

North Harris Free Church of Scotland

Trustees' Report and Financial Statements
For year ended 31 December 2025

Charity No SC045814

North Harris Free Church of Scotland

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North Harris Free Church of Scotland

Church Information

Trustees

North Harris Free Church became a registered Scottish Charity on 17 July 2015. The members of the Deacons' Court are the Trustees of the Charity.

Contact Address

Hill Cottage
Scott Road
Tarbert
Isle of Harris
HS3 3DL

Bankers

Bank of Scotland
PO Box 17235
Edinburgh
EH11 1YH

Independent Examiner

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

North Harris 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. 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 2015)

Status of Charity and Governing Document

North Harris Free Church of Scotland is established by Constitution. North Harris Free Church became a registered Scottish Charity (No. SC045814) on 17 July 2015.

Aims and Affiliation

North Harris 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 authorised by the Church to have a minister paid from central funds of the Church.

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.

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

Deacons' Court

Minister	Rev. David MacLeod
Elders	Malcolm MacKinnon, Duncan MacPherson, Neil C MacKinnon, John MacSween, Donald MacSween, Farquhar MacLeod, Angus Morrison, Gordon MacLeod (Resigned 30/06/25), Angus McKellar, Antony Latham, Stuart King, Richard Killer, Scott Macleod (Appointed 16/11/25).
Deacons	David Cameron, Adrian Glen, Iain A MacSween, Cameron Morrison, Donald J Morrison, Aman Toor

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.

North Harris Free Church of Scotland

Report of the Trustees (Contd.)

Achievements and Performance

Activities

The morning and evening Sunday services in Tarbert continued to see gradually increasing numbers throughout the year while also being streamed live for those who were unable to attend for various reasons.

One evening service per month continued to be conducted in Gaelic. The Wednesday prayer meeting continued to be held jointly as an in-person/Zoom meeting.

The Ladies' Bible Study groups continued to meet on Monday nights, and a Men's Bible Study was started which meets every second Thursday night.

Little Fishes, the group for babies/toddlers and their parents met weekly on Tuesday mornings.

The Friday afternoon Jam and Connect clubs saw strong numbers attending. The Friday evening meeting for teenagers 'Rooted' continued to be successful, with additional meetings once a month on Sunday evenings to explore biblical issues in more detail.

A men's breakfast meeting was started which meets on the last Saturday of each month.

The Road to Recovery group met throughout the year and community lunches were held monthly.

Achievements

During the period:

- Morning services were attended by 110-120 people on average, while evening services increased over the year with varying attendance of between 60-75 people.
- Recorded services have typically received 200-300 viewings for morning services and 100-200 viewings for evening services.
- 50-60 people normally attend the Zoom/mixed mode prayer meetings, with around 35-45 in person and 15-20 online.
- 20-25 children attended Sunday School each week.
- 15-23 young people attended Rooted and 18-20 attended various Big YF meetings throughout the year.
- Jam and Connect clubs for Primary School age children attracted over 30 children.

North Harris Free Church of Scotland

Report of the Trustees (Contd.)

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 period

The financial statements for the period are set out in pages 6 to 14.

At the end of 2025 the General Fund showed a deficit for the year of £9,353 and the Restricted Funds a surplus of £12,163 for the year. This has resulted in a General Fund balance at the year-end of £36,590 (2024 - £45,943) and Restricted Funds balances of £274,212 (2024 - £262,049). Total reserves at 31 December 2025 amounted to £310,802 (2024 - £307,992).

The congregation received loans from the Board of Trustees of the Central Free Church to fund the purchase and refurbishment of the Church Building and Manse. At the 31 December 2025 the loan liability relating to these loans was £121,191 (2024 - £151,156), 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

Rev. David MacLeod

Trustee

Dated: 18 June 2026

North Harris 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 14.

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.

