The Church of Scotland

Stornoway High Church of Scotland

Congregation No: 442347

Charity No: SC010164

2025

Trustees' Annual Report
And
Receipts and Payments Accounts

Stornoway High Church of Scotland
Trustees' Annual Report
Year ended 31 December 2025

The trustees present the annual report and accounts for the Stornoway High Church for the year ended 31 December 2025.

Reference and Administrative Information

Charity Name:	Stornoway High Church of Scotland
Charity Registration Number:	SC010164
Congregation Reference No:	442347
Principal Address:	Matheson Road Stornoway Isle of Lewis HS1 2NQ

Trustees

Minister and Teaching Elder	Rev G Macleod
Ruling Elders	Mr J Cunningham Mr H Duncan Mr C Macmillan Mr D Macinnes Mr J A Maciver Rev D Macdonald Mr D McLeman Mr M A Gillies Mrs D Barden (Appointed 29 June 2025) Mr J Wolf (Appointed 29 June 2025)
Session Clerk	Mr J Cunningham
Church Treasurer:	Mrs Annie Smith
Independent Examiner	John E Moffat BA FCA CIB Services 63 Kenneth Street Stornoway Isle of Lewis HS1 2DS
Bankers	Bank of Scotland 47 Cromwell Street Stornoway Isle of Lewis HS1 2DD

Stornoway High Church of Scotland
Trustees' Annual Report
Year ended 31 December 2025

Structure, Governance and Management

Governing Document

Stornoway High Church of Scotland congregation is administered under the Unitary Form of Constitution. Under this form of Constitution, the Kirk Session is responsible for all areas but can be assisted in the delivery of its duties by an appointed Committee (without powers). Throughout 2025, an 11 strong Management Committee was in place to deliver this function, under the direction of the Kirk Session. The Management Committee is drawn from Members and Adherents, young and old, male and female and, generally, members are appointed by the Kirk Session to reflect their particular skills or aptitudes.

Recruitment and Appointment of New Trustees

Members of the Kirk Session are the Charity Trustees. The Kirk Session is composed of the Teaching Elder (Minister) and Ruling Elders of the congregation. Additional Ruling Elders are selected by the Kirk Session from those members of the congregation who are considered to have the appropriate gifts and skills for Office. During 2025, Mrs Donna Barden and Mr Jack Wolf were added to membership of the Kirk Session which now numbers 11 Elders.

Organisational Structure

Under the Unitary Constitution, the Management Committee has no executive powers, all decisions arrived at by the Management Committee are referred to the Kirk Session for ratification.

Risk Management

The Kirk Session has a duty to identify and review the risks to which the Charity is exposed and to ensure that appropriate controls are in place to provide reasonable assurance against fraud and error. The Kirk Session also has responsibility for ensuring that the Church and Manse are fit for purpose and present no danger to the health and safety of Office bearers, worshippers and casual visitors. The Kirk Session has responsibility for the observation of Safeguarding requirements, and a Safeguarding Coordinator is in place for the congregation to ensure that volunteers are cleared to work with children and vulnerable adults. A Congregational Safeguarding Panel is in place to deal with any issues which may arise from time to time.

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.

With thanks to God, we report that, following a period of sustained growth, the Stornoway High Church congregation is now 'self supporting' (raising sufficient income to pay the entire cost of its Minister in the form of the new 'Giving to Grow' allocation to the Central Church). This has been achieved by a doubling of income over the last ten years, testimony to the sacrificial generosity of the congregation and its heart for ministry and mission across the wider Church.

Attendance at worship, in-person and online, continues to grow with a corresponding expansion in the suite of activities offered by the congregation as the Management Committee actively pursues a policy of 'faith-in-action' community engagement. Messy Church, the 'Sounds Familiar' Dementia-friendly singing group, a well-used Food Bank and the alpha Course and similar Discipleship courses continue to un throughout the year. Some of those who have joined our fellowship testify that it was this

Objectives and Activities (contd)

engagement and warm sense of welcome that drew them to Stornoway High Church and several of them are now active in delivering the very activities that first drew them to Church.

