4,700	-
Gift aid debtor	<u>11,971</u>	<u>11,882</u>
	<u>16,671</u>	<u>11,882</u>

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.25	31.12.24
	£	£
Due to Central Funds	8,336	5,941
Accrued expenses	<u>9,750</u>	<u>12,509</u>
	<u>18,086</u>	<u>18,450</u>

14. MOVEMENT IN FUNDS

	At 1.1.25	Net movement in funds	Transfers between funds	At 31.12.25
	£	£	£	£
Unrestricted funds				
General fund	18,160	(10,470)	23,129	30,819
Designated Assets Fund	858,090	38,000	-	896,090
Designated Property Fund	<u>79,548</u>	<u>19,265</u>	<u>(23,189)</u>	<u>75,624</u>
	955,798	46,795	(60)	1,002,533
Restricted funds				
Laxdale Meeting House Fund	29,200	(1,468)	-	27,732
Sabbath School Fund	425	(145)	60	340
Explorers Fund	4,551	(1,087)	-	3,464
Benevolent Fund	1,297	1,491	-	2,788
Restricted General Fund	51,523	(1,123)	-	50,400
Road to Recovery	<u>5,029</u>	<u>(630)</u>	<u>-</u>	<u>4,399</u>
	<u>92,025</u>	<u>(2,962)</u>	<u>60</u>	<u>89,123</u>
TOTAL FUNDS	<u>1,047,823</u>	<u>43,833</u>	<u>-</u>	<u>1,091,656</u>

FREE CHURCH OF SCOTLAND, STORNOWAY

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2025**

14. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	374,650	(385,120)	(10,470)
Designated Assets Fund	38,000	-	38,000
Designated Property Fund	<u>22,985</u>	<u>(3,720)</u>	<u>19,265</u>
	435,635	(388,840)	46,795
Restricted funds			
Laxdale Meeting House Fund	1,943	(3,411)	(1,468)
Sabbath School Fund	303	(448)	(145)
Explorers Fund	1,505	(2,592)	(1,087)
Benevolent Fund	2,241	(750)	1,491
Specific Gifts Fund	7,590	(7,590)	-
Restricted General Fund	23,134	(24,257)	(1,123)
Road to Recovery	<u>490</u>	<u>(1,120)</u>	<u>(630)</u>
	<u>37,206</u>	<u>(40,168)</u>	<u>(2,962)</u>
TOTAL FUNDS	<u>472,841</u>	<u>(429,008)</u>	<u>43,833</u>

Comparatives for movement in funds

	At 1.1.24 £	Net movement in funds £	Transfers between funds £	At 31.12.24 £
Unrestricted funds				
General fund	(2,371)	6,782	13,749	18,160
Designated Assets Fund	858,090	-	-	858,090
Designated Property Fund	<u>76,529</u>	<u>19,524</u>	<u>(16,505)</u>	<u>79,548</u>
	932,248	26,306	(2,756)	955,798
Restricted funds				
Laxdale Meeting House Fund	30,515	(1,315)	-	29,200
Sabbath School Fund	678	(313)	60	425
Explorers Fund	4,817	(749)	483	4,551
Benevolent Fund	2,240	57	(1,000)	1,297
Specific Gifts Fund	-	968	(968)	-
Restricted General Fund	26,090	21,252	4,181	51,523
Road to Recovery	<u>5,994</u>	<u>(965)</u>	-	<u>5,029</u>
	<u>70,334</u>	<u>18,935</u>	<u>2,756</u>	<u>92,025</u>
TOTAL FUNDS	<u>1,002,582</u>	<u>45,241</u>	<u>-</u>	<u>1,047,823</u>

FREE CHURCH OF SCOTLAND, STORNOWAY

Notes to the Financial Statements - continued for the Year Ended 31 December 2025

14. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	392,002	(385,220)	6,782
Designated Property Fund	<u>19,524</u>	<u>-</u>	<u>19,524</u>
	411,526	(385,220)	26,306
Restricted funds			
Laxdale Meeting House Fund	2,608	(3,923)	(1,315)
Sabbath School Fund	573	(886)	(313)
Explorers Fund	1,005	(1,754)	(749)
Benevolent Fund	1,507	(1,450)	57
Specific Gifts Fund	13,023	(12,055)	968
Restricted General Fund	65,619	(44,367)	21,252
Road to Recovery	<u>240</u>	<u>(1,205)</u>	<u>(965)</u>
	<u>84,575</u>	<u>(65,640)</u>	<u>18,935</u>
TOTAL FUNDS	<u>496,101</u>	<u>(450,860)</u>	<u>45,241</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.24 £	Net movement in funds £	Transfers between funds £	At 31.12.25 £
Unrestricted funds				
General fund	(2,371)	(3,688)	36,878	30,819
Designated Assets Fund	858,090	38,000	-	896,090
Designated Property Fund	<u>76,529</u>	<u>38,789</u>	<u>(39,694)</u>	<u>75,624</u>
	932,248	73,101	(2,816)	1,002,533
Restricted funds				
Laxdale Meeting House Fund	30,515	(2,783)	-	27,732
Sabbath School Fund	678	(458)	120	340
Explorers Fund	4,817	(1,836)	483	3,464
Benevolent Fund	2,240	1,548	(1,000)	2,788
Specific Gifts Fund	-	968	(968)	-
Restricted General Fund	26,090	20,129	4,181	50,400
Road to Recovery	<u>5,994</u>	<u>(1,595)</u>	<u>-</u>	<u>4,399</u>
	<u>70,334</u>	<u>15,973</u>	<u>2,816</u>	<u>89,123</u>
TOTAL FUNDS	<u>1,002,582</u>	<u>89,074</u>	<u>-</u>	<u>1,091,656</u>

FREE CHURCH OF SCOTLAND, STORNOWAY

Notes to the Financial Statements - continued for the Year Ended 31 December 2025

14. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	766,652	(770,340)	(3,688)
Designated Assets Fund	38,000	-	38,000
Designated Property Fund	<u>42,509</u>	<u>(3,720)</u>	<u>38,789</u>
	847,161	(774,060)	73,101
Restricted funds			
Laxdale Meeting House Fund	4,551	(7,334)	(2,783)
Sabbath School Fund	876	(1,334)	(458)
Explorers Fund	2,510	(4,346)	(1,836)
Benevolent Fund	3,748	(2,200)	1,548
Specific Gifts Fund	20,613	(19,645)	968
Restricted General Fund	88,753	(68,624)	20,129
Road to Recovery	<u>730</u>	<u>(2,325)</u>	<u>(1,595)</u>
	<u>121,781</u>	<u>(105,808)</u>	<u>15,973</u>
TOTAL FUNDS	<u>968,942</u>	<u>(879,868)</u>	<u>89,074</u>

15. RELATED PARTY DISCLOSURES

Related party transactions are disclosed in the "Trustees' Remuneration and Benefits" note.

16. EXPLANATION OF FUNDS

Unrestricted 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 Assets Fund represents the value of unrestricted funds tied up in fixed assets, which would not be readily converted into cash.

The Designated Property Fund represents a cash balance held for property maintenance.

Restricted Funds

The Laxdale Meeting House fund represents all income and expenditure relating to the upkeep of this building.

The Sabbath School fund represents the weekly collections, distributed between charitable causes and the purchase of materials for the classes.

The Explorers Fund represents the weekly subscriptions and camp fees, distributed between the cost of the group's events and activities and charitable causes.

The Benevolent Fund represents funds held to be distributed at the discretion of the Trustees to individuals who are going through financial hardship. The 'Helping Hands' initiative is also administered through this fund.

The Specific Gifts Fund represents donations received for payment to specific charitable causes. Recipients of expenditure from this fund is also known as Extra Denominational Objects.

FREE CHURCH OF SCOTLAND, STORNOWAY

Notes to the Financial Statements - continued for the Year Ended 31 December 2025

16. EXPLANATION OF FUNDS - continued

The Restricted General Fund is used for one-off income items received for specific purposes, in order to track the relevant expenditure accordingly.

The Road to Recovery Fund relates to a support programme for individuals affected by alcohol and addiction issues. The restricted fund was established in 2023 through receipt of funds from the Western Isles Presbytery, which previously administered the project.

