

Scottish Charity No. SC038154

**Kinloch
Free Church of Scotland**

Trustees' Report and Receipts and Payments account
Year Ended 31 December 2025

Kinloch Free Church of Scotland

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Kinloch Free Church of Scotland

Church Information

Trustees

Kinloch Free Church became a registered Scottish Charity on 9 May 2007.
It is registered under the name Kinloch Free Church of Scotland.
The members of the Deacons' Court are the Trustees of the Charity.

Contact Address

Mr A Mackay
1 Ballalan
Isle of Lewis
HS2 9PN

Treasurer

Mr John A. Ettles
33 Balallan
Isle of Lewis
HS2 9PN

Bankers

Bank of Scotland
47 Cromwell Street
Stornoway
Isle of Lewis

Solicitors

Balfour & Manson
54-66 Frederick Street
Edinburgh
EH2 1LS

Independent Examiner

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

Kinloch 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

Kinloch Free Church of Scotland is established by Constitution. Kinloch Free Church became a registered Scottish Charity on 9 May 2007.

Aims and Affiliation

Kinloch Free Church of Scotland is a congregation of the Free Church of Scotland working towards the common aims set out below. It is a Presbyterian church adhering in its worship and doctrine to the position of the Church of Scotland at the Reformation. The Free Church of Scotland has an explanatory document which explains the origins of the Church and which gives the historical background to the Church coming into being in 1843 and lists documents in which is embodied the constitution of the Church. The document is available on request from the Free Church of Scotland, 15 North Bank St, The Mound, Edinburgh, EH1 2LS.

The Free Church of Scotland currently has over 100 congregations in Scotland, as well as one in London and four in North America, and sister Churches founded by mission work in India, Peru and South Africa. The Church also has a seminary in Edinburgh for the training of Ministers and other Christian workers and sustains an extensive Missionary programme relative to the size of the church. The principal activity of the Church is the conduct of public worship and associated matters in the context of local congregations.

Dating from 1843 but with its roots in the Reformation, it owes its distinctive title to its historical struggle to remain 'free' from state interference in its internal affairs. It has close and active relations with many other Reformed churches of Jesus Christ throughout the world and stands firmly in the tradition which accepts the Bible in its entirety as the Word of God and, therefore, derives its forms of teaching, worship, ministry and government from it. The main emphasis of our worship is the preaching of the gospel - the good news of a free and sovereign salvation through Jesus Christ alone.

The congregation is within the Western Isles Presbytery and is authorised by the Church to have a minister paid from the central funds of the Church.

The Church building and the Minister's manse are the property of the congregation and are held in trust by locally elected congregational trustees under the Church's Model Trust Deed

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' Court's 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 members of the Deacons' Court 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).

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

<i>Minister</i>	Rev Paul Murray
<i>Elders</i>	Malcolm Macdonald, Angus Mackay, Angus Morrison, Donald Martin, Roderick A. Macaulay, Donnie Macleod
<i>Deacons</i>	Kenneth D Mackenzie, Murdo D. Mackenzie, Murdo E. Ferguson, Angus Macleod, Murdoch M. MacLeod

Kinloch Free Church of Scotland

Report of the Trustees

Congregational Trustees for holding Property

The Congregational Trustees for the holding Property who served during the year were:

Angus Mackay, Angus Morrison, Roderick A. Macaulay, Murdo D. Mackenzie, Donald A. Martin,
Angus Macdonald

Appointment of Trustees

The Kirk session exercises its discretion in determining the most appropriate method of electing new Trustees (Elders and Deacons). Any election process will also 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 responsibility as elder or deacon.

Achievements and Performance

Two weekly Sabbath services are held in English, and Gaelic services are normally held on the second and fourth Sabbaths of the month, apart from during holiday periods. Prayer Meetings are held on a Wednesday and every first Saturday evening of the month.

Communion Services were held in both March and September of this year.

The Congregational Annual General Meeting was held in June.