A comprehensive upgrade of audiovisual facilities throughout the Church buildings is now complete and the entire Church complex is now fitted out with the very latest audiovisual technology for use by the congregation and other users of the buildings. All services and most funeral, marriages etc are livestreamed to an appreciative audience joining from all over the world.

Stornoway High Church is now the only Church of Scotland in Stornoway offering Gaelic services. With its reputation as 'the country Church in Stornoway', the High Church is sustaining and growing its Gaelic offering. Gaelic Services are streamed online to an eager global audience, and discussions are underway with the Local Authority's Gaelic Medium Education service to provide contemporary worship in Gaelic for the growing number of young people going through Gaelic Medium Education in Lewis.

In a critical development during 2025, Lewis Presbytery approved its new Presbytery Mission Plan for the period 2025 to 2030. With a reduced number of Ministries to allocate, many congregations were 'at risk'. Through the process, the strength, vitality and potential of Stornoway High Church was recognised, and a 'Deferred Linkage' was agreed for the Stornoway High Church and Knock congregations. With Stornoway High Church already supporting the Knock congregation, this new arrangement will build on work already done and bring the two congregations closer together under a shared Ministry. The Kirk Session welcomes this outcome and views it as a real mission opportunity in one of the fastest growing areas of Lewis.

Achievements and Performance

Rev Gordon Macleod continues as Minister of Stornoway High Church and is supported by Rev T K Shadakshari (NHS Head of Chaplaincy) and Rev Dougie Wolf (retired). Rev Macleod brings a Ministry of peace and love, and this is reflected in the tangible sense of unity and stability within the congregation. The spirit of unity and togetherness in the Gospel is commented on by many, and steady growth continues across the congregation. The congregation is outward looking, seeking to reach souls for Christ in the town of Stornoway and beyond.

Worship is offered in English and Gaelic, both in-person in the Church and streamed online to a growing virtual congregation. The social life of the congregation is buoyant with gatherings for post-Service refreshments, Afternoon Teas and Congregational Meals commonplace. Contact is maintained with the congregation year-round through organised visitation by a number of dedicated Visitation Teams and by the issue of a quarterly Newsletter.

Congregational income continues to grow with a high proportion of giving now coming through Standing Order. The Gift Aid regime is maximised with regular appeals for new worshippers to register. Remarkably, the congregation is now remitting more than the full cost of its Minister to Central Funds. Although the congregation's commitment to central funds, through the Church's new 'Giving to Grow' regime, has increased by almost one third over the historic 'Ministry and Mission' regime, the congregation is – with thanks to God – now in the position to joyfully and comfortably remit these funds each year.

In terms of its contribution to wider Church life and society, Stornoway High Church is home to a Reader, a candidate for Ordained Local Ministry as well as providing two Assessor Elders to support a struggling rural Kirk Session. The Church Halls are regularly let for NHS training, Safety at Sea training and to community groups. The Minister serves as Interim Moderator of a neighbouring Kirk Session and as Chaplain to a local Primary School, the local Hospice, the local Merchant Navy Association and as Bank Chaplain to Western Isles Hospital. The well established 'Sounds Familiar' Dementia-friendly singing group provides vital comfort to local Care Home residents and others affected by Dementia. Teams are in place for Welcome, Cleaning, Visitation, Catering and Media and Alpha and Christianity / Discipleship

Achievements and Performance (contd)

Explored courses are run regularly. In partnership with NHS Western Isles, Stornoway High Church of Scotland runs a much-appreciated annual service for those impacted by suicide. The Church Food Bank continues to provide an essential service to the local community.

The congregation is in good heart and on a clear growth trajectory with all targets to date met and exceeded. With the agreement of the Church's General Trustees and Ministries Council, the Manse has been temporarily let to a private family while Rev Macleod's own home serves as the designated Manse of the Charge.

