

Lochs Free Church of Scotland

Trustees' Report and Financial Statements

For the Year Ended 31 December 2024

Lochs Free Church of Scotland

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Lochs Free Church of Scotland

Church Information

Trustees

A list of active Trustees during 2024 is provided in the Trustees' Report on Page 3.



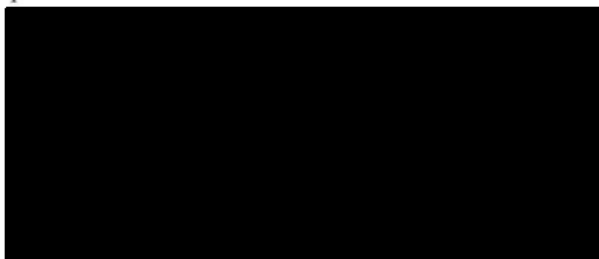
Bankers

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

Solicitors

Simpson & Marwick WS (unless local agents are used)
Albany House
58 Albany Street
Edinburgh
EH1 3QR

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Lochs 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 2024.

Status of Charity and Governing Document

Lochs Free Church of Scotland is established by Constitution. It is a registered Scottish Charity (No. SC038174).

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.

Lochs 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.

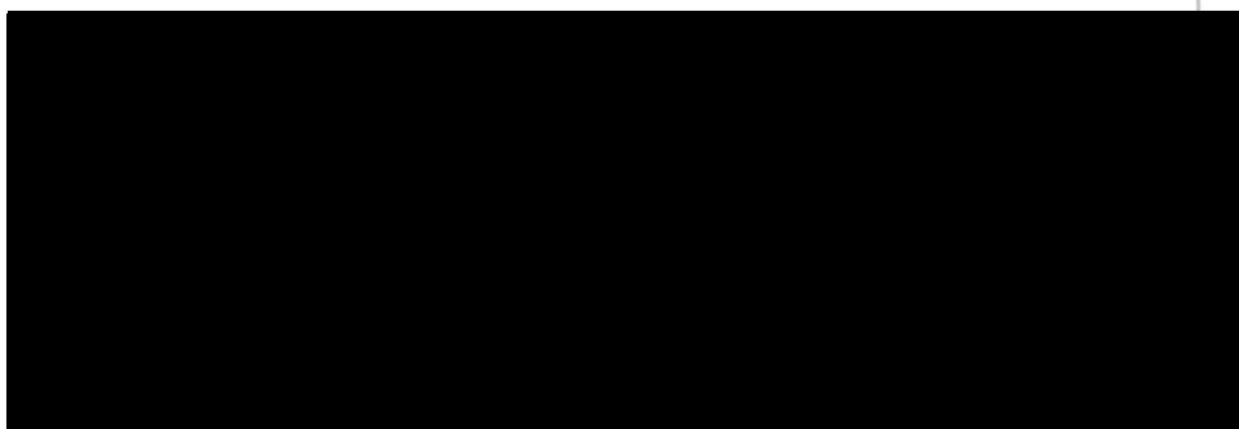
The Church building and the Minister's manse are the property of the congregation and are held in trust by locally elected property trustees under the Church's Model Trust Deed.

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 trustees who are responsible only for holding property in trust.

Lochs Free Church of Scotland

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



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

During the year, the congregation met regularly for public worship in both English and Gaelic and carried out various activities in pursuit of the above stated aims. Creche facilities are now available each Sunday morning at 12 noon and this is very well attended. The Youth Fellowship meets monthly and there is now an Adult Fellowship immediately after the Sunday evening service. WFM meets weekly. A Discipleship Explored course meets in the local school at the beginning of the year. The mother and toddlers meet every Thursday afternoon. Donations are made to various bodies and individuals throughout the year. The congregation continued its commitment to support the National Free Church of Scotland both spiritually and financially.

Reserves

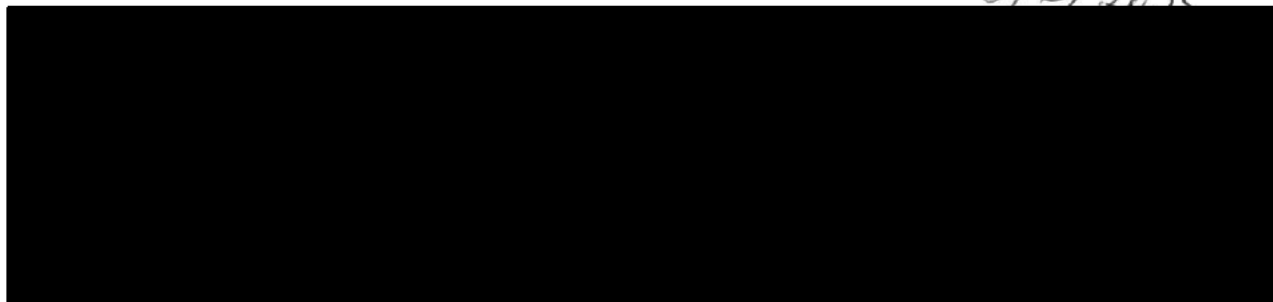
As a result of a surplus for the year of £11,808 the church held unrestricted funds amounting to £12,522 in a General Fund and a restricted Specified Fund with a balance of £20,010 at the year end.

The trustees are satisfied with the level of reserves retained by the charity but would like to consider increasing the level of reserves as soon as that is possible.

