

**Report of the Trustees and
Financial Statements for the Year Ended 31 December 2025
for
MARTIN'S MEMORIAL CHURCH OF SCOTLAND**

**Mann Judd Gordon Ltd
Chartered Accountants
& Statutory Auditors
26 Lewis Street
Stornoway
Isle of Lewis
HS1 2JF**

MARTIN'S MEMORIAL CHURCH OF SCOTLAND

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for the Year Ended 31 December 2025**

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MARTIN'S MEMORIAL CHURCH OF SCOTLAND

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 activities

The Church of Scotland is Trinitarian in doctrine. Reformed in tradition and Presbyterian in policy. 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.

MARTIN'S MEMORIAL CHURCH OF SCOTLAND

Report of the Trustees for the Year Ended 31 December 2025

OBJECTIVES AND ACTIVITIES

List of Services

Sunday @ 11am

Family worship with Kingdom Minis (Crèche 1-2 years), Kingdom Tots (3-4 years) Roots & Shoots (Primary school) and Amplify Youth Group. This service is live-streamed.
(Tea and coffee are served after the morning service.)

Sunday @ 5.45-6.15pm

Pre-service prayer meeting open to all.

Sunday @ 6.30pm

Evening service. A more informal service with contemporary praise and worship. Live streamed the last Sunday of each month.

Midweek Meetings:

Monday 7.30-9.30pm (monthly)

Worship Team practice.

Tuesday Morning 10.00am-12noon.

Informal Ladies Bible Study for women from our own church and others.

Wednesday @ 7.30pm Midweek Prayer Meeting.

A time of worship, God's word, and prayer. Warm welcome to all.

Thursday & Friday Morning 10am-12noon. Little Stars

Parent and Toddler Group held in the Barn Family Centre.

Thursday Evening 7.30-9.30pm. Youth Nights @ The Shed.

Midweek drop in Youth Club for P7 youth and above. (Sports, games, tuck shop, etc.)

Thursdays @ 7.30-9.30pm

Bi-monthly meeting for men (ManUP) and women (Rooted) for friendship and fellowship.

Friday Early Morning Prayer Meeting

7-8am in the Barn.

Friday Evening 8pm Till Late - Revival Prayer Meeting

Last Friday of the month.

Saturday Morning 10am-12noon (Monthly Meeting). Who let the Coves out?

Men (Dads, Grandpas, Male Guardians) and Toddler Group.

Young at Heart Bible Study

Friday's 1:30-3:30pm. The Barn, fortnightly.

Young at Heart Lunch Club.

Meets every 6-8 weeks in a local hotel. Informal time of friendship and fellowship.

Saturday evening 7.30-10.00pm (fortnightly)

Deeper - Youth-focussed worship

Communion

Over the year we have two main Communion weekends and two informal Communion Sundays. Our main Communion weekends provide us with the opportunity of welcoming new members into our Church as part of our Church family.

MARTIN'S MEMORIAL CHURCH OF SCOTLAND

Report of the Trustees for the Year Ended 31 December 2025

ACHIEVEMENTS AND PERFORMANCE

Report from Rev Tommy MacNeil

I thank my God every time I remember you. In all my prayers for all of you, I always pray with joy because of your partnership in the gospel from the first day until now, being confident of this, that he who began a good work in you will carry it on to completion until the day of Christ Jesus. (Philippians 1:3-6)

Numbers in the Bible are important. Seven speaks of perfection. In creation God worked for six days and rested on the seventh. We have seven 'I am' sayings of Jesus, and He spoke seven statements from the cross. He also wrote seven letters to seven different New Testament churches. The number ten speaks of completeness. In Genesis 1 we have the phrase 'God Said' ten times. We also have ten commandments, and God released ten plagues to bring about Israel's freedom from Egypt.

For today I want to give focus and attention to the number twenty. The reason for this is that as I write this Achievement and Performance report, I'm nearing the twenty-year mark of being the minister of Martin's Memorial Church of Scotland. There will be many reading this who with me can't believe it's been twenty years. As I reflect on this time, one of the things I'm most thankful for are the people who have been part of our journey together in God since Donna and I arrived in 2006. This is the reason for my quoting Philippians 1:3-6 above. I'm so thankful for people like Sandra, Brenda, and Dolly; Ann and Billy; Ina, Anne Chalmers, Colin Scott and Christeen; Donald and Madeline, Iain and Margaret. I could go on, but you get the idea. Over the last twenty years we've navigated significant changes in our church, BUT we rejoice in God's faithfulness to us over that time. He truly has been GOOD to us!

As well as thanking individuals who have been part of the journey, I'm also indebted to our Kirk Session and Deacons' Court. A group of remarkable women and men who with me have been willing to trust God and follow His leading of us over the years. To follow God isn't always the easiest road to take. It often takes unity, faith, and courage. Virtues our office bearers have in abundance.

So, what about the number twenty in the Bible? I looked this up online and the first definition I came upon was that '*In biblical numerology, twenty stands for a cycle of completeness and a period of waiting*'. I find this truly remarkable. If I were to try and describe the moment we find ourselves in as a church, the words that describe the number twenty couldn't be more fitting or appropriate. Completeness and waiting.

As well as this year marking our 20th anniversary, it has also been the year that we've celebrated opening The Barn Family Centre. A new £1million facility to help us continue the work of The Shed Project in 'serving our community to the best of our ability'. I've also been reflecting on the sanctuary refurbishment we undertook in 2009. With £80,000 in the bank earmarked for a new heating system, we took the brave and courageous decision to undertake a £300,000 refurbishment. A step of faith for us some 17 years ago, that over the years has brought benefit and blessing to us as we gather week by week in our beautiful sanctuary. In the words of Psalm 23, *truly goodness and mercy have followed us*.

