

Page

1

Church Information

2

Report of the Trustees

2

Report of the Independent Examiner

6

Income and Expenditure Account

Lochs Free Church of Scotland

8

Statement of Balances

Trustees' Report and Financial Statements

For the Year Ended 31 December 2025

9 - 10

Notes to the Financial Statements

Lochs Free Church of Scotland

Contents of the Financial Statements for the year ended 31 December 2024

	Page
Church Information	1
Report of the Trustees	2
Report of the Independent Examiner	5
Income and Expenditure Account	6
Statement of Balances	8
Notes to the Financial Statements	9 - 10

Lochs Free Church of Scotland

Church Information

Trustees

A list of active Trustees during 2024 is provided in the Trustees' Report on Page 3.

Congregation Minister

Rev. Calum Iain Macleod

Free Church Manse

Crossbost

Lochs

Isle of Lewis

HS2 9NP

Tel 01851860282

Church Address

Crossbost

Isle of Lewis

Tel: 01851 860282

Clerk To Deacons Court

Mr Duncan Macdonald

Cathnias

Leurbost

Isle of Lewis

HS2 9NS

Tel: 01851 860524

Treasurer

Mr Robert Macdonald

44 Crossbost Lochs

Isle of Lewis

HS2 9NP

Tel: 01851860340

Bankers

Bank of Scotland

47 Cromwell Street

Stornoway

Isle of Lewis

HS1 2DE

Solicitors

Simpson & Marwick WS (unless local agents are used)

Albany House

58 Albany Street

Edinburgh

EH1 3QR

1

Independent Examiners

Mr Angus M. Macleod BA, FAIA, FCI

The Old Bakery

Tarbert

Isle of Harris

HS3 3DJ

Lochs 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 2024.

Status of Charity and Governing Document

Lochs Free Church of Scotland is established by Constitution. It is a registered Scottish Charity (No. SC038174).

Aims and Affiliation

The Free Church of Scotland currently has around 100 congregations in Scotland, as well as two in London and five in North America, and sister Churches founded by mission work in India, Peru and South Africa. The Church also has a full-time degree awarding college in the heart of Edinburgh for the training of Ministers and other Christian workers and sustains an extensive Missionary programme relative to the size of the church.

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 Free Church of Scotland is a Presbyterian church adhering in its worship and doctrine to the position of the Church of Scotland at the Reformation. There is 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 its constitution.

Lochs Free Church of Scotland is a congregation of the national Free Church of Scotland working towards the common aims set out above. 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 property trustees 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 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 trustees who are responsible only for holding property in trust.

Lochs Free Church of Scotland

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

Deacons' Court:

Elders: Murdo Macleod, Donald N Martin, Roderick A Macleod, John Maciver, Duncan Macdonald, Robert Macdonald.

Deacons:

David Gray, Graeme Mackenzie

Congregational Trustees:

Murdo Macleod, Donald N Martin, Roderick A Macleod, John Maciver, Duncan Macdonald, Robert Macdonald, David Gray, Graeme Mackenzie

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

During the year, the congregation met regularly for public worship in both English and Gaelic and carried out various activities in pursuit of the above stated aims. Creche facilities are now available each Sunday morning at 12 noon and this is very well attended. The Youth Fellowship meets monthly and there is now an Adult Fellowship immediately after the Sunday evening service. WFM meets weekly. A Discipleship Explored course meets in the local school at the beginning of the year. The mother and toddlers meet every Thursday afternoon. Donations are made to various bodies and individuals throughout the year. The congregation continued its commitment to support the National Free Church of Scotland both spiritually and financially.

Reserves

As a result of a surplus for the year of £11,808 the church held unrestricted funds amounting to £12,522 in a General Fund and a restricted Specified Fund with a balance of £20,010 at the year end.

The trustees are satisfied with the level of reserves retained by the charity but would like to consider increasing the level of reserves as soon as that is possible.

On behalf of the Trustees

Date 3/6/2027



Trustee/Treasurer
Robert Macdonald



Clerk to the Deacons' Court
Duncan Macdonald

Lochs Free Church of Scotland

Report of the Independent Examiners to the Trustees for the year ended 31 December 2024

I report on the accounts of the church for the year ended 31 December 2024 which are set out on pages 6 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 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 Examiners' 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
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name Mr Angus M Macleod

