

REGISTERED CHARITY NUMBER: SC045431

**Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 December 2025
for
THE HIGH FREE CHURCH STORNOWAY**

Mann Judd Gordon Ltd
Chartered Accountants
26 Lewis Street
Stornoway
Isle of Lewis
HS1 2JF

THE HIGH FREE CHURCH STORNOWAY

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THE HIGH FREE CHURCH STORNOWAY

Report of the Trustees for the Year Ended 31 December 2025

The trustees present their report with the financial statements of the charity 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 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The High 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, the Free Church of Scotland 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 High Free Church Stornoway came into being in 2014 as an Associate Congregation within the Western Isles Presbytery of the Free Church after the congregation dissociated from the Church of Scotland. The congregation is authorised by the Church to have a minister paid from central funds of the Church and the Rev Hugh Ferrier was inducted to the charge of the congregation in November 2015. The congregation owns a Manse but does not own a Church building.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

The congregation meets for Sunday morning services in Sandwick Hall and in the Seminary on Francis Street for Sunday evening services. Weekly prayer meetings are held on Tuesdays and Thursdays in the Failte Centre, Bayhead. The weekly Saturday prayer meeting is held online and also in person for one week per month in the Failte Centre. Both Sunday services and the Tuesday prayer meeting are live streamed for those unable to attend in person. In person services and prayer meetings continue to be well attended.

The congregation supports several ministries including the Sunday school, ladies' prayer group, home bible study groups, a parent and toddler group, a brunch ministry, a men's study group and an over 55s group. The youth fellowship ministry was relaunched in 2026, meeting regularly after the prayer meeting on a Tuesday evening in the Failte centre. Women's ministries included the delivery of courses to any affected by trauma, an established annual women's conference, and coordinated visitation groups for women in the congregation. There were several outreach activities including praise evenings, carol services, family services, and distribution of devotional booklets throughout the year.

The congregation continues to give sacrificially, something the Deacons' Court acknowledge and are extremely thankful for. The congregation and Deacons' Court continue to wait upon the Lord's guidance with hope and faith that the provision of a building will come in His timing and will.

The congregation continued its commitment to support the National Free Church of Scotland both spiritually and financially. Donations were distributed to missionary groups from collections taken at prayer meetings. The congregation continues to provide support to the summer camps ministry organised by the Free Church.

THE HIGH FREE CHURCH STORNOWAY

Report of the Trustees for the Year Ended 31 December 2025

FINANCIAL REVIEW

Financial position

As a result of the business of the year the church held net current assets amounting to £1,359,036 (2024 - £1,265,194) at the year end. That consisted of a General Fund amounting to £44,410 (2024 - £52,498), Designated Building Fund of £489,276 (2024 - £456,215) and Restricted Funds amounting to £825,350 (2024 - £756,481).

The church also owns the manse property at a cost of £215,000, financed by £85,000 from the Designated Building Fund and £130,000 from the Restricted Building Fund.

The cash savings for the Building Project, between the Designated Building Fund and Restricted Building Fund at the year end were £1,091,136 (2024 - £990,187).

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

Explanation of funds

Unrestricted 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. As finances allow, amounts are transferred from the General Fund to supplement the Building Fund.

The Designated Building fund is used to account for unrestricted funds designate by the trustees to supplement the Building Fund, as noted above.

Restricted funds

The Building fund exists as a vehicle to raise money to pay for a Church building. The is a long-term project following on from the purchase of the Manse during 2016.

The Missionary fund, consisting of donations collected at the three weekly prayer meetings, is used to support a number of Missionary organisations with which the Church has regular contact. In addition the Church makes a donation to the central mission funds of the Free Church.

The Sunday School fund provides for all the needs of the children attending Sunday School.

The Benevolent fund provides support for members of the congregation that may be in need of a little assistance.

The Specific Gifts fund is used to account for specific offerings and donations received from the congregation, restricted for distributing to other bodies.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Status of Charity and Governing Document

The High Free Church Stornoway Free Church of Scotland is established by Constitution. It is a registered Scottish Charity (No. SC045431) and is part of the Free Church denomination (registered Charity Number SC012925).

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.

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.

