Dingwall Castle Street Church Of Scotland

Scotland · Charity number SC001167

Details

Status	Active
Legal form	Unincorporated association
Registered	1932-02-17
Register	View on the OSCR register

Contact

Address	Castle Street Church Castle Street Dingwall Ross-shire IV15 9HU
Website	www.castlestreetchurch.org

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of religion'

What the charity does: 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.

Beneficiaries: 'Children or young people','Older People','No specific group, or for the benefit of the community'

Objectives: The advancement of religion.

Geography

- **Main operating location:** Highland
- **Geographical spread:** A specific local point, community or neighbourhood

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£62,310	£61,015	-	1
2024-12-31	£66,988	£125,434	-	1
2023-12-31	£384,582	£362,824	-	1
2022-12-31	£55,261	£69,080	-	1
2021-12-31	£83,854	£60,969	-	1
2020-12-31	£69,672	£63,731	-	0

Accounts

Dingwall Castle Street Church of Scotland

Congregational Accounts
for the year ended
31 December 2025

Charity No: SC001167

Congregation No: 392200

Dingwall Castle Street Church of Scotland
Year ended 31 December 2025

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Dingwall Castle Street Church of Scotland

Trustees' Annual Report
Year ended 31 December 2025

The trustees present their annual report and financial statements of the charity for the year ended 31 December 2025. The financial statements have been prepared in accordance with the accounting policies set out on pages 9 and 10 and comply with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard (FRS102) applicable in the UK and Republic of Ireland.

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.

Achievements and Performance

Worship
As experienced by many churches, although worship returned to normal following the pandemic, there was a reduction in the number of those regularly attending. Numbers have however remained stable over the past year.

Sunday morning services are preceded by a time of prayer and the Thursday evening Prayer and Bible Study continues to meet in the Session room with House Groups meeting on the third Thursday of each month.

Sunday evening services continue in cafe-style format with tea/coffee on arrival, a short time of fellowship followed by time of praise and discussion of a passage or theme which is introduced by the minister. This is attended by 15-20 people.

Children and Young People
Numbers attending during Sunday services are very variable with about 10 children involved. Rythm & Rhyme on Mondays and Top Tots on Wednesdays provide opportunities to meet around 20 families with pre-school children while Girls Brigade on Tuesday evenings continues to draw around 20 primary and secondary aged girls. Towards the end of the year, in partnership with members of the Free Church, an SU group was started in the local primary school.

A BBQ in the church garden on 16th August provided an opportunity for those who attend the weekly activities to meet and enjoy time with members of the congregation.

Achievements and Performance (continued)

Pastoral Care
The minister continued to provide most of the pastoral care in addition to funerals, marriages and baptisms. Elders visit on an area basis although this is less frequent as some are less able to visit and the number of elders has decreased.

Joint Services
On the first Sunday in January, the congregation joined with the neighbouring Free Church in celebrating communion. All churches participated in the Remembrance Day service at the town's war memorial in November and, a united carol service in the neighbouring Church of Scotland was well attended.

Additional Activities
Hospitality is available after the morning services providing an opportunity for fellowship and welcoming visitors to the congregation while a drop-in facility on Wednesdays welcomes any visitors.

Members of the Girls Brigade and their families are invited to attend the Harvest Thanksgiving Service, following which the girls help serve the coffee and harvest loaf which is generously donated.

Special Collections
Donation envelopes made available to the congregation at intervals, combined with regular donations from the Thursday Prayer and Bible Study meetings have raised sufficient funds to support our four missionary partners on a monthly basis and provide for individual donations to additional visiting representatives.

Financial Review

Our members' regular offerings and freewill offerings, including the gift aid reclaimed, remain a steady source of income. Donations and legacy income was £57,617 (2024: £62,142), with other income from charitable activities, hall rental and investments of £4,693 (2024: £4,846). Expenditure of £61,015 (2024: £125,434) included £nil (2024: £42,831), which was the surplus arising from the sale of the Achany Road Manse and purchase of the Castle Street Manse. As discussed in note 11, this surplus was paid to the General Trustees of the Church of Scotland this year. The surplus for the year before movement in investments was £1,295 (2024: deficit of £58,446).

At the end of the year unrestricted net current assets were £29,314 (2024: £27,603), with £327,785 (£327,270), including the value of the Manse, held in restricted funds. The low level of reserves is a concern for the charity. Although there is a small surplus this year, there were low repair costs, and if any of the buildings needed major work that could be an issue.

Investment Policy and Performance

Available funds are held in an interest-bearing current account to meet the cashflow needs of the charity. A small amount of investments are held with the Church of Scotland General Trustees. There was an unrealised gain on investments of £931 (2024: gain of £1,025).

Risk Management

The Kirk Session's general monitoring and review of the activities of the church is such that we keep under review the major risks facing the church. The Trustees have considered the major risks to which the charity is exposed and are satisfied that appropriate systems and procedures are in place to mitigate those risks.

Reserves Policy

It is the Trustees' policy to maintain adequate reserves to fund expenditure at current levels. At the year end the Church held unrestricted funds of £29,314 (2024: £27,603) along with £327,785 (2024: £327,270) in restricted funds, including the value of the Manse, held for the purposes specified in note 17.

In the opinion of the Trustees these reserves are barely adequate to fund normal expenditure and efforts must be made to increase income and to carefully control costs.

We continue to encourage the congregation to regularly review their contributions and, where possible, if not already doing so, utilise the Gift Aid Scheme to enable the charity to receive tax refunds on this income.

