

# Inverness Baptist Church

Scotland · Charity number SC002888

## Details

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<b>Status</b>	Active
<b>Legal form</b>	Unincorporated association
<b>Registered</b>	1932-03-22
<b>Register</b>	<a href="#">View on the OSCR register</a>

## Contact

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**Address** 83 Castle Street  
Inverness  
IV2 3EA

## Activities

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**Activities:** 'It carries out activities or services itself'

**Purposes:** 'the advancement of religion'

**What the charity does:** The charity is set up to promote the Christian religion and to give witness to the supremacy of the Lord Jesus Christ. To assist the poor and under privileged.. To provide regular bible teaching and worship , provision of English classes for International Community. Support for Christian Mission both locally and Internationally. Supporting various young people and youth groups. Support for Street Pastors and providing a facility/operating base to allow them to carry on their work.

**Beneficiaries:** 'Children or young people','Older People'

**Objectives:** The advancement of religion.

## Geography

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- **Main operating location:** Highland
- **Geographical spread:** Wider, but within one local authority area

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£121,249	£86,860	-	4
2024-03-31	£107,287	£114,990	-	4
2023-03-31	£110,569	£94,053	-	2
2022-03-31	£91,864	£83,849	-	2
2021-03-31	£64,069	£83,008	-	2

**Inverness Baptist Church**

Scotland - Charity number SC002888

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# Accounts

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*Scottish Charity No.SC002888*

# **Inverness Baptist Church**

Trustees' Report and Financial Statements  
*For the Year Ended 31 March 2025*

# Inverness Baptist Church

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## Contents of the Financial Statements

For the year ended 31 March 2025

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# Inverness Baptist Church

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## Church Information

### Trustees

A list of active Trustees during the financial year is provided in the Trustees' Report on Page 2.

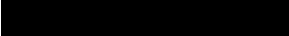
### Address

83 Castle Street  
Inverness  
IV2 3EA

### Bankers

Royal Bank of Scotland  
29 Harbour Road  
Inverness  
IV1 1NU

### Independent Examiners

  
Innes & Partners Limited  
Chartered Certified Accountants  
9 Ardross Street  
Inverness  
IV3 5NN

# Inverness Baptist Church

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## Report of the Trustees

For the year ended 31 March 2025

The Trustees are pleased to present their report together with the financial statements of the church for the year ended 31 March 2025.

### Status of Charity and Governing Document

Inverness Baptist Church is charity registered in Scotland (No. SC002888) and is governed by a church constitution.

### Aims and Affiliation

The aims of the church are to worship together in spirit and truth, to build up the members in the Christian faith and to support the proclamation of the Gospel of Jesus Christ in word and action, at home and abroad. In pursuance of these aims, the church was engaged throughout the year in public worship, prayer and Bible study, fellowship groups, Sunday school and youth work, interest in and support for mission. The church is affiliated to the Baptist Union of Scotland.

### The Trustees and Diaconate

The diaconate consists of the Minister (Pastor), as chairman and the elected deacons of the church. They are the trustees as defined by the church constitution. Those who served the church in this capacity during the period were:

*Pastor*

*Secretary*

*Treasurer*

*Other trustees*



### Appointment of Trustees

Apart from the Minister, who has been called to full time service, none of the other trustees has any beneficial financial interest in the charity. Those trustees identified as Deacons of the church do not receive any remuneration for their services as trustees. The overall management and policy decisions of the church are the responsibility of the Diaconate. Deacons are elected under the terms of the church constitution.

# Inverness Baptist Church

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## Report of the Trustees

For the year ended 31 March 2025

### Activities and Achievements

During the year, the congregation met in person and online for public worship and carried out various activities in pursuit of the above stated aims. The congregation continued its commitment to support the Baptist Union of Scotland both spiritually and financially. Significant highlights, events and developments of note in the year include the following:

### Ministry

- Provision of regular bible teaching and worship
- Provision of weekly 'Microgroup' small group meetings on various days and times during the week to enable folk to meet for bible study, fellowship and prayer
- Continued with the contact group system to keep on touch with the church family
- Delivered English classes for international community
- Provided regular social events for international community (meals, Scottish night, outings)
- Continued support for Christian Mission both locally and internationally
- Continued to support Explore and Mainly Music children's work, and Impact youth work
- Continued to support Street Pastors as they use the Hub as their operating base
- Special events at Easter and Christmas and monthly Sunday evenings

### Fabric

- Fabric Team continued to co-ordinate church fabric repairs, maintenance and refurbishments
- Provided necessary fabric repairs and maintenance for the Manse, which is being rented out.