Whilst the Bible has been our main guide and strength over these years, I've also taken great encouragement from three pieces of wisdom from Hudson Taylor, Founder of The China Inland Mission, "*God's work done in God's way will never lack God's supply*". This report has been a reminder to us all of this powerful truth. In remembering those who have been part of the journey over the last 20 years, and in being mindful of those of you who have joined with us more recently, I want to encourage you with these words - "*All God's giants have been weak men and women who did great things for God simply because they reckoned on God being with them.*" I give my AMEN to that. Having looked to our history, and reflected on our present, as we celebrate a time of God's will and purposes being completed in our twentieth year, then so we look forward in faith to the greater plans God has for us. Our history fuels faith for the moment we're in. "*There are three stages to every great work of God: first it is impossible, then it is difficult, then it is done.*" We say a wholehearted YES to God's ongoing plans and purposes for us in 2026, and we live in the expectancy of Revelation 3:20 being a living reality for us all in Martin's.

Here I am! I stand at the door and knock. If anyone hears my voice and opens the door, I will come in and eat with him, and he with me. (Revelation 3:20)

In Christ's name and ALL for Christ's glory.

Rev Tommy MacNeil
Minister of Martin's Memorial Church of Scotland, Stornoway

MARTIN'S MEMORIAL CHURCH OF SCOTLAND

Report of the Trustees for the Year Ended 31 December 2025

FINANCIAL REVIEW

Review of the year

Weekly offerings from the congregation form the principal source of income. This increased by £1,540 from £145,544 in 2024 to £147,084 in 2025.

Tax recovered on Gift Aid continues to be a vital contribution to income with a total of £42,811 of tax reclaimed in the year (2024: £45,049). The Gift Aid scheme continues to be actively promoted across the congregation.

Other groups and projects continue to be well supported financially by the congregation.

Expenditure in the Unrestricted General Fund increased to £272,745 in 2025 from £206,248 in 2024.

A deficit for the year (after inter-fund transfers) in the Unrestricted General Fund of £13,246 (2024 - £38,832 surplus).

The accounts show a closing Unrestricted General Fund reserve balance of £111,500 (2024 - £124,746) as at 31 December 2025.

Fundraising continued for the "Future Projects Fund" during the year, with a cash balance of £305,423 (2024 - £461,208) held at the year end.

Reserves policy

It is the Trustees' policy to hold reserves of approximately 6 months expenditure including designated funds. In 2025 this would equal approximately £136,000, considerably higher than in previous years due to the additional costs of The Barn project this year. At 31 December 2025, the General Fund holds 5 months in reserves. The trustees aim to review the reserves policy over the next 12 months, to take into account the new SLA with The Shed and the completion of The Barn project, which should have a positive effect on expenditure.

MARTIN'S MEMORIAL CHURCH OF SCOTLAND

Report of the Trustees for the Year Ended 31 December 2025

FUTURE PLANS

- We will continue to develop and grow our local leadership team. Brian as our Assistant Minister; Donna as our Ministry Support Worker; and Matthew as our Youth Pastor. We're also indebted to Kenny for continuing as part of our preaching team.
- Brian will work alongside Donna in the ongoing growth and development of support, encouragement, and training days for our staff team and volunteers.
- Having developed the prayer life of our church (pre-service, Friday mornings, revival prayer meetings) Brian and Donna will consider running The Prayer Course.
- We will continue to run the Alpha Course and consider other helpful resources.
- We will develop our online presence. Offering more live streamed services and the possibility of monthly Bible study for those who consider Martin's as their church.
- We began our Cruise Ship welcome ministry this year. We are indebted to Brian for his oversight of this. We will aim to grow this work and our volunteer team.
- With The Barn Family Centre now open and operational, we will consider ways we can develop community outreach through this new space, especially utilising the new kitchen.
- The Barn will enable us to develop our service provision in supporting children, young people, and their families in our community. We give thanks for Roots 'n' Shoots and Amplify - new names for our Sunday children's work and youth work.
- We will plan a special occasion to mark the official opening of The Barn.
- We will continue to support and develop our staff team in The Shed Project.
- Under Matthew's leadership we will continue to develop Awakening Ministries as a national ministry that focuses on encouraging and discipling youth and young adults.
- We will continue to develop our conference programme as a church. We will have our 2026 Hebrides Revival Conference; our Rooted Women's Conference; an Awakening Conference; and will prayerfully consider a ManUP men's conference.
- We will aim to provide a conference day to support and encourage our Office Bearers.
- We will work in partnership with CNES and NHS Western Isles and other statutory bodies to enable us to continue to serve our community to the best of our ability.
- We will look to build relationships with other churches who share a similar heart and passion for revival. (Church of The City, New York; Easterhouse Baptist Church, etc)
- We will continue to support our minister as he serves our national church through his role as Convener of the Faith Action Programme Leadership Team and as he and Donna have a wider conference ministry in Scotland and beyond.

*But seek first His kingdom and His righteousness,
and all these things will be given to you as well. (Matthew 6:33)*

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

The Congregation has a Kirk Session and Deacons' Court which operates in terms of the practice and usage of the former United Free Church of Scotland as carried forward into the law and practice of the Church of Scotland, as a result of the union of the United Free Church of Scotland and the Church of Scotland in 1929.

MARTIN'S MEMORIAL CHURCH OF SCOTLAND

Report of the Trustees for the Year Ended 31 December 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Recruitment and Appointment of Trustees and Organisational Structure

Members of the Kirk Session and the Deacons' Court are the charity trustees.

The Kirk Session members are the elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery. The Kirk Session, which meets approximately six times a year, is responsible for the spiritual affairs within the church.

The Deacons' Court is composed of the Minister and all Elders together with Deacons elected by, and from communicant members of the congregation, appointed for life and ordained by the Kirk Session as regulated by Act X, 1932. Their number is determined by the Kirk Session and the Court meets approximately eight times in a year. The Minister presides when present but the Court chooses one of its own number to preside if the Minister is absent. The Chairman has a casting vote only, may not move motions, but may introduce business and speak to it. The Court elects a Clerk and a Treasurer from its own members. Certain responsibilities are delegated to the Finance Committee and the Fabric Committee as appropriate.

The Court is answerable to Presbytery for censurable or illegal actions.