On behalf of the Trustees

Date

3/6/2025



Lochs Free Church of Scotland

Report of the Independent Examiners to the Trustees for the year ended 31 December 2024

I report on the accounts of the church for the year ended 31 December 2024 which are set out on pages 6 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) (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. 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, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Date 12 April 2025

Lochs Free Church of Scotland

Receipts and Payments Accounts

For the year ended 31 December 2024

Notes	Unrestricted Funds			Total 2024 £	Total 2023 £
	General Fund £	Designated Funds £	Restricted Funds £		
Receipts					
Gift Aid	49,135	-	-	49,135	56,485
Envelope Scheme - non Gift Aid	16,480	-	310	16,790	13,791
Income Tax Recovered	14,845	-	-	14,845	15,516
Church Door Collections	2,400	-	-	2,400	1,991
Appeals	-	-	670	670	1,005
Donations	2,345	-	2,950	5,295	2,425
Projects	400	-	7,450	7,850	10,940
Other Income	-	-	15,342	15,342	2,607
Total Receipts	85,605	-	26,722	112,327	104,760
Payments					
Payments for Charitable activities					
Remittances to Central funds	5 56,335	-	-	56,335	59,300
Pulpit Supply and Communion Expenses	680	-	974	1,654	1,514
Ministers expenses	4,024	-	-	4,024	4,500
Presbytery Dues and Levies	1,072	-	-	1,072	1,407
Church & Manse Insurance	1,679	-	-	1,679	1,550
Heat & Light	7,797	-	-	7,797	8,667
Telephone	2,193	-	-	2,193	1,605
Repairs & Renewals Church	805	-	6,615	7,420	3,956
General Repairs & Renewals	-	-	-	-	703
Repairs & Renewals Manse	1,405	-	1,305	2,710	-
Community Charge	1,886	-	-	1,886	2,298
Maintenance and Cleaning	418	-	-	418	173
Stationery and Postage	430	-	-	430	445
Training Costs	-	-	-	-	-
Honorarium	2,718	-	-	2,718	2,433
Charitable Activities					
Youth and Campaigners	759	-	-	759	1,645
Donations	6 6,685	-	-	6,685	3,118
Publications and Bookstall	664	-	-	664	355
Sundry Expenses	342	-	-	342	143
Hospitality	1,671	-	-	1,671	1,564
Governance costs					
Independent Examination	62	-	-	62	600
	91,625	-	8,894	100,519	95,976
Surplus for the year	(6,020)	-	17,828	11,808	8,784

Lochs Free Church of Scotland

Receipts and Payments Accounts

For the year ended 31 December 2024

	Unrestricted Funds			Total £
	General Fund £	Designated Funds £	Restricted Funds £	
Transfer of Funds	8,000	(8,000)	-	-
Net movement in funds after transfers	(6,020)	0	17,828	8,784
Balance b/f	6,515	12,027	2,182	11,940
Balance of funds c/f	8,495	4,027	20,010	20,724
Represented by:				
Unrestricted funds				
General Fund	7 8,495	-	-	6,515
Designated Fund				
Fabric Fund	7	4,027	-	12,027
Restricted Funds				
Specified Expenditure	7	-	20,010	2,182
	8,495	4,027	20,010	20,724

Lochs Free Church of Scotland

Statement of Balances

As at 31 December 2024

		2024	2023
		£	£
Fixed Assets held for charitable purposes	2		
Church and Manse at valuation		1,500,000	1,500,000
Fixtures and Fittings at Cost		29,700	29,700
Total Fixed Assets		1,529,700	1,529,700
 Bank & Cash in hand			
Opening balance		20,724	11,940
Surplus/(Deficit) for the year		11,808	8,784
Closing balances		32,532	20,724
 Bank balance carried forward		32,532	20,724
 Debtors		-	-
 Total monetary assets		32,532	20,724
 Represented by:	7		
Unrestricted funds		8,495	6,515
Designated funds		4,027	12,027
Restricted funds		20,010	2,182
		32,532	20,724

Lochs Free Church of Scotland

Notes to the Receipts and Payments Accounts

For the year ended 31 December 2024

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, and are prepared on a receipts and payments basis.

Fixed Assets

A statement of assets is shown in the Financial Activities Account and no depreciation has been applied as depreciation is a non-cash item.

Statement of Financial Activities

Funds are defined as follows:

Unrestricted Funds comprise of grants and other income received for the objects of the church without further specific purpose and is available as general funds.

Designated Fund comprise of funds which have been allocated for particular purposes by the Deacons Court.

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 Tangible fixed assets

	Heritable property £	Fixtures & equipment £	Total £
Cost			
At 1 January 2024	1,500,000	29,700	1,529,700
Additions	-	-	-
Disposals	-	-	-
At 31 December 2024	1,500,000	29,700	1,529,700
Net Book Value			
At 31 December 2024	1,500,000	29,700	1,529,700

3. Investments

4. Transactions with Trustees

There were no transactions with trustees during the year.

Lochs Free Church of Scotland

Notes to the Receipts and Payments Accounts

For the year ended 31 December 2024

5. Amounts paid to the Central Church

	£
Fulfilment of commitment	56,100
Ministry Costs	33,240
Administration Levy	17,472
Mission Levy	5,363
Total Due from the Congregation	56,075

6. Donations

	£
Youth Café	250
	3,954
	200
Hebrew Scriptures	250
Foreign Mission	800
GIGA	600
	131
	500
WFM	6,685
Total Donations	6,685

7 Unrestricted Funds

	01.01.2024 £	Incoming resources £	Expended £	Transfers £	Balance at 31.12.2024 £
General Fund	6,515	85,605	(91,625)	8,000	8,495
Designated funds:					
Fabric Fund	12,027	-	-	(8,000)	4,027
Total unrestricted funds	18,542	85,605	(91,625)		12,522

8 Restricted funds

	Balance at 01.01.2024 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31.12.2024 £
Specified funds	2,182	26,722	(8,894)	-	20,010
Total restricted funds	2,182	26,722	(8,894)	-	20,010