### Risk Management

The Trustees have developed a risk management strategy which comprises:

- An annual review of the risks that the church may face.
- The establishment of systems and procedures to mitigate those risks.
- The implementation of procedures designed to minimise any potential impact on the church should those risks materialise.
- Particular attention has focussed on non-financial risks arising from fire, health and safety, food hygiene and ministry to children and vulnerable people and compliance with legislative requirements.
- A key element in the management of financial risk is the setting of an annual budget which covers projected income, and all areas of ministry expenditure. This budget is monitored against actual income and expenditure, and is reviewed by the Deacons on a regular basis.

### Plans for future periods

The following are either in course or under consideration for the coming year and beyond:

#### Ministry

- Continue to expand where possible the use of the Hub for Ministry to our community
- Continue work on developing the future vision for the church, including reviewing youth work and community work
- Strengthen the Leadership Team of the Church
- Identify ministries which will be supported by the New Ministry Development Fund along with looking at recruiting a Youth and Community Worker

#### Fabric & Administration

- Continue the plan to transition from a UVA to a SCIO

# Inverness Baptist Church

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## Report of the Trustees

For the year ended 31 March 2025

### Reserves

#### *Results for the year*

The Receipts and Payments Account on page 6 shows an unrestricted General fund surplus for the year of £20,616 (2024: Deficit of £4,823) and a Restricted funds surplus of £32,575 (2024: Deficit of £2,880).

As at 31 March 2025, the total funds held amounted to £100,446 (2024: £47,255). The trustees are satisfied with the level of reserves retained by the charity, which exceeds the minimum level of £20,000 which the trustees have agreed should be maintained.

### Trustees Responsibilities

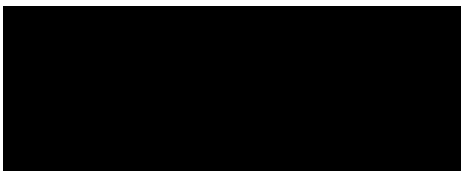
Under legislation relating to charities in Scotland, the Trustees are required to prepare financial statements for each financial year which give a true and fair view of the state of the church's affairs and of its incoming resources and application of resources, including its surplus and deficit for that year, and which have been properly prepared from and are in agreement with the accounting records of the church and comply with relevant disclosure requirements.

In preparing those financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the church will continue its activities.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the church's financial position and enable the Trustees to ensure that the financial statements comply with the requirements of Section 44 to 48 of The Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended) flowing therefrom. The Trustees also have general responsibility for taking such steps as are reasonably open to them to safeguard the church's assets and to prevent and detect fraud and other irregularities.

### On behalf of the Trustees



Dated: 18 December 2025

# Inverness Baptist Church

## Report of the Independent Examiners to the Trustees

For the year ended 31 March 2025

I report on the accounts of the church for the year ended 31 March 2025 which are set out on pages 6 to 10.

### 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) (d) 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 (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 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 Examiners' Statement

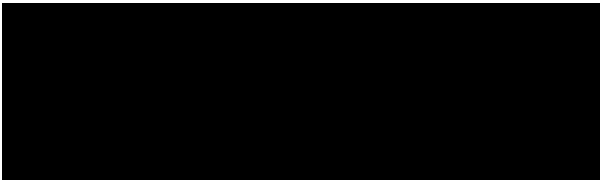
In the course of my examination, no matter has come to my attention

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

- to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
- to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Innes & Partners Limited  
Chartered Certified Accountants