Risk management

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

The trustees also have a responsibility for ensuring that Church and Manse are fit for purpose and present no danger to the health and safety of office-bearers, worshippers and casual visitors.

The trustees are very aware of their Safeguarding responsibilities. All Elders have undertaken Safeguarding Training. The Kirk Session has appointed a Safeguarding Panel whose members are Tommy MacNeil (Minister), George Smith (Session Clerk), Colin Scott Mackenzie (Safeguarding Contact for the Kirk Session) and Dave Fearon and Shaina Neuman (Safeguarding Co-ordinators). George Smith is Convenor of the Panel.

The trustees have the following individuals recorded as MIDAS-qualified minibuss drivers: Tommy MacNeil, Murdo MacDonald, Kathryn MacLeod, Alastair Mackenzie, Richard King, Donald Aitken, Matthew MacNeil and Rhona Aitken.

Calum MacPhail (Elder) is responsible for monitoring fire safety procedures.

The trustees are continuing to undertake the provision of ongoing training in First Aid and Food Hygiene. They are doing so in partnership with the General Trustees of the Church of Scotland.

The Shed Project (SCIO)

On 29 October 2021, The Shed became a charity recognised in its own right, officially called The Shed Project (SCIO), charity number SC051365. Martin's Memorial Church of Scotland retains ownership of the building known as The Shed.

Under its constitution, a minimum of three trustees of The Shed Project (SCIO) must be Office Bearers of Martin's Memorial Church of Scotland.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

SC000753

Principal address

11 Francis Street
Stornoway
Isle of Lewis
Western Isles
HS1 2NB

MARTIN'S MEMORIAL CHURCH OF SCOTLAND

Report of the Trustees for the Year Ended 31 December 2025

Trustees

Tommy MacNeil	Minister
Brian Macleod	Assistant Minister
William John Bell Banford	Elder
Paul Burley	Elder
Neil Ferguson	Elder
Colin Scott Mackenzie	Elder
Iain Archibald Macleod	Elder
Catherine Macdonald	Elder
Kathleen Burley	Elder
Madeline MacLennan	Deacon
Sandra McCall	Deacon
Donald Aitken	Elder
Calum Alexander Macphail	Elder
George Smith	Elder and Session Clerk
William Mitchell	Deacon
Claire Margaret Smith	Elder (11 May 2025) and Treasurer
Donald J MacLennan	Deacon
Murdo Macdonald	Elder
Brenda Macleod	Deacon
John Bamsey	Elder (11 May 2025)
Kenny Borthwick	Elder (11 May 2025)
Iona MacLennan	Deacon (11 May 2025)
Iain Maciver	Deacon (11 May 2025)
William Jefferson	Deacon (11 May 2025)

Auditors

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

Congregation Reference Number
442348

Bankers

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

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) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

MARTIN'S MEMORIAL CHURCH OF SCOTLAND

**Report of the Trustees
for the Year Ended 31 December 2025**

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

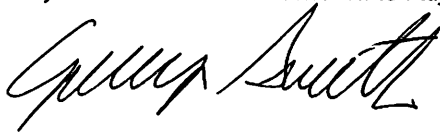
Charity law requires the trustees to prepare financial statements for each financial year. Under that law, the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

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;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- 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 13 May 2026 and signed on its behalf by:



George Smith - Trustee

**Report of the Independent Auditors to the Trustees of
Martin's Memorial Church of Scotland**

Opinion

We have audited the financial statements of Martin's Memorial Church of Scotland (the 'charity') for the year ended 31 December 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2025 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Charities and Trustee Investment (Scotland) Act 2005 and Regulation 8 of the Charities Accounts (Scotland) Regulations 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities Accounts (Scotland) Regulations 2006 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- proper accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

**Report of the Independent Auditors to the Trustees of
Martin's Memorial Church of Scotland**

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees are responsible for the preparation of the financial statements which give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Report of the Independent Auditors to the Trustees of Martin's Memorial Church of Scotland

Our responsibilities for the audit of the financial statements

We have been appointed as auditors under Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our approach was as follows:

We obtained an understanding of the legal and regulatory frameworks that are applicable to the entity and determined that the most significant are those that relate to employment matters and those relating directly to the preparation of the financial statements, that is FRS102 and Charities SORP. The charity is also subject to data protection laws (GDPR) and health and safety within the workplace. We assessed the risks of material misstatement in respect of fraud as follows:

As part of our audit team discussion, we identified if any particular area was more susceptible to misstatement. A list of the known related parties was compiled along with an expectation of transactions between them. We then made fraud enquiries of those charged with governance and confirmed our related party list.

Based on the results of our risk assessment we designed our audit procedures to identify non-compliance with such laws and regulations identified above. We corroborated our enquiries of those charged with governance by a review of the board minutes to date, a review of the bank statements to date, a review of the service organisation's payroll files for the year and a review of legal fees charged in the year for any evidence of legal or regulatory issues. Our considerations at planning were corroborated and no further legal or regulatory issues were noted.

We considered the risk of fraud through management override and, in response, we incorporated testing of manual journal entries throughout the year into our audit approach. A review of the year of bank statements was undertaken, to identify any large or unusual transactions. No transactions outside the normal course of business were identified.

Given the size of the entity, segregation of duties is limited, so we designed our audit procedures to identify and to address any material misstatements arising from this. Appropriate approval controls were found to be in place.

The engagement partner's assessment of whether the engagement team collectively had the appropriate competence and capabilities to identify or recognise non-compliance with laws and regulations concluded that the overall risk was of fraud and misstatement was low and the experience of the audit team assigned was sufficient and no specialists were required. An appropriate level of materiality has been calculated in consideration of the inherent difficulty in detecting irregularities along with the perceived level of risk.

