

**Uigean Church of Scotland
(Uig Parish Church)**

**Trustees' Annual Report
and
Receipts and Payments Accounts
For year ended 31 December 2025**

Congregation No: 442350

Charity No: SC007879

UIGEAN CHURCH OF SCOTLAND
Trustees' Annual Report
Year ended 31 December 2025

Charity's Principal Address:

Manse
Charge of Bernera lw Uig
Uigean
Uig
Isle of Lewis
HS2 9HX

Trustees:

The trustees are the members of the Kirk Session and the Deacons' Court, together with the Minister of the congregation.

The following were the members of the Kirk Session:

Rev Hugh Maurice Stewart, Minister
Mr Neil A Mackinnon
Mr Calum MacArthur, Assessor Elder
Mr Noel Eadie, Assessor Elder

In addition to the above, the following members of the Deacons' Court were also trustees:

Mr Peter Woolley
Mr Simon Scott (Ordained & Admitted 28th September 2025)

Principal Office-bearers:

Minister:	Rev Hugh Maurice Stewart
Session Clerk:	Rev Hugh Maurice Stewart
Clerk to the Deacons' Court:	Rev Hugh Maurice Stewart
Church Treasurer:	Mr Neil A Mackinnon

Independent examiner:

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

Bankers:

The Royal Bank of Scotland
17 North Beach Street
Stornoway
Isle of Lewis, HS1 2XH

UIGEAN CHURCH OF SCOTLAND
Trustees' Annual Report (contd)
Year ended 31 December 2025

Governing Document:

The Church is administered in accordance with the terms of the Deed of Constitution of the United Free Church.

Recruitment and Appointment of Trustees:

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, or in the case of a vacant congregation, the Interim Moderator, is also a member of the Kirk Session. The Minister of a congregation is elected by the congregation and inducted by Presbytery. The Deacons' Court is also appointed from within the congregation, and its members are chosen from those members of the congregation who are considered to have the skills and commitment necessary for managing the temporal affairs of the church.

Organisational Structure:

Both the Kirk Session and the Deacons' Court are chaired by the Minister or Interim Moderator and meet as and when necessary. There is an Annual Congregational Meeting at which the Trustees Annual Report and Accounts are presented.

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 cooperates with other Churches in various ecumenical bodies in Scotland and beyond.

Services are held twice on Sunday, at 12 noon and 6.00pm. There is also a midweek service on Thursday at 6.30pm. Sunday Club takes place during the 12 noon service.

Achievements and Performance:

Services were held twice on Sunday throughout the year, and also each midweek during 2025. Visiting of the elderly and housebound was undertaken by the Minister.

The Sunday Club, held during the midday service each Sunday, continued to support families attending. Additional teaching material was purchased along with play items. Communion services were held during June and October.

Family services were conducted at various times including festive periods such as Easter and Christmas. Easter and Christmas services were held in the Breanish Mission House. Gaelic materials continued to be produced in the form of Lego videos plus Lego events were held on a number of occasions. This work continues to achieve national profile through good collaboration with the Gaelic Committee of the Church of Scotland. The work of the Banca Paisde continued apace with support given to individuals and families in need across the Outer Hebrides.

Coibhneas Comhla sessions were held during the year and supported by a number of island artists, school children were able to join the regular attendees on occasions to create a very positive intergenerational experience. In addition, the Halo Club delivered wellbeing support to ladies of the congregation. Ladies Fellowship events continued, alternating between the parishes each month, with good attendance from across both congregations to listen to a range of speakers throughout the year. Men's Breakfasts occurred throughout the year on Saturdays. Interest levels were maintained in the Baile na Cille growing spaces with members of the community retaining a desire to grow their own produce.

Improvement works to the hall, started in 2024, were completed with the laying of new floor coverings.

UIGEAN CHURCH OF SCOTLAND
Trustees' Annual Report (contd)
Year ended 31 December 2025

Financial Review:

The main source of income is from the weekly offerings. Gift Aid is also recovered on contributions from those who are taxpayers and have signed up to the Gift Aid scheme.

