

**Charity Number : SC003977**

**FREE PRESBYTERIAN CHURCH OF SCOTLAND**

**STORNOWAY CONGREGATION**

**REPORT AND ACCOUNTS**

**FOR THE YEAR ENDED 31 DECEMBER 2025**

**FREE PRESBYTERIAN CHURCH OF SCOTLAND STORNOWAY CONGREGATION**    **Charity No: SC003977**  
**REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025**

| <b><u>CONTENTS</u></b>        | <b><u>Page</u></b> |
|-------------------------------|--------------------|
| Deacons' Court Report         | 3                  |
| Receipts and Payments Account | 4/5                |
| Statement of Balances         | 6                  |
| Notes to the Accounts         | 7                  |
| Independent Examiner's Report | 8                  |

**DEACONS' COURT REPORT FOR THE YEAR ENDED 31 DECEMBER 2025**

**Free Presbyterian Church of Scotland Stornoway Congregation**

The Stornoway Congregation, Matheson Road, Stornoway is a congregation of the Free Presbyterian Church of Scotland ("the Church"). The organisation and government of the Church are based on the Presbyterian system. The constitution of the Church is identified in the Deed of Separation dated 14 August 1893. The congregation provides gospel ordinances and pastoral care in the town of Stornoway. Any member of the public is welcome to attend the gospel services which are maintained in the church building throughout the year.

**Members of the Deacons' Court and their responsibilities**

The Deacons' Court is responsible for administering the temporal affairs of the congregation, including the maintenance of the church finances. All members of the Deacons' Court, except for the Chairman, are Trustees *ex officio*.

Chairman: Rev JB Jardine

Deacons' Court:

|                                  |            |                                 |               |
|----------------------------------|------------|---------------------------------|---------------|
| F Campbell (Clerk)               | R J Dickie | M Maclean                       | I M Macdonald |
| A M Mackenzie                    | W Mackay   | H Mackenzie (Deceased 21/11/25) |               |
| K R Morrison (Deceased 14/10/25) | A Boyd     | L Maclean                       | D Nicholson   |
| C Maciver                        |            |                                 |               |

**Reserves of the Congregation**

**General Fund** - The Church Door Collection, taken by plate at each service, and other donations to Congregational Funds are recorded in the General Fund of the Congregation. The Church Door collection is the main source of income to the local congregation and is used to fund general congregational expenditure, including expenditure on the running and on-going maintenance of the church building and manse.

**Special Collections Fund** - Collections and Donations received for specified central funds of the Church are recognised in the Special Collections Fund. The total amount of these collections and donations are remitted to the General Treasurer of the Church. In 2025 the total amount received for Special Collections was £24,139. As at 31 December 2025 £3,403 still remained to be remitted to the General Treasurer of the Church. Also included in the Special Collections fund are monies received and disbursed to the Trinitarian Bible Society, Bethesda and the Scottish Reformation Society.

The Deacons' Court are thankful that the funds of the Congregation continue to be in a healthy condition and they acknowledge their indebtedness to the great Head of the Church for His maintenance of His cause among us throughout another year and for giving our people a mind to do what they can in providing for its material needs. However, as always we should be conscious that these are only a means to an end of advancing the Kingdom of Christ and seeking the good of souls in this world, for which the blessing of the Holy Spirit is absolutely necessary.

**Approved by the Deacons' Court and signed on their behalf**



**Mr Finlay Campbell ( Clerk to the Deacons' Court )**

**FREE PRESBYTERIAN CHURCH OF SCOTLAND STORNOWAY CONGREGATION**  
**RECEIPTS AND PAYMENTS ACCOUNT For the Year Ended 31 December 2025**

