

**Lochs in Bernera
Church of Scotland**

**Trustees' Annual Report
and
Receipts and Payments Accounts
For year ended 31 December 2025**

Congregation No: 442344

Charity No: SC008746

LOCHS IN BERNERA CHURCH OF SCOTLAND
Trustees' Annual Report
Year ended 31 December 2025

Charity's Principal Address:

Ailtenis
Tobson
Bernera
Isle of Lewis
HS2 9NA

Trustees:

The trustees are the members of the Kirk Session and the Deacons' Court, together with the Minister of the congregation.

The following are the members of the Kirk Session:

Rev Hugh Maurice Stewart, Minister
Mr Roderick Evans, Elder
Sheriff Colin Scott MacKenzie, Assessor Elder (Resigned 31/03/2025)
Rev Dr Ben Johnstone, Assessor Elder
Mr Duncan MacInnes, Assessor Elder
Mr John A Maciver, Assessor Elder

Principal Office-bearers:

Minister:	Rev Hugh Maurice Stewart
Session Clerk:	Rev Hugh Maurice Stewart
Church Treasurer:	Mr Roderick Evans

Independent examiner:

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

Bankers:

The Royal Bank of Scotland
17 North Beach Street
Stornoway
Isle of Lewis, HS1 2XH

LOCHS IN BERNERA CHURCH OF SCOTLAND
Trustees' Annual Report (contd)
Year ended 31 December 2025

Governing Document:

The congregation, changed its governance to be under the "Unitary Constitution", known as quoad omnia (for all purposes) on 11th August 2025. The structure is that under one single body of the Kirk Session and its constituent committees oversee both civil and ecclesiastical issues. These include everything from property to pastoral care and from finance to vision for the future.

Recruitment and Appointment of Trustees:

Members of the Kirk Session and the Deacons Court are the charity trustees. The Kirk Session members are the elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The minister, or in the case of a vacant congregation, the Interim Moderator, is also a member of the Kirk Session. The minister of a congregation is elected by the congregation, and inducted by Presbytery. The Deacons' Court is also appointed from within the congregation, and its members are chosen from those members of the congregation who are considered to have the skills and commitment necessary for managing the temporal affairs of the church.

Organisational Structure:

Both the Kirk Session and the Deacons Court are chaired by the Minister or Interim Moderator, and meet as and when necessary. An Annual General Meeting is held where the accounts which have been approved by the Trustees and Independently Examined are presented to the congregation.

Wider Network

The parent Charity is the Church of Scotland, a charity registered in Scotland under reference SC011353.

Objectives and Activities:

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition, and Presbyterian in polity. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It cooperates with other Churches in various ecumenical bodies in Scotland and beyond.

Achievements and Performance:

Under normal circumstances, morning and evening worship is held every Lord's Day at 10:30am and 6:00pm respectively, as well as a weekly meeting for Bible study and prayer on Wednesday at 6:30pm. A Sunday School runs concurrent with the morning Sabbath Day service, when children are present. A Mother & Toddler Group run by the Church and called, 'The Little Fishes' is held in the Bernera Community Hall, weekly, during term-time. A Ladies Fellowship meets monthly alternating with the linked congregation of Uig. Communion Seasons are held twice a year in April and September.

Financial Review:

The main source of income is from the weekly offerings. Gift Aid is also recovered on contributions from those who are taxpayers and have signed up to the Gift Aid scheme.

The receipts and payments account for the year is set out on pages 5 to 10.

LOCHS IN BERNERA CHURCH OF SCOTLAND
Trustees' Annual Report (contd)
Year ended 31 December 2025

Financial Review (contd)

During the year Unrestricted Funds showed a surplus of £5,877 (2024 – surplus £9,114). This has resulted in Unrestricted Funds available as at 31 December 2025 increasing to £34,157 (2024 - £28,280).

There was no movement in the restricted Youth Activities Fund which has a balance of £967 (2024 - £967).

The Restricted Fabric Fund balance at 31 December 2025 was £5,608 (2024 - £6,688), whilst the new Little Fishes Fund had a balance of £151.

The overall balance of funds held locally at 31 December 2025 was £40,883 (2024 - £35,935).

The balance of funds remaining from the sale of the Bernera Manse and a small piece of land in Breacleave have been invested with the Church of Scotland Investors Trust (see Appendix Page 10).

Reserves Policy:

It is the Trustees' policy to hold reserves of approximately six months expenditure.

It is considered prudent to retain this level of unrestricted reserves to meet any major maintenance work required to the Church building or Manse.

Future Developments:

Implementation of the Church's Mission plan that is presently being updated but includes *inter alia*, the establishment of a Creche during the Sunday Morning Service; Ladies fellowship; Tearfund Quiz Night; Family Services; Praise & Testimony Nights and Direct Parish Visitation by Minister and Elders; and supported community missional outreach.