The receipts and payments account for the year is set out on pages 6 to 12.

Voluntary unrestricted income for the year totalled £24,398 (2024 - £23,139). This represents a 5% increase on the previous year.

Total expenditure relating to the unrestricted funds decreased from £31,190 to £24,569 (a decrease of 21%) primarily as a result of reduced fabric and maintenance costs during the year.

In 2025 the General Fund had a surplus of £3,611 (2024 – surplus £483) and Restricted Funds a surplus of £4,199 (2024 – deficit £2,581). This resulted in an overall surplus for the year of £7,810 (2024 deficit - £2,098)

Reserves Policy:

The General Fund, used to cover ordinary expenditure, currently has a balance of £28,537 (2024 - £24,926), together with £20,571 of restricted funds (2024 - £16,372).

In addition to the Funds held locally the congregation also has funds held on its behalf by the General Trustees of the Church of Scotland (Appendix Page 12).

The Trustees are of the opinion that there are currently sufficient levels of Reserves to cover maintenance and ordinary expenditure.

UIGEAN CHURCH OF SCOTLAND
Trustees' Annual Report (contd)
Year ended 31 December 2025

Uig Glebe – Baile na Cille Road Resurfacing

The total cost of re-surfacing the road leading to the former Baile na Cille Manse, which was undertaken in 2017, was £34,055. The owner of the former Baile na Cille Manse contributed 25% (£8,514) towards this cost with the congregation funding the remaining 75% (£25,541). The General Trustees have paid this amount from their Glebe Improvement Fund. The congregation is required to settle this balance over the next number of years by way of the glebe rentals received each year. There is no interest charged on the loan. If the congregation wished to pay off the debt earlier they would be permitted to do so.

Annual contributions relating to Giving to Grow (previously Ministries and Mission) which the congregation are required to remit to the Central Church each year have in previous years been reduced by the glebe rental received. During the period of loan repayment the allocation payable to the Central Church relating to Giving to Grow will not be reduced by the full amount of the glebe rental received as a proportion of the glebe rental is now allocated towards the balance outstanding on the Glebe Improvement Fund Loan. The General Trustees discovered during 2023 that the glebe rental had in previous years been accounted for in error by them, reducing the Giving to Grow contribution and reducing the amount of loan outstanding. To correct this, the General Trustees adjusted the loan balance outstanding at the end of 2023. The balance on the Loan at 31 December 2025 was £16,404 (31 December 2024 - £18,215).

Future Developments:

Projected future developments, to include provision of Gaelic Mission for the children. Also, continuation of the 'Gairidhean Coimhnearsachd Baile na Cille Project' within the overarching, 'Hope & Wellbeing' project which aims to provide holistically and sustainably, for the people of the Parish of Uig through the gospel of the Lord Jesus Christ.

Approved by the Trustees and signed on their behalf,

Trustee



Date:

25/6/26

Trustee



Date:

25.06.26

UIGEAN CHURCH OF SCOTLAND
Year ended 31 December 2025

Independent Examiner's report to the Trustees of the Uigean 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 12.

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 Regulationshave 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
Professional body: Institute of Chartered Accountants in England and Wales
Address: CIB Services
Chartered Accountants
63 Kenneth Street
Stornoway
Isle of Lewis
HS1 2DS
Date: 26.06.26