We have had a variety of guest speakers at Missionary and Fellowship Meetings including Hejce Hungary Camp, Trinitarian Bible Society, Blythswood, Free church Camps, The Shed Project, Campaigners and the European Mission Fellowship. Kinloch Free Church was allocated Oswestry Seniors in the 'Adopt a Camp' summer camp arrangement for which material support was provided.

Our Sunday School and Youth Fellowship continued through the year with a Creche available for those under school age during the morning service.

The Toddler Group meets on Tuesday in the Macrae Room.

Campaigners for Primary 1-7 pupils continued to meet in the Balallan Hall on a Monday evening. The Youth Café for Primary 7 to Secondary 6 pupils continues to meet on a Friday evening during term time, also in the Balallan Hall and both run by volunteers.

The Food and Baby Bank has not been active, but continues to be available to those in the community who need it.

Numerous fabric projects were undertaken throughout the year, including a new Solar PV and battery system, and line marking of the car park.

Kinloch Free Church of Scotland

Report of the Trustees

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 6 to 11.

The Statement of Balances on page 7 reflects a deficit of funds of £1,803 (2024 deficit £1,494). This has resulted in Total Funds held decreasing to £69,762 (2024 - £71,565).

At the 31st December 2025 the loan liability relating to the refurbishment of the church was £71,798 (2024 - £96,187), inclusive of accruing interest.

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

Trustee



Dated: 08.06.26

Kinloch 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 charity 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) (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 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

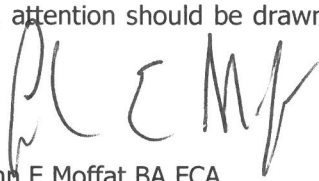
1. which gives me reasonable cause to believe that in any material respect the requirements:

- 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.

Name:


John E Moffat BA FCA

Professional Body:

Institute of Chartered Accountants in England and Wales

Address:

CIB Services
63 Kenneth Street
Isle of Lewis
Stornoway
HS1 2DS

Dated:

8/1/26

Kinloch Free Church of Scotland

Receipts and Payments Account

Year ended 31 December 2025

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<u>Receipts</u>	Note				
Voluntary Income	4	65,526	76,499	142,025	122,248
Income from Charitable Activities	5	-	803	803	1,292
Bank & Deposit interest	6	-	1,702	1,702	954
		<u>65,526</u>	<u>79,004</u>	<u>144,530</u>	<u>124,494</u>
Other Income		285	-	285	-
Sale of Motor Vehicle		-	-	-	7,700
<u>Total Receipts</u>		<u>65,811</u>	<u>79,004</u>	<u>144,815</u>	<u>132,194</u>
<u>Payments</u>					
Charitable activities	7	76,665	69,515	146,180	133,274
Governance costs	8	438	-	438	414
<u>Total Payments</u>		<u>77,103</u>	<u>69,515</u>	<u>146,618</u>	<u>133,688</u>
Net Receipts/(Payments) before Transfers		(11,292)	9,489	(1,803)	(1,494)
Transfers		(115)	115	-	-
Surplus/(Deficit) for year		<u>(11,407)</u>	<u>9,604</u>	<u>(1,803)</u>	<u>(1,494)</u>

Kinloch Free Church of Scotland

Statement of Balances

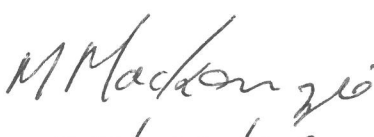
At 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<u>Bank & Deposit Balances</u>				
Bank & Deposit balances brought forward	17,350	54,215	71,565	73,059
Movement in year:				
Surplus/(Deficit) for the year	(11,407)	9,604	(1,803)	(1,494)
Bank & Deposit balances carried forward	<u>5,943</u>	<u>63,819</u>	<u>69,762</u>	<u>71,565</u>
<u>Additional Information</u>				
Fixed Assets				
Heritable Property		369,294	369,294	388,730
Motor Vehicle		-	-	-
Current Assets				
Gift aid Debtor	<u>1,863</u>	<u>798</u>	<u>2,661</u>	<u>3,896</u>
Liabilities				
Board of Trustees Loan	<u>-</u>	<u>71,798</u>	<u>71,798</u>	<u>96,187</u>

