

Stornoway
Free Church of Scotland (Continuing)

Trustees' Report and Receipts and Payments Account
Year Ended 31 December 2025

Charity No SC050328

Stornoway Free Church of Scotland (Continuing)

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for the year ended 31 December 2025

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Stornoway Free Church of Scotland (Continuing)

Church Information

Trustees

Stornoway Free Church of Scotland (Continuing) became a registered Scottish Charity on 27 July 2020. It is registered under the name Stornoway Free Church of Scotland (Continuing). The members of the Deacons' Court are the Trustees of the Charity.

Deacons' Court:

Minister:	Rev Alan Blaney (Appointed 03/09/25)
Interim Moderator:	Rev Raymond A Kemp (Resigned 03/09/25)
Elders:	Mr Donald Macdonald (Session Clerk), Mr Samuel Cameron, Mr Colin Crichton, Mr Donald Ferguson, Mr Roderick Maciver, Mr Donald Mackay, Mr Callum Maclean, Mr John MacLennan (Deceased 24/06/25), Mr Malcolm J Macleod, Mr John Macrae, Mr Donald Martin
Deacons:	Mr John A Gillies (Treasurer), Mr Alan Mackenzie, Mr Calum Maclean, Mr Donald Morgan, Mr Donald Maciver, Mr Mark Macdonald, Mr Murdo Murray

Contact Address

c/o 7 Olivers Brae
Stornoway
Isle of Lewis
HS1 2SS

Treasurer

Mr John A Gillies
7 Olivers Brae
Stornoway
Isle of Lewis
HS1 2SS

Bankers

Bank of Scotland
47 Cromwell Street
Stornoway
Isle of Lewis

Independent Examiner

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

Stornoway Free Church of Scotland (Continuing)

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 2025.

Status of Charity and Governing Document

Stornoway Free Church (Continuing) is established by Constitution. The constitutional documents of the Free Church of Scotland of 1843 remain the founding documents of the Free Church of Scotland (Continuing).

Charity constitution

The congregation is within the Outer Hebrides Presbytery and is authorised by the Free Church of Scotland (Continuing) to have a Minister paid from its central funds. The minister (or in time of vacancy the interim moderator) and elders comprise the Kirk Session, which is responsible for the spiritual oversight of the congregation. The financial administration, and matters of fabric are the responsibility of the Trustees. Under charity law the Deacons' Court, which includes the minister or interim moderator, elders and deacons are deemed to be the Trustees of the Congregation. The Trustees (Deacons' court) who served during the period were:

Minister:	Rev Alan Blaney (Appointed 03/09/25)
Interim Moderator:	Rev Raymond A Kemp (Resigned 03/09/25)
Elders:	Mr Donald Macdonald (Session Clerk), Mr Samuel Cameron, Mr Colin Crichton, Mr Donald Ferguson, Mr Roderick Maciver, Mr Donald Mackay, Mr Callum Maclean, Mr John MacLennan (Deceased 24/06/25), Mr Malcolm J Macleod, Mr John Macrae, Mr Donald Martin
Deacons:	Mr John A Gillies (Treasurer), Mr Alan Mackenzie (Clerk), Mr Calum Maclean, Mr Donald Morgan, Mr Donald Maciver, Mr Mark Macdonald, Mr Murdo Murray

Recruitment and appointment of new trustees

The Kirk Session exercises its discretion in determining the most appropriate method of electing new Trustees (Elders and Deacons). The communicant membership of the congregation must be involved in the process of election and must have the support of the majority of the communicant membership. The person(s) elected must be adjudged by the existing Trustees to be fit for the office of Trustee and be conversant with the Church's ethos, aims and objectives as well as its day-to-day operations.

Induction and training of new trustees

As part of their induction programme new Trustees are required to undertake training to ensure awareness and understanding of:

- the duties and responsibilities of Trustees;
- the organisational structure of the charity;
- the financial position of the charity and;
- the future plans and objectives of the charity.

Objectives and aims

The congregation is part of the Free Church of Scotland (Continuing) denomination with congregations in the UK, Canada, USA, Sri Lanka, Spain and France. This Church is Presbyterian in Church government and adheres in worship and doctrine to the position adopted by the Church of Scotland at the Reformation. This Church claims continuity with the Free Church of Scotland which came into existence historically in 1843 and within which there was a split in January 2000. That part of the Church which for administrative reasons is described as the Free Church of Scotland (Continuing) claims to be more faithful to the constitutional principles of the Free Church than the other part of the Church resulting from the split. The constitutional documents of the Free Church of Scotland of 1843 remain the founding documents of the Free Church of Scotland (Continuing).

Stornoway Free Church of Scotland (Continuing)

Report of the Trustees

Significant activities

The principle objectives of the congregation, in common with the Church body of which it is a part, is to maintain the public worship of God and advance the gospel and kingdom of the Lord Jesus Christ, in obedience to Him and in accordance with the Holy Scriptures.