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

		Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Total
		2025	2025	2025	2025	2024
		£	£	£	£	£
<u>Receipts</u>	Note					
Voluntary Income	3	24,398	11,707	-	36,105	28,711
Activities for Generating Funds	4	-	487	-	487	972
Investment Income	5	75	-	-	75	102
Incoming Resources from charitable activities	6	3,771	-	-	3,771	2,583
		<u>28,244</u>	<u>12,194</u>	<u>-</u>	<u>40,438</u>	<u>32,368</u>
Other Incoming Resources						
Transfer from funds held on behalf of Congregation by the General Trustees of the Church of Scotland (See Appendix)		-	-	-	-	5,041
<u>Total Receipts</u>		<u>28,244</u>	<u>12,194</u>	<u>-</u>	<u>40,438</u>	<u>37,409</u>
<u>Payments</u>	7					
Costs of generating funds		86	-	-	86	82
Charitable activities		24,057	8,059	-	32,116	39,023
Governance costs		426	-	-	426	402
<u>Total Payments</u>		<u>24,569</u>	<u>8,059</u>	<u>-</u>	<u>32,628</u>	<u>39,507</u>
Net Receipts/(Payments) before Transfers		3,675	4,135	-	7,810	(2,098)
Transfers to/(from) funds		(64)	64	-	-	-
Surplus/(Deficit) for year		<u>3,611</u>	<u>4,199</u>	<u>-</u>	<u>7,810</u>	<u>(2,098)</u>

Uigean Church of Scotland
Statement of Balances
At 31 December 2025

	Unrestricted	Restricted	Endowment		
	Funds	Funds	Funds	Total	Total
	2025	2025	2025	2025	2024
Note	£	£	£	£	£
<u>Bank & Deposit Balances</u>					
Bank & deposit balances brought forward	24,926	16,372	-	41,298	43,396
Movement in year:					
Surplus/(Deficit) for the year	3,611	4,199	-	7,810	(2,098)
Bank & deposit balances carried forward	<u>28,537</u>	<u>20,571</u>	<u>-</u>	<u>49,108</u>	<u>41,298</u>

Additional Information

Assets

Gift Aid Receivable	3,980	-	-	3,980	3,487
Due from Lochs in Bernera for share of costs		-	-	-	-
	<u>3,980</u>	<u>-</u>	<u>-</u>	<u>3,980</u>	<u>3,487</u>

Liabilities

-	-	-	-	-
<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

The accounts detailed on pages 6 to 12 were approved by the Trustees and signed on their behalf by the undernoted

Trustee 
Date: 25/6/26

Trustee 
Date: 25.06.26

Uigean 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 £3,501. No Trustee or a person related to a Trustee had any personal interest in any contract or transaction entered into by the charity during the year

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
General Fund	24,926	28,244	24,569	(64)	28,537
	<u>24,926</u>	<u>28,244</u>	<u>24,569</u>	<u>(64)</u>	<u>28,537</u>
Restricted funds					
Spioradalachd nam Bard	66	-	-	-	66
Parish Development Fund	-	-	-	-	-
Psalmody Class Fund	191	-	-	-	191
Ministries Council 'Go for it' Fund	298	-	-	-	298
Sunday School Fund	229	1,412	1,705	64	-
Little Acorns (Daraich Bheaga) Fund	345	-	-	-	345
Oisean a' Chalman Fund	7,299	5,562	2,385	-	10,476
Winter & Hardship Support Fund	143	-	-	-	143
Coibhneas Comhla Fund	317	5,220	3,532	-	2,005
Halo Club Fund	1,243	-	207	-	1,036
Baile na Cille Gardens Fund	6,126	-	115	-	6,011
Specific Appeals	115	-	115	-	-
	<u>16,372</u>	<u>12,194</u>	<u>8,059</u>	<u>64</u>	<u>20,571</u>
Total funds	<u>41,298</u>	<u>40,438</u>	<u>32,628</u>	<u>-</u>	<u>49,108</u>

Purposes of Restricted Funds

Spioradalachd nam Bard Fund: Represents monies received and expended relating to a series of lectures on the work of Gaelic religious poets

Parish Development Fund: Represents monies received and expended relating to pilot projects such as Teen Scene, Tween Scene and other projects aimed at parish development.

Psalmody Class Fund: Represents monies received and expended relating to Psalmody Classes introduced to diversify the singing within the congregation

Ministries Council 'Go for it' Fund: Represents monies received from the Ministries Council to assist funding of Christianity Explored courses

Sunday School Fund: Represents monies received and expended relating to the Sunday School and other Youth activities.