Structure, Governance and Management

The congregation is a registered charity, number SC001167 and is administered in accordance with the terms of the Church of Scotland Deed of Constitution (Unitary Form). It is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

Since 24 March 2016 Dingwall Castle Street Church of Scotland has operated under the terms of the unitary constitution. Certain operational responsibilities are delegated to six teams. These are:

- Mission
- Outreach and evangelism
- Children and youth
- Stewardship and fabric
- Social and hospitality
- Media and communications

The Kirk Session members are the elders of the church and are chosen from members of the congregation who are considered to have appropriate gifts and skills.

The Kirk Session meets six times a year to consider business. There are other occasional meetings as required. Meetings have been in person and occasionally virtually. The Kirk Session is responsible for spiritual and material affairs within the Church and is the responsible decision making body for the charity.

Reference and Administrative Information

Charity Name:	Dingwall Castle Street Church of Scotland
Principal address:	Castle Street, Dingwall, Ross-shire. IV15 9HU
Contact address:	McDowall & Co, Tulloch Street, Dingwall, Ross-shire. IV15 9JY
Charity No.:	SC001167
Congregation No.:	392200

Trustees

Kirk Session

Rev D Gonçalves
Mrs F Brown
Mr A Crombie
Mrs C Craig
Mrs M Paterson
Mr I Visagie (not a Trustee)
Mr R Sutherland
Mr K McKenzie
Mrs M Morris
Mr M MacRitchie

Principal Office-bearers

Minister:	Rev D Gonçalves
Session Clerk:	Mrs F Brown
Church Treasurers:	Mr K Macnab (resigned Mar 2025) Ms M Leeming (appointed Mar 2025) Mr A Morley (appointed Mar 2025) Ms J Newton (appointed Mar 2025)
Independent Examiner:	Kevin Hastie Chartered Certified Accountant c/o Leggatts Accountants Ltd Kempfield Court, Dingwall, IV15 9RT
Bankers:	Virgin Money 15 Academy Street, Inverness

Trustees' Responsibilities in Relation to the Financial Statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the charity trustees to prepare financial statements for each financial year which show a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the method and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any 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 operational existence.

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 taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information on the congregation's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees and signed on their behalf,

F. Brown

Mrs F Brown, Session Clerk

Date 07.03.2026

Independent Examiner's Report to the Trustees of Dingwall Castle Street Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2025, set out on pages 7 to 16.

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 (as amended).

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 2006 Charities Accounts (Scotland) Regulations 2006 (as amended). An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

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

1. which gives me reasonable cause to believe that in any material respect the requirements:
    - to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations (as amended), and
    - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations (as amended) 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.

K. Hastie

Kevin Hastie FCCA
c/o Leggatts Accountants Ltd
Kempfield Court, Dingwall, IV15 9RT

Date: 19/03/2026

Dingwall Castle Street Church of Scotland

Statement of Financial Activities
Year ended 31 December 2025

	Note	Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Unrestricted Funds 2024	Restricted Funds 2024	Total 2024
		£	£	£	£	£	£
Income and Endowments from:							
Donations & legacies	**1**	50,160	7,457	57,617	56,853	5,289	62,142
Charitable activities	**2**	2,317	-	2,317	1,419	-	1,419
Other trading activities	**3**	2,125	-	2,125	3,045	-	3,045
Investment Income	**4**	-	251	251	1	381	382
Other	**5**	-	-	-	-	-	-
Total Income		**54,602**	**7,708**	**62,310**	**61,318**	**5,670**	**66,988**
Expenditure on:							
Raising funds	**6**	-	-	-	-	-	-
Charitable activities	**7**	52,811	8,124	60,935	60,322	15,795	76,117
Other (Manse)	**8**	80	-	80	-	49,317	49,317
Total Expenditure		**52,891**	**8,124**	**61,015**	**60,322**	**65,112**	**125,434**
Net income/expenditure before gains and losses on investments		1,711	(416)	1,295	996	(59,442)	(58,446)
Net gains/(losses) on investments	**12**	-	931	931	-	1,025	1,025
Net income/(expenditure)		**1,711**	**515**	**2,226**	**996**	**(58,417)**	**(57,421)**
Transfers between funds	**17**	-	-	-	-	-	-
Net movement in funds		1,711	515	2,226	996	(58,417)	(57,421)
Reconciliation of funds							
Total funds brought forward		27,603	327,270	354,873	26,607	385,687	412,294
Total funds carried forward	**17**	**29,314**	**327,785**	**357,099**	**27,603**	**327,270**	**354,873**

The accounting policies and notes at pages 9 to 16 form part of these accounts

Dingwall Castle Street Church of Scotland

Balance Sheet
At 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £
Fixed Assets							
Tangible assets	**11**	-	306,406	**306,406**	-	307,207	**307,207**
Investments	**12**	-	12,829	**12,829**	-	11,898	**11,898**
Total Fixed Assets		-	319,235	**319,235**	-	319,105	**319,105**
Current Assets							
Debtors	**13**	9,960	-	**9,960**	4,963	-	**4,963**
Cash at bank and in hand		20,084	8,550	**28,634**	24,549	50,996	**75,545**
Total Current Assets		30,044	8,550	**38,594**	29,512	50,996	**80,508**
Current Liabilities							
Creditors falling due within one year	**14**	(730)	-	**(730)**	(1,909)	(42,831)	**(44,740)**
				-			**-**
Net Current Assets		29,314	8,550	**37,864**	27,603	8,165	**35,768**
Net Assets		29,314	327,785	**357,099**	27,603	327,270	**354,873**
The funds of the charity							
Restricted income funds				327,785			327,270
Unrestricted Funds				29,314			27,603
Total charity funds	**17**			**357,099**			**354,873**

The accounting policies and notes at pages 9 to 16 form part of these accounts

The accounts were approved by the trustees on 07.03.2026
and signed on their behalf by:

F. Brown — Mrs F. Brown, Session Clerk

K. McKenzie — Mr K. McKenzie, Trustee

Notes forming part of the financial statements for the year ended 31 December 2025

Accounting Policies

The principal accounting policies, which have been applied consistently in the current and prior year in dealing with items which are considered material to the accounts are set out below.

