

North Uist Free Church of Scotland

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

Charity No SC038138

North Uist Free Church of Scotland

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North Uist Free Church of Scotland

Church Information

Trustees

Rev David Ferguson
Mr John Macaulay
Mr Alasdair I Macaulay
Mr Michael W J Townsend
Mr John Morrison
Mr Gordon Macleod (resigned 31/05/2025)

Contact Address

Free Church of Scotland
Carinish
Isle of North Uist
HS6 5EJ

Bankers

Bank of Scotland
Balivanich
Isle of Benbecula
HS7 5LA

Solicitors

Simpson & Marwick
Albany House
58 Albany St
Edinburgh
EH1 3QR

Independent Examiner

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

North Uist 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

North Uist Free Church of Scotland is established by Constitution. North Uist Free Church became a registered Scottish Charity (No. SC038138) on 30 April 2007.

Aims and Affiliation

North Uist Free Church of Scotland is a congregation of the Free Church of Scotland working towards the common aims set out above. 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.

The Church buildings and the Minister's manse are the property of the congregation and are held under the church's model trust deed.

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

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' 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 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: -

Deacons' Court

Minister	Rev David Ferguson
Elders	Mr J Macaulay
Assessor Elders	Mr M W J Townsend, Mr G Macleod (Resigned 31/05/2025)
Deacons	Mr A I Macaulay, Mr J Morrison

Congregational Trustees

For holding property: - Mr J Macaulay, Mr M W J Townsend, Mr H Stewart, Mr A I Macaulay, Mrs A D Macleod

North Uist Free Church of Scotland

Report of the Trustees (contd)

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 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 responsibility as elder or deacon.

Achievements and Performance

Over the year, the congregation was encouraged by welcoming 4 new people into membership by profession of faith.

A number of invitational services were held through the year including a Back to Church Sunday after the summer holidays and services at Christmas and New Year. Some of the people invited to these services are now attending regularly.

The collection at our New Year's Day service came to £425 which was given to the Free Church Disaster and Relief Fund. The Harvest Thanksgiving service collection amounted to £500 which was donated to the Western Isles Presbytery youth work.

In February the minister met with the Director for the Centre for Rural Ministry when he visited the South Uist and Benbecula congregation.

In May the congregation hosted the Mission Director and Chief Executive of the denomination who held a meeting focusing on the Healthy Gospel Church initiative open to all interested parties in the Uists.

In May the minister was a Commissioner at the denomination's General Assembly in Edinburgh.

The congregation also hosted speakers from Asian Outreach and Mission International as well as the Western Isles branch of Safe Families.

Beginning in September the Manse is now being used as a remote location for the Edinburgh Theological Seminary's monthly Saturday Course, allowing students to gather together for study, food and fellowship.

The Craft Club continues to prosper with ladies from our own and other congregations and others with no church connection attending. Two Craft Club sales were held this year, and this has enabled donations to be sent to local charities and WfM (Women for Mission).

Ladies from the congregation are actively involved in the local branch of Women for Mission, along with those from neighbouring congregations.

We continue to have joint services with south Uist and Benbecula Free Church during communion seasons and at New Year. We also held regular joint midweek meetings with Kilmuir Church of Scotland.

The congregation is pleased to be able to conduct school assemblies and to be on the rota for conducting worship in the local care home.

In relation to congregational funding, most people continue to use standing orders and the congregation is able to meet all the financial targets in terms of ministry levy and other payments. This has enabled us to continue our yearly program of building maintenance.

North Uist Free Church of Scotland

Report of Trustees (contd)

Financial review

Principal sources of funding

The congregation receives its funding 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.

At the end of 2025 the General Fund showed a deficit of £8,334 and the Restricted Funds a surplus of £6,451, leaving an overall deficit for the year of £1,883.

Reserves

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 on-going work of the church to be maintained. The General Fund (page 7) at 31 December 2025 amounted to £12,966 (2024 - £21,300).

Total Reserves amounted to £30,657 (2024 – £32,540).

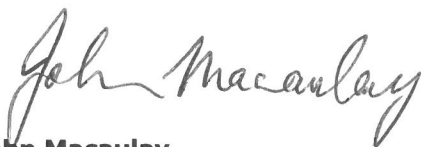
Grant Making Policy

The congregation makes grants from its gift income to individuals and organisations whose aims are compatible with the congregation's objectives.