There are inherent limitations in the audit procedures described above that result in an unavoidable risk that some material misstatements in the financial statements may not be detected, even though the audit is properly planned and performed in accordance with International Standards on Auditing (UK). The further removed non-compliance with laws and regulations is from the events and financial transactions in the financial statements, the less likely the auditor is to become aware of it or recognise non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment through forgery, collusion, omission or misrepresentation. The primary responsibility for the prevention and detection of fraud rests with both those charged with governance of the entity and management.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

**Report of the Independent Auditors to the Trustees of
Martin's Memorial Church of Scotland**

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



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

13 May 2026

MARTIN'S MEMORIAL CHURCH OF SCOTLAND

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

	Notes	Unrestricted funds £	Restricted funds £	Endowment funds £	31.12.25 Total funds £	31.12.24 Total funds £
INCOME AND ENDOWMENTS FROM						
Donations and legacies	2	211,910	966,555	-	1,178,465	422,723
Other trading activities	3	44,422	-	-	44,422	47,242
Investment income	4	<u>1,596</u>	<u>5,918</u>	<u>-</u>	<u>7,514</u>	<u>12,729</u>
Total		<u>257,928</u>	<u>972,473</u>	<u>-</u>	<u>1,230,401</u>	<u>482,694</u>
EXPENDITURE ON						
Raising funds						
Raising donations and legacies	5	<u>-</u>	<u>1,990</u>	<u>-</u>	<u>1,990</u>	<u>-</u>
		<u>-</u>	<u>1,990</u>	<u>-</u>	<u>1,990</u>	<u>-</u>
Charitable activities						
Charitable activities	6	230,577	33,802	-	264,379	223,704
Staffing costs		<u>42,168</u>	<u>26,908</u>	<u>-</u>	<u>69,076</u>	<u>49,796</u>
Total		<u>272,745</u>	<u>62,700</u>	<u>-</u>	<u>335,445</u>	<u>273,500</u>
NET INCOME/(EXPENDITURE)						
Transfers between funds	19	(14,817)	909,773	-	894,956	209,194
		<u>1,571</u>	<u>(1,571)</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net movement in funds		(13,246)	908,202	-	894,956	209,194
RECONCILIATION OF FUNDS						
Total funds brought forward		124,746	869,582	1,628	995,956	786,762
TOTAL FUNDS CARRIED FORWARD		<u>111,500</u>	<u>1,777,784</u>	<u>1,628</u>	<u>1,890,912</u>	<u>995,956</u>

The notes form part of these financial statements

MARTIN'S MEMORIAL CHURCH OF SCOTLAND

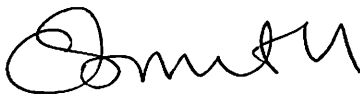
Balance Sheet
31 December 2025

	Notes	Unrestricted funds £	Restricted funds £	Endowment funds £	31.12.25 Total funds £	31.12.24 Total funds £
FIXED ASSETS						
Tangible assets	14	-	1,303,969	-	1,303,969	428,897
CURRENT ASSETS						
Debtors	15	3,721	-	-	3,721	5,679
Cash at bank		<u>136,505</u>	<u>520,305</u>	<u>1,628</u>	<u>658,438</u>	<u>648,448</u>
		140,226	520,305	1,628	662,159	654,127
CREDITORS						
Amounts falling due within one year	16	(28,726)	(21,490)	-	(50,216)	(62,068)
NET CURRENT ASSETS		<u>111,500</u>	<u>498,815</u>	<u>1,628</u>	<u>611,943</u>	<u>592,059</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		111,500	1,802,784	1,628	1,915,912	1,020,956
CREDITORS						
Amounts falling due after more than one year	17	-	(25,000)	-	(25,000)	(25,000)
NET ASSETS		<u>111,500</u>	<u>1,777,784</u>	<u>1,628</u>	<u>1,890,912</u>	<u>995,956</u>
FUNDS						
Unrestricted funds	19				111,500	124,746
Restricted funds					1,777,784	869,582
Endowment funds					<u>1,628</u>	<u>1,628</u>
TOTAL FUNDS					<u>1,890,912</u>	<u>995,956</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 13 May 2026 and were signed on its behalf by:



George Smith - Trustee



Claire Margaret Smith - Trustee

The notes form part of these financial statements

MARTIN'S MEMORIAL CHURCH OF SCOTLAND**Cash Flow Statement
for the Year Ended 31 December 2025**

	Notes	31.12.25 £	31.12.24 £
Cash flows from operating activities			
Cash generated from operations	1	<u>932,548</u>	<u>206,185</u>
Net cash provided by operating activities		<u>932,548</u>	<u>206,185</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		(875,072)	(96,151)
Interest received		<u>7,514</u>	<u>12,729</u>
Net cash used in investing activities		<u>(867,558)</u>	<u>(83,422)</u>
Cash flows from financing activities			
New loans in year		-	55,000
Loan converted to donation in year		<u>(55,000)</u>	<u>-</u>
Net cash (used in)/provided by financing activities		<u>(55,000)</u>	<u>55,000</u>
Change in cash and cash equivalents in the reporting period			
		9,990	177,763
Cash and cash equivalents at the beginning of the reporting period		<u>648,448</u>	<u>470,685</u>
Cash and cash equivalents at the end of the reporting period		<u>658,438</u>	<u>648,448</u>

The notes form part of these financial statements

MARTIN'S MEMORIAL CHURCH OF SCOTLAND

**Notes to the Cash Flow Statement
for the Year Ended 31 December 2025**

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.12.25 £	31.12.24 £
Net income for the reporting period (as per the Statement of Financial Activities)	894,956	209,194
Adjustments for:		
Depreciation charges	-	11,298
Interest received	(7,514)	(12,729)
Decrease/(increase) in debtors	1,958	(4,298)
Increase in creditors	<u>43,148</u>	<u>2,720</u>
Net cash provided by operations	<u><u>932,548</u></u>	<u><u>206,185</u></u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.1.25 £	Cash flow £	At 31.12.25 £
Net cash			
Cash at bank	<u>648,448</u>	<u>9,990</u>	<u>658,438</u>
	<u>648,448</u>	<u>9,990</u>	<u>658,438</u>
Debt			
Debts falling due within 1 year	(55,000)	55,000	-
Debts falling due after 1 year	<u>(25,000)</u>	<u>-</u>	<u>(25,000)</u>
	<u>(80,000)</u>	<u>55,000</u>	<u>(25,000)</u>
Total	<u><u>568,448</u></u>	<u><u>64,990</u></u>	<u><u>633,438</u></u>

The notes form part of these financial statements

MARTIN'S MEMORIAL CHURCH OF SCOTLAND

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.

