

Lochs Parish
Church of Scotland

TRUSTEES' REPORT AND
RECEIPTS AND PAYMENTS ACCOUNT
FOR YEAR ENDING 31 DECEMBER 2025

Congregation No: 442342

Charity No: SC008004

Lochs Parish Church of Scotland

Reference and Administrative Information

Charity Name: Lochs Parish Church of Scotland (previously Kinloch Church of Scotland)

Charity Registration Number: SC008004

Congregation Reference No: 442342

Contact Address: Treasurer
52B Balallan
Lochs
Isle of Lewis
HS2 9PT

Trustees

Rev Iain Murdo Campbell
Mr Donald Murdo Ferguson (Elder) (Deceased 10/04/2025)
Mr David Maciver (Elder)
Mr Kenneth R Mackay (Elder) (Appointed 01/09/2025)
Mr Donald Mackinnon (Elder) (Appointed 01/09/2025)
Mr Ivor Martin (Treasurer)
Mr Gordon Maciver (Resigned 01/09/2025)
Mr Norman Angus Mackenzie (Resigned 01/09/2025)

Principal Office-bearers

Minister: Rev. Iain Murdo Campbell
Session Clerk: Mr Kenneth R Mackay
Treasurer: Mr Ivor Martin

Independent Examiner

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

Bankers

Bank of Scotland
47 Cromwell Street
Stornoway
Isle of Lewis
HS1 2DE

Lochs Parish Church of Scotland Trustees' Annual Report Year ended 31 December 2025

Structure, Governance and Management

Governing Document

The congregation changed its governance from the terms of the United Free Church constitution to that of the Church of Scotland's Unitary form of constitution on the 01 September 2025.

Recruitment and Appointment of Trustees

Members of the Kirk Session and the Treasurer 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, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery. The congregation's Treasurer is appointed by the Kirk Session.

Organisational Structure

Under the Unitary Constitution, the Kirk Session has oversight over all the congregation's affairs, both Spiritual and Temporal. However, the Kirk Session are supported by a committee of thirteen members (Support Team) who meet together to plan the congregation's activities and look after the Fabric, and keep the Kirk Session informed. All expenditure in the congregation, however small, is ratified by the Kirk Session (Trustees). The Kirk Session meets as required, but must always meet at least three times a year. The membership of the Kirk Session includes all the Elders in the congregation.

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 co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Achievements and Performance

On the 1st September 2025 there was a Union between Kinloch Church of Scotland and Lochs Crossbost Church of Scotland, with the joined congregation now known as Lochs Parish Church of Scotland.

The congregation has two church buildings and services are conducted in both each Sunday. Morning services are in the Kinloch building and evening services in the Leurbost building. Midweek services are conducted in both buildings, Wednesday in Kinloch and Thursday in Leurbost. Communion is celebrated twice a year in the congregation.

The congregation has informal fellowships each month and also runs basic Christianity courses in neutral venues.

The congregation engages with the community with Warm Space afternoons every fortnight, congregational/community breakfasts and suppers.

Working among children and young people is also an important aspect of the congregation's life and witness.

Lochs Parish Church of Scotland Trustees' Annual Report Year ended 31 December 2025

Financial Review

On the 1st September 2025 there was a Union between Kinloch Church of Scotland and Lochs Crossbost Church of Scotland. It was decided to keep the Kinloch Church of Scotland Charity number and bank details but the name of the new joined congregation is now Lochs Parish Church of Scotland.

Balances of funds held by Lochs Crossbost Church of Scotland have been transferred in to the new Lochs Parish Church.

At the end of the year Unrestricted Funds were showing a Surplus of £38,665 and Restricted Funds a Surplus of £22,221, however this includes the £75,616 introduced from the Union with Lochs Crossbost Church of Scotland. Without the monies introduced Unrestricted Funds would be showing a deficit of £7,288 and Restricted Funds a deficit of £7,442.

The overall result was a total surplus of funds for the year of £60,886.

FREE WILL OFFERING DONATIONS

If anyone would wish to donate their Freewill Offering via the Standing Order method of payment the Bank Details are

Bank of Scotland
47 Cromwell Street
Stornoway
HS1 2DC
Branch Sort Code 80-09-73

For Weekly Freewill Offerings (which can be paid monthly) the Account Number is 00265006

For the Monthly Freewill Offerings the Account Number is 00265014

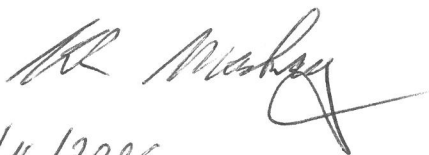
Reserves Policy

It is the Trustees' policy to hold reserves sufficient to meet the cost of preserving and repairing the church buildings at Kinloch and Leurbost and the manse at Kinloch, along with other related building costs incurred during the year. At the year end the Church held unrestricted funds of £46,662 of which £808 has been designated for the Youth Fellowship. The balance on the Restricted Fabric Fund at 31 December 2025 is £61,320 (2024 - £35,099). Total Funds held at 31 December 2025 are £107,982 (2024 - £47,096) The Trustees consider the current level of reserves to be sufficient to meet planned expenditure in the coming year.