Basis of preparation

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The charity constitutes a public benefit entity as defined by FRS 102.

Going Concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Fund accounting

Funds are classified as either restricted funds or unrestricted funds, defined as follows.

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Donated Services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. A corresponding amount is then recognised as expenditure in the period of receipt. In accordance with accounting practice the general volunteer time of congregation members is not recognised.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity, which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised as expenditure in the period of receipt.

Accounting Policies (continued)

Interest Receivable
Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to the expenditure.

Fixed Assets
The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church and Church Hall at Castle Street, Dingwall, Ross-shire. IV15 9HU, vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets. Expenditure incurred on the repair and maintenance of these assets is charged as expenditure in the Statement of Financial Activities in the period in which the liability arises.

The Castle Street manse is vested in the name of the charity, and is carried at the purchase cost. The property is not depreciated as the residual value is considered to be in excess of the purchase cost.

All tangible fixed assets costing in excess of £5,000 having a value to the charity greater than one year, other than those acquired for specific purposes, 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:

Fixtures, fittings and equipment	10 years

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 cost and market value at the end of the year. Realised gains and losses reprecent the difference between the proceeds on disposal and the market value at the start of the year, or cost if purchased in the year.

Cash and cash equivalents
Cash and cash equivalents include cash in hand and deposits held at Virgin Money.

Debtors
Trade and other debtors are recognised at the settlement amount due after any discount offered. Prepayments are valued at the amount prepaid net of any discounts due.

Creditors
Creditors are normally recognised at their settlement amount after allowing for any trade discounts due.

Taxation
Dingwall Castle Street Church of Scotland is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for

Dingwall Castle Street Church of Scotland

Notes forming part of the financial statements
for the year ended 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £
1 Donations and Legacies						
Ordinary offerings	13,430	5,617	19,047	17,946	5,289	23,235
Gift-aided offerings	25,360	-	25,360	28,044	-	28,044
Tax recovered on Gift Aid	9,850	-	9,850	9,225	-	9,225
Legacies	-	-	-	-	-	-
Sundry donations	1,520	1,840	3,360	1,305	-	1,305
Children & youth	-	-	-	333	-	333
	50,160	7,457	57,617	56,853	5,289	62,142
2 Income from charitable activities						
Weddings & Funerals	400	-	400	200	-	200
Other charitable activities	1,917	-	1,917	1,219	-	1,219
	2,317	-	2,317	1,419	-	1,419
3 Income from other trading activities						
Premises rental	2,125	-	2,125	3,045	-	3,045
	2,125	-	2,125	3,045	-	3,045
4 Investment income						
Interest & dividends	-	251	251	1	381	382
	-	251	251	1	381	382
5 Other income						
Other income	-	-	-	-	-	-
	-	-	-	-	-	-
Total income	**54,602**	**7,708**	**62,310**	**61,318**	**5,670**	**66,988**

Dingwall Castle Street Church of Scotland
Notes forming part of the financial statements
for the year ended 31 December 2025

Analysis of Expenditure	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £
6 Raising Funds						
Offering Envelopes	-	-	-	-	-	-
	-	-	-	-	-	-
7 Charitable Activities						
Giving to grow	28,193	-	28,193	29,353	-	29,353
Presbytery dues	846	-	846	141	-	141
Minister's expenses	1,027	-	1,027	1,068	-	1,068
Pulpit supply	355		355	322		322
Other staffing costs	4,993	-	4,993	4,653	-	4,653
Repairs & Maintenance	3,303	-	3,303	5,731	-	5,731
Manse refurbishment	195	-	195	260	10,675	10,935
Council Tax	3,224	-	3,224	2,607	-	2,607
Insurance	2,567	-	2,567	2,443	-	2,443
Heating & Lighting	5,622	-	5,622	7,189	-	7,189
Organ & Music	343	1,840	2,183	627	-	627
Mission support	-	5,483	5,483	-	4,319	4,319
Children & youth activitie	222	-	222	333	-	333
Adapt & Thrive	1,921	-	1,921	5,280	-	5,280
Depreciation	-	801	801	-	801	801
Other expenses	-	-	-	315	-	315
	52,811	8,124	60,935	60,322	15,795	76,117
8 Other expenditure						
Legal fees re Manse	80	-	80	-	6,486	6,486
General Trustees (note 11)	-	-	-	-	42,831	42,831
Other Expenditure	80	-	80	-	49,317	49,317
Total Expenditure	52,891	8,124	61,015	60,322	65,112	125,434

Support costs have not been separately identified as the trustees consider there is only one charitable activity. Therefore support costs relate wholly to that activity and have not been separately identified.

9 Staff costs and numbers	2025 £	2024 £
Salaries and wages	4,993	4,653
Social security costs	-	-
Pension Contributions	-	-
	4,993	4,653

The charity had 1 paid employee during the year (2024: 1).
No employee had employee benefits in excess of £60,000 (2024: none).

Notes forming part of the financial statements for the year ended 31 December 2025

9 (continued)

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.

10 Trustee Remuneration and Related Party Transactions

During the year the Minister, who is a trustee, received reimbursement of expenses incurred totalling £1,027 (2024: £1,068). Council tax of £3,224 (2024: £2,607) was paid for the manse.

No other trustees received any remuneration or reimbursement of expenses or had any personal interest in any contract or transaction entered into by the charity during either year.

During the year a total of £12,484 (2024: £15,760) was donated to the charity by trustees.

