

Inverness: St Columba Church of Scotland

Scotland · Charity number SC008109

Details

Status	Active
Legal form	Unincorporated association
Part of	The Church of Scotland (SC011353)
Registered	1954-11-25
Register	View on the OSCR register

Contact

Address	58 Boswell Road Inverness IV2 3EJ
Website	www.stcolumbainverness.org

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of religion'

What the charity does: Inverness St Columba Church of Scotland exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. It does this by serving the spiritual and pastoral needs of its congregation and parish, and by playing its part in the wider Church. Regular Sunday services are held in two locations in Inverness and Boleskine (South East of Loch Ness). The minister also conducts chaplaincy work in 3 local schools.

Beneficiaries: 'No specific group, or for the benefit of the community'

Objectives: Advancement of religion

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£148,418	£60,863	-	0
2023-12-31	£51,090	£42,779	-	0
2022-12-31	£45,603	£46,561	-	1
2021-12-31	£79,806	£51,683	-	1
2020-12-31	£115,127	£143,215	-	1

Inverness: St Columba Church of Scotland

Scotland - Charity number SC008109

Accounts



Inverness: St Columba

Church of Scotland

ACCOUNTS FOR THE YEAR TO 31ST DECEMBER 2024

Congregation No. 372147

Scottish Charity No. SC008109

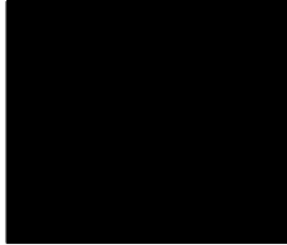
Reference and Administrative Information

Charity Name : Inverness: St Columba Church of Scotland

Charity Registration Number: SC008109

Congregation Reference No: 372147

Contact Address:



Trustees

Kirk Session



Principal Office-bearers

Minister:

Session Clerk:

Treasurer:



Independent Examiner



Bankers

Virgin Money, 15 Academy Street, Inverness IV1 1JN

TRUSTEES' ANNUAL REPORT

Year ended 31st December 2024

Structure, Governance and Management

Governing Document

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

Recruitment and Appointment of Trustees

On 9 November 2021, the church attained full parish status, and appointed a Kirk Session of elders as the charity trustees. On this date, the New Charge Commission dissolved, and the Kirk Session became the managing overseers. On 9 November 2021, three assessor elders (elders from other congregations of the Church of Scotland in the Presbytery of Inverness) formed the Kirk Session, and on 8 December 2021, three elders from within the congregation were ordained and admitted to the Kirk Session.

During 2022, the three assessor elders ceased to serve on the Kirk Session. On 27 November 2022, two further elders were admitted to the Kirk Session, one being ordained at the time.

On 16 April 2024, the congregation was united with Dores & Boleskine Church of Scotland, resulting in one Kirk Session combining the elders of both congregations. On 15 April 2024, all but one of the elders of Dores & Boleskine resigned as members of the Kirk Session, so that one elder from that congregation joined with the one united Inverness St Columba Kirk Session on 16 April 2024.

Rev. Scott McRoberts is the minister to the charge of Inverness St Columba. The fore-mentioned Trustees are appointed to contribute to the management and oversight of the financial affairs of the church.

Organisational Structure

The congregation has been meeting since 11th April 2010, at first in Holm Primary School, Inverness and since July 2013 in Drummond School, Inverness. Up until Easter 2023, the congregation continued to meet fortnightly in house churches and fortnightly all together for worship in Drummond School, which is rented for the purpose. From Easter 2023, a pattern of meeting every week at Drummond School for worship, in a variety of formats through the month, was established.

Due to the aforementioned union of the congregations of Inverness St Columba Church of Scotland with Dores and Boleskine Church of Scotland, the size of the parish now operating under the name of Inverness St Columba has increased vastly. The congregation at Boleskine continue to worship weekly on Sunday mornings in the church building retained for that purpose. They operate as a Local Mission Church, with a local Leadership Team, responsible to and supported by the Kirk Session of Inverness St Columba. Negotiations continue to take place for the building of a place of worship in the Ness-side area of Inverness for the Inverness congregation to worship and to resource the local community.