9 Ardross Street  
Inverness  
IV3 5NN

Date: 18 December 2025

# Inverness Baptist Church

## Receipts and Payments Accounts

For the year ended 31 March 2025

	Notes	Unrestricted		Total 2025 £	Total 2024 £
		General Fund £	Restricted Funds £		
<b>Receipts</b>					
Gift Aid donations		68,205	18,200	<b>86,405</b>	59,631
Free will offerings		15,958	6,150	<b>22,108</b>	12,071
Mainly Music		-	-	-	150
Gift aid recovered		17,386	450	<b>17,836</b>	11,169
Ad Hoc Love Offerings		250	958	<b>1,208</b>	3,245
Family Fund Donations		-	6,163	<b>6,163</b>	5,621
Rent from Cafe 1		500	-	<b>500</b>	-
Rent from Manse		18,200	-	<b>18,200</b>	15,400
Other income		750	-	<b>750</b>	-
<b>Total Receipts</b>		<b>121,249</b>	<b>31,921</b>	<b>153,170</b>	107,287
<b>Payments</b>					
<i>Payments for Charitable activities</i>					
Stipend & Employers National Insurance	2	34,187	-	<b>34,187</b>	31,495
Current & Legacy Pension Contributions	2	4,411	-	<b>4,411</b>	4,308
Pulpit Supply		-	-	-	400
Scottish Baptist Fund		2,970	-	<b>2,970</b>	3,240
Scottish Baptist College		996	-	<b>996</b>	726
International Mission Fund		-	6,216	<b>6,216</b>	7,303
Local Mission Fund		500	-	<b>500</b>	-
Love Offerings		194	2,186	<b>2,380</b>	3,360
Ad Hoc donations	7	-	430	<b>430</b>	825
Explore		-	101	<b>101</b>	239
IMPACT Youth Group		143	998	<b>1,141</b>	17
Mainly Music		227	-	<b>227</b>	305
English Classes		98	-	<b>98</b>	200
Family Fellowship		-	3,188	<b>3,188</b>	600
Manse Maintenance		357	-	<b>357</b>	2,864
Church Maintenance		1,622	-	<b>1,622</b>	2,575
Church and Manse Insurance		2,538	-	<b>2,538</b>	2,422
Electricity & Gas		11,438	-	<b>11,438</b>	24,714
Telephone		1,160	-	<b>1,160</b>	1,367
Church Officer	2	3,067	-	<b>3,067</b>	2,709
Administrator	2	2,727	-	<b>2,727</b>	2,258
Communications Allowance	2	684	-	<b>684</b>	684
Housing Allowance	2	7,800	-	<b>7,800</b>	7,800
Council Tax Allowance		1,848	-	<b>1,848</b>	1,848
Advertising		90	-	<b>90</b>	54
Licences		2,352	-	<b>2,352</b>	2,471
Website running costs		702	-	<b>702</b>	400
Equipment Purchases		760	-	<b>760</b>	99
Stationery, General & Office		893	-	<b>893</b>	2,201
Catering		143	-	<b>143</b>	421
Equipment Leasing		180	-	<b>180</b>	-
Photocopier		429	-	<b>429</b>	469
Church Weekend Away		-	-	-	629
<i>Governance costs</i>					
Independent examination		792	-	<b>792</b>	720
Payroll and accountancy fees		3,552	-	<b>3,552</b>	3,258
Legal Fees		-	-	-	2,009
<b>Total Payments</b>		<b>86,860</b>	<b>13,119</b>	<b>99,979</b>	114,990
<b>(Deficit)/surplus for the year</b>		<b>34,389</b>	<b>18,802</b>	<b>53,191</b>	(7,703)
Transfers		(13,773)	13,773	-	-
<b>Net movement in funds after transfers</b>		<b>20,616</b>	<b>32,575</b>	<b>53,191</b>	<b>(7,703)</b>
Total funds brought forward		40,574	6,681	<b>47,255</b>	54,958
<b>Total funds carried forward</b>		<b>61,190</b>	<b>39,256</b>	<b>100,446</b>	<b>47,255</b>
<b>Represented by:</b>					
<i>Unrestricted funds</i>					
General Fund		61,190	-	<b>61,190</b>	<b>40,574</b>
<i>Restricted funds</i>					
Small Hall Refurb		-	29,350	<b>29,350</b>	-
Youth Work Fund		-	-	-	-
Missionary Fund		-	-	-	<b>200</b>
Fellowship Fund		-	9,906	<b>9,906</b>	<b>6,481</b>
Sunday School Fund		-	-	-	-
		<b>61,190</b>	<b>39,256</b>	<b>100,446</b>	<b>47,255</b>

# Inverness Baptist Church

## Statement of Balances

For the year ended 31 March 2025

	2025			2024		
	£	£	£	£	£	£
	Opening balance	Surplus for year	Closing balance	Opening balance	(Deficit) for year	Closing balance
<b>Bank &amp; Cash in hand</b>	47,255	53,191	<b>100,446</b>	54,958	(7,703)	<b>47,255</b>
<b>Total assets held</b>	<b>47,255</b>	<b>53,191</b>	<b>100,446</b>	<b>54,958</b>	<b>(7,703)</b>	<b>47,255</b>

### Reserves

Unrestricted funds		61,190				40,574
Restricted funds		39,256				6,681
		<b>100,446</b>				<b>47,255</b>

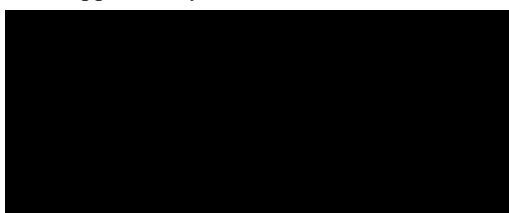
### Statement of Assets at 31 March 2025

Gift Aid		12,829				3,823
		<b>12,829</b>				<b>3,823</b>

### Statement of liabilities at 31 March 2025

Invoices due for payment		832				792
		<b>832</b>				<b>792</b>

Approved by the Trustees on 18 December 2025 and signed on their behalf by the undernoted:



The notes form part of these financial statements.