11 Tangible Fixed Assets

	Buildings	Fixtures & Fittings	2025 Total	Buildings	Fixtures & Fittings	2024 Total
Cost		£	£		£	£
At 1 January	300,000	8,008	308,008	668,000	8,008	676,008
Additions/(disposals)	-	-	-	(368,000)	-	(368,000)
At 31 December	300,000	8,008	308,008	300,000	8,008	308,008
Accumulated Depreciation						
At 1 January	-	801	801	-	-	-
Charge for year	-	801	801	-	801	801
At 31 December	-	1,602	1,602	-	801	801
Net Book Value						
at 31 December	300,000	6,406	306,406	300,000	7,207	307,207

The manse on Achany Road was sold in 2024. A replacement manse in Castle Street was purchased in 2023 at a cost of £300,000. Ths property has not been depreciated as the Trustees are confident that the current market value of the property is greater than cost. The proceeds of the Achay Road sale, less legal fees and the costs related to the purchase and refit of the Castle Street Manse, were paid to the General Trustees of the Church of Scotland in 2025.

Although title to the property is held locally, so the value is shown on the Balance Sheet, it is a legal requirement that any such surplus should be transferred to the General Trustees. This surplus (£42,831 in note 8) is held on behalf of Dingwall Castle Street Church of Scotland and funds can be requested for fabric & other approved expenses on occasion. Any drawdown of these funds will be shown as income on the Statement of Financial Activities in the year in which it takes place. As the funds are not owned or controlled by the local Church they are not included on the Balance Sheet as an asset, but are shown in an Appendix to the Accounts.

12 Investments

	2025	2024
	£	£
Market value at 1 January b/f	11,898	10,873
Investments addition/disposal	-	-
Gain / (loss) on investments	931	1,025
Market value at 31 December c/f	12,829	11,898
Investments at cost	5,044	5,042

Investments comprise 1,858 units in the Church of Scotland Investors Trust Growth Fund and £44 (2024: £46) held in the Deposit Fund.

13 Debtors

	2025	2024
	£	£
Gift Aid Tax Refund Due	8,660	3,605
Other debtors	1,300	1,358
	9,960	4,963

14 Creditors due in less than one year

	2025	2024
	£	£
Accrued expenses	730	1,909
Due to the Church of Scotland General Trustees	-	42,831
Other creditors	-	-
	730	44,740

As disclosed in note 11, the surplus from the sale and purchase of the manses was due to the General Trustees at 31/12/24 and was paid out this year.

15 Analysis of Net Assets Among Funds

	2025 General	2025 Restricted	2025 Total	2024 General	2024 Restricted	2024 Total
	£	£	£	£	£	£
Fixed Assets	-	319,235	319,235	-	319,105	319,105
Current Assets	30,044	8,550	38,594	29,512	50,996	80,508
Current Liabilities	(730)	-	(730)	(1,909)	(42,831)	(44,740)
Long Term Liabilities	-	-	-	-	-	-
Net assets at 31 Dec	29,314	327,785	357,099	27,603	327,270	354,873

16 Volunteers

Dingwall Castle Street Church of Scotland benefits from the contribution made by volunteers who give their time and talents willingly for the benefit of the charity. The areas of congregational life which rely on the contribution of volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown.

Gain/ (loss) on

17 Movements in Funds 2025 current year	At 1 Jan. £	Income £	Expenditure £	Transfers £	invest-ment £	At 31 Dec. £
Restricted funds						
Fabric fund	13,941	251	-	-	931	15,123
Property fund	307,207	-	(801)	-		306,406
Mission fund	5,122	5,617	(5,483)	-	-	5,256
Music Fund	-	1,840	(1,840)	-	-	-
Well fund	1,000	-	-	-	-	1,000
Total Restricted funds	**327,270**	**7,708**	**(8,124)**	**-**	**931**	**327,785**
Unrestricted funds						
Designated funds						
Children/youth fund	-	-	(222)	222	-	-
Adapt & Thrive fund	2,191	-	(1,921)	-	-	270
Total Designated funds	2,191	-	(2,143)	222	-	270
General fund	25,412	54,602	(50,748)	(222)		29,044
Total Unrestricted funds	**27,603**	**54,602**	**(52,891)**	**-**	**-**	**29,314**
Total funds 2025	**354,873**	**62,310**	**(61,015)**	**-**	**931**	**357,099**

2024 comparative year	At 1 Jan.	Income	Expenditure	Transfers	Gain/ (loss) on invest-ment	At 31 Dec.
Restricted funds	£	£	£	£	£	£
Fabric fund	12,535	381	-	-	1,025	13,941
Property fund	368,000	-	(60,793)	-		307,207
Mission fund	4,152	5,289	(4,319)	-	-	5,122
Well fund	1,000	-	-	-	-	1,000
Total Restricted funds	385,687	5,670	(65,112)	-	1,025	327,270
Unrestricted funds						
Designated funds						
Children/youth fund	-	333	(333)	-	-	-
Adapt & Thrive fund	7,471	-	(5,280)	-	-	2,191
Total Designated funds	7,471	333	(5,613)	-	-	2,191
General fund	19,136	60,985	(54,709)	-	-	25,412
Total Unrestricted funds	**26,607**	**61,318**	**(60,322)**	**-**	**-**	**27,603**
Total funds 2024	412,294	66,988	(125,434)	-	1,025	354,873

Restricted funds:

Fabric fund: this is made up of the Fabric fund investments and income therefrom, and can be spent on fabric costs.

Property fund: this represents the value of the properties owned by the charity.

Mission fund: this fund is made up of donations for mission and is distributed to Mission partners as decided by the Kirk Session.

Music fund: this fund is made up of donations for the new

Well fund: this was funded by a donation and can be used for the Well.

Designated funds:

Children/youth fund: funds put aside by Trustees for Children/youth activities.

Adapt & Thrive: funds put aside by Trustees for Adapt & Thrive expenses.