The Kirk Session met seven times during 2024 for business. They also met once in February for a time of extended prayer together, and once in June to undertake eldership training. The September Kirk Session meeting was held jointly with the Boleskine Local Leadership Team.

A Stated Annual Meeting for the congregation was held on 9 June 2024, where church members and adherents were able to hear and comment on the Kirk Session's vision and direction, and on the financial information presented in the annual accounts.

Management of the affairs of the congregation is undertaken by the Kirk Session, who have overall responsibility for the spiritual and pastoral affairs of the church, as well as the financial and governance responsibilities. Matters of budgeting and day to day financial management are devolved to a finance team. The Local Mission Church Leadership Team has devolved authority to manage day to day affairs for the Boleskine congregation, although all contracts and legal oversight are undertaken by the Kirk Session.

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.

Inverness St Columba has a worship gathering every Sunday morning in a variety of different forms. Most Sundays involve gathering for sung worship, prayer, hearing the Bible read together, and a sermon being taught for adults whilst two different children's groups and a creche are run for under 18s. On one Sunday a month in the winter months, all ages gather together to share food, bible study, worship and prayer in breakfast services; whilst in summer months the congregation meets briefly in all age half hour service before going out into the community to do something of blessing and help for the community.

Boleskine Church worships every Sunday morning at Drumtemple Church, Boleskine, with hymns, prayer, bible readings, sermons and sharing of encouragements.

All of these gatherings are designed for people to gather around prayer, the Bible, being in church community, and sharing simple food (whether breakfast, or tea and coffee), as marks of what the Church exists to do in advancing Christ's Kingdom in the world and in inviting other people to join in with that.

Achievements and Performance

Inverness St Columba serves the spiritual and pastoral needs of its congregation and parish and plays its full part in the wider Church through the commitment of members to the work of the Presbytery and General Assembly of the Church of Scotland. It is ecumenically involved with its neighbouring Churches, which include other denominations, and takes part in shared events.

In the early part of the year, achieving the legal union of the congregations of Inverness St Columba and Dores and Boleskine was a large focus. Establishing a new building team to take forward the work of that project was also achieved, and that team has secured a renewal of planning permission in principle for a building on the site owned by the congregation, as well as a community and church consultation on the building, and initial plans for what the building will require. A Scripture Union group has been resourced in Holm Primary School by one church member, and another one continued in Ness Castle Primary by the ministry team. The ministry team has been expanded to include an Assistant Minister (having completed their time as a Probationary Minister during the year) and the employment by the Presbytery, and deployment to our congregation, of a Deacon to enable our community mission. Prayer meetings have been run by church members fortnightly in their home. Work has been underway to establish small midweek house groups for fellowship and growth in Christian lifestyle early in 2025.

The minister of the charge has developed chaplaincy work with Inverness Royal Academy, Ness Castle Primary and Holm Primary schools. He sits on the Faith Action Programme Leadership Team of the Church of Scotland to participate in a national role in the Church of Scotland. Joint worship services have

been held with Hilton Church of Scotland at Easter and Christmas, and a weekly youth group on Sunday evenings continues as a joint enterprise between the two churches.

Financial Review

Out of a total unrestricted income of £122740 the principal sources were £49205 from our Consolidated Fabric Fund held by the General Trustees (claimed against historic fabric/maintenance costs), £19016 from the Union of Inverness St Columba and Dores & Boleskine Churches, £29050 from Gift Aid donations, £7058 from Gift Aid tax recovered, £21536 from other offerings and £5407 of Investment Income. An unrestricted legacy of £3766 was also received.

In addition, a total of £21564 of restricted funds were received of which £10000 was for the Seeds for Growth programme, £4800 from the Benefact Trust and a total of £5966 bank & deposit interest.