The presentation currency of the accounts is Pound sterling (£). The accounts are rounded to the nearest £1.

Going Concern

The Charity is a going concern and there are no material uncertainties casting significant doubt over its ability to continue as a going concern.

Critical accounting judgements and key sources of estimation uncertainty

Fixed asset net book value and depreciation charges are the areas of the accounts which are affected by significant judgements and estimates. The trustees exercise judgement in determining both the useful economic life and the likely residual value of the charity's assets. This judgement affects the rates of and charge for depreciation as well as grant release in the accounts for the year. It also therefore affects the net book value of the assets in the balance sheet.

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.

Government Grants

Income from government and other grants, whether capital grants or revenue grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

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 costs 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

Tangible assets are stated at cost or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended.

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the church, halls and manse, vested in the local trustees, who are the Minister and members of the Deacons' Court. No consideration is payable for the use of these assets. Expenditure incurred on the repair and maintenance of these assets is charged as resources expended in the Statement of Financial Activities in the period in which the liability arises.

All tangible fixed assets costing in excess of £1,000 having a useful life greater than one year, other than those acquired for a specific purpose, are capitalised. Depreciation is provided on a straight line basis to write off the cost or initial value, less residual value, of tangible fixed assets over their estimated useful lives:

MARTIN'S MEMORIAL CHURCH OF SCOTLAND

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

1. ACCOUNTING POLICIES - continued

Tangible fixed assets

Freehold buildings -	N/A
Fixtures, fittings and office equipment - 3 or 4 years, on cost	
Motor vehicles -	N/A

Taxation

The charity is recognised as a charity for the purposes of applicable taxation and is therefore exempt from tax on its charitable activities. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT.

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.

Endowment funds are funds which have been given on the condition that the original capital sum is not reduced, but the income therefrom is used for the purpose defined in accordance with the objects of the charity.

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

Investments

Fixed asset investments are stated at market value at the balance sheet date. Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year, or if purchased in the year, the difference between the cost and market value at the end of the year. Realised gains and losses represent the difference between the proceeds on disposal and the market value at the start of the year or cost if purchased in the year.

Debtors and creditors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due. Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

2. DONATIONS AND LEGACIES

	Unrestricted funds	Restricted funds	Endowment funds	31.12.25 Total funds £	31.12.24 Total funds £
Offerings	147,365	138,311	-	285,676	207,245
Gift aid	30,811	12,000	-	42,811	45,049
Days of Giving	-	51,616	-	51,616	46,616
Grants	33,734	760,353	-	794,087	119,142
Third party collections	-	4,275	-	4,275	4,671
	<u>211,910</u>	<u>966,555</u>	<u>-</u>	<u>1,178,465</u>	<u>422,723</u>

MARTIN'S MEMORIAL CHURCH OF SCOTLAND

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

2. DONATIONS AND LEGACIES - continued

Grants received, included in the above, are as follows:

	31.12.25	31.12.24
	£	£
Garfield Weston Foundation	30,000	-
Novum Trust	-	2,500
NHS Western Isles	20,000	-
Church of Scotland grants - Convener Support, Faith Action Programme	13,734	13,669
Church of Scotland grants - Seeds for Growth	20,000	10,000
Listed Places of Worship Grant Scheme	104,853	9,973
Benefact Trust	-	83,000
Church of Scotland - Main Grant	600,000	-
Hope Trust	2,500	-
Rozelle Trust	3,000	-
	<u>794,087</u>	<u>119,142</u>

3. OTHER TRADING ACTIVITIES

	Unrestricted funds £	Restricted funds £	Endowment funds £	31.12.25 Total funds £	31.12.24 Total funds £
Use of premises	-	-	-	-	480
Weddings and funerals	154	-	-	154	2,915
Life and Work sales	294	-	-	294	263
Conferences - income	22,175	-	-	22,175	23,753
Awakening Ministries	<u>21,799</u>	<u>-</u>	<u>-</u>	<u>21,799</u>	<u>19,831</u>
	<u>44,422</u>	<u>-</u>	<u>-</u>	<u>44,422</u>	<u>47,242</u>

4. INVESTMENT INCOME

	Unrestricted funds £	Restricted funds £	Endowment funds £	31.12.25 Total funds £	31.12.24 Total funds £
Bank interest	1,481	5,918	-	7,399	12,689
Car loan interest	<u>115</u>	<u>-</u>	<u>-</u>	<u>115</u>	<u>40</u>
	<u>1,596</u>	<u>5,918</u>	<u>-</u>	<u>7,514</u>	<u>12,729</u>

MARTIN'S MEMORIAL CHURCH OF SCOTLAND

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

5. RAISING DONATIONS AND LEGACIES

	Unrestricted funds £	Restricted funds £	Endowment funds £	31.12.25 Total funds £	31.12.24 Total funds £
Fundraising costs	<u>-</u>	<u>1,990</u>	<u>-</u>	<u>1,990</u>	<u>-</u>

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 7) £	Grant funding of activities (see note 8) £	Support costs (see note 9) £	Totals £
Charitable activities	237,185	15,000	12,194	264,379
Staffing costs	<u>69,076</u>	<u>-</u>	<u>-</u>	<u>69,076</u>
	<u>306,261</u>	<u>15,000</u>	<u>12,194</u>	<u>333,455</u>