Financial Review

The principal source of income is the weekly offerings, which come primarily in the Freewill Offering envelopes, Standing orders and through Open Plate collections.

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

During the year ended 31 December 2025 the accounts show an overall surplus of £15,873 (2024 – surplus £4,267).

Reserves Policy

It is the Trustees policy to hold sufficient reserves to meet its commitments. At the end of 2025, the congregation held unrestricted funds of £63,321 (2024 - £47,968). This level of reserve is considered prudent to meet the anticipated and unforeseen maintenance requirements of a major building which is now over 100 years old. Reserves are also required to meet the cost of the considerable vision for Mission which the congregation has in mind.

Future Developments

Stornoway High Church is a strong and united fellowship, known for the warmth of its welcome and inclusivity of its fellowship. A highly capable Management Team is following a deliberate strategy to reach the people of Stornoway with the love of Christ through engagement with the community while the Kirk Session has been humbled by the depth of talent emerging across the congregation. Income and attendance continue to grow steadily and the congregation's high quality, online worship experience is enjoyed by many near and far. Recently upgraded media facilities have transformed the space and its capabilities, allowing the congregation to let the buildings to local music groups, clubs and so on, realising an additional income stream. In a first for the Church of Scotland in Stornoway, Gaelic Services are now livestreamed regularly to an appreciative audience in Scotland and beyond.

Going into 2026, Stornoway High Church aims to build on its current services and achievements to become a real hub for the community, demonstrating the love of Christ not just through preaching and Bible Study but through acts of loving kindness and self-sacrifice. There is a palpable optimism and a confidence about what God has yet to do in Stornoway High Church. The sense of unity and togetherness comes from outside the people; like the Apostle Paul, they "know what it is to be in need and they know what it is to have plenty. They have learned the secret of being content in any and every situation, whether living in plenty or in want, and can do all things through Christ who gives them strength" (Philippians 4). The congregation has roved to be stable, united, resilient, loyal and extremely generous in terms of time, talent and money and the stage is now set for some new initiatives in Mission, and these will be developed during 2026.

Approved by the Trustees and signed on their behalf,

J Cunningham
Session Clerk/Trustee

28. 03. 2026

Stornoway High Church of Scotland
Trustees' Annual Report
Year ended 31 December 2025

Independent Examiner's report to the Trustees of the Stornoway High Church of Scotland

I report on the accounts of the Charity for the Year ended 31 December 2025 which are set out in 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

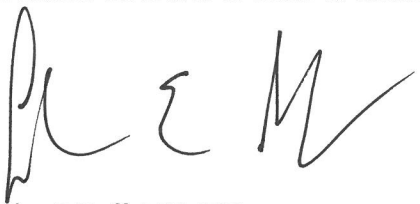
1. Which gives me reasonable cause to believe that in any material respect the requirements

   - to keep accounting records in accordance with Section 44 (1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts (Scotland) 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

Address: CIB Services
Chartered Accountants
63 Kenneth Street
Stornoway
Isle of Lewis
HS1 2DS

Date: 09.04.26

Stornoway High Church of Scotland
Receipts and Payments Account
Year ended 31 December 2025

	Note	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
Receipts		£	£	£	£	£
Voluntary Income	3	83,954	1,690	-	85,644	89,240
Activities for Generating Funds	4	13,337	-	-	13,337	11,665
Investment Income	5	1,470	-	638	2,108	1,379
Incoming Resources from charitable activities	6	2,962	-	-	2,962	2,546
		101,723	1,690	638	104,051	104,830
Other Incoming Resources		-	-	-	-	-
Total Receipts		101,723	1,690	638	104,051	104,830
Payments	7					
Costs of generating funds		354	-	-	354	-
Charitable activities		84,708	2,438	-	87,146	99,927
Governance costs		678	-	-	678	636
Total Payments		85,740	2,438	-	88,178	100,563
Net Receipts/(Payments) before Transfers		**15,983**	**(748)**	**638**	**15,873**	**4,267**
Transfers to/(from) funds		(630)	630	-	-	-
Surplus/(Deficit) for year		**15,353**	**(118)**	**638**	**15,873**	**4,267**