17. CONTRIBUTION TO CENTRAL FUNDS

	2025 £	2024 £
General Fund Gross Ordinary Income	371,678	402,123
Ministry costs	(71,760)	(73,128)
Administration levy	(26,580)	(25,800)
Fixed allowance (to be retained for local congregation use)	<u>(60,375)</u>	<u>(64,550)</u>
Net Ordinary Income	<u>212,963</u>	<u>238,645</u>
50% (2024 - 50%) of Net Ordinary Income - for Mission Fund	106,482	119,323
Donations made to Free Church of Scotland central funds	204,822	218,251
Donations are allocated as follows:		
Ministry costs	71,760	73,128
Administration levy	26,580	25,800
Mission Fund	<u>106,482</u>	<u>119,323</u>
	<u>204,822</u>	<u>218,251</u>

The above figures do not take account of the accounts adjustment for Gift Aid due at the year-end, nor the 50% (2024 - 50%) contribution to central funds on this income.

FREE CHURCH OF SCOTLAND, STORNOWAY

Detailed Statement of Financial Activities for the Year Ended 31 December 2025

	Unrestricted funds £	Restricted funds £	31.12.25 Total funds £	31.12.24 Total funds £
INCOME AND ENDOWMENTS				
Donations and legacies				
Donations	332,083	34,992	367,075	404,626
Gift aid	43,318	2,093	45,411	52,262
Grants	-	-	-	18,472
Donation of fixed assets	<u>38,000</u>	<u>-</u>	<u>38,000</u>	<u>-</u>
	413,401	37,085	450,486	475,360
Other trading activities				
Magazine income	1,191	-	1,191	954
Audio Ministry income	<u>50</u>	<u>-</u>	<u>50</u>	<u>-</u>
	1,241	-	1,241	954
Investment income				
Rents received	19,415	-	19,415	17,847
Bank account interest	<u>1,578</u>	<u>121</u>	<u>1,699</u>	<u>1,940</u>
	<u>20,993</u>	<u>121</u>	<u>21,114</u>	<u>19,787</u>
Total incoming resources	435,635	37,206	472,841	496,101
EXPENDITURE				
Charitable activities				
Wages & Honoraria	76,538	3,776	80,314	94,528
Central Funds	207,217	-	207,217	216,366
Road to Recovery	-	1,120	1,120	1,205
Explorers	-	2,592	2,592	1,754
Youth fellowship / Youth Club	1,477	-	1,477	803
Stornoway Free Church Congregational Fellowship	218	771	989	742
Grants to institutions	<u>1,570</u>	<u>8,736</u>	<u>10,306</u>	<u>9,171</u>
	287,020	16,995	304,015	324,569
Support costs				
Management				
Pulpit supply	6,386	-	6,386	3,179
Presbytery & Assembly expenses	3,520	-	3,520	4,594
Communion expenses and hospitality (less donations)	65	-	65	612
Magazines	745	-	745	1,523
Sabbath School	1,507	254	1,761	1,946
Gifts and presentations	<u>1,228</u>	<u>-</u>	<u>1,228</u>	<u>932</u>
	13,451	254	13,705	12,786

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FREE CHURCH OF SCOTLAND, STORNOWAY

Detailed Statement of Financial Activities for the Year Ended 31 December 2025

	Unrestricted funds £	Restricted funds £	31.12.25 Total funds £	31.12.24 Total funds £
Management Finance				
Bank charges	279	24	303	-
Other				
Insurance, rates & water	20,557	1,611	22,168	17,756
Heat, light & power	30,645	-	30,645	49,068
Repairs and equipment	16,163	12,615	28,778	26,226
Telephone	2,590	-	2,590	3,229
Printing, postage and stationery	4,900	-	4,900	2,143
General expenses	1,945	2,880	4,825	4,461
Gift Aid administration fees	894	-	894	1,410
Accountancy	2,232	-	2,232	1,872
Hall expenses & consumables	2,730	-	2,730	-
Information & Communication Technology	3,633	-	3,633	-
Courses and Conferences	344	-	344	806
Travel and Accommodation	329	-	329	212
Free Church camp contribution	850	1,700	2,550	1,500
Life assurance	-	-	-	733
Depreciation of equipment	-	4,089	4,089	4,089
	87,812	22,895	110,707	113,505
Governance costs				
Legal and professional fees	278	-	278	-
Total resources expended	<u>388,840</u>	<u>40,168</u>	<u>429,008</u>	<u>450,860</u>
Net income	<u>46,795</u>	<u>(2,962)</u>	<u>43,833</u>	<u>45,241</u>

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