Approved by the Trustees and signed on their behalf by the undernoted

Rev Hugh Maurice Stewart

Date: 29 March 2026

Mr Roderick Evans

Date: 29 March 2026

LOCHS IN BERNERA CHURCH OF SCOTLAND

Year ended 31 December 2025

Independent Examiner's report to the Trustees of the Lochs in Bernera Church of Scotland

I report on the accounts of the Charity for the Year ended 31 December 2025 which are set out in 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) (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 (Scotland) Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulationshave 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
Address: CIB Services
63 Kenneth Street
Stornoway
Isle of Lewis
HS1 2DS

Date: 01 April 2026

Lochs in Bernera Church of Scotland
Receipts and Payments Account
Year ended 31 December 2025

		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2025	2025	2025	2025	2024
	Note	£	£	£	£	£
<u>Receipts</u>						
Voluntary Income	3	26,933	1,570	-	28,503	26,426
Activities for Generating Funds	4	915	-	-	915	-
Investment Income	5	270	187	-	457	378
Incoming Resources from charitable activities	6	371	-	-	371	279
		28,489	1,757	-	30,246	27,083
Other Incoming Resources		-	-	-	-	-
Heat & Light Refund		200			200	6,964
<u>Total Receipts</u>		<u>28,689</u>	<u>1,757</u>	<u>-</u>	<u>30,446</u>	<u>34,047</u>
<u>Payments</u>	7					
Costs of generating funds		137	-	-	137	128
Charitable activities		22,231	2,686	-	24,917	24,794
Governance costs		444	-	-	444	420
<u>Total Payments</u>		<u>22,812</u>	<u>2,686</u>	<u>-</u>	<u>25,498</u>	<u>25,342</u>
Net Receipts/(Payments) before Transfers		5,877	(929)	-	4,948	8,705
Transfers to/(from) funds		-	-	-	-	-
Surplus/(Deficit) for year		<u>5,877</u>	<u>(929)</u>	<u>-</u>	<u>4,948</u>	<u>8,705</u>

Lochs in Bernera Church of Scotland
Statement of Balances
At 31 December 2025

	Unrestricted	Restricted	Endowment		
	Funds	Funds	Funds	Total	Total
	2025	2025	2025	2025	2024
Note	£	£	£	£	£
<u>Bank & Deposit Balances</u>					
Bank & deposit balances brought forward	28,280	7,655	-	35,935	27,230
<u>Movement in year:</u>					
Surplus/(Deficit) for the year	5,877	(929)	-	4,948	8,705
Bank & deposit balances carried forward	<u>34,157</u>	<u>6,726</u>	<u>-</u>	<u>40,883</u>	<u>35,935</u>

Additional Information

Current Assets

Gift aid Receivable	4,060	-	-	4,060	3,809
Due from Uig Church of Scotland for share of costs	-	-	-	-	-
	<u>4,060</u>	<u>-</u>	<u>-</u>	<u>4,060</u>	<u>3,809</u>

Current Liabilities

Due to Uig Church of Scotland for share of costs	-	-	-	-	-
	<u>-</u>	<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

Rev Hugh Maurice Stewart

Mr Roderick Evans

Date: 29 March 2026

Date: 29 March 2026

Lochs in Bernera Church of Scotland

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year one trustee received reimbursement of expenses incurred, totalling £2,465. 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

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
General Fund	28,004	27,774	21,897	-	33,881
Designated Fabric Fund	-	-	-	-	-
Designated Fundraising Fund	276	915	915	-	276
	<u>28,280</u>	<u>28,689</u>	<u>22,812</u>	<u>-</u>	<u>34,157</u>
Restricted funds					
Fabric Fund	6,688	1,067	2,147	-	5,608
Youth Activities Fund	967	-	-	-	967
Little Fishes Fund	-	690	539	-	151
	<u>7,655</u>	<u>1,757</u>	<u>2,686</u>	<u>-</u>	<u>6,726</u>
Total funds	<u>35,935</u>	<u>30,446</u>	<u>25,498</u>	<u>-</u>	<u>40,883</u>

Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church property.

Fundraising Fund: Relates to monies raised at various fundraising events to be used to donate to various projects, charities and individuals as agreed upon by the Trustees.

Purposes of Restricted Funds

Fabric Fund: Represents monies received and expended specifically relating to Fabric Repairs and maintenance.

Youth Activities Fund: Represents monies received and expended specifically relating to Youth Activities.

Little Fishes Fund: Represents monies received and expended specifically relating to the toddler group.