Stornoway High Church of Scotland
Statement of Balances
At 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Bank & Deposit Balances						
Bank & deposit balances brought forward		47,968	2,971	17,172	68,111	63,844
Movement in year:						
Surplus/(Deficit) for the year		15,353	(118)	638	15,873	4,267
Bank & deposit balances carried forward		63,321	2,853	17,810	83,984	68,111
Additional Information						
Assets						
Gift Aid Receivable		13,250	-	-	13,250	13,000
		13,250	-	-	13,250	13,000
Liabilities						
		-	-	-	-	-
		-	-	-	-	-

The accounts detailed on pages 6 to 11 were approved by the Trustees and signed on their behalf by the undernoted

Trustee A Macleod

Date: 28/3/26

Trustee J Cunningham

Date: 28/3/26.

Stornoway High 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 £10,658. Rev D Macdonald, Trustee received £300 in relation to providing Pulpit Supply and Mr S Macleod, son of Trustee Rev G Macleod, received £800 for the provision of musical assistance at the Sounds Familiar meetings. In addition Rev D Macdonald and family received gifts totalling £640 on the occasion of his Ordination. No other Trustee or a person related to a Trustee had any personal interest in any contract or

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
General Fund	45,156	101,722	85,740	(630)	60,508
Lunchtime Service Mission Fund	2,812	-	-	-	2,812
Sunday School Fund	-	1	-	-	1
	47,968	101,723	85,740	(630)	63,321
Restricted funds					
Food Bank Fund	1,477	220	300	-	1,397
Tape Ministry	794	-	-	-	794
Resources Fund	700	700	738	-	662
Special Collections Fund	-	625	750	125	-
Energy Survey Fund	-	145	650	505	-
	2,971	1,690	2,438	630	2,853
Endowment Funds					
The Rev A McCuish Memorial Fund - Capital	13,750	159	-	-	13,909
The Rev A McCuish Memorial Fund - Revenue	1,942	479	-	-	2,421
The DW Mackenzie Memorial Fund	1,480	-	-	-	1,480
	17,172	638	-	-	17,810
Total funds	68,111	104,051	88,178	-	83,984

Purposes of Designated Funds

Lunchtime Service Mission Fund: represents monies received at the Lunchtime services set aside for supporting various missions.

Sunday School Fund: represents funds set aside for use by the Sunday School.

Purposes of Restricted Funds

Food Bank Fund: represents monies received and expended for the work of the Stornoway High Church Food Bank.

Tape Ministry: to support the distribution and dissemination of Church Services to the housebound and others unable to attend church on a regular basis.

Resources Fund: represents monies received and expended in relation to the provision of various courses such as Christianity Explored, Alpha and Discipleship courses amongst others.

Special Collections: Represents specific collections made for various organisations and individuals.

Energy Survey Fund: represents monies received and expended relating to the Energy Survey.

Purposes of Endowment Funds

Rev A McCuish Memorial Fund: Income from the fund is to be used to provide support for candidates entering training for the Ministry of the Church of Scotland. 75% of any interest received is available as revenue expenditure with the remaining 25% added to the Capital Amount which is to remain invested.
During 2023 the Capital Balance of the fund was invested in a Deposit Fund of The Church of Scotland Investors Trust. A summary of the investments held with The Church of Scotland Investors Trust is shown in the Appendix.

D W Mackenzie Memorial Fund: Income from the fund is to be used to provide Sunday school prizes.