Transfers in the year were approved by Trustees and in line with any donor restrictions.

17 Collections for Third Parties

	2025	2024
	£	£
St Clements School	-	335
	-	335

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION
BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2025 £	2024 £
CAPITAL ACCOUNT		
Credit Balances held at 31 December at cost	-	-
Market Value of Balances at 31 December	-	-
REVENUE ACCOUNT		
Credit Balance at 31 December	-	-
TEMPORARY ACCOUNT		
Credit balance at 31 December	42,831	-

Accounts

Dingwall Castle Street Church of Scotland

Congregational Accounts

for the year ended

31 December 2024

Charity No: SC001167

Congregation No: 392200

Dingwall Castle Street Church of Scotland
Year ended 31 December 2024

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Dingwall Castle Street Church of Scotland

Trustees’ Annual Report
Year ended 31 December 2024

The trustees present their annual report and financial statements of the charity for the year ended 31 December 2024. The financial statements have been prepared in accordance with the accounting policies set out on pages 9 and 10 and comply with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard (FRS102) applicable in the UK and Republic of Ireland.

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.

Achievements and Performance

Worship
As experienced by many churches, although worship has returned to normal, there is a reduction in the number of those regularly attending. For some, it is a change in lifestyle pattern, others prefer to participate online, while others have become less able and more vulnerable during the four years since the pandemic began.

Sunday morning services are preceded by a time of prayer and the Thursday evening Prayer and Bible Study continues to meet in the Session room with House Groups meeting on the third Thursday of each month.

Sunday evening services continue in cafe-style format with tea/coffee on arrival, a short time of fellowship followed by time of praise and discussion of a passage or theme which is introduced by the minister. This is attended by 15-20 people.

Children and Young People
Numbers attending during Sunday services are very variable with about 10 children involved. Mainly Music on Mondays and Top Tots on Wednesdays provide opportunities to meet around 20 families with pre-school children while Girls Brigade on Tuesday evenings continues to draw around 20 primary and secondary aged girls.

A BBQ in the church garden on 8th June and a family fun day on 2nd November, provided an opportunity for those who attend the weekly activities to meet and enjoy time with members of the congregation.

Achievements and Performance (continued)

Pastoral Care
The minister continued to provide most of the pastoral care in addition to funerals, marriages and baptisms. Elders visit on an area basis although this is less frequent as some are less able to visit and the number of elders has decreased.

Joint Services
On the second Sunday in January, the congregation joined with the neighbouring Free Church in celebrating communion. All churches participated in the Remembrance Day service at the town's war memorial in November and in December, a united carol service in Castle Street church was well attended.

Additional Activities
Hospitality is available after the morning services providing an opportunity for fellowship and welcoming visitors to the congregation while a drop-in facility on Wednesdays welcomes any visitors.

Members of the Girls Brigade and their families are invited to attend the Harvest Thanksgiving Service, following which the girls help serve the coffee and harvest loaf which is generously donated.

Special Collections
Donation envelopes made available to the congregation at intervals, combined with regular donations from the Thursday Prayer and Bible Study meetings have raised sufficient funds to support our four missionary partners on a monthly basis and provide for individual donations to additional visiting representatives.

Financial Review

Our members' regular offerings and freewill offerings, including the gift aid reclaimed, remain a steady source of income. Donations and legacy income was £62,142 (2023: £51,229), with other income from charitable activities, hall rental and investments of £4,846 (2023: £3,353). Expenditure of £125,434 (2023: £60,692) included £42,831 (2023: £nil), which was the surplus arising from the sale of the Achany Road Manse and purchase of the Castle Street Manse. As discussed in note 11, this surplus is due to be paid to the General Trustees of the church of Scotland. The deficit for the year before movement in investments was £58,446 (2023: £6,110).

At the end of the year unrestricted net current assets were £27,603 (2023: £26,607), with £327,270 (£385,687), including the value of the Manse, held in restricted funds. The low level of reserves is a concern for the charity.

Investment Policy and Performance

Available funds are held in an interest-bearing current account to meet the cashflow needs of the charity. A small amount of investments are held with the Church of Scotland General Trustees. There was an unrealised gain on investments of £1,025 (2023: loss of £390).

Risk Management

The Kirk Session's general monitoring and review of the activities of the church is such that we keep under review the major risks facing the church. The Trustees have considered the major risks to which the charity is exposed and are satisfied that appropriate systems and procedures are in place to mitigate those risks.

Reserves Policy

It is the Trustees' policy to maintain adequate reserves to fund expenditure at current levels. At the year end the Church held unrestricted funds of £27,603 (2023: £26,607) along with £327,270 (2023: £385,687) in restricted funds, including the value of the Manse, held for the purposes specified in note 17.

In the opinion of the Trustees these reserves are barely adequate to fund normal expenditure and efforts must be made to increase income and to carefully control costs.

We continue to encourage the congregation to regularly review their contributions and, where possible, if not already doing so, utilise the Gift Aid Scheme to enable the charity to receive tax refunds on this income.

Structure, Governance and Management

The congregation is a registered charity, number SC001167 and is administered in accordance with the terms of the Church of Scotland Deed of Constitution (Unitary Form). It is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

Since 24 March 2016 Dingwall Castle Street Church of Scotland has operated under the terms of the unitary constitution. Certain operational responsibilities are delegated to six teams. These are:

- Mission
- Outreach and evangelism
- Children and youth
- Stewardship and fabric
- Social and hospitality
- Media and communications

The Kirk Session members are the elders of the church and are chosen from members of the congregation who are considered to have appropriate gifts and skills.

The Kirk Session meets six times a year to consider business. There are other occasional meetings as required. Meetings have been in person and occasionally virtually. The Kirk Session is responsible for spiritual and material affairs within the Church and is the responsible decision making body for the charity.