Lochs in Bernera Church of Scotland

Notes to the Accounts

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
3. Voluntary Income					
Weekly Freewill Offerings	21,460	-	-	21,460	19,793
Open Plate	1,379	-	-	1,379	616
Legacies	-	-	-	-	-
Tax Recovered on Gift Aid Donations	3,924	-	-	3,924	4,044
Fabric Fund - Quarterly Freewill Offering	-	880	-	880	360
Grant - CNES	-	690	-	690	-
Grant - Church of Scotland	-	-	-	-	453
Other Donations	170	-	-	170	1,160
	26,933	1,570	-	28,503	26,426
4. Activities for Generating Funds					
Coffee Morning Fundraising	915	-	-	915	-
	915	-	-	915	-
5. Investment Income					
Investment Income	270	-	-	270	270
Bank Interest	-	187	-	187	108
	270	187	-	457	378
6. Incoming Resources from Charitable Activities					
Uig Church of Scotland - Refund of shared expenses (Note 8)	-	-	-	-	-
Pulpit Supply Refunded	195	-	-	195	279
Travel Expenses Refunded	176	-	-	176	-
	371	-	-	371	279

Lochs in Bernera Church of Scotland

Notes to the Accounts

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
7. Analysis of Payments					
Costs of generating funds					
Offering envelopes	137	-	-	137	128
	<u>137</u>	<u>-</u>	<u>-</u>	<u>137</u>	<u>128</u>
Charitable activities					
Giving to Grow	8,917	-	-	8,917	8,910
Presbytery dues	234	-	-	234	-
Minister's expenses	2,465	-	-	2,465	2,071
Pulpit supply	2,003	-	-	2,003	2,534
Fabric Repairs & Maintenance	-	2,147	-	2,147	909
Equipment	-	-	-	-	421
Insurance	1,170	-	-	1,170	1,079
Heat and light - Church	2,023	-	-	2,023	6,269
Telephone & Internet	626	-	-	626	589
Shared costs with Uig Church of Scotland (Note 8)	3,070	-	-	3,070	1,584
Printing & Stationery	-	-	-	-	-
Subscriptions	-	-	-	-	-
Life & Work	25	-	-	25	42
Books	-	-	-	-	-
Communion expenses	624	-	-	624	295
Sunday School	45	-	-	45	56
Little Fishes Expenses	-	396	-	396	-
Hall Hire	-	143	-	143	-
Gifts and Donations	915	-	-	915	35
Other Expenses	114	-	-	114	-
	<u>22,231</u>	<u>2,686</u>	<u>-</u>	<u>24,917</u>	<u>24,794</u>
Governance costs					
Independent examiner's fees	444	-	-	444	420
	<u>444</u>	<u>-</u>	<u>-</u>	<u>444</u>	<u>420</u>

8. Shared Costs with Uig Church of Scotland

The congregation is linked with Uig Church of Scotland and as a result certain costs are shared between both congregations. Such expenditure when paid in full by one congregation is later refunded by the other in order that a 50 % share of these costs occurs. Current examples of such expenditure are Council Tax, Manse Telephone, Stationery and any linked manse

9. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the National Stipend scale which is related to years of service. For the year under review the minimum stipend was £32,433 and the maximum stipend (in the fifth and subsequent years) £39,856.

10. Collections for Third Parties

	2025	2024
India Village Ministries	-	20
	<u>-</u>	<u>20</u>

Lochs in Bernera Church of Scotland
Appendix

Funds held on behalf of the Congregation by the
Church of Scotland Investors Trust

	2025 £	2024 £
<u>CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December at cost	1,000	1,000
Market Value of Balances at 31 December	<u>13,760</u>	<u>12,760</u>

These funds are held on behalf of the congregation by The Church of Scotland Investors Trust. As per recommended practice they are not included in the Statement of Balances as shown on Page 6.

Funds held on behalf of the Congregation by the
Church of Scotland General Trustees

	2025 £	2024 £
<u>CONSOLIDATED FABRIC FUND - REVENUE</u>		
Balance at 01 January	424	313
Transfer from Temporary Fund	-	-
Interest received	<u>108</u>	<u>120</u>
	108	120
	532	433
Administration Costs	<u>(320)</u>	<u>(9)</u>
	(320)	(9)
Balance at 31 December	<u>212</u>	<u>424</u>
<u>CONSOLIDATED FABRIC FUND - CAPITAL</u>		
Balance at 01 January	2,000	2,000
Transfer from Temporary Fund	-	-
	<u>-</u>	<u>-</u>
	2,000	2,000
	<u>-</u>	<u>-</u>
	-	-
Balance at 31 December	<u>2,000</u>	<u>2,000</u>

These funds are held on behalf of the congregation by The Church of Scotland General Trustees. As per recommended practice they are not included in the Statement of Balances as shown on Page 6.