Statement on Risk

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

On behalf of the Trustees



John Macaulay
Trustee

Dated: 6 - 5 - 2026

North Uist 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

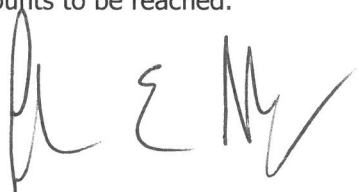
In the course of my examination, no matter has come to my attention

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.



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

Dated: 12.05.2026

North Uist Free Church of Scotland

Receipts and Payments Account

Year ended 31 December 2025

	Note	Unrestricted Funds		Restricted Funds	Total	Total
		General Fund	Designated Fund			
		2025	2025	2025	2025	2024
		£		£	£	£
<u>Receipts</u>						
Voluntary Income	4	57,137	-	11,585	68,722	65,151
Income from Charitable Activities	5	70	-	1,296	1,366	5,845
Bank & Deposit interest	6	-	-	-	-	-
		57,207	-	12,881	70,088	70,996
Insurance Claim		-	-	4,679	4,679	-
		57,207	-	17,560	74,767	70,996
<u>Total Receipts</u>						
<u>Payments</u>						
Charitable activities	7	65,115	-	11,109	76,224	70,653
Governance costs	8	426	-	-	426	402
		65,541	-	11,109	76,650	71,055
<u>Total Payments</u>						
Net Receipts/(Payments) before Transfers		(8,334)	-	6,451	(1,883)	(59)
Transfers		-	-	-	-	-
Surplus/(Deficit) for year		(8,334)	-	6,451	(1,883)	(59)

North Uist Free Church of Scotland

Statement of Balances

At 31 December 2025

	Unrestricted				
	General	Designated	Restricted	Total	Total
	Fund	Fund	Funds	2025	2024
	2025	2025	2025	2025	2024
	£		£	£	£
<u>Bank & Deposit Balances</u>					
Bank & deposit balances brought forward	21,300	-	11,240	32,540	32,599
Movement in year:					
Surplus/(Deficit) for the year	(8,334)	-	6,451	(1,883)	(59)
Bank & deposit balances carried forward	<u>12,966</u>	<u>-</u>	<u>17,691</u>	<u>30,657</u>	<u>32,540</u>
<u>Additional Information</u>					
Fixed Assets					
Heritable Property	-	-	305,339	305,339	314,591
Fixtures and Equipment	-	-	378	378	472
	<u>-</u>	<u>-</u>	<u>305,717</u>	<u>305,717</u>	<u>315,063</u>
Current assets					
Gift Aid Receivable	<u>2,162</u>	<u>-</u>	<u>-</u>	<u>2,162</u>	<u>1,965</u>
Liabilities					
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

The Accounts detailed on pages 6 to 11 were approved by the Trustees and signed on their behalf by the undernoted

Trustee

John Macaulay

Date:

6-5-26

Trustee

[Signature]

Date:

6-5-26

North Uist 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 receipts and payments basis

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

One Trustee was reimbursed £3,768 for expenses incurred during the year.

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

North Uist 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	21,300	57,207	65,541	-	12,966
	<u>21,300</u>	<u>57,207</u>	<u>65,541</u>	<u>-</u>	<u>12,966</u>
Restricted funds					
Fabric fund	10,320	16,264	9,544	-	17,040
Benevolent Fund	550	-	100	-	450
Magazines and Books	-	371	190	-	181
Specific Appeals	370	925	1,275	-	20
	<u>11,240</u>	<u>17,560</u>	<u>11,109</u>	<u>-</u>	<u>17,691</u>
Total funds	<u>32,540</u>	<u>74,767</u>	<u>76,650</u>	<u>-</u>	<u>30,657</u>

Explanation of funds

General Fund: encompasses all income and expenditure relating to the primary focus activities of the charity, other than those for which funding is restricted.

Fabric Fund: Represents funds held to be used to cover property maintenance costs and for the acquisition and refurbishment costs of buildings.

Benevolent Fund: Represents funds held to be used for those in the community who have a special need as determined by the Trustees.

Magazines and Books: Represents monies received and paid for Church magazines and books.

Specific Appeals: Refers to money collected and expended by the congregation for specific purposes.