Reference and Administrative Information

Charity Name:	Dingwall Castle Street Church of Scotland
Principal address:	Castle Street, Dingwall, Ross-shire. IV15 9HU
Contact address:	McDowall & Co, Tulloch Street, Dingwall, Ross-shire. IV15 9JY
Charity No.:	SC001167
Congregation No.:	392200

Trustees

Kirk Session

[redacted]

Principal Office-bearers

Minister: **Session Clerk:** **Church Treasurer:**	[redacted]
Independent Examiner:	[redacted] Chartered Certified Accountant c/o Leggatts Accountants Ltd Kempfield Court, Dingwall, IV15 9RT
Bankers:	Virgin Money 15 Academy Street, Inverness

Trustees' Responsibilities in Relation to the Financial Statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the charity trustees to prepare financial statements for each financial year which show a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the method and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any 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 operational existence.

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 taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information on the congregation's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees and signed on their behalf,

[redacted]

Independent Examiner's Report to the Trustees of Dingwall Castle Street Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2024, set out on pages 7 to 16.

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 (as amended).

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 2006 Charities Accounts (Scotland) Regulations 2006 (as amended). An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

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

1. which gives me reasonable cause to believe that in any material respect the requirements:
    - to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations (as amended), and
    - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations (as amended) 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.

[redacted]

c/o Leggatts Accountants Ltd
Kempfield Court, Dingwall, IV15 9RT

Date: 19 March 2025

Dingwall Castle Street Church of Scotland
Statement of Financial Activities
Year ended 31 December 2024

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Restated Unrestricted Funds 2023 £	Restated Restricted Funds 2023 £	Restated Total 2023 £
Income and Endowments from:							
Donations & legacies	**1**	56,853	5,289	62,142	47,259	3,970	51,229
Charitable activities	**2**	1,419	-	1,419	-	-	-
Other trading activities	**3**	3,045	-	3,045	3,123	-	3,123
Investment Income	**4**	1	381	382	7	223	230
Other	**5**	-	-	-	-	-	-
Total Income		**61,318**	**5,670**	**66,988**	**50,389**	**4,193**	**54,582**
Expenditure on:							
Raising funds	**6**	-	-	-	-	-	-
Charitable activities	**7**	60,322	15,795	76,117	57,542	3,150	60,692
Other (Manse)	**8**	-	49,317	49,317	-	-	-
Total Expenditure		**60,322**	**65,112**	**125,434**	**57,542**	**3,150**	**60,692**
Net income/expenditure before gains and losses on investments		996	(59,442)	(58,446)	(7,153)	1,043	(6,110)
Net gains/(losses) on investments	**12**	-	1,025	1,025	-	(390)	(390)
Net income/(expenditure)		**996**	**(58,417)**	**(57,421)**	**(7,153)**	**653**	**(6,500)**
Transfers between funds	**17**	-	-	-	-	-	-
Net movement in funds		996	(58,417)	(57,421)	(7,153)	653	(6,500)
Reconciliation of funds							
Total funds brought forward		26,607	385,687	412,294	33,760	385,034	418,794
Total funds carried forward	**17**	**27,603**	**327,270**	**354,873**	**26,607**	**385,687**	**412,294**

The accounting policies and notes at pages 9 to 16 form part of these accounts

Dingwall Castle Street Church of Scotland

Balance Sheet
At 31 December 2024

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Restated Unrestricted Funds 2023 £	Restated Restricted Funds 2023 £	Restated Total Funds 2023 £
Fixed Assets							
Tangible assets	**11**	-	307,207	**307,207**	-	676,008	**676,008**
Investments	**12**	-	11,898	**11,898**	-	10,873	**10,873**
Total Fixed Assets		-	319,105	**319,105**	-	686,881	**686,881**
Current Assets							
Debtors	**13**	4,963	-	**4,963**	1,296	-	**1,296**
Cash at bank and in hand		24,549	50,996	**75,545**	48,078	6,814	**54,892**
Total Current Assets		29,512	50,996	**80,508**	49,374	6,814	**56,188**
Current Liabilities							
Creditors falling due within one year	**14**	(1,909)	(42,831)	**(44,740)**	(22,767)	(308,008)	**(330,775)**
				-			**-**
Net Current Assets		27,603	8,165	**35,768**	26,607	(301,194)	**(274,587)**
Net Assets		27,603	327,270	**354,873**	26,607	385,687	**412,294**
The funds of the charity							
Restricted income funds				327,270			385,687
Unrestricted Funds				27,603			26,607
Total charity funds	**17**			**354,873**			**412,294**

The accounting policies and notes at pages 9 to 16 form part of these accounts

The accounts were approved by the trustees on ....
and signed on their behalf by:

[redacted]

Accounting Policies

The principal accounting policies, which have been applied consistently in the current and prior year in dealing with items which are considered material to the accounts are set out below.

Basis of preparation
The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The charity constitutes a public benefit entity as defined by FRS 102.

Going Concern
The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Fund accounting
Funds are classified as either restricted funds or unrestricted funds, defined as follows.
Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.
Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

Income
Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Donated Services and facilities
Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. A corresponding amount is then recognised as expenditure in the period of receipt. In accordance with accounting practice the general volunteer time of congregation members is not recognised.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity, which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised as expenditure in the period of receipt.

Accounting Policies (continued)

Interest Receivable
Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to the expenditure.

Fixed Assets
The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church and Church Hall at Castle Street, Dingwall, Ross-shire. IV15 9HU, vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets. Expenditure incurred on the repair and maintenance of these assets is charged as expenditure in the Statement of Financial Activities in the period in which the liability arises.

The Castle Street manse is vested in the name of the charity, and is carried at the purchase cost. The property is not depreciated as the residual value is considered to be in excess of the purchase cost.

