

Charity number: SC010870
Congregation number: 372145

Ness Bank Church of Scotland, Inverness

Receipts and payments accounts

Year ended 31 December 2024

Ness Bank Church of Scotland, Inverness
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Year ended 31 December 2024

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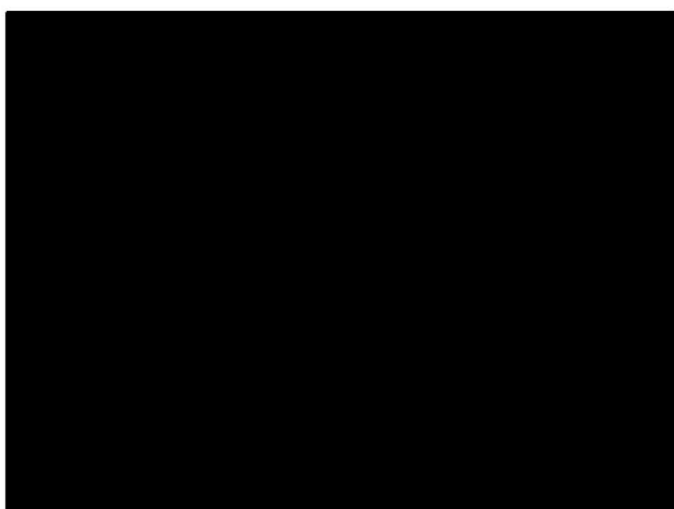
Reference and administration details

Principal office: Ness Bank Church of Scotland
1 Ness Bank
Inverness
IV2 4SF

Charity number: SC010870

Congregation number: 372145

Trustees:



Principal office bearers:	Moderator	-
	Session Clerk	-
	Treasurer	-



Structure, governance and management

Governing document

The congregation is a registered charity, number SC010870, and is administered in accordance with the terms of the Deed of Constitution (Unitary Form) and is subject to the acts and regulations of the General Assembly of the Church of Scotland.

Trustee recruitment and appointment

Members of the Kirk Session are the charity trustees. The Kirk Session members are the Elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

The full Kirk Session meets regularly throughout the year and the day to day work is delegated to the following teams, namely: Community Outreach; World Mission; Communication/Publicity; Pastoral; Administration which includes Safeguarding; Youth and Children; Property; and Finance. The teams have set remits and their work is authorised and directed by the Kirk Session. The teams meet individually, and the leaders from all the teams along with the Session Clerk, Depute, Minister and Pastoral Care and Admin co-ordinators meet regularly to oversee and co-ordinate the work of the teams.

Objectives and activities

Charitable purposes

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 of every parish of Scotland through a territorial ministry. It co-operates with other churches in various ecumenical bodies in Scotland and beyond.

Main activities, Achievements and performance

Ness Bank Church of Scotland, the City Centre Church, continues to be a vibrant church with many activities being delivered throughout the week.

Ness Bank Church's vision is to be a church without walls, reaching out in faith to our parish and beyond with the light, the love, the hope and the peace of our Lord Jesus Christ. We serve Christ and central to that is our Sunday morning Worship.

After a period of vacancy, we are delighted to report that the [REDACTED] has joined us as our minister and to [REDACTED] we extend a very warm Ness Bank welcome.

We are encouraged by the steady return to our weekly worship by members and visitors and, together with those who worship online, we have a weekly attendance of approximately 150-190.

We continue to provide a short service at Ach-an-Eas Care Home on a monthly basis and have been building links with the wider church community.

Our youth work continues with Boys' Brigade, Girl's Brigade and Messy Church all active. We are seeking a revival in our Sunday School attendance and hopefully we can build on this in 2025. The Baby and Toddler Group continues to flourish.

It was a joy to host the historic annual Kirking of the Council parade and church service which took place on Sunday 8 September 2024 and which was led by [REDACTED]

Attending were staff and members of The Highland Council along with guests from the University of the Highlands & Islands and community councils, led by the city of Inverness Pipe Band along with uniformed youth groups and school representatives. Civic Leaders [REDACTED] Councillors and representatives from various organisations serving the city, and students and teachers from the Maria-Theresia-Gymnasium Augsburg from Inverness's twinned city of Augsburg, also participated.

Inverness Foodstuff, who have just celebrated the 10th year in operation, continue their sterling work. It was set up as a response to the unmet needs of those experiencing daily challenges, often linked to homelessness, and with the aim of helping people transform their physical, mental and social wellbeing. Services are centred at Ness Bank Church utilising our kitchen and halls and have been extended to the Hilton area of Inverness.