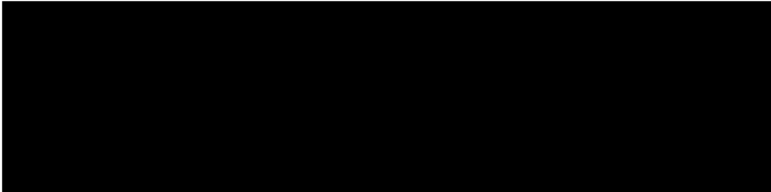
Reserves Policy

It is the Trustees' policy to hold general reserves of six months general fund expenditure. At the year end the Church held reserve funds in bank accounts and on deposit amounting to £103178 which is sufficient for that purpose. The Trustees are aware of the proposed plans for the building of a new church and community centre and at year end a restricted Building Fund of £112049 was retained for that purpose.

The Church also held restricted funds of £ 65917 for the Fabric Fund, £14800 for the provision of an early year's worker in the role of Church and the Community, £298 of Designated Funds for the Benevolent Fund and a restricted Flower Fund of £415 which has been provided for the purposes specified in Note 2.

Statement of Trustees' Responsibilities

The elders of the Inverness St Columba Church of Scotland Kirk Session must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The elders of the Inverness St Columba Church of Scotland Kirk Session are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

 Date 23 March 2025

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF INVERNESS: ST COLUMBA CHURCH OF SCOTLAND NEW
CHARGE**

I report on the accounts of the charity for the year ended 31st December 2024 which are set out on pages 7 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 (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.

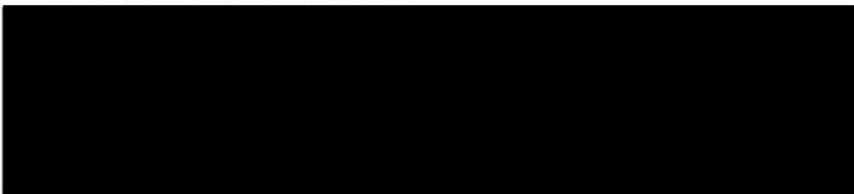
Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. 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, 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.



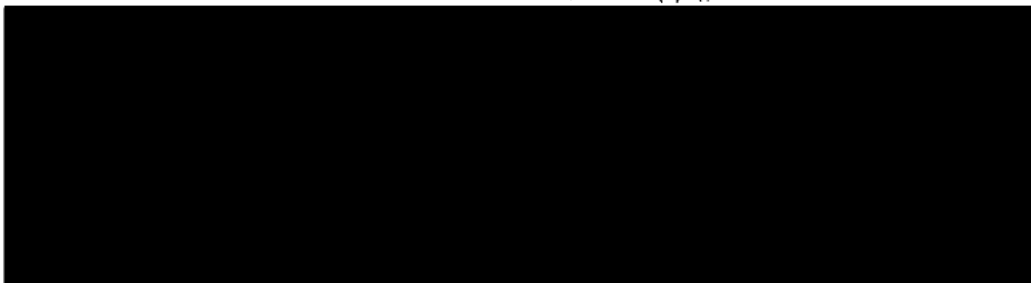
Date: 26 March 2025

Inverness St Columba Church of Scotland

Statement of Balances At 31st December 2024

	Note	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
Bank and Deposit Balances					
Brought Forward		-431	176274	175843	167532
Movement in Year	2	70648	16907	87555	8311
Carried Forward		<u>70217</u>	<u>193181</u>	<u>263398</u>	<u>175843</u>
Investments at Market Value	7	125029	0	125029	120692
Total of Above		195246	193181	388427	296535
Less Investment Profit	7	38337	0	38337	34000
Closing Fund Balances	8	<u>156909</u>	<u>193181</u>	<u>350090</u>	<u>262535</u>
Other Assets					
Liabilities		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

The accounts were approved by the Kirk Session on the *25th* of *March* 2025



Inverness St Columba Church of Scotland

Receipts and Payments Account Year ended 31st December 2024

	Note	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
Receipts					
Donations	4	48824	798	49622	45418
Legacies		3766	0	3766	0
Bank & Deposit Interest		635	5967	6602	1117
Investment Dividends		5407	0	5407	4555
Drawdown from Con. Fabric Fund		49205	0	49205	0
TRANSFER OF UNION BALANCE		19016	0	19016	0
		<hr/>	<hr/>	<hr/>	<hr/>
		126853	6765	133618	51090
Grants		0	14800	14800	0
Total Receipts		<hr/> 126853	<hr/> 21565	<hr/> 148418	<hr/> 51090
Payments					
Charitable Activities	5	56205	4658	60863	42779
Governance Costs		0	0	0	0
Total Payments		<hr/> 56205	<hr/> 4658	<hr/> 60863	<hr/> 42779
Excess (Deficit) for Year		<hr/> 70648	<hr/> 16907	<hr/> 87555	<hr/> 8311
Movement in Year		<hr/> 70648	<hr/> 16907	<hr/> 87555	<hr/> 8311