**Charity No: SC003977**

|   | <u>Unrestricted</u><br><u>General</u><br><u>Fund</u><br>£ | <u>Restricted</u><br><u>Special</u><br><u>Collections</u><br>£ | <u>2025</u><br><u>Total</u><br><u>Funds</u><br>£ | <u>2024</u><br><u>Total</u><br><u>Funds</u><br>£ |
|---|---|--|--|--|
| <b><u>RECEIPTS</u></b>                    |   |  |  |  |
| <b><u>Collections and Donations</u></b>   |   |  |  |  |
| Church Door Collections                   | 40,770  | -  | 40,770   | 29,614   |
| Sabbath School Income                     | 80  | -  | 80   | -  |
| Other Donations                           | 160   | -  | 160  | -  |
| Sustentation Fund                         | -   | 13,495   | 13,495   | 14,868   |
| Home Mission Fund                         | -   | 1,580  | 1,580  | 1,236  |
| Jewish & Foreign Mission Fund             | -   | 1,432  | 1,432  | 1,462  |
| College & Library Fund                    | -   | 2,139  | 2,139  | 1,195  |
| Bookroom Fund                             | -   | 544  | 544  | 476  |
| General Building Fund                     | -   | 420  | 420  | 447  |
| Overseas Fund                             | -   | 514  | 514  | 483  |
| Outreach Fund                             | -   | 612  | 612  | 465  |
| Other Collections                         | -   | 739  | 739  | 1,282  |
| Presentation - Rev Talloch                | -   | -  | -  | 3,445  |
| Achmore Cost Transfers                    | 3,000   | -  | 3,000  | 3,473  |
| Gift Aid                                  | 3,377   | 3,403  | 6,780  | 6,691  |
| <b>Total Collections &amp; Donations</b>  | <b>47,387</b>   | <b>24,878</b>  | <b>72,265</b>                                    | <b>65,137</b>                                    |
| <b><u>Receipts from Investments</u></b>   |   |  |  |  |
| Bank Interest                             | 80  | -  | 80   | 114  |
| <b><u>Other Charitable Activities</u></b> |   |  |  |  |
| Sale of Church Magazines                  | 39  | -  | 39   | 29   |
| Tapes Income                              | 20  | -  | 20   | 45   |
| Heat and Light Refund                     | 938   | -  | 938  | -  |
| Council Tax Refund                        | 4,449   | -  | 4,449  | -  |
|   | <b>5,446</b>  | <b>-</b>   | <b>5,446</b>                                     | <b>74</b>  |
| <b><u>Capital Receipt</u></b>             |   |  |  |  |
|   | -   | -  | -  | -  |
|   | -   | -  | -  | -  |
| <b>TOTAL RECEIPTS</b>                     | <b>52,913</b>   | <b>24,878</b>  | <b>77,791</b>                                    | <b>65,325</b>                                    |

**FREE PRESBYTERIAN CHURCH OF SCOTLAND STORNOWAY CONGREGATION** Charity No: **SC003977**  
**RECEIPTS AND PAYMENTS ACCOUNT For the Year Ended 31 December 2025** *continued*