The Accounts detailed on Pages 6 to 11 were approved by the Trustees and signed

on their behalf by the undernoted

Trustee 
Date 08.06.26

Trustee 
Date 08/06/26

Kinloch 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 cash 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 7, funds are defined as follows:

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

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

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

2. Trustee Remuneration and Related Party Transactions

During the year one trustee was reimbursed for expenses totalling £7,363.

During the year work totalling £28,960 was carried out by Alex Murray Construction Limited, whose directors are the father and the brothers of Trustee Rev P Murray.

Kinloch 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	17,350	65,811	77,103	(115)	5,943
	<u>17,350</u>	<u>65,811</u>	<u>77,103</u>	<u>(115)</u>	<u>5,943</u>
Restricted funds					
Property Fund	38,904	71,966	62,914	-	47,956
Special Collections	-	615	-	-	615
Sunday School Fund	115	-	-	-	115
Magazines, Books & CD's	-	188	253	65	-
CD Ministry	762	-	13	-	749
Women for Mission	1,337	9	885	-	461
Kinloch Campaigners	589	1,486	585	250	1,740
Food Bank	3,901	200	-	-	4,101
Baby and Toddler	-	-	50	50	-
Youth Fund	8,607	4,540	4,815	(250)	8,082
	<u>54,215</u>	<u>79,004</u>	<u>69,515</u>	<u>115</u>	<u>63,819</u>
Total funds	<u>71,565</u>	<u>144,815</u>	<u>146,618</u>	<u>-</u>	<u>69,762</u>

Purposes of Restricted Funds

Property Fund: Represents monies received specifically to contribute towards the cost of maintenance and repair of the Church buildings. Loan repayments relating to the new manse are also met from the Property Fund.

Special Collections: Represents specific collections made for various organisations.

Sunday School Fund: Represents monies received and paid relating to the Sunday school.

Magazines, Books & CD's: Represents monies received and paid for Church magazines and books

CD Ministry: Represents Income received and expended relating to the CD Ministry.

Women for Mission: Represents monies received and expended by the Women for Mission Group.

Kinloch Campaigners: Represents monies received and expended relating to the Kinloch Campaigners.

Food Bank Fund: Represents monies received and expended relating to the local Food Bank

Baby & Toddler Fund: Represents monies received specifically for providing assistance for those with Babies and Toddlers.

Youth Fund: Represents monies received and expended specifically relating to the work amongst the youth of the congregation for the purposes of youth work.

4. Voluntary income

	Unrestricted Funds General £	Designated	Restricted Funds £	Total 2025 £	Total 2024 £
Donations & Grants					
Individuals	49,249	-	33,959	83,208	89,204
Other Gifts & Donations	6,000	-	300	6,300	6,763
Legacies	-	-	-	-	-
Tax reclaim	10,277	-	5,620	15,897	15,377
Grant - Outer Hebrides Community Led Local Development	-	-	8,295	8,295	-
Grant - The Energy Trust	-	-	17,730	17,730	5,904
Grant - SSEN Powering Communities to Net Zero	-	-	8,995	8,995	-
Grant - Muaitheabhal Community Wind Farm Trust	-	-	1,600	1,600	-
Grant - CNES Crown Estate Fund	-	-	-	-	5,000
	<u>65,526</u>	<u>-</u>	<u>76,499</u>	<u>142,025</u>	<u>122,248</u>

5. Income from charitable activities

Specific Appeals	-	-	615	615	-
WFM Fundraising	-	-	-	-	850
Magazines, Books & CD's	-	-	188	188	141
Pulpit Supply Refunded	-	-	-	-	301
CD Ministry	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>803</u>	<u>803</u>	<u>1,292</u>