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31.12.25 £	31.12.24 £
Staff costs	69,076	40,406
Our Giving To Grow	95,621	90,422
Presbytery dues	2,391	1,683
Ministry expenses	5,381	1,098
Conferences - expenses	18,798	14,492
Fabric repairs & maintenance	2,092	10,939
Heat and light	33,135	20,290
Publications	1,082	1,802
Printing and stationery	298	409
Life & Work purchased	448	448
Rates and insurance	9,153	8,992
Presentations	171	305
Benevolence payments	912	-
Live-stream running costs	14,299	9,986
Congregational activities	12,207	17,082
Bank charges	193	186
Communion expenses	300	1,222
Organ and piano maintenance	373	-
Children & Youth Work	3,977	4,563
Third party disbursements	4,455	4,915
Prayer meeting donations	1,940	2,379
Awakening Ministries	14,741	11,855
Leadership Team costs	3,564	8,254
Travel & subsistence	3,065	6,362
Training	8,589	674
Depreciation	<u>-</u>	<u>11,298</u>
	<u>306,261</u>	<u>270,062</u>

MARTIN'S MEMORIAL CHURCH OF SCOTLAND

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

8. GRANTS PAYABLE

	31.12.25	31.12.24
	£	£
Charitable activities	<u>15,000</u>	<u>-</u>

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

	31.12.25	31.12.24
	£	£
The Shed Project (SCIO)	<u>15,000</u>	<u>-</u>

9. SUPPORT COSTS

	Finance	Governance	Totals
	£	costs	£
Charitable activities	<u>1,994</u>	<u>10,200</u>	<u>12,194</u>

10. TRUSTEES' REMUNERATION AND BENEFITS

Rev. Tommy MacNeil is remunerated through the Church of Scotland central offices (see note 11).

£80 (2024 - £Nil) paid to Tommy MacNeil in relation to his book 'Sleeping Giant'. Sales for the book were received by the church and repaid to him directly.

The assistant minister is employed by Martin's Memorial Church of Scotland receiving remuneration of £26,908 during 2025.

During the year the following amounts were paid to local business, with whom the trustees have a controlling interest:

£12,028 (2024 - £7,015) paid to Hebstream in relation to IT services provided. Paul Burley is the proprietor of this business.

11. STAFF COSTS

	31.12.25	31.12.24
	£	£
Wages and salaries	<u>69,076</u>	<u>40,406</u>
	<u>69,076</u>	<u>40,406</u>

The average monthly number of employees during the year was as follows:

	31.12.25	31.12.24
Teaching Pastor	1	1
Youth Pastor	1	1
Live Stream Team	1	1
Administrator	1	1
Music staff	1	1
Premises maintenance	1	1
Ministry Support Worker	<u>1</u>	<u>1</u>
	<u>7</u>	<u>7</u>

No employees received emoluments in excess of £60,000.

MARTIN'S MEMORIAL CHURCH OF SCOTLAND

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

11. STAFF COSTS - continued

Church of Scotland stipend policy

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employers' 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 (2024 - £31,642) and the maximum stipend in 5th and subsequent years of service was £39,856 (2024 - £38,884)

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Endowment funds £	Total funds £
INCOME AND ENDOWMENTS FROM				
Donations and legacies	195,262	227,461	-	422,723
Other trading activities	47,242	-	-	47,242
Investment income	<u>2,576</u>	<u>10,153</u>	<u>-</u>	<u>12,729</u>
Total	<u>245,080</u>	<u>237,614</u>	<u>-</u>	<u>482,694</u>
EXPENDITURE ON				
Charitable activities				
Charitable activities	205,112	18,592	-	223,704
Staffing costs	<u>1,136</u>	<u>48,660</u>	<u>-</u>	<u>49,796</u>
Total	<u>206,248</u>	<u>67,252</u>	<u>-</u>	<u>273,500</u>
NET INCOME				
Transfers between funds	38,832	170,362	-	209,194
	<u>(314)</u>	<u>314</u>	<u>-</u>	<u>-</u>
Net movement in funds	38,518	170,676	-	209,194
RECONCILIATION OF FUNDS				
Total funds brought forward	86,228	698,906	1,628	786,762
	<u>86,228</u>	<u>698,906</u>	<u>1,628</u>	<u>786,762</u>
TOTAL FUNDS CARRIED FORWARD	<u>124,746</u>	<u>869,582</u>	<u>1,628</u>	<u>995,956</u>

MARTIN'S MEMORIAL CHURCH OF SCOTLAND

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

13. THIRD PARTY DISBURSEMENTS

In addition to the General Fund Income, the following income from Special Collections was received and disbursed during the year:

	2025	2024
	£	£
Restricted General Fund		
Poppy Scotland	360	320
Rev. Tommy Macneil - book sales	80	-
Alzheimer Scotland (from funeral collections)	-	650
MacMillan Cancer (from funeral collections)	-	317
Fire Fighters charity	-	144
The Shed (from funeral collections)	314	350
Crossroads Lewis (from funeral collections)		557
Bethesda (from funeral collections)	430	317
RNLI (from funeral collections)	1,315	-
Compassion UK (Kingdom Kids)	100	553
British Heart Foundation (from funeral collections)	420	-
Stornoway Primary School	-	-
WICCI (from funeral collections)		1,707
Taigh Shiphoint	155	-
Man Up UK (from funeral collections)	600	-
Annelise Revitt (from funeral collections)	100	-
Children with Cancer UK (from funeral collections)	581	-
	<u>4,455</u>	<u>4,915</u>
Prayer Meeting Donations		
The Leanne Fund	-	250
Women's Aid	250	250
Open Doors	250	-
The Shed - various		629
Bethel Students	750	1,250
Evangelical Alliance	240	-
Hebrides Alpha	250	-
Macaulay College	200	-
	<u>1,940</u>	<u>2,379</u>
Total	<u><u>6,395</u></u>	<u><u>7,294</u></u>

MARTIN'S MEMORIAL CHURCH OF SCOTLAND

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

14. TANGIBLE FIXED ASSETS

	Freehold property £	Barn project £	Equipment £	Totals £
COST				
At 1 January 2025	330,497	96,151	62,538	489,186
Additions	<u>-</u>	<u>827,542</u>	<u>47,530</u>	<u>875,072</u>
At 31 December 2025	<u>330,497</u>	<u>923,693</u>	<u>110,068</u>	<u>1,364,258</u>
DEPRECIATION				
At 1 January 2025 and 31 December 2025	<u>-</u>	<u>-</u>	<u>60,289</u>	<u>60,289</u>
NET BOOK VALUE				
At 31 December 2025	<u>330,497</u>	<u>923,693</u>	<u>49,779</u>	<u>1,303,969</u>
At 31 December 2024	<u>330,497</u>	<u>96,151</u>	<u>2,249</u>	<u>428,897</u>