The congregation is also concerned to exercise pastoral care and practical concern for those in need. The congregation maintains the ordinances of worship on the Lord's Day, organises Sabbath Schools, Fellowships, and midweek prayer meetings, and pursues other activities consonant with its Biblical principles.

The Trustees are committed to ensure that all practical steps are undertaken to promote the wellbeing of each individual child and vulnerable adult in accordance with its Safeguarding Statement and Procedures Policy.

A review of the Health & Safety policy is conducted on a regular basis to ensure compliance and that all aspects of risk have been assessed and appropriate action taken.

Grantmaking

The congregation makes donations from its income to individuals and organisations whose aims are compatible with the congregation's objectives and are generally known to the Trustees and the congregation.

Achievements and Performance

Charitable activities

During the period under review, the following activities were undertaken:

- met regularly each Lord's day at 11.00am and 6.30pm for public worship.
- conducted a mid-week prayer meeting and Bible Study each Thursday evening at 7.30pm.
- conducted Sabbath school and Bible Class for school age children during term time.
- conducted evangelistic outreach program in the local community. This takes place each November prior to our evangelistic meetings and involves magazine and tract distribution in all the homes in the vicinity of the church.
- worship services recorded and made available to the housebound and the wider church via Sermonaudio.com both in audio and video format, Facebook, Youtube and Zoom.
- provision of spiritual care and social support for the elderly, the sick and those who are confined within their own homes.
- the Church Facebook page provides church members and the general public with information regarding news and the latest sermons.
- during July a Holiday Bible Club was held in the church, over the course of a week, open to children from the local district and further afield

Stornoway Free Church of Scotland (Continuing)

Report of the Trustees

Financial review

Principal sources of funding

The church receives its funding from church members and adherents by way of weekly offerings and Gift Aid donations.

Results for the year

The receipts and payments account for the year is set out in pages 6 to 11.

The Statement of Balances on page 7 reflects a surplus of funds of £6,784 (2024 surplus £7,204). This has resulted in Total Funds held increasing to £25,849 (2024 - £19,065).

At the 31st December 2025 the loan liability relating to the new manse build was £31,000 (2024 - £43,000). No interest is being charged on the loan.

Risk management

The Trustees have a duty to identify and review the risks to which the charity may be exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The principal potential risks and uncertainties faced by the charity include:-

- changes in charitable status.
- changes in Gift Aid legislation.
- insufficient incoming financial resources.
- compliance with laws and regulations including health & safety and employment regulations and PVG legislation.

The charity's plans to manage principal risks and uncertainties include: the review of the major risks that the charity faces on an ongoing basis; the establishment of policies, systems and procedures to mitigate those risks that may be identified; and the implementation of procedures designed to minimise or manage any potential impact on the charity should those risks materialise.

On behalf of the Trustees

Trustee

D. MacDonald

Dated:

23/02/26

Stornoway Free Church of Scotland (Continuing)

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

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 6 to 11.

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) (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 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 view given by the accounts.

Independent examiner's statement

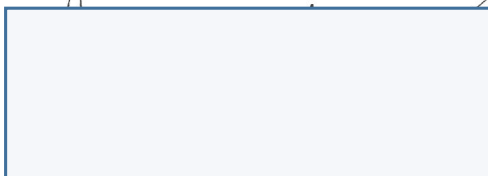
In the course of my examination, no matter has come to my attention

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 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.



Name:

John E Moffat BA FCA

Relevant Professional body:

Institute of Chartered Accountants in England and Wales

Address:

CIB Services
63 Kenneth Street
Isle of Lewis
Stornoway
HS1 2DS

Date:

24.02.26

Stornoway Free Church of Scotland (Continuing)

Receipts and Payments Account

Year ended 31 December 2025

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<u>Receipts</u>	Note				
Voluntary Income	4	148,306	25,642	173,948	163,934
Income from Charitable Activities	5	83	11,587	11,670	1,158
Bank & Deposit interest	6	-	-	-	-
		<u>148,389</u>	<u>37,229</u>	<u>185,618</u>	<u>165,092</u>
Other Income		-	-	-	-
<u>Total Receipts</u>		<u><u>148,389</u></u>	<u><u>37,229</u></u>	<u><u>185,618</u></u>	<u><u>165,092</u></u>
<u>Payments</u>					
Charitable activities	7	132,212	46,268	178,480	157,552
Governance costs	8	354	-	354	336
<u>Total Payments</u>		<u>132,566</u>	<u>46,268</u>	<u>178,834</u>	<u>157,888</u>
Net Receipts/(Payments) before Transfers		15,823	(9,039)	6,784	7,204
Transfers		(10,620)	10,620	-	-
Surplus/(Deficit) for year		<u><u>5,203</u></u>	<u><u>1,581</u></u>	<u><u>6,784</u></u>	<u><u>7,204</u></u>