THE HIGH FREE CHURCH STORNOWAY

Report of the Trustees for the Year Ended 31 December 2025

REFERENCE AND ADMINISTRATIVE DETAILS

The members of the Deacons' Court (the Trustees), who served during the year including Deacons appointed and resigned during the course of the year, were as follows:-

Elders

Rev H Ferrier, Mr J Davidson, Mr R Ferguson (Clerk to the Deacons' Court), Mr R France, Mr J A Macdonald, Mr D J Maclean, Mr J Maclean (ordained 25 Jan 2025), Mr D Macleod (ordained 25 Jan 2025), Mr C Martin (Session Clerk), Mr IA Murray, Mr H Paterson, Mr D Rankin, and Mr I Smith.

Deacons

Mr C Campbell, Mr J Macdonald, Mr I MacLeman, Mr A Macleod, Mr G Macleod, Mr M Macleod (resigned Aug 2025), Mr A Macmillan, Mr D Morrison, and Mr C Nicolson.

Congregational Trustees

For holding Property - Mr R Ferguson (Clerk to the Deacons' Court), Mr C Martin (Session Clerk), Mr H Maciver (Congregational Treasurer).

Minister & Church Address

Rev Hugh Ferrier
'Ardenlea'
28 Goathill Road
Stornoway
Isle of Lewis
HS1 2 NL

email highfreechurch@outlook.com
www.facebook.com/highfellowship

Session Clerk

Mr C Martin
Rosehall
3 Holm Road
Stornoway
Isle of Lewis
HS2 OAY

Clerk to The Deacons' Court

Mr R Ferguson
Dunrossil
Milkinghill
Tong
Isle of Lewis
HS2 0HU

Congregational Treasurer

Mr H Maciver
27 Lower Sandwick
Stornoway
Isle of Lewis
HS2 0AE

Bankers

Bank of Scotland
The Direct Business (802260)
PO Box 1000
BX2 1LB

Head Office Address

Free Church of Scotland

THE HIGH FREE CHURCH STORNOWAY

Report of the Trustees for the Year Ended 31 December 2025

The Mound
Edinburgh
EH1 2LS

Solicitors
Balfour & Manson
54-66 Frederick St
Edinburgh
EH2 1LS

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

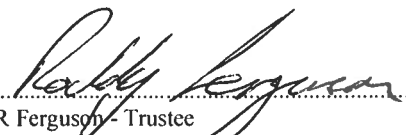
Charity law requires the trustees to prepare financial statements for each financial year. Under that law, the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

Under charity law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and The Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the board of trustees on 05-08-26 and signed on its behalf by:


.....
R Ferguson - Trustee

**Independent Examiner's Report to the Trustees of
The High Free Church Stornoway**

I report on the accounts for the year ended 31 December 2025 set out on pages six to sixteen.

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's 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 the independent examiner's report

My examination was 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 seeking explanations from you as 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.

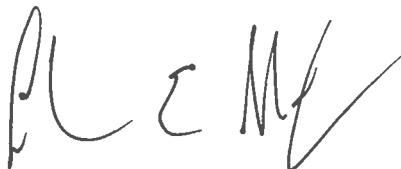
Independent examiner's statement

In connection with 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 to 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
The Institute of Chartered Accountants in England and Wales

Mann Judd Gordon Ltd
Chartered Accountants
26 Lewis Street
Stornoway
Isle of Lewis
HS1 2JF

Date: 5/8/2026

THE HIGH FREE CHURCH STORNOWAY

**Statement of Financial Activities
for the Year Ended 31 December 2025**

	Notes	Unrestricted funds £	Restricted funds £	31.12.25 Total funds £	31.12.24 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	121,835	71,968	193,803	199,756
Other trading activities	3	5,925	16,153	22,078	19,185
Investment income	4	<u>33,062</u>	<u>-</u>	<u>33,062</u>	<u>3,755</u>
Total		<u>160,822</u>	<u>88,121</u>	<u>248,943</u>	<u>222,696</u>
EXPENDITURE ON					
Raising funds		4,105	-	4,105	838
Charitable activities	5				
Central funds		72,464	-	72,464	60,550
Ministry costs		7,464	100	7,564	8,183
Premises costs		22,547	-	22,547	22,269
Grants and donations		4,404	17,500	21,904	21,649
Other charitable activities		23,771	1,652	25,423	13,688
Governance costs		<u>1,094</u>	<u>-</u>	<u>1,094</u>	<u>1,086</u>
Total		<u>135,849</u>	<u>19,252</u>	<u>155,101</u>	<u>128,263</u>
NET INCOME		24,973	68,869	93,842	94,433
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>508,713</u>	<u>756,481</u>	<u>1,265,194</u>	<u>1,170,761</u>
TOTAL FUNDS CARRIED FORWARD		<u>533,686</u>	<u>825,350</u>	<u>1,359,036</u>	<u>1,265,194</u>