6. Investment Income

Bank Interest	-	-	1,702	1,702	954
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Kinloch Free Church of Scotland

Notes to the Accounts

Year ended 31 December 2025

7. Charitable activities

Activity	Staff costs £	Other direct costs £	Support costs £	Total 2025 £	Total 2024 £
Local Ministries	4,354	65,024	76,802	146,180	133,274
National and overseas ministries	-	-	-	-	-
	4,354	65,024	76,802	146,180	133,274
	(Note 10)	(Note 11)	(Note 9)		
Of which:					
Relating to Designated Fund	-	-	-	-	-
Relating to General Fund	4,354	58,436	13,875	76,665	69,242
Relating to restricted funds	-	6,588	62,927	69,515	64,032
	4,354	65,024	76,802	146,180	133,274

8. Governance costs

	2025 £	2024 £
Examiners' remuneration	438	414
	438	414

9. Support costs

	Unrestricted Funds			
	General Fund	Designated Funds	Restricted Funds	Total
	£	£	£	2025 £
Heat and Light	6,329	-	-	6,329
Council Tax	3,009	-	-	3,009
Church and Manse Insurance	2,816	-	-	2,816
Repairs and Renewals and General	894	-	34,312	35,206
Equipment Purchases	-	-	-	-
Loan Repayments	-	-	24,389	24,389
Loan Interest	-	-	4,211	4,211
Bank Charges	-	-	15	15
Printing & Stationery, Telephone & Postage	827	-	-	827
	13,875	-	62,927	76,802

10. Staff costs and numbers

	2025 £	2024 £
Gross salaries	-	-
Employer's National Insurance	-	-
Minister's Expenses	3,426	1,503
Minister's Expenses - Class 1A NI	928	-
Minister's Car Expenses	-	1,465
	4,354	2,968

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

Kinloch Free Church of Scotland

Notes to the Accounts

Year ended 31 December 2025

11. Other Direct Costs

	Unrestricted Funds			Total 2025 £	Total 2024 £
	General Fund £	Designated Funds £	Restricted Funds £		
Local Ministries					
Donation to central funds	54,039	-	-	54,039	44,172
Assembly and Presbytery Expenses	586	-	-	586	822
Books, Magazines & CD's	180	-	253	433	731
CD Ministry	-	-	-	-	-
Livestreaming Expenses	353	-	-	353	339
Communion & Supply	3,146	-	-	3,146	3,968
Appeals and Donations	132	-	850	982	1,756
Food Bank	-	-	-	-	72
Creche	-	-	50	50	198
Sunday School	-	-	-	-	548
Youth Fellowship	-	-	-	-	-
Kinloch Wfm fundraising expenses	-	-	35	35	40
Kinloch Campaigners	-	-	20	20	1,385
Youth Fund expenses	-	-	4,495	4,495	127
Hall Hire expenses	-	-	885	885	550
Fellowship expenses	-	-	-	-	-
	58,436	-	6,588	65,024	54,708
National and Overseas Ministries					
National Organisations	-	-	-	-	-
Other National & Overseas work	-	-	-	-	-
	-	-	-	-	-
Total other direct costs	58,436	-	6,588	65,024	54,708

(Note 7)

12. Contribution to Central Funds

	2025 £	2024 £
Ministry Levy	35,880	33,240
Administration Levy	18,000	10,464
Projects Levy	-	113
Additional Projects Contribution	-	-
Gift Aid Administration	159	355
	54,039	44,172

13. Third Party Collections

	2025 £	2024 £
Free Church Youth Camps	268	140
Blythwood	210	-
Trinitarian Bible Society	232	-
The Shed Project	210	-
European Missionary Fellowship	100	-
English Bible Camp, Hejce Hungary	108	-
ADAM Support Group	-	465
Asia Link	-	285
Free Church: Sudan Appeal	-	620
Society for Distribution of Hebrew Scriptures	-	265
India Schools	-	434
PSCT NE	-	145
	1,128	2,354