North Uist Free Church of Scotland

Notes to the Accounts

Year ended 31 December 2025

4. Voluntary income

Donations & Grants

	General Fund £	Designated Fund £	Restricted Funds £	Total 2025 £	Total 2024 £
Individuals	44,669	-	11,585	56,254	50,085
Other Gifts & Donations	1,250	-	-	1,250	5,874
Tax reclaim	11,218	-	-	11,218	9,192
	<u>57,137</u>	<u>-</u>	<u>11,585</u>	<u>68,722</u>	<u>65,151</u>

5. Income from charitable activities

Specific Appeals	-	-	925	925	350
Magazines & Books	-	-	371	371	21
Pulpit Supply Refunded	70	-	-	70	5,474
	<u>70</u>	<u>-</u>	<u>1,296</u>	<u>1,366</u>	<u>5,845</u>

6. Investment Income

Bank Interest	-	-	-	-	-
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7. Charitable activities

Activity

	Staff costs £	Other direct costs £	Support costs £	Total 2025 £	Total 2024 £
Local Ministries	759	48,500	26,965	76,224	70,653
National and overseas ministries	-	-	-	-	-
	<u>759</u>	<u>48,500</u>	<u>26,965</u>	<u>76,224</u>	<u>70,653</u>

Of which:

	(Note 10)	(Note 11)	(Note 9)		
Relating to General Fund	759	46,935	17,421	65,115	54,212
Relating to Designated Fund	-	-	-	-	-
Relating to restricted funds	-	1,565	9,544	11,109	16,441
	<u>759</u>	<u>48,500</u>	<u>26,965</u>	<u>76,224</u>	<u>70,653</u>

8. Governance costs

	2025 £	2024 £
Examiners' remuneration	426	402
	<u>426</u>	<u>402</u>

North Uist Free Church of Scotland

Notes to the Accounts

Year ended 31 December 2025

9. Support costs

	General Fund	Designated Fund	Restricted Funds	Total 2025	Total 2024
	£	£	£	£	£
Insurance	2,559	-	-	2,559	542
Council Tax	3,009	-	-	3,009	1,887
Heat & Light	6,308	-	-	6,308	4,895
Repairs	3,042	-	9,544	12,586	3,730
Equipment	622	-	-	622	-
Church Telephone	-	-	-	-	204
Manse Telephone & Internet	795	-	-	795	-
Printing, Stationery & Advertising	401	-	-	401	301
CCLI Licence & Other Subscriptions	447	-	-	447	433
Training	-	-	-	-	-
Professional Fees	-	-	-	-	-
Bank Charges	91	-	-	91	-
Miscellaneous	147	-	-	147	17
	<u>17,421</u>	<u>-</u>	<u>9,544</u>	<u>26,965</u>	<u>12,009</u>

10. Staff costs and numbers

	General Fund	Designated Fund	Restricted Funds	Total 2025	Total 2024
	£	£	£	£	£
Gross salaries	-	-	-	-	-
Employer's National Insurance	-	-	-	-	-
Minister's Expenses	466	-	-	466	128
Minister's Class 1A NI	293	-	-	293	-
Relocation Expenses	-	-	-	-	-
	<u>759</u>	<u>-</u>	<u>-</u>	<u>759</u>	<u>128</u>

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

11. Other Direct Costs

	2025			Total 2025	Total 2024
	£	£	£	£	£
Local Ministries					
Sabbath School/Youth	374	-	-	374	212
Presbytery Expenses	505	-	-	505	642
Books and Magazines	-	-	190	190	379
Communion & Supply	1,228	-	-	1,228	5,074
Meeting and Outing Expenses	-	-	-	-	25
Induction and Relocation Expenses	-	-	-	-	5,405
Gifts and Donations	500	-	1,375	1,875	2,130
Honoraria	500	-	-	500	500
Donation to central funds	43,828	-	-	43,828	44,149
	<u>46,935</u>	<u>-</u>	<u>1,565</u>	<u>48,500</u>	<u>58,516</u>
National and Overseas Ministries					
National Organisations	-	-	-	-	-
Other National & Overseas work	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total other direct costs	<u>46,935</u>	<u>-</u>	<u>1,565</u>	<u>48,500</u>	<u>58,516</u>
	(Note 7)	(Note 7)			

12. Contribution to Central Funds

	2025	2024
	£	£
Ministry Levy	35,880	33,240
Administration Levy	7,836	7,608
Mission Levy	-	-
Gift aid Administration	112	163
Additional Payments	-	3,138
	<u>43,828</u>	<u>44,149</u>

13. Third Party Collections

	2025	2024
	£	£
Taigh a Chridhe Uile Naomh	-	200
	<u>-</u>	<u>200</u>