John E Moffat BA FCA
Institute of Chartered Accountants in England and Wales

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

Dated: 19 June 2026

North Harris Free Church of Scotland

Statement of financial activities

For year ended 31 December 2025

	Notes	Unrestricted Funds			Total Year to 31 Dec 2025 £	Total Year to 31 Dec 2024 £
		General Fund £	Designated Funds £	Restricted Funds £		
Incoming resources						
From generated funds:						
Voluntary income	2	103,429	-	29,105	132,534	148,700
Bank interest	4	-	-	-	-	-
From charitable activities:						
	3	1,155	-	5,309	6,464	5,239
Other incoming resources						
		-	-	-	-	-
Total incoming resources		104,584	-	34,414	138,998	153,939
Resources expended						
Charitable activities	5	89,109	-	25,923	115,032	107,897
Governance costs	6	600	-	-	600	552
Other resources expended: deprec'n	7	2,046	-	18,510	20,556	20,395
Total resources expended		91,755	-	44,433	136,188	128,844
Net incoming/outgoing resources before transfers		12,829	-	(10,019)	2,810	25,095
Transfers	17	(22,182)	-	22,182	-	-
Net movement in funds after transfers		(9,353)	-	12,163	2,810	25,095
Total funds brought forward		45,943	-	262,049	307,992	282,897
Total funds carried forward		36,590	-	274,212	310,802	307,992
		(Note 17)	(Note 17)	(Note 18)		

The notes form part of these financial statements.

North Harris Free Church of Scotland

Balance sheet

As at 31 December 2025

	Notes	£	2025 £	£	2024 £
Fixed Assets					
Tangible assets	11		398,053		416,697
Current assets					
Debtors	12	6,876		3,562	
Cash at bank and in hand		27,664		39,441	
		34,540		43,003	
Creditors: falling due within one year	13	22,047		20,497	
Net Current Assets			12,493		22,506
Creditors: falling due after one year	14		99,744		131,211
Total Net Assets	19		<u>310,802</u>		<u>307,992</u>
Represented by:					
Unrestricted funds	17		36,590		45,943
Restricted funds	18		274,212		262,049
			<u>310,802</u>		<u>307,992</u>

The financial statements on pages 6 to 14 were approved by the Trustees and signed on their behalf by the undernoted:

Rev. David MacLeod

Trustee

Date: 18 June 2026

Mr David Cameron

Trustee

Date: 18 June 2026

The notes form part of these financial statements.

North Harris Free Church of Scotland

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 2015)', 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.

The financial statements are prepared in sterling which is the functional currency of the charity. The financial statements are rounded to the nearest £1.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. The trustees also consider that there are no significant areas of judgements, estimates or key assumptions that affect items in the accounts.

Church Income

All voluntary income and bank interest is accounted for when received. Income from tax recoveries on Gift Aid is accounted for on the accruals basis.

Tangible fixed assets

The Congregation purchased a building in 2017 to be used as a permanent church building and undertook renovations on it during the year the costs of which have been capitalised. The congregation has also capitalised the purchase of the manse and the improvements on it. The purchase of fixtures and equipment is also capitalised.

The assets are included in the financial statements at cost less depreciation applied at the following annual rates:

Church	2% straight line
Church Improvements	5% straight line
Manse	2% straight line
Manse Improvements	5% straight line
Fixtures and Equipment	20% straight line

Statement of Financial Activities

For the purpose of the Statement of Financial Activities 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.

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.

North Harris Free Church of Scotland

Notes to the financial statements

For year ended 31 December 2025

2. Voluntary income

	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	Year to	Year to
	£	£	£	31 Dec 2025	31 Dec 2024
	£	£	£	£	£
Donations & Grants					
Individuals	77,287	-	14,314	91,601	116,049
Other Gifts & Donations	14,052	-	1,320	15,372	7,374
Tax reclaim	12,090	-	7,191	19,281	22,527
Grant - Free Church Board of Ministry	-	-	5,900	5,900	2,750
Grant - CNES	-	-	380	380	-
	<u>103,429</u>	<u>-</u>	<u>29,105</u>	<u>132,534</u>	<u>148,700</u>