Inverness St Columba Church of Scotland

Notes to Accounts

Note 1 Trustees remuneration and related Party Transactions

There was no remuneration for Trustees or related parties

Note 2 Movement in Funds

	b/f	Receipts	Payments	31/12/2024
Unrestricted Funds				
General Fund	85186	122741	55352	152575
Dores & Bolskine Fabric Fund	0	4096	60	4036
Benevolent Fund/Special Collections	1075	16	793	298
	<u>86261</u>	<u>126853</u>	<u>56205</u>	<u>156909</u>
Restricted Funds				
Fabric Fund	63974	1943	0	65917
Building Fund	111885	4822	4658	112049
Benefact Trust	0	4800	0	4800
Seeds for Growth	0	10000	0	10000
Flower Fund	415	0	0	415
	<u>176274</u>	<u>21565</u>	<u>4658</u>	<u>193181</u>
Total Funds	<u>262535</u>	<u>148418</u>	<u>60863</u>	<u>350090</u>

Purposes of Designated Funds

Benevolent Fund	This fund is used for purposes within the Parish by the Minister
Dores & Boleskine Fabric Fund	For maintenance of Dores & Boleskine Church
Special Collections	To provide specific gifts and donations

Purposes of Restricted Funds

Fabric Fund	This fund is used for Maintenance of Church properties
Flower Fund	The Trustees have set aside funds to provide flowers for display during services
Benefact Trust / Seeds for Growth	Funds provided for funding an early year's worker in the role of Church and Community
Building Fund	This fund will be used to build a new church

Note 3 Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend which bears the cost of all ministers' stipends and employer's contributions for National Insurance, pensions 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 £31642 with the Maximum Stipend in the 5th and subsequent years of service at £38884

Inverness St Columba Church of Scotland

2024

Notes to Accounts

Note 4 Analysis of Donations

	General Fund 2024	Designated Funds 2024	Unrestricted Funds 2024	Restricted Funds 2024	Total Funds 2024	Total Funds 2023
Gift Aid Donations	29050		29050	510	29560	28375
Tax Recovered	7058		7058		7058	9266
Open Plate	5244		5244	0	5244	832
Other Offerings	5524		5524		5524	5955
Donations	0		0	0	0	0
Fabric fund	0		0	288	288	0
Flower Fund	0		0	0	0	0
Other Income	1935	13	1948	0	1948	990
	<u>48811</u>	<u>13</u>	<u>48824</u>	<u>798</u>	<u>49622</u>	<u>45418</u>

**Note 5 Analysis of Payments
Charitable Activities**

Giving to Grow	20432		20432	0	20432	19000
Presbytery Dues	380		380	0	380	144
Minister's Expenses	1538		1538	0	1538	935
Pulpit Supply	3249		3249	0	3249	400
Staffing Costs	0		0	0	0	0
Rent	9121		9121	0	9121	6210
Insurance	1654		1654	0	1654	787
Heating & Lighting	1650		1650	0	1650	0
Other Building Costs	5576	60	5636	0	5636	4019
Youth Weekend Abernethy 2024	2545		2545	0	2545	3000
Meeting Expenses/Food & Drink	2789		2789	0	2789	2042
Bibles, Subscriptions, Other Books	1439		1439	0	1439	1113
Professional Fees	1349		1349	0	1349	763
Training	100		100	0	100	144
Miscellaneous	676		676	0	676	1706
Church Office Exps.	1318		1318	0	1318	1522
New Church Costs	1536		1536	4658	6194	752
Gifts and Donations		13	13	0	13	242
Benevolent Fund		780	780	0	780	0
	<u>55352</u>	<u>853</u>	<u>56205</u>	<u>4658</u>	<u>60863</u>	<u>42779</u>