Total lunches provided at Ness Bank and Hilton Inverness Foodstuff in 2024 was 15,359 and the provision of breakfasts has restarted during the cold weather.

We are delighted to report that our Community Outreach Team have once more been able to support the Cosy Café in the Bught area to provide soup, sandwiches, cake and tea/coffee, and to provide a warm space for less fortunate people in our parish.

The pastoral team has been ensuring those members in care homes who are too vulnerable to attend church are not forgotten.

Our finance team has undergone a slight restructure, and we welcome [REDACTED] as our new Treasurer.

Our ministerial team had 3 weddings and 15 funerals during the year with 419 now on our official roll.

I would like to thank all members of Ness Bank Church for their continuing support, in particular our minister for his vision, our teams and our church officer who ensure the practicalities are taken care of, our church administrator who we all depend on for support, our flower ladies who make our church so welcoming each Sunday and our cleaner for her hard work and cheery nature. We are of course blessed with our Choir and Organist.

We have much to be thankful for and we look forward with hope to 2025.

Financial review

Giving by Standing Orders decreased slightly during the year with a total of 183 regular donors donating a total of £104,774. The number of regular donors using the Freewill Offering envelopes reduced from 22 to 20, donating a total of £7,529. A further 15 donors not subscribing to those systems donated a total of £1,630. Of the regular 203 donors, 154 were gift aided, an impressive 76% of the total, gaining the church refunds totalling £29,070. This is a clear indicator that Ness Bank Church has a congregation who remain faithful in their regular financial support of their Church.

During the year the transfer of some of the primary treasury work such as payments to suppliers was also transferred to Mackenzie Kerr resulting in a more streamlined financial function.

Following the retirement of the treasurer [REDACTED] was appointed as her successor. Overall the finances are sound with sufficient cash reserves to meet medium term requirements. However, there remains an ongoing deficit in the accounts which is forecasted next year at around £40,000. Clearly in the long term this cannot be maintained and the focus of the Finance Team and Kirk Session will be to address this issue.

Inverness Foodstuff contributed £14,400 in rent and remains a vital source of regular income as well as an essential support to those in need in the wider community. Cashless donations by debit or credit cards increased in 2024 and totalled £673 comprising regular giving, visitors to the summer Open Church, and attendance at concerts etc.

Inflationary costs affected Ness Bank in 2024 in the way it affects us all. The Church Teams offset this as much as possible by their diligence in searching out the best possible value for materials and services. The congregation is prayerfully encouraged to annually review their donations to support this ever present challenge that Ness Bank faces.

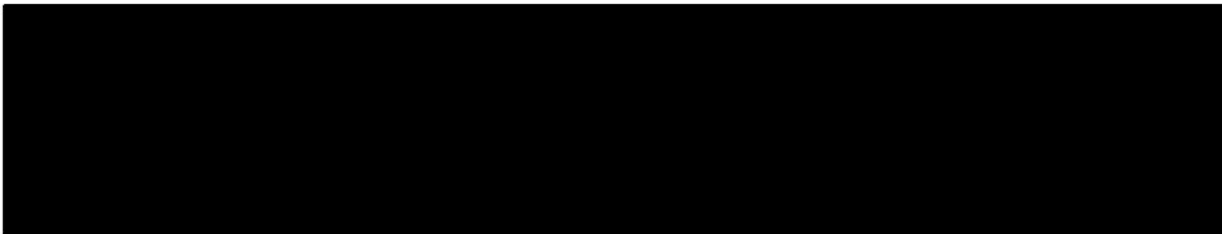
Statement of trustees' responsibilities

The members of the 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 members of the 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.

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the trustees:



I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 7 to 14.

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) 2005 Act and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (a)-(c) of the Charities Accounts (Scotland) Regulations 2006 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 accounts.

Independent examiner's statement

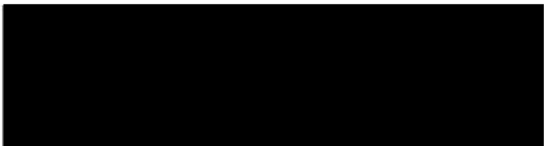
In the course of my examination, no matter has come to my attention:

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 Charities and Trustee Investment (Scotland) Act 2005 and Regulation 4 of the 2006 Accounts Regulations, and
- to prepare accounts which accord with the accounting records and comply with Regulation 8 of the Charities Accounts (Scotland) Regulations 2006