3. Income from charitable activities

Use of Premises	855	-	-	855	1,173
Fundraising Lunches	-	-	4,338	4,338	1,824
Fundraising Curry Night	-	-	-	-	1,942
Fundraising Marmalade	-	-	241	241	234
Women for Mission Conference	300	-	224	524	-
Magazines, Books & CD's	-	-	506	506	66
	<u>1,155</u>	<u>-</u>	<u>5,309</u>	<u>6,464</u>	<u>5,239</u>

4. Investment Income

Bank Interest	-	-	-	-	-
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5. Charitable activities

	Staff	Other	Support	Total	Total
	costs	direct	costs	Year to	Year to
	£	£	£	31 Dec 2025	31 Dec 2024
	£	£	£	£	£
Activity					
Local Ministries	18,788	70,004	25,920	114,712	107,897
National and overseas ministries	-	320	-	320	-
	<u>18,788</u>	<u>70,324</u>	<u>25,920</u>	<u>115,032</u>	<u>107,897</u>
	(Note 9)	(Note 10)	(Note 8)		

Of which:

Relating to Designated Fund	-	-	-	-	-
Relating to General Fund	7,809	62,318	18,982	89,109	88,634
Relating to restricted funds	10,979	8,006	6,938	25,923	19,263
	<u>18,788</u>	<u>70,324</u>	<u>25,920</u>	<u>115,032</u>	<u>107,897</u>

6. Governance costs

	Year to	Year to
	31 Dec 2025	31 Dec 2024
	£	£
Examiners' remuneration	600	552
	<u>600</u>	<u>552</u>

7. Other Resources Expended

	Year to	Year to
	31 Dec 2025	31 Dec 2024
	£	£
Church: Depreciation	3,600	3,600
Church Improvements: Depreciation	8,704	8,704
Manse: Depreciation	2,200	2,200
Manse Improvements: Depreciation	4,278	4,278
Fixtures & Equipment: Depreciation	1,774	1,613
	<u>20,556</u>	<u>20,395</u>

North Harris Free Church of Scotland

Notes to the financial statements

For year ended 31 December 2025

8. Support costs

	Unrestricted Funds			Total	Total
	General Fund	Designated Funds	Restricted Funds	Year to 31 Dec 2025	Year to 31 Dec 2024
	£	£	£	£	£
Hall Hire	-	-	-	-	-
Council Tax	2,550	-	-	2,550	1,600
Insurance	1,660	-	-	1,660	2,742
Heat & Light - Church	4,579	-	-	4,579	4,706
Heat & Light - Manse	4,531	-	-	4,531	4,427
Property repairs/maintenance - Church	1,908	-	-	1,908	3,228
Property repairs/maintenance - Manse	343	-	-	343	1,088
Professional Fees	-	-	-	-	-
Telephone	677	-	-	677	656
Postage, Printing & Stationery	296	-	-	296	472
Church Website	540	-	-	540	584
Licences & Software	1,898	-	-	1,898	1,815
Loan Interest	-	-	6,938	6,938	8,340
	18,982	-	6,938	25,920	29,658

9. Staff costs and numbers

	Year to 31 Dec 2025		Year to 31 Dec 2025	Year to 31 Dec 2024
	£		£	£
Gross salaries	-	-	-	-
Employer's National Insurance	-	-	-	-
Minister's Supplementary Salary	3,946	-	3,946	4,260
Minister's Expenses	3,863	-	3,863	2,563
Trainee Minister Salary	-	-	10,269	3,371
Trainee Minister Expenses	-	-	710	575
	7,809	-	10,979	10,769

The average number of employees during the year was 2 - paid from Central funds (2024 - 2)

10. Other Direct Costs

	Year to 31 Dec 2025		Year to 31 Dec 2025	Year to 31 Dec 2024
	£		£	£
Local Ministries				
Donation to central funds	56,976	-	56,976	51,980
Presbytery Expenses	815	-	815	1,039
Books, Magazines & CD's	-	-	-	745
Communion & Supply	1,974	-	1,974	1,770
Gifts and Donations	97	-	5,863	7,369
Sunday School	-	-	1,952	1,863
Youth Fellowship Expenses	-	-	188	-
Fellowship Event Expenses	920	-	920	1,701
Women for Mission Expenses	-	-	100	-
CD Ministry	-	-	-	-
Bank Charges	785	-	785	663
Sundry	431	-	431	340
	61,998	-	8,006	67,470
National and Overseas Ministries				
National Organisations	-	-	-	-
Other National & Overseas work	320	-	320	-
	320	-	320	-
Total other direct costs	62,318	-	8,006	67,470

