

Scottish Charity No.SC038139

South Uist Free Church of Scotland

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



Innes & Partners
Chartered Certified Accountants

South Uist Free Church of Scotland

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South Uist Free Church of Scotland

Church Information

Trustees

A list of active Trustees during 2025 is provided in the Trustees' Report on Page 2.

Address

Rowan Cottage
Grimsay
Isle of North Uist
HS6 5HY

Tel: 01870 602 804

Bankers

Bank of Scotland
Balivanich
Isle of Benbecula
HS7 5LA

Solicitors

Simpson & Marwick WS
Albany House
58 Albany Street
Edinburgh
EH1 3QR

Independent Examiners

Jonathan N Innes FCCA
Innes and Partners Limited
Chartered Certified Accountants
9 Ardross Street
Inverness
IV3 5NN

South Uist Free Church of Scotland

Report of the Trustees *for the year ended 31 December 2025*

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

South Uist Free Church of Scotland is established by Constitution. It is a registered Scottish Charity (No. SC038139).

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.

South Uist 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 (or congregational) 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 (congregational) trustees who are responsible only for holding property in trust.

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

Deacons' Court

Minister:	Rev. Iain Thomson (Interim-Moderator from June 2024 until 4 th October 2025) and the Rev. Seòras MacGillivray from 4 th October 2025 onwards.
Elders	M Townsend (Ruling Elder), G.D MacGillivray (Ruling Elder from November 2024 until 4 th October 2025) and J MacAulay, G Macleod (until 2 nd May 2025), D MacPherson, A MacRitchie (Assessor Elders).

Congregational Trustees

For holding property Mrs Shona Macdonald; Mr Michael W.J. Townsend; Mrs Margaret Townsend

South Uist Free Church of Scotland

Report of the Trustees for the year ended 31 December 2025

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

Highlights, events and developments of note in the year include the following:

In relation to **congregational activities**:

- Sunday services of worship were held in Lochboisdale and Balivanich throughout the year. The congregation also has a calendar of Thursday evening midweek meetings in term time. This includes hybrid bible studies that allow those who are anxious about travel to attend in winter.
- The congregation is grateful to the Rev. Iain Thomson, who served as Interim-Moderator from 28th June 2024 until 4th October, 2025.
- The Rev. Ivor MacDonald, Director of the Centre For Rural Ministry, visited the congregation in February. The congregation subsequently produced a short awareness raising video.
- In May, our congregation engaged with the Healthy Gospel Church meeting hosted by David Meredith, Mission Director, and by Andrew Giffen, CEO, in North Uist Free Church.
- The congregation also engaged with the Presbytery Strategy Committee throughout the year to consider the best way forward for ministry. The Western Isles Presbytery and the Mission Board subsequently approved a 40% part-time ministry for the congregation. This is to be reviewed regularly and the % adjusted accordingly.
- The congregation was delighted to welcome the Rev. Seòras MacGillivray as their minister on the 4th October, 2025 and to welcome the MacGillivray family to the manse.
- We have a short Mission Focus slot in our afternoon services. The congregation was also privileged to welcome several mission speakers throughout the year. These included Adam, Duncan and Christine Peters, Florian and Veronica Weicken, Craig and Amy Anderson, Calum and Liz Ferguson and representatives from Safe Families.
- We have a productive working relationship with the local care home and local schools.
- We were sad to lose a family with young children for employment reasons.
- The congregation continues to enjoy a strong partnership with Caladh Trust, providing an excellent vehicle for social responsibility ministry and for partnership with other agencies.
- The congregation has a cordial relationship with North Uist Free Church and has a reciprocal communion weekend arrangement. The congregation also engages with other local congregations for some community events throughout the year.
- The congregation has an active Facebook page and a WhatsApp group for sharing information.
- Several ladies in the congregation are actively involved in the WfM (Uist) group.
- Seasonal events such as 'One Hour at the Cross', a Christmas Craft Evening and Carols by Candlelight increased engagement with members of the local community. Manse food nights, local hill walks and similar informal events strengthened fellowship bonds in the congregation.
- The congregation was encouraged by a very positive Presbytery Oversight Visit report in December, 2025, and hope to progress the recommendations in 2026.
- The congregation has registered for the 'Passion For Life 26' national initiative.

In relation to **congregational funding**:

- Both the congregational loans for church and manse have now been paid.
- The congregation was in admin levy band C in 2025, but this has been revised for 2026.
- The congregation is grateful for the advice received from Neil M. Graham, Presbytery Treasurer, following the Presbytery Oversight Visit.

South Uist Free Church of Scotland

Report of the Trustees for the year ended 31 December 2025

Reserves

Results for the year

As a result of an unrestricted fund surplus for the year of £8,494 (2024: deficit £1,773) the congregation's unrestricted funds had a balance of £25,021 (2024: £16,527) at the year end. The congregation also had restricted funds amounting to £570 (2024: £370).

Reserves

The trustees are satisfied with the level of reserves retained by the charity.