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: 25 March 2025

MacKenzie Kerr Limited
Redwood
19 Culduthel Road
Inverness
IV2 4AA

	Unrestricted funds £	Restricted funds £	2024 total £	2023 total £
Receipts				
Donations	157,033	9,380	166,414	159,147
Legacies	-	-	-	5,000
Grants	-	2,098	2,098	750
Receipts from fundraising activities	1,178	2,539	3,717	5,555
Income from use of halls	20,184	-	20,184	17,350
Income from investments	5,999	3,096	9,095	6,642
Receipts from other charitable activities	4,607	-	4,607	2,922
Total receipts	189,001	17,114	206,115	197,365
Payments				
Expenses for fundraising activities	599	-	599	1,082
Payments relating directly to charitable activities	183,430	33,148	216,578	214,466
Grants and donations	1,681	-	1,681	1,111
Governance costs - independent examination	1,440	-	1,440	570
Total payments	187,150	33,148	220,298	217,229
Payments relating to asset and investment movements				
Purchase of investments	-	-	-	-
Net receipts/(payments)	1,851	(16,034)	(14,183)	(19,864)
Transfers to/(from) funds	(1,430)	1,430	-	-
Surplus/(deficit) for the year	421	(14,604)	(14,183)	(19,864)

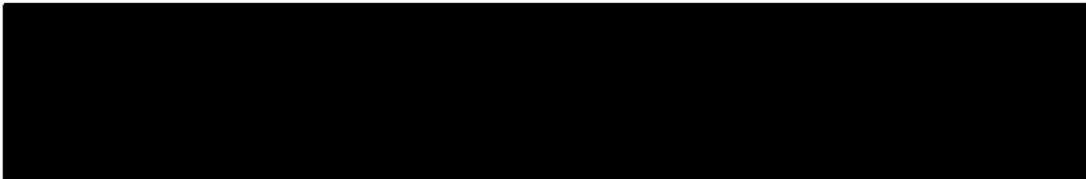
	Unrestricted funds £	Restricted funds £	Endowment funds £	2024 total £	2023 total £
Cash funds					
Cash and bank balances at start of year	61,027	138,591	20,550	220,168	240,032
Surplus/(deficit) shown on receipts and payments account	421	(14,604)	-	(14,183)	(19,864)
Cash and bank balances at end of year	61,448	123,987	20,550	205,985	220,168

Investments	Fund to which asset belongs	Market valuation	
		2024 £	2023 £
The Church of Scotland Investors Trust - Income Fund	Unrestricted	26,522	26,282
The Church of Scotland Investors Trust - Income Fund	Restricted	32,604	32,124
The Church of Scotland Investors Trust - Income Fund	Endowment	20,550	20,550
		79,676	78,956

Other assets	Fund to which asset belongs	2024 Market valuation	2023	
			Cost £	£
Property: Manse	Unrestricted	500,000	-	450,000
Accrued income: Gift aid refund	Unrestricted	-	2,032	2,128
Gift aid refund	Restricted	-	-	-
Dividend income	Unrestricted	-	719	600
Dividend income	Restricted	-	1,442	1,202
		500,000	4,193	453,930

Liabilities	Fund to which liability relates	Amount due	
		2024 £	2023 £
Creditors and accruals	Unrestricted	4,246	5,282
	Restricted	600	-
		<u>4,846</u>	<u>5,282</u>

The accounts were approved by the trustees on 23 May 25 and signed on their behalf by:



1) Nature and purpose of funds

Designated funds

Baby and toddler group - separate bank account run by the baby and toddler group.
Guild - separate bank account run by the guild.

Restricted funds

Fabric fund - to defray the cost of repairs and maintenance of the fabric.
Organ fund - to defray the cost of repairs and maintenance of the organ.
Session fund - solely to provide financial relief to members and adherents in need.
Phase 4 - for a vital upgrade and modernisation of the sanctuary.
Lunch club - provides lunch every Wednesday to the elderly and lonely in the parish and beyond.
The Lunch Club ceased at the start of Covid and has not resumed. It is hoped that at some point in the future another alternative club will be established.

Endowment funds

Fabric fund - Income transferred to the Restricted Fabric Fund.
Organ fund - Income transferred to the Restricted Organ Fund.

2) Transactions with trustees

During the year [REDACTED] who is a member of the Kirk Session, received remuneration totalling £10,250 for her role as church administrator.