The proceeds from the sale of various church buildings is held on the congregation's behalf by the Church of Scotland General Trustees. As at the 31 December 2025 the total amount held on behalf of the congregation by the Church of Scotland General Trustees was £200,280 (see Appendix page 10). As per recommended practice they are not included in the Statement of Balances as shown on Page 6.

Approved by the Trustees and signed on their behalf,

Trustee



Date 1/1/2026

Lochs Parish Church of Scotland

SC008004

Report of the Independent Examiner

Respective responsibilities of trustees and examiner

The charity trustees consider that an independent examination is needed under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005. It is my responsibility to examine the accounts 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

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 seeking 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 accounts.

Independent examiner's statement

In the course of my examination of the statement of account for the year ended 31 December 2025 as set out on pages 5 to 9, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect:
 - accounting records have not been kept in accordance with Section 44 (1)(a) of the Charities and Trustee Investments (Scotland) Act 2005 and Regulation 4 of The Charities Accounts (Scotland) Regulations 2006
 - the accounts do not accord with those records
 - the statement of account do not comply with any of the requirements of Regulation 9 of The Charities Accounts (Scotland) Regulations 2006
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 07.04.26

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


		Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
	Note	£	£	£	£	£
Receipts						
Voluntary Income	3	37,105	7,827	-	44,932	39,668
Income from Charitable Activities	4	-	-	-	-	-
Bank & Deposit interest		-	-	-	-	-
Investment income		-	158	-	158	-
Grant - Muaitheabhal Community Wind Farm Trust		-	8,000	-	8,000	-
Grant - CNES		-	-	-	-	4,000
Pulpit Supply Refunded		-	-	-	-	322
Transfer of Union Balance		45,953	29,663	-	75,616	-
Total Receipts		83,058	45,648	-	128,706	43,990
Payments	5					
Costs of generating funds		345	-	-	345	177
Charitable activities		41,909	25,152	-	67,061	38,517
Governance costs		414	-	-	414	390
Total Payments		42,668	25,152	-	67,820	39,084
Net Receipts/(Payments) before Transfers		40,390	20,496	-	60,886	4,906
Transfers to/(from) funds		(1,725)	1,725	-	-	-
Surplus/(Deficit) for year		38,665	22,221	-	60,886	4,906

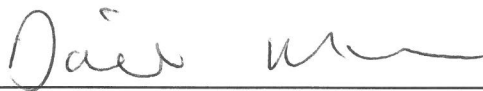
Lochs Parish Church of Scotland
Statement of Balances
At 31 December 2025

Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<u>Bank & Deposit Balances</u>					
Bank & Deposit balances brought forward	7,997	39,099	-	47,096	42,190
Movement in year:					
Surplus/(Deficit) for the year	38,665	22,221	-	60,886	4,906
Bank & Deposit balances carried forward	46,662	61,320	-	107,982	47,096
<u>Additional Information</u>					
Investments at market value	-	-	-	-	-
Assets					
Gift Aid Receivable	7,000	-	-	7,000	7,754
Liabilities					
	-	-	-	-	-

The accounts were approved by the Kirk Session and Deacons' Court on the
 For and on behalf of the Kirk Session and Deacons' Court

1/4/ 2026


 _____ **Trustee**


 _____ **Trustee**

Lochs Parish 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 £5,292.