(Note 5)

North Harris Free Church of Scotland

Notes to the financial statements

For year ended 31 December 2025

11. Tangible fixed assets

	Church	Church Improvements	Manse £	Manse Improvements	Fixtures & equipment £	Total £
Cost						
At 1 January 2025	180,000	174,077	110,000	85,558	38,110	587,745
Additions	-	-	-	-	1,912	1,912
Disposals	-	-	-	-	-	-
At 31 December 2025	180,000	174,077	110,000	85,558	40,022	589,657
Depreciation						
At 1 January 2025	25,200	60,227	18,700	33,140	33,781	171,048
Charge for period	3,600	8,704	2,200	4,278	1,774	20,556
Eliminated on disposals	-	-	-	-	-	-
At 31 December 2025	28,800	68,931	20,900	37,418	35,555	191,604
Net Book Value						
At 31 December 2025	151,200	105,146	89,100	48,140	4,467	398,053
At 31 December 2024	154,800	113,850	91,300	52,418	4,329	416,697

12. Debtors: falling due within one year

	2025 £	2024 £
Gift Aid Debtor	6,876	3,562
Other Debtors	-	-
	6,876	3,562

13. Creditors: falling due within one year

	2025 £	2024 £
Loan from Central Church - Manse	8,823	8,163
Loan from Central Church - Church	12,624	11,782
Other Creditors	-	-
Accruals	600	552
	22,047	20,497

North Harris Free Church of Scotland

Notes to the financial statements

Year ended 31 December 2025

14. Creditors: falling due after one year

	2025	2024
	£	£
Loan from Central Church - Manse	55,301	69,134
Loan from Central Church - Church	44,443	62,077
	<u>99,744</u>	<u>131,211</u>

15. Transactions with Trustees and Related Parties

During the period two trustees received reimbursement of expenses incurred, totalling £ 7,123. Rev D Macleod received a supplementary salary paid by the congregation. The total cost to the congregation of the supplementary salary was £3,946. Scott Macleod, who was appointed as an Elder on 16/11/25, received a salary of £10,269 for his role as Trainee Minister

16. Comparatives for the Statement of Financial Activities

	Unrestricted Funds General Fund	Designated Funds	Restricted Funds	Total Year to 31 Dec 2024
	£	£	£	£
Incoming resources				
From generated funds:				
Voluntary income	92,917	-	55,783	148,700
Bank interest				
From charitable activities:	903	-	4,336	5,239
Other incoming resources	-	-	-	-
Total incoming resources	<u>93,820</u>	<u>-</u>	<u>60,119</u>	<u>153,939</u>
Resources expended				
Charitable activities	88,634	-	19,263	107,897
Governance costs	552	-	-	552
Other resources expended: deprec'n	1,885	-	18,510	20,395
Total resources expended	<u>91,071</u>	<u>-</u>	<u>37,773</u>	<u>128,844</u>
Net incoming/outgoing resources before transfers	<u>2,749</u>	<u>-</u>	<u>22,346</u>	<u>25,095</u>
Transfers	(1,060)	-	1,060	-
Net movement in funds after transfers	<u>1,689</u>	<u>-</u>	<u>23,406</u>	<u>25,095</u>
Total funds brought forward	44,254	-	238,643	282,897
Total funds carried forward	<u>45,943</u>	<u>-</u>	<u>262,049</u>	<u>307,992</u>

North Harris Free Church of Scotland

Notes to the financial statements

For year ended 31 December 2025

17. Unrestricted funds	Balance at 01.01.25 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31.12.25 £
General Fund	45,943	104,584	(91,755)	(22,182)	36,590
Designated Funds	-	-	-	-	-
Total unrestricted funds	45,943	104,584	(91,755)	(22,182)	36,590

Comparatives for movement in funds

	Balance at 01.01.24 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31.12.24 £
General Fund	44,254	93,820	(91,071)	(1,060)	45,943
Designated Funds	-	-	-	-	-
Total unrestricted funds	44,254	93,820	(91,071)	(1,060)	45,943

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.