The notes form part of these financial statements

THE HIGH FREE CHURCH STORNOWAY

**Balance Sheet
31 December 2025**

	Notes	Unrestricted funds £	Restricted funds £	31.12.25 Total funds £	31.12.24 Total funds £
FIXED ASSETS					
Tangible assets	10	85,000	130,000	215,000	215,000
CURRENT ASSETS					
Debtors	11	3,389	3,486	6,875	7,283
Cash at bank		<u>446,900</u>	<u>691,864</u>	<u>1,138,764</u>	<u>1,045,056</u>
		450,289	695,350	1,145,639	1,052,339
CREDITORS					
Amounts falling due within one year	12	(1,603)	-	(1,603)	(2,145)
NET CURRENT ASSETS		<u>448,686</u>	<u>695,350</u>	<u>1,144,036</u>	<u>1,050,194</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>533,686</u>	<u>825,350</u>	<u>1,359,036</u>	<u>1,265,194</u>
NET ASSETS		<u><u>533,686</u></u>	<u><u>825,350</u></u>	<u><u>1,359,036</u></u>	<u><u>1,265,194</u></u>
FUNDS	13				
Unrestricted funds				533,686	508,713
Restricted funds				<u>825,350</u>	<u>756,481</u>
TOTAL FUNDS				<u><u>1,359,036</u></u>	<u><u>1,265,194</u></u>

The financial statements were approved by the Board of Trustees and authorised for issue on and were signed on its behalf by:


.....
C Martin - Trustee

The notes form part of these financial statements

THE HIGH FREE CHURCH STORNOWAY

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 2019)', 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.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property - not provided

Expenditure on equipment under £1,000 is not capitalised but treated as an expense during the year incurred.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

THE HIGH FREE CHURCH STORNOWAY

Notes to the Financial Statements - continued for the Year Ended 31 December 2025

2. DONATIONS AND LEGACIES

	Unrestricted funds £	Restricted funds £	31.12.25 Total funds £	31.12.24 Total funds £
Offerings and donations	108,175	57,519	165,694	171,527
Gift aid	<u>13,660</u>	<u>14,449</u>	<u>28,109</u>	<u>28,229</u>
	<u>121,835</u>	<u>71,968</u>	<u>193,803</u>	<u>199,756</u>

3. OTHER TRADING ACTIVITIES

	Unrestricted funds £	Restricted funds £	31.12.25 Total funds £	31.12.24 Total funds £
Fundraising events	5,439	-	5,439	3,171
Magazines	486	-	486	373
Sunday School income	-	745	745	265
Mission & Special Collections	<u>-</u>	<u>15,408</u>	<u>15,408</u>	<u>15,376</u>
	<u>5,925</u>	<u>16,153</u>	<u>22,078</u>	<u>19,185</u>

4. INVESTMENT INCOME

	Unrestricted funds £	Restricted funds £	31.12.25 Total funds £	31.12.24 Total funds £
Deposit account interest	<u>33,062</u>	<u>-</u>	<u>33,062</u>	<u>3,755</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 6) £	Grant funding of activities (see note 7) £	Support costs £	Totals £
Central funds	72,464	-	-	72,464
Ministry costs	7,564	-	-	7,564
Premises costs	22,547	-	-	22,547
Grants and donations	-	21,904	-	21,904
Other charitable activities	22,982	1,770	671	25,423
Governance costs	<u>1,094</u>	<u>-</u>	<u>-</u>	<u>1,094</u>
	<u>126,651</u>	<u>23,674</u>	<u>671</u>	<u>150,996</u>

THE HIGH FREE CHURCH STORNOWAY

Notes to the Financial Statements - continued for the Year Ended 31 December 2025

6. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31.12.25	31.12.24
	£	£
Remittances to Central funds	72,464	60,550
Pulpit Supply & Communion Exps	1,781	1,933
Presbytery dues	931	1,273
Equipment and stationery	2,574	671
Premises rental	13,907	12,605
Insurance	903	860
Manse running costs	9,952	8,804
Youth Work	1,200	2,800
Accountancy	1,094	1,086
Gift Aid charges	257	684
Bank Charges	198	87
Sundry Expenses	378	1,128
Magazine costs	343	707
Teaching & training materials	2,545	924
CCLI Licence	534	517
Architect & planning fees	1,140	-
Minister's supplement	5,783	6,250
Repairs & renewals	6,602	-
Sunday School resources	512	735
Zoom costs	559	701
Catering costs	2,644	2,059
Congregational trips & outings	350	750
	<u>126,651</u>	<u>105,124</u>

7. GRANTS PAYABLE

	31.12.25	31.12.24
	£	£
Grants and donations	21,904	21,649
Other charitable activities	<u>1,770</u>	<u>-</u>
	<u>23,674</u>	<u>21,649</u>

THE HIGH FREE CHURCH STORNOWAY

Notes to the Financial Statements - continued for the Year Ended 31 December 2025

7. GRANTS PAYABLE - continued

The total grants paid to institutions during the year was as follows:

	31.12.25	31.12.24
	£	£
European M Fellowship	1,500	1,500
Overseas M Fellowship	-	1,250
Slavic Gospel Association	1,500	1,500
Faith Mission	1,500	1,500
Steadfast Global	1,000	1,500
The Gambia Partnership	1,000	1,500
Moldova	2,450	2,200
Children for Christ	500	500
Bethesda	120	-
God Is Good Africa	1,250	1,000
Hebrides Alpha	500	500
The Failte Centre	400	1,000
Blythswood Care	500	500
Free Church Youth Camps	3,700	-
South Harris Free Church	-	1,000
Cumbernauld Free Church	-	500
Durinish Free Church	1,000	500
Presbytery of Skye	-	1,500
Alcoholics Anonymous	176	149
WJ & RJ Rettie (Chetebo Training Centre in Kenya)	1,250	1,000
St Columbas Free Church	-	500
Free Church - Centre for Rural Ministry	1,000	-
Action For Children	758	-
Broughty Ferry Free Church	1,000	-
Lewis Christian School	500	-
	<u>21,604</u>	<u>19,599</u>

The total grants paid to individuals during the year was as follows:

	31.12.25	31.12.24
	£	£
Other grants and donations	1,770	1,750
OM (Clare Macleod)	<u>300</u>	<u>300</u>
	<u>2,070</u>	<u>2,050</u>

8. TRUSTEES' REMUNERATION AND BENEFITS

The minister was paid a supplement of £5,783 (2024 - £6,250), administered along with the stipend of The Free Church of Scotland centrally.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2025 nor for the year ended 31 December 2024.

THE HIGH FREE CHURCH STORNOWAY

Notes to the Financial Statements - continued for the Year Ended 31 December 2025

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	123,061	76,695	199,756
Other trading activities	3,424	15,761	19,185
Investment income	<u>3,755</u>	<u>-</u>	<u>3,755</u>
Total	<u>130,240</u>	<u>92,456</u>	<u>222,696</u>
EXPENDITURE ON			
Raising funds	838	-	838
Charitable activities			
Central funds	60,550	-	60,550
Ministry costs	8,183	-	8,183
Premises costs	22,269	-	22,269
Grants and donations	3,899	17,750	21,649
Other charitable activities	12,843	845	13,688
Governance costs	<u>1,086</u>	<u>-</u>	<u>1,086</u>
Total	<u>109,668</u>	<u>18,595</u>	<u>128,263</u>
NET INCOME	20,572	73,861	94,433
Transfers between funds	<u>(3,085)</u>	<u>3,085</u>	<u>-</u>
Net movement in funds	17,487	76,946	94,433
RECONCILIATION OF FUNDS			
Total funds brought forward	491,226	679,535	1,170,761
TOTAL FUNDS CARRIED FORWARD	<u>508,713</u>	<u>756,481</u>	<u>1,265,194</u>

10. TANGIBLE FIXED ASSETS

	Freehold property £
COST	
At 1 January 2025 and 31 December 2025	<u>215,000</u>
NET BOOK VALUE	
At 31 December 2025	<u>215,000</u>
At 31 December 2024	<u>215,000</u>

The manse was surveyed during 2024 and valued at £270,000. This uplift is not reflected in the accounts.