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	7,189	83,058	42,668	(1,725)	45,854
Designated Sunday School Fund	-	-	-	-	-
Designated Youth Fellowship Fund	808	-	-	-	808
	<u>7,997</u>	<u>83,058</u>	<u>42,668</u>	<u>(1,725)</u>	<u>46,662</u>
Restricted funds					
Fabric Fund	35,099	37,648	11,427	-	61,320
AV System Fund	4,000	8,000	13,725	1,725	-
	<u>39,099</u>	<u>45,648</u>	<u>25,152</u>	<u>1,725</u>	<u>61,320</u>
Total funds	<u>47,096</u>	<u>128,706</u>	<u>67,820</u>	<u>-</u>	<u>107,982</u>

Purposes of Designated Funds

Sunday School Fund: Funds to allow the operation of the Congregational Sunday School. During the year the designated Sunday School fund was transferred back to the General Fund

Youth Fellowship Fund: Funds to allow the operation of the Congregational Youth fellowship

Purposes of Restricted Funds

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

AV System Fund: Relating to monies received and expended specifically relating to the AV System

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Voluntary Income					
WFO Scheme (non Gift Aid)	3,755	-	-	3,755	3,485
WFO Scheme (Gift Aid)	21,263	-	-	21,263	18,563
Fabric Fund Monthly Offerings (non Gift Aid)	-	592	-	592	500
Fabric Fund Monthly Offerings (Gift Aid)	-	6,995	-	6,995	7,532
Tax Recovered on Gift Aid Donations	7,994	-	-	7,994	5,828
Ordinary Offerings (Open Plate)	2,933	-	-	2,933	2,060
Youth Fellowship	-	-	-	-	-
Sunday School	-	-	-	-	-
Other Offerings, Donations etc	1,160	240	-	1,400	1,700
	<u>37,105</u>	<u>7,827</u>	<u>-</u>	<u>44,932</u>	<u>39,668</u>

Lochs Parish Church of Scotland
Notes to the Accounts

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
4. Income from Charitable Activities					
Fundraising Events	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

5. Analysis of Payments

Costs of generating funds

Offering envelopes	345	-	-	345	177
	<u>345</u>	<u>-</u>	<u>-</u>	<u>345</u>	<u>177</u>

Charitable activities

Giving to Grow	27,317	-	-	27,317	24,540
Presbytery dues	804	-	-	804	623
Minister's travel expenses	2,058	-	-	2,058	2,207
Minister's telephone expenses	839	-	-	839	774
Pulpit supply	373	-	-	373	1,152
Building Hire	50	-	-	50	-
Fabric repair & maintenance - Kinloch	-	7,729	-	7,729	814
Fabric repair & maintenance - Leurbost	-	792	-	792	-
Audio Visual System	-	13,725	-	13,725	-
Glebe Maintenance	-	-	-	-	-
Equipment purchases	1,059	-	-	1,059	-
Manse council tax	2,395	-	-	2,395	1,415
Heat and light	4,003	-	-	4,003	2,585
Insurance	-	2,906	-	2,906	2,225
Church Telephone	267	-	-	267	-
Printing, stationery and postage	-	-	-	-	-
Bibles, Books etc	-	-	-	-	28
Communion expenses	1,320	-	-	1,320	1,284
Church cleaner & cleaning materials	996	-	-	996	760
Fellowship expenses	163	-	-	163	-
Youth Fellowship expenses	-	-	-	-	-
Sunday School expenses	-	-	-	-	-
Donations	160	-	-	160	-
Subscriptions	105	-	-	105	80
General Expenses	-	-	-	-	30
	<u>41,909</u>	<u>25,152</u>	<u>-</u>	<u>67,061</u>	<u>38,517</u>

Governance costs

Lochs Parish Church of Scotland
Notes to the Accounts

6. 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.

7. Collections for Third Parties

	2025	2024
	£	£
Western Isles Food Bank	-	110
	<u>-</u>	<u>110</u>

**Lochs Parish Church of Scotland
Appendix**

**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		
Union Transfer	18,520	-
Interest received	3,104	-
	<u>21,624</u>	<u>-</u>
	21,624	-
Administration Costs	<u>(320)</u>	<u>-</u>
	(320)	-
Balance at 31 December	<u>21,304</u>	<u>-</u>
<u>CONSOLIDATED FABRIC FUND - CAPITAL</u>		
Balance at 01 January	-	-
Union Transfer	129,754	-
	<u>129,754</u>	<u>-</u>
	129,754	-
	<u>-</u>	<u>-</u>
	-	-
Balance at 31 December	<u>129,754</u>	<u>-</u>
<u>Temporary Funds</u>		
Balance at 01 January	(2,737)	-
Sale of Lemreway Church	55,000	-
Interest received	-	-
	<u>55,000</u>	<u>-</u>
	52,263	-
Legal and Property Costs relating to Lemreway Church sale	(3,041)	-
Administration Costs	<u>-</u>	<u>(2,737)</u>
	(3,041)	(2,737)
Balance at 31 December	<u>49,222</u>	<u>(2,737)</u>
Total Funds Held on behalf of the Congregation by the General Trustees	<u><u>200,280</u></u>	<u><u>(2,737)</u></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.