18. Restricted funds	Balance at 01.01.25 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31.12.25 £
Building Fund	255,076	19,466	(25,099)	18,424	267,867
Youth Fund	5,929	3,160	(4,198)	-	4,891
Free Church Youth Camp Fund	-	241	(111)	-	130
Defibrillator Fund	904	-	(350)	-	554
Special Collections	-	3,597	(3,597)	-	-
Magazines, Books & CD's	-	506	-	-	506
Women for Mission Fund	-	224	(100)	-	124
Road to Recovery Fund	50	-	-	-	50
Scripture Union Fund	90	-	-	-	90
Trainee Minister Fund	-	7,220	(10,978)	3,758	-
Total restricted funds	262,049	34,414	(44,433)	22,182	274,212

Comparatives for movement in funds

	Balance at 01.01.24 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31.12.24 £
Building Fund	231,281	50,295	(26,500)	-	255,076
Youth Fund	5,973	1,819	(1,863)	-	5,929
Free Church Youth Camp Fund	-	234	(234)	-	-
Defibrillator Fund	1,254	-	(350)	-	904
Special Collections	-	4,135	(4,135)	-	-
Magazines, Books & CD's	135	66	(745)	544	-
Women for Mission Fund	-	-	-	-	-
Road to Recovery Fund	-	50	-	-	50
Scripture Union Fund	-	90	-	-	90
Trainee Minister Fund	-	3,430	(3,946)	516	-
Total restricted funds	238,643	60,119	(37,773)	1,060	262,049

Explanation of funds

Building Fund: Represents monies received specifically to contribute towards the cost, renovation and maintenance of the church buildings. Loan repayments relating to the purchase and improvement costs of the Church buildings are also met from the Building Fund.

Youth Fund: Represents monies received and expended relating to Youth Activities undertaken by the Church.

Free Church Youth Camp Fund: Represents monies received specifically for the work of the Free Church Youth camps.

Defibrillator Fund: Represents monies received and expended relating to the purchase of a defibrillator to be available in the Church.

Special Collections: Represents specific collections made for various organisations and individuals.

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

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

Road to Recovery Fund: Represents monies received and expended relating to the Road to Recovery Group.

Scripture Union Fund: Represents monies received and expended relating to the Scripture Union.

Trainee Minister Fund: Represents monies received and expended relating to the salary and expense costs of the Trainee Minister.

North Harris Free Church of Scotland

Notes to the financial statements

For year ended 31 December 2025

19. Analysis of Net Assets by funds

	General Fund £	Designated Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Fixed Assets	12,762	-	385,291	398,053	416,697
Current Assets					
Debtors and prepayments	3,109	-	3,767	6,876	3,562
Cash at bank and in hand	21,319	-	6,345	27,664	39,441
Current Liabilities					
Central Church Loan	-	-	(21,447)	(21,447)	(19,945)
Creditors and accruals	(600)	-	-	(600)	(552)
Creditors > 1 year	-	-	(99,744)	(99,744)	(131,211)
Net Assets	<u>36,590</u>	<u>-</u>	<u>274,212</u>	<u>310,802</u>	<u>307,992</u>

20. Contribution to Central Funds

	Total Year to 31 Dec 2025 £	Total Year to 31 Dec 2024 £
Ministry Levy	35,880	33,240
Administration Levy	18,000	17,475
Projects Levy	2,074	1,265
Additional Contribution	1,022	-
	<u>56,976</u>	<u>51,980</u>

21. Collections for Third Parties

	2025	2024
Blythswood	674	-
Slavic Gospel Association	325	-
Tear Fund	157	-
Bethesda	-	235
Open Door Trust	-	560
	<u>1,156</u>	<u>795</u>