On behalf of the Trustees

Mr Michael Townsend (Session Clerk)



Dated: ...6th July...2026

South Uist Free Church of Scotland

Report of the Independent Examiners to the Trustees for the year ended 31 December 2025

I report on the accounts of the church for the year ended 31 December 2025 which are set out on pages 5 to 7.

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 (as amended). 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 (as amended). 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.

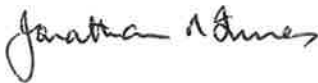
Independent Examiners' Statement

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 (as amended), and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations (as amended)

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.



Jonathan N Innes FCCA
Managing Director

Innes and Partners Limited
Chartered Certified Accountants

9 Ardross Street
Inverness
IV3 5NN

Date: 13/12/2026

South Uist Free Church of Scotland

Receipts and Payments Accounts

For the year ended 31 December 2025

	Unrestricted Fund £	Restricted Funds £	Total 2025 £	Total 2024 £
Receipts				
Offerings	24,996	2,400	27,396	25,290
Donations	2,830	1,568	4,398	2,995
Gift aid	5,444	-	5,444	7,110
Supply Expenses	1,654	-	1,654	-
Other Donations	712	-	712	-
OVO refund	2,658	-	2,658	-
Other refunds	100	-	100	-
Total Receipts	38,394	3,968	42,362	35,395
Payments				
<i>Payments for charitable activities</i>				
Remittance to Central funds	1,608	-	1,608	7,213
Council tax/Building rent	2,379	2,400	4,779	4,000
Books, bibles and magazines	216	-	216	420
Office costs	556	-	556	495
Ministry expenses	10,653	-	10,653	1,678
Presbytery dues/fees	310	-	310	530
Donations	83	1,368	1,451	1,205
Mission work	280	-	280	100
Utilities	4,202	-	4,202	5,041
Loan repayments	4,400	-	4,400	6,200
Insurance	1,822	-	1,822	2,539
Repairs and Maintenance	2,532	-	2,532	2,817
Professional fees	88	-	88	945
Miscellaneous	165	-	165	138
<i>Governance costs</i>				
Independent examination	606	-	606	576
Total Payments	29,900	3,768	33,668	33,897
Surplus/(Deficit) for the year	8,494	200	8,694	1,498
Transfers	-	-	-	-
Net movement in funds after transfers	8,494	200	8,694	1,498
Total funds brought forward	16,527	370	16,897	15,399
Total funds carried forward	25,021	570	25,591	16,897
Represented by:				
<i>Unrestricted Funds</i>				
General Fund	25,021	-	25,021	16,527
<i>Restricted Funds</i>				
Building Fund	-	164	164	164
Mission Fund	-	38	38	38
Benevolent Fund	-	168	168	168
Property Costs	-	-	-	-
Special Collections Fund	-	200	200	-
	25,021	570	25,591	16,897

The notes on page 8 form part of these financial statements.

South Uist Free Church of Scotland

Statement of Balances

As at 31 December 2025

	Notes	2025			2024		
		£	£	£	£	£	£
		Opening balance	Surplus for year	Closing balance	Opening balance	Surplus for year	Closing balance
Bank and cash in hand		16,897	8,694	25,591	15,399	1,498	16,897
Total assets		<u>16,897</u>	<u>8,694</u>	<u>25,591</u>	<u>15,399</u>	<u>1,498</u>	<u>16,897</u>
Reserves							
Unrestricted funds	3			25,021			16,527
Restricted funds	4			570			370
				<u>25,591</u>			<u>16,897</u>
Statement of assets held for charitable purposes							
Church and manse				200,000			200,000
<i>Less:</i>							
Outstanding loans				-			(4,400)
Statement of assets at 31 December 2025							
Gift Aid due				<u>1,481</u>			<u>1,136</u>
Statement of liabilities at 31 December 2025							
Invoices due for payment				<u>667</u>			<u>606</u>

Approved by the Trustees on 6th July 2026 and signed on their behalf by the undernoted:

Mr Michael Townsend
Session Clerk



The notes on page 8 form part of these financial statements.

South Uist 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 (as amended).

Basis of financial statements

The financial statements have been prepared on a receipts and payments basis.

Receipts and Payments Account

For the purpose of the Receipts and Payments Account 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.

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. Transactions with Trustees

There were no transactions with trustees during the year.

3. Unrestricted funds	Balance at 01.01.25 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31.12.25 £
General Fund	16,527	38,394	(29,900)	-	25,021
Total unrestricted funds	16,527	38,394	(29,900)	-	25,021

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.

4. Restricted funds	Balance at 01.01.25 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31.12.25 £
Building	164	-	-	-	164
Mission	38	542	(542)	-	38
Property Costs	-	2,400	(2,400)	-	-
Benevolent	168	-	-	-	168
Special Collections	-	1,026	(826)	-	200
Total restricted funds	370	3,968	(3,768)	-	570

Explanation of funds

The Building Fund is setup to raise money to repay the loans outstanding with the central Free Church of Scotland.

The Mission Fund is to support various missions at home and abroad.

The Benevolent Fund is there to be used at the discretion of the Minister of the congregation.

The Property costs fund represents funds generated for ongoing running costs.

The Special Collections fund represents donations and received for specific organisations and individuals.