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.25 £	31.12.24 £
Other debtors	<u>3,721</u>	<u>5,679</u>

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.25 £	31.12.24 £
Other loans (see note 18)	-	55,000
Other creditors	3,943	5,199
Deferred income	14,362	-
Creditors and accruals	<u>31,911</u>	<u>1,869</u>
	<u>50,216</u>	<u>62,068</u>

17. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	31.12.25 £	31.12.24 £
Other loans (see note 18)	<u>25,000</u>	<u>25,000</u>

18. LOANS

An analysis of the maturity of loans is given below:

	31.12.25 £	31.12.24 £
Amounts falling due within one year on demand:		
Other loans	<u>-</u>	<u>55,000</u>
Amounts falling between one and two years:		
Church of Scotland loan	<u>25,000</u>	<u>25,000</u>

Included within creditors falling due after one year is a balance of £25,000 due to the Church of Scotland. There is no interest charged on the balance and repayment will only be required in the event of the manse property being sold.

MARTIN'S MEMORIAL CHURCH OF SCOTLAND

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

19. MOVEMENT IN FUNDS

	At 1.1.25 £	Net movement in funds £	Transfers between funds £	At 31.12.25 £
Unrestricted funds				
General Fund	116,636	(21,474)	(7,457)	87,705
Guild	134	-	-	134
Awakening Ministries	<u>7,976</u>	<u>6,657</u>	<u>9,028</u>	<u>23,661</u>
	124,746	(14,817)	1,571	111,500
Restricted funds				
General Fund	4,477	(80)	(4,397)	-
Children & Youth Work Fund	-	10,000	-	10,000
Future Projects Fund	559,608	767,287	(1,021,472)	305,423
Shed Project	266,109	-	(266,109)	-
Manse Project	39,388	-	(39,388)	-
Prayer Meeting Fund	-	528	(528)	-
Staffing Fund	-	132,038	51,354	183,392
Fixed Assets	<u>-</u>	<u>-</u>	<u>1,278,969</u>	<u>1,278,969</u>
	869,582	909,773	(1,571)	1,777,784
Endowment funds				
Jane Cook Mackenzie Memorial Fund	<u>1,628</u>	<u>-</u>	<u>-</u>	<u>1,628</u>
TOTAL FUNDS	<u>995,956</u>	<u>894,956</u>	<u>-</u>	<u>1,890,912</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General Fund	215,847	(237,321)	(21,474)
Awakening Ministries	<u>42,081</u>	<u>(35,424)</u>	<u>6,657</u>
	257,928	(272,745)	(14,817)
Restricted funds			
General Fund	4,375	(4,455)	(80)
Children & Youth Work Fund	26,481	(16,481)	10,000
Future Projects Fund	770,718	(3,431)	767,287
Prayer Meeting Fund	2,468	(1,940)	528
Staffing Fund	<u>168,431</u>	<u>(36,393)</u>	<u>132,038</u>
	<u>972,473</u>	<u>(62,700)</u>	<u>909,773</u>
TOTAL FUNDS	<u>1,230,401</u>	<u>(335,445)</u>	<u>894,956</u>

MARTIN'S MEMORIAL CHURCH OF SCOTLAND

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

19. 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	86,094	30,856	(314)	116,636
Guild	134	-	-	134
Awakening Ministries	-	7,976	-	7,976
	86,228	38,832	(314)	124,746
Restricted funds				
General Fund	4,407	(244)	314	4,477
Future Projects Fund	389,002	170,606	-	559,608
Shed Project	266,109	-	-	266,109
Manse Project	39,388	-	-	39,388
	698,906	170,362	314	869,582
Endowment funds				
Jane Cook Mackenzie Memorial Fund	1,628	-	-	1,628
TOTAL FUNDS	<u>786,762</u>	<u>209,194</u>	<u>-</u>	<u>995,956</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General Fund	225,249	(194,393)	30,856
Awakening Ministries	19,831	(11,855)	7,976
	245,080	(206,248)	38,832
Restricted funds			
General Fund	4,671	(4,915)	(244)
Future Projects Fund	181,904	(11,298)	170,606
Prayer Meeting Fund	2,379	(2,379)	-
Staffing Fund	48,660	(48,660)	-
	237,614	(67,252)	170,362
TOTAL FUNDS	<u>482,694</u>	<u>(273,500)</u>	<u>209,194</u>

MARTIN'S MEMORIAL CHURCH OF SCOTLAND

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

19. 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	86,094	9,382	(7,771)	87,705
Guild	134	-	-	134
Awakening Ministries	-	14,633	9,028	23,661
	86,228	24,015	1,257	111,500
Restricted funds				
General Fund	4,407	(324)	(4,083)	-
Children & Youth Work Fund	-	10,000	-	10,000
Future Projects Fund	389,002	937,893	(1,021,472)	305,423
Shed Project	266,109	-	(266,109)	-
Manse Project	39,388	-	(39,388)	-
Prayer Meeting Fund	-	528	(528)	-
Staffing Fund	-	132,038	51,354	183,392
Fixed Assets	-	-	1,278,969	1,278,969
	698,906	1,080,135	(1,257)	1,777,784
Endowment funds				
Jane Cook Mackenzie Memorial Fund	1,628	-	-	1,628
	-	-	-	-
TOTAL FUNDS	<u>786,762</u>	<u>1,104,150</u>	<u>-</u>	<u>1,890,912</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	441,096	(431,714)	9,382
Awakening Ministries	61,912	(47,279)	14,633
	503,008	(478,993)	24,015
Restricted funds			
General Fund	9,046	(9,370)	(324)
Children & Youth Work Fund	26,481	(16,481)	10,000
Future Projects Fund	952,622	(14,729)	937,893
Prayer Meeting Fund	4,847	(4,319)	528
Staffing Fund	217,091	(85,053)	132,038
	1,210,087	(129,952)	1,080,135
TOTAL FUNDS	<u>1,713,095</u>	<u>(608,945)</u>	<u>1,104,150</u>

Purpose of funds:

Unrestricted General Fund - to fund regular church activities.