Little Acorns (Daraich Bheaga) Fund: Represents monies received and expended relating to various activities undertaken with the children of the Parish.

Oisean a' Chalman Fund: Represents a fund established to provide essential items for families with babies and small children in need on a confidential basis.

Halo Club Fund: Represents a fund established to provide wellbeing support to women in the congregation.

Winter & Hardship Support Fund: Represents a fund established to provide support for families in need on a confidential basis.

Coibhneas Comhla Fund: Represents a fund established to support a Hope and Wellbeing project to reduce social isolation and minimise the cost of living crisis by providing a meal and expressive arts on a monthly basis.

Baile na Cille Gardens Fund: Represents a fund established to support a Hope and Wellbeing project to provide a horticultural growing space, free to the people of Uig, to reduce social isolation and reduce the impact of cost of living crisis.

Specific Appeals Fund: Represents funds received and expended relating to specific appeals.

Uigean Church of Scotland
Notes to the Accounts

	Unrestricted	Restricted	Endowment	Total	Total
	Funds	Funds	Funds	Total	Total
	2025	2025	2025	2025	2024
	£	£	£	£	£
3. Voluntary Income					
Offerings	19,256	-	-	19,256	19,138
Legacies	-	-	-	-	-
Tax Recovered on Gift Aid Donations	4,321	-	-	4,321	3,861
Grant - Church of Scotland Small Grants Fund	-	-	-	-	1,000
Grant - CNES	-	7,500	-	7,500	-
Contributions from Congregational Organisations	-	-	-	-	-
Other	821	4,207	-	5,028	4,712
	24,398	11,707	-	36,105	28,711
4. Activities for Generating Funds					
Fundraising Activities	-	487	-	487	972
	-	487	-	487	972
5. Investment Income					
Bank Interest	75	-	-	75	102
	75	-	-	75	102
6. Incoming Resources from Charitable Activities					
Pulpit Supply Refunded	55	-	-	55	80
Presbytery Travel Expenses Refunded	176	-	-	176	-
Weddings and Funerals	260	-	-	260	100
Life and Work	210	-	-	210	262
Lochs in Bernera Refund of Shared Expenses (Note 10)	3,070	-	-	3,070	2,141
Special Collections	-	-	-	-	-
	3,771	-	-	3,771	2,583

Uigean Church of Scotland

Notes to the Accounts

7. Analysis of Payments

Costs of generating funds

Offering envelopes

Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
86	-	-	86	82
86	-	-	86	82

Charitable activities

Giving to Grow **(Note 11)**

Presbytery dues

Minister's expenses

Pulpit and Praise supply

Fabric Repairs & Maintenance - Church

Fabric Repairs & Maintenance - Manse

Glebe Maintenance

Church Equipment

Insurance

Share of fundraising transferred to Lochs in Bernera

Church of Scotland **(Note 10)**

Council tax **(Note 10)**

Heat and light

Manse Telephone & Internet **(Note 10)**

Church Broadband

Computer Maintenance

Life & Work

Stationery & Advertising

Training

Books, DVD's etc

Gifts and Donations

Fundraising Expenses

Communion Expenses

Sunday School Expenses

Subscriptions

Oisean a' Chalman Equipment and Expenses

Children's Equipment and Expenses

Little Acorns Expenses

Na Daraich Bheaga Expenses

Coibhneas Comhla Expenses

Halo Club Expenses

Meeting Expenses

Winter Hardship Grants

Baile na Cille Garden Expenses

Cleaning & Other Expenses

10,531	-	-	10,531	10,522
278	-	-	278	207
951	-	-	951	2,191
1,763	-	-	1,763	746
-	2,117	-	2,117	7,365
1,204	-	-	1,204	233
-	-	-	-	-
123	-	-	123	52
1,792	-	-	1,792	1,729
-	-	-	-	558
2,550	-	-	2,550	1,600
1,640	607	-	2,247	2,414
1,498	126	-	1,624	1,674
501	185	-	686	645
-	-	-	-	-
224	-	-	224	294
452	47	-	499	673
-	-	-	-	-
-	-	-	-	38
-	115	-	115	250
-	-	-	-	1,219
181	-	-	181	60
-	273	-	273	607
-	-	-	-	-
-	1,635	-	1,635	2,289
-	1,432	-	1,432	-
-	-	-	-	-
-	-	-	-	315
-	1,307	-	1,307	1,722
-	100	-	100	600
369	-	-	369	550
-	-	-	-	-
-	115	-	115	339
-	-	-	-	131
24,057	8,059	-	32,116	39,023