THE HIGH FREE CHURCH STORNOWAY

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2025**

11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.25	31.12.24
	£	£
Other debtors	-	300
Gift aid debtor	<u>6,875</u>	<u>6,983</u>
	<u>6,875</u>	<u>7,283</u>

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.25	31.12.24
	£	£
Accrued expenses	<u>1,603</u>	<u>2,145</u>

13. MOVEMENT IN FUNDS

	At 1.1.25	Net movement in funds	At 31.12.25
	£	£	£
Unrestricted funds			
General fund	52,498	(8,088)	44,410
Designated Building Fund	<u>456,215</u>	<u>33,061</u>	<u>489,276</u>
	508,713	24,973	533,686
Restricted funds			
Building fund	751,939	67,525	819,464
Missionary fund	2,990	747	3,737
Sunday School fund	1,197	397	1,594
Benevolent fund	<u>355</u>	<u>200</u>	<u>555</u>
	<u>756,481</u>	<u>68,869</u>	<u>825,350</u>
TOTAL FUNDS	<u>1,265,194</u>	<u>93,842</u>	<u>1,359,036</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	127,761	(135,849)	(8,088)
Designated Building Fund	<u>33,061</u>	<u>-</u>	<u>33,061</u>
	160,822	(135,849)	24,973
Restricted funds			
Building fund	68,665	(1,140)	67,525
Missionary fund	18,347	(17,600)	747
Sunday School fund	909	(512)	397
Benevolent fund	<u>200</u>	<u>-</u>	<u>200</u>
	<u>88,121</u>	<u>(19,252)</u>	<u>68,869</u>
TOTAL FUNDS	<u>248,943</u>	<u>(155,101)</u>	<u>93,842</u>

THE HIGH FREE CHURCH STORNOWAY

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2025**

13. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.24 £	Net movement in funds £	Transfers between funds £	At 31.12.24 £
Unrestricted funds				
General fund	34,279	21,304	(3,085)	52,498
Designated Building Fund	<u>456,947</u>	<u>(732)</u>	<u>-</u>	<u>456,215</u>
	491,226	20,572	(3,085)	508,713
Restricted funds				
Building fund	676,994	74,945	-	751,939
Missionary fund	458	(553)	3,085	2,990
Sunday School fund	1,728	(531)	-	1,197
Benevolent fund	<u>355</u>	<u>-</u>	<u>-</u>	<u>355</u>
	<u>679,535</u>	<u>73,861</u>	<u>3,085</u>	<u>756,481</u>
TOTAL FUNDS	<u><u>1,170,761</u></u>	<u><u>94,433</u></u>	<u><u>-</u></u>	<u><u>1,265,194</u></u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	130,972	(109,668)	21,304
Designated Building Fund	<u>(732)</u>	<u>-</u>	<u>(732)</u>
	130,240	(109,668)	20,572
Restricted funds			
Building fund	74,945	-	74,945
Missionary fund	17,197	(17,750)	(553)
Sunday School fund	<u>314</u>	<u>(845)</u>	<u>(531)</u>
	<u>92,456</u>	<u>(18,595)</u>	<u>73,861</u>
TOTAL FUNDS	<u><u>222,696</u></u>	<u><u>(128,263)</u></u>	<u><u>94,433</u></u>

THE HIGH FREE CHURCH STORNOWAY

Notes to the Financial Statements - continued for the Year Ended 31 December 2025

13. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.24 £	Net movement in funds £	Transfers between funds £	At 31.12.25 £
Unrestricted funds				
General fund	34,279	13,216	(3,085)	44,410
Designated Building Fund	<u>456,947</u>	<u>32,329</u>	<u>-</u>	<u>489,276</u>
	491,226	45,545	(3,085)	533,686
Restricted funds				
Building fund	676,994	142,470	-	819,464
Missionary fund	458	194	3,085	3,737
Sunday School fund	1,728	(134)	-	1,594
Benevolent fund	<u>355</u>	<u>200</u>	<u>-</u>	<u>555</u>
	<u>679,535</u>	<u>142,730</u>	<u>3,085</u>	<u>825,350</u>
TOTAL FUNDS	<u><u>1,170,761</u></u>	<u><u>188,275</u></u>	<u><u>-</u></u>	<u><u>1,359,036</u></u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	258,733	(245,517)	13,216
Designated Building Fund	<u>32,329</u>	<u>-</u>	<u>32,329</u>
	291,062	(245,517)	45,545
Restricted funds			
Building fund	143,610	(1,140)	142,470
Missionary fund	35,544	(35,350)	194
Sunday School fund	1,223	(1,357)	(134)
Benevolent fund	<u>200</u>	<u>-</u>	<u>200</u>
	<u>180,577</u>	<u>(37,847)</u>	<u>142,730</u>
TOTAL FUNDS	<u><u>471,639</u></u>	<u><u>(283,364)</u></u>	<u><u>188,275</u></u>

THE HIGH FREE CHURCH STORNOWAY

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2025**

14. RELATED PARTY DISCLOSURES

Relevant details are disclosed in the "Trustees' Remuneration And Benefits" note.

THE HIGH FREE CHURCH STORNOWAY

Detailed Statement of Financial Activities for the Year Ended 31 December 2025

	Unrestricted funds £	Restricted funds £	31.12.25 Total funds £	31.12.24 Total funds £
INCOME AND ENDOWMENTS				
Donations and legacies				
Offerings and donations	108,175	57,519	165,694	171,527
Gift aid	<u>13,660</u>	<u>14,449</u>	<u>28,109</u>	<u>28,229</u>
	121,835	71,968	193,803	199,756
Other trading activities				
Fundraising events	5,439	-	5,439	3,171
Magazines	486	-	486	373
Sunday School income	-	745	745	265
Mission & Special Collections	<u>-</u>	<u>15,408</u>	<u>15,408</u>	<u>15,376</u>
	5,925	16,153	22,078	19,185
Investment income				
Deposit account interest	<u>33,062</u>	<u>-</u>	<u>33,062</u>	<u>3,755</u>
Total incoming resources	160,822	88,121	248,943	222,696
EXPENDITURE				
Raising donations and legacies				
Fundraising costs	4,105	-	4,105	838
Charitable activities				
Remittances to Central funds	72,464	-	72,464	60,550
Pulpit Supply & Communion Exps	1,681	100	1,781	1,933
Presbytery dues	931	-	931	1,273
Equipment and stationery	2,574	-	2,574	671
Premises rental	13,907	-	13,907	12,605
Insurance	903	-	903	860
Manse running costs	9,952	-	9,952	8,804
Youth Work	1,200	-	1,200	2,800
Accountancy	1,094	-	1,094	1,086
Gift Aid charges	257	-	257	684
Bank Charges	198	-	198	87
Sundry Expenses	378	-	378	1,128
Magazine costs	343	-	343	707
Teaching & training materials	2,545	-	2,545	924
CCLI Licence	534	-	534	517
Architect & planning fees	-	1,140	1,140	-
Minister's supplement	5,783	-	5,783	6,250
Repairs & renewals	6,602	-	6,602	-
Sunday School resources	-	512	512	735
Zoom costs	559	-	559	701
Carried forward	121,905	1,752	123,657	102,315

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THE HIGH FREE CHURCH STORNOWAY

**Detailed Statement of Financial Activities
for the Year Ended 31 December 2025**

	Unrestricted funds £	Restricted funds £	31.12.25 Total funds £	31.12.24 Total funds £
Charitable activities				
Brought forward	121,905	1,752	123,657	102,315
Catering costs	2,644	-	2,644	2,059
Congregational trips & outings	350	-	350	750
Grants to institutions	4,404	17,200	21,604	19,599
Grants/Donation to individuals	<u>1,770</u>	<u>300</u>	<u>2,070</u>	<u>2,050</u>
	131,073	19,252	150,325	126,773
Support costs				
Management				
Audio ministry	<u>671</u>	<u>-</u>	<u>671</u>	<u>652</u>
Total resources expended	<u>135,849</u>	<u>19,252</u>	<u>155,101</u>	<u>128,263</u>
Net income	<u>24,973</u>	<u>68,869</u>	<u>93,842</u>	<u>94,433</u>

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