Stornoway High Church of Scotland
Notes to the Accounts

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
3. Voluntary Income					
Offerings	70,301	220	-	70,521	69,703
Legacies	-	-	-	-	-
Tax Recovered on Gift Aid Donations	13,633	-	-	13,633	13,904
Other Donations	20	1,325	-	1,345	3,633
Contributions from Congregational Organisations	-	-	-	-	-
Grants - CNES	-	-	-	-	2,000
Grants - Church of Scotland Energy Survey	-	145	-	145	-
	83,954	**1,690**	**-**	**85,644**	**89,240**
4. Activities for Generating Funds					
Use of Premises	2,187	-	-	2,187	2,365
Rent Received - Goathill Road Manse	11,100	-	-	11,100	9,000
Broadband - Goathill Road Manse	50	-	-	50	300
	13,337	**-**	**-**	**13,337**	**11,665**
5. Investment Income					
Dividends received	74	-	-	74	74
Bank Interest	1,396	-	638	2,034	1,305
	1,470	**-**	**638**	**2,108**	**1,379**
6. Incoming Resources from Charitable Activities					
Weddings and Funerals	2,750	-	-	2,750	2,380
Life and Work	212	-	-	212	166
Fundraising	-	-	-	-	-
	2,962	**-**	**-**	**2,962**	**2,546**

Stornoway High Church of Scotland
Notes to the Accounts

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
7. Analysis of Payments					
Costs of generating funds					
Offering envelopes	354	-	-	354	-
	354	-	-	354	-
Charitable activities					
Giving to Grow allocation	37,886	-	-	37,886	37,872
Presbytery dues	2,209	-	-	2,209	711
Minister's Expenses - Use of Home as Manse	7,650	-	-	7,650	7,200
Minister's Expenses	-	-	-	-	-
Pulpit supply	2,100	-	-	2,100	2,155
Fabric Repairs & Maintenance	1,325	-	-	1,325	15,188
Rent Deposit Refund - Goathill Road Manse	1,500	-	-	1,500	-
Telephone - Manse Goathill Road	46	-	-	46	593
Council Tax - Goathill Road	-	-	-	-	-
Council Tax - Laxdale	3,008	-	-	3,008	1,887
Other Building Costs	9,858	-	-	9,858	12,397
Church Office Expenses	1,396	-	-	1,396	1,501
Equipment Purchases	1,542	-	-	1,542	4,406
Equipment Maintenance	235	-	-	235	-
Professional Fees	-	650	-	650	-
Life & Work	294	-	-	294	-
Books and DVDs	187	-	-	187	-
Cleaning Expenses	382	-	-	382	289
Organist	8,975	-	-	8,975	6,280
Communion Expenses	700	-	-	700	827
Fellowship Expenses	475	-	-	475	600
Resources Fund Expenses	-	408	-	408	-
Christmas Lunch Expenses	-	-	-	-	330
Hall Hire	-	330	-	330	-
Gifts & Donations	2,935	1,050	-	3,985	3,634
Sunday School and Other Youth Activities	289	-	-	289	1,914
CCLI & Other Licences	923	-	-	923	971
Training	-	-	-	-	600
Bank Charges	793	-	-	793	572
Other Expenses	-	-	-	-	-
	84,708	2,438	-	87,146	99,927
Governance costs					
Independent examiner's fees	678	-	-	678	636

8. 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.

9. Collections for Third Parties

	2025	2024
Lewis Presbytery	450	-
British Heart Foundation	-	360
Make a Wish Foundation	-	405
Slavic Gospel Association	-	65
	450	**830**

Stornoway High Church of Scotland
Appendix

Funds held on behalf of the Congregation

	2025 £	2024 £
CAPITAL		
Credit Balances held at 31 December at cost	275	275
Market Value of Balances at 31 December	3,784	3,509
DEPOSIT FUND - General Congregational Purposes		
Balance at 01 January	30,530	-
Amounts Deposited during year	15,000	30,000
Interest Received	1,393	530
Balance at 31 December	46,923	30,530
DEPOSIT FUND - Training & Student Ministers		
Balance at 01 January	14,339	13,625
Amounts Deposited during year	-	-
Interest Received	637	714
Balance at 31 December	14,976	14,339

These funds are held on behalf of the congregation by The Church of Scotland Investors Trust. The Training & Student Ministers Deposit Fund relates to the Rev A McCuish Memorial Endowment Fund as detailed in Note 2 to the accounts.