Governance costs

Independent examiner's fees

426	-	-	426	402
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Uigean Church of Scotland

Notes to the Accounts

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
India Village Ministries	-	450
	-	450

10. Shared Costs with Lochs in Bernera Church of Scotland

The congregation is linked with Lochs in Bernera Church of Scotland and as a result certain costs are shared between both congregations. Such expenditure when paid in full by one congregation is later refunded by the other in order that a 50 % share of these costs occurs. Current examples of such expenditure are Council Tax, Manse Telephone, Stationery and any linked manse expenditure. Some costs which had previously been initially met by Lochs in Bernera Church of Scotland such as Manse Telephone and Council Tax have, since the completion of the new manse, been initially paid by Uigean Church of Scotland and will be 50% reimbursed by the Lochs in Bernera Church of Scotland. During the year the monies raised from sales of a cookbook was shared with Lochs in Bernera Church of Scotland.

11. Glebe Rent

The General Trustees discovered that the Glebe rent had in previous years been mistakenly allocated against the congregation's Ministries and Mission contribution (now renamed Giving to Grow), reducing the annual statement of requirements, whilst also being allocated against the Glebe Improvement Fund Loan. In order to adjust for the error the General Trustees have adjusted the Loan Balance outstanding and allocated the adjustment against the underpaid Giving to Grow contributions whilst also allocating the Glebe Rental against the underpaid Giving to Grow requirements. Once the underpayments are met the Glebe rent will then continue to be used to pay off the outstanding Glebe Improvement Fund Loan.

**Funds held on behalf of the Congregation by the
Church of Scotland General Trustees**

	2025 £	2024 £
<u>REVENUE ACCOUNT</u>		
Balance at 01 January	1,855	0
Interest received	<u>1,411</u>	<u>1,855</u>
Credit Balance at 31 December	3,266	1,855
Less Expenditure	(320)	-
Transfer to Temporary Funds Account	<u>-</u>	<u>-</u>
	<u>2,946</u>	<u>1,855</u>
<u>CONSOLIDATED FABRIC FUND -</u>		
Balance at 01 January	-	-
Transfer from Temporary Funds Account	32,701	-
Interest received	<u>32,701</u>	<u>-</u>
	32,701	-
Less Expenditure		-
Transfer to Consolidated Fabric Fund - Capital	-	-
Church Hall Refurbishment	-	-
Interest Paid	<u>-</u>	<u>-</u>
	<u>32,701</u>	<u>-</u>
<u>TEMPORARY FUNDS ACCOUNT</u>		
Balance at 01 January	32,701	37,742
Transfer to Consolidated Fabric Fund - Capital	-	-
Interest received	<u>-</u>	<u>-</u>
	32,701	37,742
Less Expenditure		-
Transfer to Consolidated Fabric Fund - Capital	(32,701)	
Church Hall Refurbishment	-	(5,041)
Interest Paid	<u>-</u>	<u>-</u>
	<u>(32,701)</u>	<u>(5,041)</u>
	<u>-</u>	<u>32,701</u>

These funds are held on behalf of the congregation by The Church of Scotland General Trustees. As per recommended practice they are not included in the Statement of Balances as shown on Page 6. The proceeds from the sale of the former manse at Breacleite, which had previously been held in a separate account by the Church of Scotland General Trustees, were transferred to the Funds held on behalf of the Uig congregation as Lochs-in-Bernera Church of Scotland's contribution to the build cost of the new manse.