# Inverness Baptist Church

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## Notes to the Financial Statements

For the year ended 31 March 2025

### 1. Accounting Policies

#### *Accounting Convention*

The financial statements have been prepared under the historical cost convention, and in accordance with the Charities Accounts (Scotland) Regulations 2006 (as amended).

#### *Basis of financial statements*

The financial statements have been prepared on a receipts and payments basis.

#### **Investments**

As the accounts are prepared on a receipts and payments basis the investments are included at cost. The only investments held at the year end are bank balances.

#### **Receipts and Payments Account**

For the purpose of the Receipts and Payments account as shown on page 6, funds are defined as follows:

**Unrestricted** funds comprise grants and other income received for the objects of the church without further specified purpose and are available as general funds.

**Restricted** funds comprise income which has been received for the objects of the church and specified for a restricted purpose within these objects by the donor.

# Inverness Baptist Church

## Notes to the Receipts and Payments Accounts

For the year ended 31 March 2025

	2025	2024
	£	£
<b>2. Staff costs and numbers</b>		
Gross salaries	42,360	39,979
Gross Salaries - Cleaner and administrator	5,729	4,967
Pension contributions	4,496	4,308
	52,584	49,254

The average number of employees during the year was 3 (2024: 3)

### 3. Transactions with Trustees

Expenses of nil (2024: £nil) were reimbursed to the Trustees during the year ending 31 March 2025. Salary payments to the Minister are shown in note 2 to these financial statements.

4. Unrestricted funds	Balance at	Receipts	Payments	Transfers	Balance at
	01.04.24				31.03.25
	£	£	£	£	£
General Fund	40,574	121,249	(86,860)	(13,773)	61,190
Total unrestricted funds	40,574	121,249	(86,860)	(13,773)	61,190

#### *Explanation of funds*

*The General Fund* encompasses all income and expenditure relating to the primary focus activities of the charity, other than those for which funding is restricted.

5. Restricted funds	Balance at	Receipts	Payments	Transfers	Balance at
	01.04.24				31.03.25
	£	£	£	£	£
Small Hall Refurb	-	24,350	-	5,000	29,350
Youth Work Fund	-	-	(418)	418	-
Missionary Fund	200	958	(8,962)	7,804	-
Fellowship Fund	6,481	6,613	(3,188)	-	9,906
Sunday School Fund	-	-	(551)	551	-
Total restricted funds	6,681	31,921	(13,119)	13,773	39,256

#### *Explanation of funds*

*Youth Work Fund* - represents funds donated to support youth work connected with the fellowship.

*Missionary Fund* - represents funds donated to support missionaries

*Fellowship Fund* - represents funds donated for administering to those in need in the church family.

*Sunday School Fund* - represents funds for Sunday school teachings.

*Small Hall Refurb* - represents funds donated for establishment of a small hall.

# Inverness Baptist Church

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## Notes to the Receipts and Payments Accounts

For the year ended 31 March 2025

### 6. Pension Obligations

The Church is a participating employer the Baptist Pension Scheme (“the Scheme”), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme, previously known as the Baptist Ministers Pension Fund, started in 1925. At the beginning of the financial year, the scheme comprised of a defined benefits scheme which was closed to future accrual on 31 December 2011 and a defined contribution plan which was opened in January 2012. The assets of the Scheme are held separately from those of the Employer and the other participating employers.

For the current financial year, the pension provision for members of the Scheme is being made through the Defined Contribution (DC) Plan. In general, members pay 8% of their Pensionable Income and employers pay 6% of members’ Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited. Furthermore, members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

In October 2024, the insurance company Just Group completed a buy out of the liabilities of the closed defined benefit scheme. From that date any remaining liability of the participating scheme members to defined benefit scheme ceased and the £1 per month deficit contributions payable by the participating employers which were agreed in the recovery plan approved in August 2022 also ceased from that date. Administration of the closed defined benefit scheme transferred from the pension trustees to Just Group from that date. The Minister(s) [and some members of the church staff] is / are eligible to join the Scheme.

### 7. Grants and Donations

During the year Donations totalling £430 (2024: £825) were paid to one organisation (2024: 3).