MARTIN'S MEMORIAL CHURCH OF SCOTLAND

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

19. MOVEMENT IN FUNDS - continued

Unrestricted Guild Fund - to fund regular Guild activities and to fund donations to good causes.

Unrestricted Awakening Ministries - to track the growing work of Awakening Ministries.

Restricted General Fund - to fund specific project costs through collections. The resulting donations to the third parties are often 'rounded up' by a transfer from the Unrestricted General Fund.

Restricted Children & Youth Work Fund - to fund specific project costs, including expenditure funded by restricted grant income.

Restricted Future Projects Fund - to fund the refurbishment and development of the church buildings. At 31 December 2025 the non-cash element of this fund was transferred to the new Fixed Assets fund.

Restricted Shed Project Fund - to fund refurbishment of the additional church building and also to fund revenue costs such as the Shed Project Worker. The cash reserves of this fund were transferred to a new charity set up specifically for this work, on 29 October 2021. At 31 December 2025 the entire fund was transferred to the new Fixed Assets fund.

Restricted Manse Project Fund - to make provision for the improvement and development of the manse. At 31 December 2025 the entire fund was transferred to the new Fixed Assets fund.

Restricted Prayer Meeting Fund - to fund donations to local, national and international good causes. Offerings given throughout the year are disbursed before the year-end following discussion with those who attend the prayer meeting.

Restricted Staffing Fund - to record income received particularly to cover local staffing costs, and related expenditure.

Jane Cook Mackenzie Memorial Endowment Fund - to provide grants to the poor of the parish.

20. RELATED PARTY DISCLOSURES

Related party transactions are disclosed in Note 10.

MARTIN'S MEMORIAL CHURCH OF SCOTLAND

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

	Unrestricted funds £	Restricted funds £	Endowment funds £	31.12.25 Total funds £	31.12.24 Total funds £
INCOME AND ENDOWMENTS					
Donations and legacies					
Offerings	147,365	138,311	-	285,676	207,245
Gift aid	30,811	12,000	-	42,811	45,049
Days of Giving	-	51,616	-	51,616	46,616
Grants	33,734	760,353	-	794,087	119,142
Third party collections	-	4,275	-	4,275	4,671
	<u>211,910</u>	<u>966,555</u>	<u>-</u>	<u>1,178,465</u>	<u>422,723</u>
Other trading activities					
Use of premises	-	-	-	-	480
Weddings and funerals	154	-	-	154	2,915
Life and Work sales	294	-	-	294	263
Conferences - income	22,175	-	-	22,175	23,753
Awakening Ministries	21,799	-	-	21,799	19,831
	<u>44,422</u>	<u>-</u>	<u>-</u>	<u>44,422</u>	<u>47,242</u>
Investment income					
Bank interest	1,481	5,918	-	7,399	12,689
Car loan interest	115	-	-	115	40
	<u>1,596</u>	<u>5,918</u>	<u>-</u>	<u>7,514</u>	<u>12,729</u>
Total incoming resources	257,928	972,473	-	1,230,401	482,694
EXPENDITURE					
Raising donations and legacies					
Fundraising costs	-	1,990	-	1,990	-
Charitable activities					
Wages	42,168	26,908	-	69,076	40,406
Our Giving To Grow	95,621	-	-	95,621	90,422
Presbytery dues	2,391	-	-	2,391	1,683
Ministry expenses	5,381	-	-	5,381	1,098
Conferences - expenses	18,798	-	-	18,798	14,492
Fabric repairs & maintenance	1,951	141	-	2,092	10,939
Heat and light	33,135	-	-	33,135	20,290
Publications	1,082	-	-	1,082	1,802
Printing and stationery	298	-	-	298	409
Life & Work purchased	448	-	-	448	448
Rates and insurance	9,153	-	-	9,153	8,992
Presentations	171	-	-	171	305
Benevolence payments	912	-	-	912	-
Carried forward	211,509	27,049	-	238,558	191,286

This page does not form part of the statutory financial statements

MARTIN'S MEMORIAL CHURCH OF SCOTLAND

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

	Unrestricted funds £	Restricted funds £	Endowment funds £	31.12.25 Total funds £	31.12.24 Total funds £
Charitable activities					
Brought forward	211,509	27,049	-	238,558	191,286
Live-stream running costs	12,999	1,300	-	14,299	9,986
Congregational activities	12,207	-	-	12,207	17,082
Bank charges	193	-	-	193	186
Communion expenses	300	-	-	300	1,222
Organ and piano maintenance	373	-	-	373	-
Children & Youth Work	2,496	1,481	-	3,977	4,563
Third party disbursements	-	4,455	-	4,455	4,915
Prayer meeting donations	-	1,940	-	1,940	2,379
Awakening Ministries	14,741	-	-	14,741	11,855
Leadership Team costs	3,564	-	-	3,564	8,254
Travel & subsistence	2,169	896	-	3,065	6,362
Training	-	8,589	-	8,589	674
Depreciation	-	-	-	-	11,298
Grants to institutions	-	15,000	-	15,000	-
	260,551	60,710	-	321,261	270,062
Support costs					
Finance					
Accountancy	821	-	-	821	1,819
Payroll administration	1,173	-	-	1,173	1,619
	1,994	-	-	1,994	3,438
Governance costs					
Auditors' remuneration	10,200	-	-	10,200	-
Total resources expended	272,745	62,700	-	335,445	273,500
Net income	<u>(14,817)</u>	<u>909,773</u>	<u>-</u>	<u>894,956</u>	<u>209,194</u>