|  | <u>Unrestricted</u><br><u>General</u><br><u>Fund</u><br>£ | <u>Restricted</u><br><u>Special</u><br><u>Collections</u><br>£ | <u>2025</u><br><u>Total</u><br><u>Funds</u><br>£ | <u>2024</u><br><u>Total</u><br><u>Funds</u><br>£ |
|--|---|--|--|--|
| <b>TOTAL RECEIPTS B/F</b>  | <b>52,913</b>   | <b>24,878</b>  | <b>77,791</b>                                    | <b>65,325</b>                                    |
| <b>PAYMENTS</b>  |   |  |  |  |
| <b><u>Relating to Charitable Activities</u></b>                  |   |  |  |  |
| <b><u>Remittances to General Treasurer</u></b>                   | -   | <b>20,736</b>  | <b>20,736</b>                                    | <b>24,040</b>                                    |
| <b><u>Church Building Costs</u></b>                              |   |  |  |  |
| Repairs and Upkeep of Property                                   | 3,647   | -  | 3,647  | 6,017  |
| Heating and Lighting   | 12,365  | -  | 12,365   | 14,486   |
| Cleaning   | 1,825   | -  | 1,825  | 1,699  |
| Insurance  | 2,350   | -  | 2,350  | 2,138  |
| Church Officer   | 500   | -  | 500  | 1,500  |
| <b>Total Church Building Cost</b>                                | <b>20,687</b>   | -  | <b>20,687</b>                                    | <b>25,840</b>                                    |
| <b><u>Manse Building Costs</u></b>                               |   |  |  |  |
| Repairs and Upkeep of Property                                   | 8,496   | -  | 8,496  | 4,123  |
| Heating and Lighting   | 1,227   | -  | 1,227  | 2,218  |
| Insurance & Council Tax  | 2,797   | -  | 2,797  | 2,637  |
| <b>Total Manse Cost</b>  | <b>12,520</b>   | -  | <b>12,520</b>                                    | <b>8,978</b>                                     |
| <b><u>Other Expenditure</u></b>                                  |   |  |  |  |
| <b><u>Congregational</u></b>                                     |   |  |  |  |
| Tapes Expenditure  | -   | -  | -  | -  |
| Church Magazines   | 195   | -  | 195  | 177  |
| Communion Expenses   | 566   | -  | 566  | 760  |
| Pulpit Supply  | 1,874   | -  | 1,874  | 2,137  |
| Sabbath School Expenses  | 362   | -  | 362  | 254  |
| Telephones, Postage, Photocopying                                | 1,241   | -  | 1,241  | 870  |
| Supplement to Minister's Stipend                                 | 3,750   | -  | 3,750  | -  |
| Minister's National Insurance & Sundry                           | 115   | -  | 115  | 905  |
| Motor Expenses   | -   | -  | -  | 74   |
| Contribution to Interim Moderator's Vehicle                      | 1,500   | -  | 1,500  | -  |
| <b>Total Congregational Expenditure</b>                          | <b>9,603</b>  | -  | <b>9,603</b>                                     | <b>5,177</b>                                     |
| <b><u>Other Donations</u></b>                                    |   |  |  |  |
| Trinitarian Bible Society  | -   | 195  | 195  | 320  |
| Bethesda Hospice Donation  | -   | 380  | 380  | 700  |
| Scottish Reformation Society                                     | -   | 164  | 164  | 150  |
| Presentation - Rev & Mrs Talloch                                 | -   | -  | -  | 5,114  |
| FP Church Zimbabwe School  | -   | -  | -  | 1,000  |
|  | -   | 739  | 739  | 7,284  |
| <b>Total Other Expenditure</b>                                   | <b>9,603</b>  | <b>739</b>   | <b>10,342</b>                                    | <b>12,461</b>                                    |
| <b>Total Payments relating directly to Charitable Activities</b> | <b>42,810</b>   | <b>21,475</b>  | <b>64,285</b>                                    | <b>71,319</b>                                    |
| <b><u>Governance Costs</u></b>                                   |   |  |  |  |
| Presbytery & Synod Expenses                                      | 1,059   | -  | 1,059  | 663  |
| Examiner's Remuneration  | 318   | -  | 318  | 288  |
| <b>Total Governance Costs</b>                                    | <b>1,377</b>  | -  | <b>1,377</b>                                     | <b>951</b>                                       |
| <b>TOTAL PAYMENTS</b>  | <b>44,187</b>   | <b>21,475</b>  | <b>65,662</b>                                    | <b>72,270</b>                                    |
| <b>Transfers</b>   | -   | -  | -  | -  |
| <b>SURPLUS/DEFICIT FOR YEAR</b>                                  | <b>8,726</b>  | <b>3,403</b>   | <b>12,129</b>                                    | <b>(6,945)</b>                                   |