All tangible fixed assets costing in excess of £5,000 having a value to the charity greater than one year, other than those acquired for specific purposes, 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:

Fixtures, fittings and equipment	10 years

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 cost and market value at the end of the year. Realised gains and losses reprecent the difference between the proceeds on disposal and the market value at the start of the year, or cost if purchased in the year.

Cash and cash equivalents
Cash and cash equivalents include cash in hand and deposits held at Virgin Money.

Debtors
Trade and other debtors are recognised at the settlement amount due after any discount offered. Prepayments are valued at the amount prepaid net of any discounts due.

Creditors
Creditors are normally recognised at their settlement amount after allowing for any trade discounts due.

Taxation
Dingwall Castle Street Church of Scotland is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for

Dingwall Castle Street Church of Scotland
Notes forming part of the financial statements
for the year ended 31 December 2024

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total 2023 £
1 Donations and Legacies						
Ordinary offerings	17,946	5,289	23,235	15,904	3,970	19,874
Gift-aided offerings	28,044	-	28,044	21,579	-	21,579
Tax recovered on Gift Aic	9,225	-	9,225	7,420	-	7,420
Legacies	-	-	-	-	-	-
Sundry donations	1,305	-	1,305	2,078	-	2,078
Children & youth	333	-	333	278		278
	56,853	5,289	62,142	47,259	3,970	51,229
2 Income from charitable activities						
Weddings & Funerals	200	-	200	-	-	-
Other charitable activities	1,219	-	1,219	-	-	-
	1,419	-	1,419	-	-	-
3 Income from other trading activities						
Premises rental	3,045	-	3,045	3,123	-	3,123
	3,045	-	3,045	3,123	-	3,123
4 Investment income						
Interest & dividends	1	381	382	7	223	230
	1	381	382	7	223	230
5 Other income						
Other income	-	-	-	-	-	-
	-	-	-	-	-	-
Total income	**61,318**	**5,670**	**66,988**	**50,389**	**4,193**	**54,582**

Dingwall Castle Street Church of Scotland
Notes forming part of the financial statements
for the year ended 31 December 2024

Analysis of Expenditure	Unrest-ricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Unrest-ricted Funds 2023 £	Restricted Funds 2023 £	Total 2023 £
6 Raising Funds						
Offering Envelopes	-	-	-	-	-	-
	-	-	-	-	-	-
7 Charitable Activities						
Giving to grow	29,353	-	29,353	29,563	-	29,563
Presbytery dues	141	-	141	98	-	98
Minister's expenses	1,068	-	1,068	1,073	-	1,073
Pulpit supply	322		322	494	-	494
Other staffing costs	4,653	-	4,653	4,032	-	4,032
Repairs & Maintenance	5,731	-	5,731	3,956	-	3,956
Manse refurbishment	260	10,675	10,935	-	-	-
Council Tax	2,607	-	2,607	3,012	-	3,012
Insurance	2,443	-	2,443	2,362	-	2,362
Heating & Lighting	7,189	-	7,189	6,933	-	6,933
Organ & Music	627	-	627	653	-	653
Mission support	-	4,319	4,319	-	3,150	3,150
Children & youth activitie	333	-	333	333	-	333
Adapt & Thrive	5,280	-	5,280	3,354	-	3,354
Depreciation	-	801	801	-	-	-
Other expenses	315	-	315	1,679	-	1,679
	60,322	15,795	76,117	57,542	3,150	60,692
8 Other expenditure						
Legal fees re Manse	-	6,486	6,486	-	-	-
General Trustees (note 11	-	42,831	42,831	-	-	-
Other Expenditure	-	49,317	49,317	-	-	-
Total Expenditure	60,322	65,112	125,434	57,542	3,150	60,692

Support costs have not been separately identified as the trustees consider there is only one charitable activity. Therefore support costs relate wholly to that activity and have not been separately identified.

9 Staff costs and numbers	2024 £	2023 £
Salaries and wages	4,653	4,032
Social security costs	-	-
Pension Contributions	-	-
	4,653	4,032

The charity had 1 paid employee during the year (2023: 1).
No employee had employee benefits in excess of £60,000 (2023: none).

9 (continued)

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 £31,642 and the maximum stipend (in the fifth and subsequent years) £38,884.

10 Trustee Remuneration and Related Party Transactions

During the year the Minister, who is a trustee, received reimbursement of expenses incurred totalling £1,068 (2023: £1,073). Council tax of £2,607 (2023: £3,012) was paid for the manse.

No other trustees received any remuneration or reimbursement of expenses or had any personal interest in any contract or transaction entered into by the charity during either year.

During the year a total of £15,760 was donated to the charity by trustees.

11 Tangible Fixed Assets

	Buildings	Fixtures & Fittings	2024 Total	Restated Buildings	Restated Fixtures & Fittings	Restated 2023 Total
Cost		£	£		£	£
At 1 January	668,000	8,008	676,008	368,000	-	368,000
Additions/(disposals)	(368,000)	-	(368,000)	300,000	8,008	308,008
At 31 December	300,000	8,008	308,008	668,000	8,008	676,008
Accumulated Depreciation						
At 1 January	-	-	-	-	-	-
Charge for year	-	801	801	-	-	-
At 31 December	-	801	801	-	-	-
Net Book Value						
at 31 December	300,000	7,207	307,207	668,000	8,008	676,008

The manse on Achany Road was revalued in 2023 at £368,000, and it was sold in 2024. A replacement manse in Castle Street was purchased in 2023 at a cost of £300,000. These properties have not been depreciated as the Trustees are confident that the current market value of the properties is greater than cost. The proceeds of the sale, less legal fees and the costs related to the purchase and refit of the Castle Street Manse, are due to the General Trustees of the Church of Scotland, and are shown as a creditor at year-end.