Note 6 Collection for Third Parties

No collections were made on behalf of Third Parties

Inverness St Columba Church of Scotland

Notes to Accounts

Note 7	Investments		Market Value 2024	Market Value 2023	Cost
	C of S Growth Fund	6514 units	41559	37977	16974
	C of S Trust Income Fund	7547 units	83470	82715	69718
			125029	120692	86692

Note 8	Analysis of Net Assets between Funds	Cash	Current Account	Other Accounts	Clydesdale Deposit	Investors Deposit	Investments	Total
	Unrestricted							
	General Fund	0	47546			55632	49397	152575
	Dores & Boleskine Fabric Fund	0					4036	4036
	Benevolent Fund	0				64	234	298
	Restricted							
	Fabric	0				33307	32610	65917
	Benefact Trust			4800				4800
	Seeds for Growth			10000				10000
	Building	0		7737	104312			112049
	Flower	0					415	415
		0	47546	22537	104312	89003	86692	350090

Note 9	Restricted Fund Details	Fabric	Building	Flower	Benefact Trust	Seeds for Growth	Total 2024	Total 2023
	Income							
	Legacy	0	0	0	0	0	0	0
	Benefact Trust	0	0	0	4800	0	4800	0
	Seeds for Growth	0	0	0	0	10000	10000	0
	Donations	288	510	0	0	0	798	360
	Bank & Deposit Interest	1655	4312	0	0	0	5967	1115
		1943	4822	0	4800	10000	21565	1475
	Expenditure							
		-	4658	-	-	-	4658	-
		0	4658	0	0	0	4658	0
	Excess Income	1943	164	0	4800	10000	16907	1475
	Balance at 1/1/24	63974	111885	415	0	0	176274	174799
	Balance at 31/12/24	65917	112049	415	4800	10000	193181	176274

Inverness St Columba Church of Scotland

Note 10

**Designated Fund Details
31st December 2024**

	Capital	Flower	Special Collections	Benevolent Fund	Christmas Lunch	Dores & Boleskine Fabric Fund	Total 2024	Total 2023
Income								
Offerings	-	-	13	-	-	-	13	760
Donations & Legacies	-	-	-	-	-	-	0	0
Gift Aid Tax Recovered	-	-	-	-	-	-	0	0
Coffee Mornings & Donations	-	-	-	-	-	-	0	0
From Union with Dores & Boleskine	-	-	-	-	-	4096	4096	0
Minister's Retirement	-	-	-	-	-	-	0	0
Deposit Interest	-	-	-	3	-	-	3	2
Bank Interest	-	-	-	-	-	-	0	0
	0	0	13	3	0	4096	4112	762

Expenditure

Donations & Gifts	-	-	13	780	-	-	793	50
New Manse costs	-	-	-	-	-	-	0	0
Other Expenses	-	-	-	-	-	60	60	736
	0	0	13	780	0	60	853	786

Excess income *

	0	0	0	-777	0	4036	0	3259	-24
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Balance at 1/1/24

	0	0	180	871	24	0	0	1075	1099
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Balance at 31/12/24

	0	0	180	94	24	4036	0	4334	1075
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Note 11

Payment of Expenses to Trustees

The following expense payments were made to :

£708
£14

APPENDIX

**FUNDS HELD BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES
FOR THE BENEFIT OF THE CONGREGATION**

422327 Inverness St Columba C of S

Consolidated Fabric Fund

	2024 £
CAPITAL ACCOUNT	
Credit balances held at 31 December at cost	<u>1,047,134.28</u>
Market value of balances at 31 December	<u>1,166,344.81</u>
REVENUE ACCOUNT	
Credit balance at 31 December	<u>7,149.50</u>
TEMPORARY ACCOUNT	
Debit balance at 31 December	<u>(25.80)</u>

Individual Fund

Purpose:

	2024 £
EXPENDABLE	
Credit balances held at 31 December at cost	<u>-</u>
Market value of balances at 31 December	<u>-</u>
PERMANENT ENDOWMENT	
Credit balances held at 31 December at cost	<u>-</u>
Market value of balances at 31 December	<u>-</u>