Stornoway Free Church of Scotland (Continuing)

Statement of Balances

At 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<u>Bank & Deposit Balances</u>				
Bank & Deposit balances brought forward	13,413	5,652	19,065	11,861
Movement in year:				
Surplus/(Deficit) for the year	5,203	1,581	6,784	7,204
Bank & Deposit balances carried forward	<u>18,616</u>	<u>7,233</u>	<u>25,849</u>	<u>19,065</u>
<u>Additional Information</u>				
Fixed Assets				
Heritable Property - Church	-	409,074	409,074	409,074
Heritable Property - Manse	-	378,734	378,734	357,445
Church & Manse Improvements	-	16,143	16,143	15,272
Office Equipment	-	543	543	543
	<u>-</u>	<u>804,494</u>	<u>804,494</u>	<u>782,334</u>
Current Assets				
VAT due to be reclaimed on Manse build	-	29,229	29,229	30,000
Gift aid Debtor	<u>11,156</u>	<u>-</u>	<u>11,156</u>	<u>11,059</u>
	<u>11,156</u>	<u>29,229</u>	<u>40,385</u>	<u>41,059</u>
Liabilities				
Central Funds - Gift aid	7,002	-	7,002	8,294
Loan - Central Church	<u>-</u>	<u>31,000</u>	<u>31,000</u>	<u>43,000</u>
	<u>7,002</u>	<u>31,000</u>	<u>38,002</u>	<u>51,294</u>

The Accounts detailed on Pages 6 to 11 were approved by the Trustees and signed

on their behalf by the undernoted

Trustee

John A. Gillies

Date

23/02/26

Trustee

A. MacKenzie

Date

23/02/26

Stornoway Free Church of Scotland (Continuing)

Notes to the Accounts

Year ended 31 December 2025

1. Accounting Policies

Accounting Convention

The financial statements have been prepared under the historical cost convention, and under the guidelines laid down in the Statement of Recommended Practice - Accounting and Reporting by Charities (revised 2019)

Basis of financial statements

The financial statements have been prepared on a cash basis

Fixed Assets

A statement of the assets held is shown in the notes to the accounts. No depreciation has been applied as depreciation is a non-cash item and therefore should not be included in the receipts and payments account.

Church Income

All voluntary income and bank interest is accounted for when received.

Statement of Balances

For the purpose of the Statement of Balances as shown on page 7, 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

Designated funds represent unrestricted funds which have been earmarked by the Trustees for particular purposes

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. Trustee Remuneration and Related Party Transactions

During the year two trustees was reimbursed for expenses totalling £2,700. Mr D Macdonald received £550 in recognition of his role as Session Clerk, Mr A Mackenzie £550 for his role as Clerk to the Deacons' Court and Mr S Cameron £1,800 for his role as Church Officer. On the occasion of his induction Rev Alan Blaney and his family received gifts totalling £2,300 whilst Rev Raymond Kemp received a gift of £500 in appreciation of his service as Interim Moderator during the vacancy. In addition, Jonathan Gillies, son of trustee John A Gillies, received £1,250 in relation to grass cutting services provided.

Stornoway Free Church of Scotland (Continuing)

Notes to the Accounts

Year ended 31 December 2025

3. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
General Fund	13,413	148,389	132,566	(10,620)	18,616
	<u>13,413</u>	<u>148,389</u>	<u>132,566</u>	<u>(10,620)</u>	<u>18,616</u>
Restricted funds					
Fabric Fund	5,150	24,070	33,652	9,582	5,150
Special Collections	325	11,183	10,991	577	1,094
Books & Magazines Fund	-	1,164	1,625	461	-
Central Building Fund	-	-	-	-	-
Benevolent fund	177	812	-	-	989
	<u>5,652</u>	<u>37,229</u>	<u>46,268</u>	<u>10,620</u>	<u>7,233</u>
Total funds	<u>19,065</u>	<u>185,618</u>	<u>178,834</u>	<u>-</u>	<u>25,849</u>

Purposes of Restricted Funds

Fabric Fund: Represents funds donated specifically for expenditure on the congregation's buildings.

Special Collections: Represents specific collections made and distributed to various organisations and individuals, including collections made to defray induction expenses.

Books & Magazine Fund: Represents monies received and paid for Church magazines and books.

Central Building Fund: Represents funds donated for the Church's Central Building Fund for the purpose of purchasing buildings (although more favourably towards the purchase of manses.)

Benevolent Fund: Represents funds held to be used for those in the community who have a special need as determined by the Trustees.