Qualification International Accountant

Address The Old Bakery
Tarbert
Isle Of Harris
HS3 3DJ

Signed



Date 12 April 2025

Lochs Free Church of Scotland

Receipts and Payments Accounts

For the year ended 31 December 2025

Notes	Unrestricted Funds			Total 2025 £	Total 2024 £
	General Fund £	Designated Funds £	Restricted Funds £		
Receipts					
Gift Aid	42,295	-	-	42,295	49,135
Envelope Scheme - non Gift Aid	16,731	-	-	16,731	16,790
Income Tax Recovered	12,851	-	-	12,851	14,845
Church Door Collections	2,470	-	-	2,470	2,400
Appeals	-	-	545	545	670
Donations	496	-	9,000	9,496	5,295
Projects	-	4,250	-	4,250	7,850
Legacies	-	-	6,083	6,083	-
Grants	4,500	-	-	4,500	15,342
Total Receipts	79,343	4,250	15,628	99,221	112,327
Payments					
Payments for Charitable activities					
Remittances to Central funds	54,754	-	-	54,754	56,335
Pulpit Supply and Communion Expenses	2,895	-	440	3,335	1,654
Ministers expenses	400	-	-	400	4,024
Presbytery Dues and Levies	739	-	-	739	1,072
Church & Manse Insurance	1,754	-	-	1,754	1,679
Heat & Light	7,932	-	-	7,932	7,797
Telephone	2,202	-	-	2,202	2,193
Repairs & Renewals Church	-	-	3,163	3,163	7,420
General Repairs & Renewals	-	-	11,758	11,758	-
Repairs & Renewals Manse	-	-	2,943	2,943	2,710
Community Charge	3,090	-	-	3,090	1,886
Maintenance and Cleaning	-	-	468	468	418
Stationery and Postage	1,083	-	-	1,083	430
Training Costs	-	-	-	-	-
Honorarium	2,622	-	-	2,622	2,718
Charitable Activities					
Youth and Campaigners	510	-	-	510	759
Donations	2,450	-	-	2,450	6,685
Publications and Bookstall	490	-	-	490	664
Sundry Expenses	426	-	-	426	342
Hospitality	993	-	151	1,144	1,671
Professional Fees	300	-	-	300	-
Governance costs					
	82,640	-	18,923	101,563	62
Surplus for the year	(3,297)	4,250	(3,295)	(2,342)	11,808

Lochs Free Church of Scotland

Receipts and Payments Accounts

For the year ended 31 December 2025

	Unrestricted Funds General £	Designated Funds £	Restricted Funds £	Total £
Transfer of Funds				
Net movement in funds after transfers	(3297)	4,250	(3,295)	8,495
Balance b/f	8,495	4,027	20,010	4,027
				20,010
Balance c/f	5,198	8,277	16,715	30,190
Balance of funds c/f				
Total funds carried forward	7 5,198			5,198
Represented by:	7	8,277		8,277
Unrestricted funds				
General Fund	7		16,715	16,715
Designated Fund				
Fabric Fund				
Restricted Funds	5,198	8,277	16,715	30,190
Specified Expenditure				

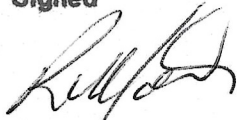
Lochs Free Church of Scotland

Statement of Balances

As at 31 December 2025

	2025	2024
	£	£
Fixed Assets held for charitable purposes		
Church and Manse at valuation	1,500,000	1,500,000
Fixtures and Fittings at Cost	29,700	29,700
Total Fixed Assets	1,529,700	1,529,700
Bank & Cash in hand		
Opening balance	32,532	20,724
Surplus/(Deficit) for the year	(2,342)	11,808
Closing balances	30,190	32,532
Bank balance carried forward	30,190	32,532
Debtors	-	-
Total monetary assets	30,190	32,532
Represented by:		
Unrestricted funds	5,198	8,495
Designated funds	8,277	4,027
Restricted funds	16,715	20,010
	30,190	32,532

Signed



R Macdonald
Trustee/Treasurer

3/6/2027

D Macdonald
Trustee



Lochs Free Church of Scotland

Notes to the Receipts and Payments Accounts

For the year ended 31 December 2025

1 Accounting Policies

Accounting Convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Charities Accounts (Scotland) Regulations 2006, and are prepared on a receipts and payments basis.

Fixed Assets

A statement of assets is shown in the Financial Activities Account and no depreciation has been applied as depreciation is a non-cash item.

Statement of Financial Activities

Funds are defined as follows:

Unrestricted Funds comprise of grants and other income received for the objects of the church without further specific purpose and is available as general funds.

Designated Fund comprise of funds which have been allocated for particular purposes by the Deacons Court.

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 Tangible fixed assets

	Heritable property £	Fixtures & equipment £	Total £
<i>Cost</i>			
At 1 January 2025	1,500,000	29,700	1,529,700
Additions	-	-	-
Disposals	-	-	-
At 31 December 2025	1,500,000	29,700	1,529,700
<i>Net Book Value</i>			
At 31 December 2025	1,500,000	29,700	1,529,700

3. Investments

4. Transactions with Trustees

There were no transactions with trustees during the year.

Lochs Free Church of Scotland

Notes to the Receipts and Payments Accounts

For the year ended 31 December 2025

5. Amounts paid to the Central Church

	£
Fulfilment of commitment	54,000
Ministry Costs	35,880
Administration Levy	18,000
Mission Levy	-
Total Due from the Congregation	53,880

6. Donations

	£
W F M	500
Faith Mission	250
Youth Camps	800
B Macphail	300
H Ferrier	600
	-
Total Donations	2,450

7 Unrestricted Funds	01.01.2025 £	Incoming resources £	Expended £	Transfers £	Balance at 31.12.2025 £
General Fund	8495	79,343	(82,640)	-	5,198
<i>Designated funds:</i>					
Fabric Fund	4,027	4,250	-	-	8,277
Total unrestricted funds	12,522	83,593	(82,640)		13,475

8 Restricted funds

	Balance at 01.01.2025 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31.12.2025 £
Specified funds	20,010	15,628	(18,923)	-	16,715
Total restricted funds	20,010	15,628	(18,923)	-	16,715