**FREE PRESBYTERIAN CHURCH OF SCOTLAND STORNOWAY CONGREGATION**  
**STATEMENT OF BALANCES AT 31 DECEMBER 2025**

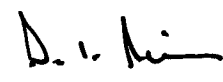
**Charity No: SC003977**

|                                     | <u>Unrestricted</u><br><u>General</u><br><u>Fund</u><br>£ | <u>Restricted</u><br><u>Special</u><br><u>Collections</u><br>£ | <u>2025</u><br><u>Total</u><br><u>Funds</u><br>£ | <u>2024</u><br><u>Total</u><br><u>Funds</u><br>£ |
|-------------------------------------|---|--|--|--|
| <b><u>Bank and Cash in Hand</u></b> |   |  |  |  |
| Balance at 01 January 2025          | 24,036  | 114  | 24,150   | 31,095   |
| Surplus/Deficit for year            | 8,726   | 3,403  | 12,129   | (6,945)  |
| <b>Balance at 31 December 2025</b>  | <b><u>32,762</u></b>                                      | <b><u>3,517</u></b>  | <b><u>36,279</u></b>                             | <b><u>24,150</u></b>                             |
| <b><u>Cash Assets</u></b>           |   |  |  |  |
| Royal Bank Treasurer's Account      | 25,733  | 3,517  | 29,250   | 16,918   |
| Royal Bank Sabbath School Acct.     | 6,509   | -  | 6,509  | 6,717  |
| Dr P A Macleod Bequest Account      | 520   | -  | 520  | 515  |
| <b>Total Bank and Cash in Hand</b>  | <b><u>32,762</u></b>                                      | <b><u>3,517</u></b>  | <b><u>36,279</u></b>                             | <b><u>24,150</u></b>                             |
| <b><u>Property Assets</u></b>       | <b><u>-</u></b>   | <b><u>-</u></b>  | <b><u>-</u></b>                                  | <b><u>-</u></b>                                  |
| <b>Total Assets</b>                 | <b><u>32,762</u></b>                                      | <b><u>3,517</u></b>  | <b><u>36,279</u></b>                             | <b><u>24,150</u></b>                             |
| <b><u>Liabilities</u></b>           | <b><u>-</u></b>   | <b><u>-</u></b>  | <b><u>-</u></b>                                  | <b><u>-</u></b>                                  |

**Approved by the Trustees and signed on their behalf**

  
Trustee

Date: 5TH MARCH '26

  
Trustee

Date: 18 03 26

**FREE PRESBYTERIAN CHURCH OF SCOTLAND STORNOWAY CONGREGATION**    **Charity No: SC003977**  
**NOTES TO THE ACCOUNTS 31 DECEMBER 2025**

**1. Gift Aid Scheme**

Totals included within the collections and donations in the Receipts and Payments Account include amounts reclaimed as part of the Gift Aid Scheme. The amount reclaimed in 2025 was £6,780.

**2. Trustees' Remuneration and Expenses**

As authorised by the Deacons' Court, a payment of £500 was made to Trustee C Maciver for his services as Church Officer.

**3. Property Assets**

The congregation owns the Church and the attached Church Hall on Matheson Road , Stornoway. The Trustees do not have cost information available and they do not consider it an appropriate use of congregational funds to have properties valued purely for accounting purposes. The congregation owns the manse at Fleming Place.

**4. Liabilities**

There are no liabilities.

**5. Capital Receipts**

There were no Capital Receipts in 2025.

**Approved by the Trustees and signed on their behalf**



**Trustee**

5TH MARCH '26

**Date:**



**Trustee**

**Date:**

18 03 26

**Report to the Trustees by the Independent Examiner 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 in pages 4 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. 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 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, 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

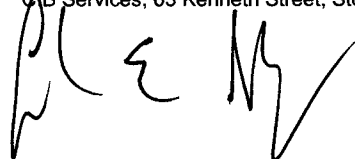
have not been met , or

- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name John E Moffat BA FCA  
Address GIB Services, 63 Kenneth Street, Stornoway, Isle of Lewis, HS1 2DS

Signed

Date



20 April 2026