4. Voluntary income

	Unrestricted Funds General £	Designated £	Restricted Funds £	Total 2025 £	Total 2024 £
Donations & Grants					
Door Collection	11,042	-	-	11,042	8,818
Freewill offering	104,672	-	-	104,672	106,380
Legacies	-	-	-	-	2,100
Gift aid tax reclaim	25,398	-	-	25,398	19,148
Fabric fund donations	-	-	24,070	24,070	25,963
Benevolent fund donations	-	-	812	812	-
Donation - Bragar Meeting	7,000	-	-	7,000	-
Donations - General	194	-	760	954	1,525
	<u>148,306</u>	<u>-</u>	<u>25,642</u>	<u>173,948</u>	<u>163,934</u>

5. Income from charitable activities

Specific Appeals	-	-	10,423	10,423	-
Pulpit Supply refunded	83	-	-	83	-
Magazines, Books & CD's	-	-	1,164	1,164	1,133
Audio Ministry	-	-	-	-	25
	<u>83</u>	<u>-</u>	<u>11,587</u>	<u>11,670</u>	<u>1,158</u>

6. Investment Income

Bank Interest	-	-	-	-	-
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Stornoway Free Church of Scotland (Continuing)

Notes to the Accounts

Year ended 31 December 2025

7. Charitable activities

Activity	Staff costs £	Other direct costs £	Support costs £	Total 2025 £	Total 2024 £
Local Ministries	2,700	126,494	49,286	178,480	157,553
	2,700	126,494	49,286	178,480	157,553
	(Note 10)	(Note 11)	(Note 9)		
Of which:					
Relating to Designated Fund	-	-	-	-	-
Relating to General Fund	2,700	113,878	15,634	132,212	130,846
Relating to restricted funds	-	12,616	33,652	46,268	26,706
	2,700	126,494	49,286	178,480	157,552

8. Governance costs

	2025 £	2024 £
Examiners' remuneration	354	336
	354	336

9. Support costs

	Unrestricted Funds		Restricted Funds	Total 2025 £	Total 2024 £
	General Fund £	Designated Funds £	Funds £		
Heat and Light	3,971	-	-	3,971	7,486
Council Tax	-	-	-	-	-
Water Charges	-	-	-	-	348
Church and Manse Insurance	3,106	-	-	3,106	3,326
Telephone	1,309	-	-	1,309	1,027
Postage	4	-	-	4	21
Printing, Stationery and Advertising	142	-	-	142	94
Computer & software supplies	766	-	-	766	619
Repairs and Renewals and General	2,857	-	-	2,857	1,447
General expenses	-	-	-	-	-
Equipment Purchases	508	-	-	508	-
New Manse Build Costs	-	-	21,289	21,289	11,980
Manse Equipment & Fittings	-	-	363	363	976
Loan Repayments	-	-	12,000	12,000	12,000
Loan Interest	-	-	-	-	-
Bank Charges	71	-	-	71	-
Honoraria	2,900	-	-	2,900	1,800
	15,634	-	33,652	49,286	41,124

10. Staff costs and numbers

	2025 £		2025 £	2024 £
Gross salaries	-	-	-	-
Employer's National Insurance	-	-	-	-
Interim Moderator Expenses	1,800	-	1,800	2,552
Minister's Expenses	900	-	900	-
	2,700	-	2,700	2,552

The average number of employees during the year was 1 - paid from Central funds (2024: 0)

Stornoway Free Church of Scotland (Continuing)

Notes to the Accounts

Year ended 31 December 2025

11. Other Direct Costs

	Unrestricted Funds		Restricted Funds	Total 2025	Total 2024
	General Fund	Designated Funds			
	£	£	£	£	£
Local Ministries					
Donation to central funds	102,096	-	-	102,096	98,313
Presbytery Dues	200	-	-	200	200
Books, Magazines & CD's	-	-	1,625	1,625	1,673
Audio & sermonaudio fees	649	-	-	649	727
Communion Expenses	285	-	-	285	1,147
Supply Expenses	5,475	-	-	5,475	7,744
Induction Expenses	-	-	10,971	10,971	-
Appeals and Donations	4,131	-	-	4,131	3,823
Sabbath School	80	-	-	80	73
Congregational Outing	354	-	20	374	176
Local outreach expenses	591	-	-	591	-
Fellowship expenses	17	-	-	17	-
Conference expenses	-	-	-	-	-
Total other direct costs	<u>113,878</u>	<u>-</u>	<u>12,616</u>	<u>126,494</u>	<u>113,876</u>
	(Note 7)				

12. Collections for Third Parties

	2025	2024
	£	£
Trinitarian Bible Society	15	71
Outer Hebrides Presbytery	-	39
Society for Distribution of Hebrew Scriptures	-	106
EMF: Romania	-	151
Hudson Taylor Ministries	-	40
	<u>15</u>	<u>407</u>