Although title to the properties is held locally, so their value is shown on the Balance Sheet, it is a legal requirement that any such surplus should be transferred to the General Trustees. This surplus (£42,831 in note 8) will be held on behalf of Dingwall Castle Street Church of Scotland and funds can be requested for fabric & other approved expenses on occasion. Any drawdown of these funds will be shown as income on the Statement of Financial Activities in the year in which it takes place. As the funds are not owned or controlled by the local Church they are not included on the Balance Sheet as an asset, but will be shown in an Appendix to the Accounts in future years.

Dingwall Castle Street Church of Scotland
Notes forming part of the financial statements
for the year ended 31 December 2024

12 Investments	2024	2023
	£	£
Market value at 1 January b/f	10,873	11,263
Investments addition/disposal	-	-
Gain / (loss) on investments	1,025	(390)
Market value at 31 December c/f	11,898	10,873
Investments at cost	5,042	5,039

Investments comprise 1,858 units in the Church of Scotland Investors Trust Growth Fund and £44 (2023: £41) held in the Deposit Fund.

13 Debtors	2024	2023
	£	£
Gift Aid Tax Refund Due	3,605	1,296
Other debtors	1,358	-
	4,963	1,296

14 Creditors due in less than one year	2024	2023
	£	£
Accrued expenses	1,909	775
Loan for manse purchase	-	330,000
Due to the Church of Scotland General Trustees	42,831	-
Other creditors	-	-
	44,740	330,775

In 2023 an interest-free loan was received from an anonymous donor to assist with the purchase of the new manse on Castle Street. The loan was repaid out of the proceeds of sale of the manse on Achany Road. As disclosed in note 11, the surplus from the sale and purchase of the manses is due to the General Trustees, and is included as a creditor this year.

15 Analysis of Net Assets Among Funds				Restated	Restated	Restated
	2024	2024	2024	2023	2023	2023
	General	Restricted	Total	General	Restricted	Total
	£	£	£	£	£	£
Fixed Assets	-	319,105	319,105	-	686,881	686,881
Current Assets	29,512	50,996	80,508	49,374	6,814	56,188
Current Liabilities	(1,909)	(42,831)	(44,740)	(22,767)	(308,008)	(330,775)
Long Term Liabilities	-	-	-	-	-	-
Net assets at 31 Dec	27,603	327,270	354,873	26,607	385,687	412,294

16 Volunteers

Dingwall Castle Street Church of Scotland benefits from the contribution made by volunteers who give their time and talents willingly for the benefit of the charity. The areas of congregational life which rely on the contribution of volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown.

17 Movements in Funds 2024 current year	At 1 Jan. £	Income £	Expenditure £	Transfers £	Gain/ (loss) on invest-ment £	At 31 Dec. £
Restricted funds						
Fabric fund	12,535	381	-	-	1,025	13,941
Property fund	368,000	-	(60,793)	-		307,207
Mission fund	4,152	5,289	(4,319)	-	-	5,122
Well fund	1,000	-	-	-	-	1,000
Total Restricted funds	**385,687**	**5,670**	**(65,112)**	**-**	**1,025**	**327,270**
Unrestricted funds						
Designated funds						
Children/youth fund	-	333	(333)	-	-	-
Adapt & Thrive fund	7,471	-	(5,280)	-	-	2,191
Total Designated funds	7,471	333	(5,613)	-	-	2,191
General fund	19,136	60,985	(54,709)	-		25,412
Total Unrestricted funds	**26,607**	**61,318**	**(60,322)**	**-**	**-**	**27,603**
Total funds 2024	**412,294**	**66,988**	**(125,434)**	**-**	**1,025**	**354,873**

2023 comparative year restated	At 1 Jan. £	Income £	Expenditure £	Transfers £	Gain/ (loss) on invest-ment £	At 31 Dec. £
Restricted funds						
Fabric fund	12,702	223	-	-	(390)	12,535
Property fund	368,000	-	-	-	-	368,000
Mission fund	3,332	3,970	(3,150)	-	-	4,152
Well fund	1,000	-	-	-	-	1,000
Total Restricted funds	385,034	4,193	(3,150)	-	(390)	385,687
Unrestricted funds						
Designated funds						
Children/youth fund	-	278	(336)	58	-	-
Adapt & Thrive fund	10,827	-	(3,356)	-	-	7,471
Total Designated funds	10,827	278	(3,692)	58	-	7,471
General fund	22,933	50,111	(53,850)	(58)	-	19,136
Total Unrestricted funds	**33,760**	**50,389**	**(57,542)**	**-**	**-**	**26,607**
Total funds 2023	418,794	54,582	(60,692)	-	(390)	412,294

Restricted funds:

Fabric fund: this is made up of the Fabric fund investments and income therefrom, and can be spent on fabric costs.
Property fund: this represents the value of the properties owned by the charity.
Mission fund: this fund is made up of donations for mission and is distributed to Mission partners as decided by the Kirk Session.
Well fund: this was funded by a donation and can be used for the Well.

Designated funds:

Children/youth fund: funds put aside by Trustees for Children/youth activities.
Adapt & Thrive: funds put aside by Trustees for Adapt & Thrive expenses.

Transfers in the year were approved by Trustees and in line with any donor restrictions.

17 Collections for Third Parties

	2024
	£
St Clements School	335
	335

18 Prior year restatement

The prior year Balance Sheet was restated at 01/01/2023 to show the market value of the Achany Road Manse. The bank figure was also amended as the Statement of Financial Activities was restated to remove the loan shown in income and the purchase of property shown as expense. The Fabric fund has been split into separate Fabric and Property restricted funds, with the Property fund restated to reflect the revaluation of the Achany Road Manse. The Mission fund has been reallocated from designated to restricted funds, and the Well fund has also been included as a restricted fund.