3) Minister's stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, 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 £31,642 and the maximum stipend (in the fifth and subsequent years) was £38,884

4) Collections for third parties

	2024	2023
	£	£
Christian Aid Week	2,504	2,629
Marie Curie - Paul Field concert	-	100
Highland Hospice - copper bottle	-	340
Red Cross and Red Crescent - Earthquake appeals	-	1,836
Connecting Carers, Dingwall - Watchnight Service appeal	-	544
Cosy Café - copper bottle	182	-
Tearfund - harvest appeal	207	-
Inverness Street Pastors - Watchnight service appeal	570	-
Inverness Foodstuff - retiring collection on communion Sunday 1 December	400	-
	<u>3,863</u>	<u>5,449</u>

	Unrestricted funds £	Restricted funds £	2024 total £	2023 total £
5) Analysis of receipts				
Donations				
Offerings	124,790	306	125,095	122,908
Tax recovered on gift aid	27,820	1,250	29,070	27,157
Other donations	4,424	7,825	12,248	9,081
	157,033	9,380	166,414	159,147
Legacies	-	-	-	5,000
Grants				
Caring and Sharing	-	500	500	-
Highland Council Common Good Fund	-	1,598	1,598	-
Hector Gordon Russel Trust for Lunch Club	-	-	-	750
	-	2,098	2,098	750
Receipts from fundraising activities				
Craft sales	90	-	90	1,422
Fundraising for Phase 4	-	2,539	2,539	2,758
Guild	1,088	-	1,088	1,375
	1,178	2,539	3,717	5,555
Income from use of halls	20,184	-	20,184	17,350
Income from investments				
Bank interest	4,560	213	4,773	3,040
Dividends	1,439	2,884	4,322	3,602
	5,999	3,096	9,095	6,642
Receipts from other charitable activities				
Weddings and funerals	2,880	-	2,880	1,470
Baby and toddler group	1,343	-	1,343	1,058
Guild	384	-	384	394
	4,607	-	4,607	2,922
Total receipts	189,001	17,114	206,115	197,365

6) Analysis of payments	Unrestricted funds £	Restricted funds £	2024 total £	2023 total £
Expenses for fundraising activities				
Offering envelopes	96	-	96	210
Guild	503	-	503	873
	599	-	599	1,082
Payments relating directly to charitable activities				
Giving to Grow	78,090	-	78,090	78,090
Christian Copyright Licencing International - licence	1,380	-	1,380	1,314
Presbytery dues	1,786	-	1,786	1,798
Communication and publicity	1,168	-	1,168	1,461
Office costs	5,022	-	5,022	3,893
Janitorials	1,773	-	1,773	2,233
Photocopier leasing	1,622	-	1,622	1,622
Youth and children	1,805	-	1,805	975
Book-keeping	7,200	-	7,200	-
Heating and lighting	18,250	-	18,250	7,819
Planned contracts and servicing	10,150	-	10,150	2,831
Property upgrades	740	31,339	32,079	56,556
Water rates	1,455	-	1,455	-
Staff costs	38,132	-	38,132	33,837
Insurance	7,096	-	7,096	6,665
Manse council tax	1,828	-	1,828	-
Minister's expenses	1,777	-	1,777	2,172
Pulpit supply	2,427	-	2,427	11,118
Other expenses	1,729	-	1,729	2,083
Community outreach	-	1,809	1,809	-
	183,430	33,148	216,578	214,466
Grants and donations				
Baby and toddler group	651	-	651	301
Guild	1,030	-	1,030	810
	1,681	-	1,681	1,111
Governance costs - independent examination	1,440	-	1,440	570
Total payments	187,150	33,148	220,298	217,229
Payments relating to asset and investment movements				
Investment in Church of Scotland Investors Trust - Income Fund	-	-	-	-
Total payments relating to asset and investment movements	-	-	-	-

7) Breakdown of unrestricted funds	General fund £	Baby & toddler group £	Guild £	2024 total £	2023 total £
Receipts					
Donations	156,399		634	157,033	154,493
Legacies	-	-	-	-	5,000
Grants	-	-	-	-	-
Receipts from fundraising activities	90	-	1,088	1,178	5,555
Income from use of halls	20,184	-	-	20,184	17,350
Income from investments - bank interest and dividends	5,994	5	-	5,999	3,156
Receipts from charitable activities: Weddings and funerals	2,880	1,343	384	4,607	1,470
Other	-	-	-	-	1,452
Total receipts	185,547	1,348	2,106	189,001	188,475
Payments					
Expenses for fundraising activities	96	-	503	599	1,082
Payments relating directly to charitable activities	182,410	625	395	183,430	213,086
Grants and donations	-	651	1,030	1,681	1,111
Governance costs - independent examination	1,440	-	-	1,440	570
Total payments	183,946	1,276	1,928	187,150	215,849
Net receipts/(payments)	1,600	72	179	1,851	(27,375)
Transfers to/(from) funds	(830)	-	(600)	(1,430)	(2,758)
Surplus/(deficit) for the year	770	72	(421)	421	(30,133)
Funds brought forward	59,058	270	1,698	61,027	91,159
Funds carried forward	59,829	342	1,277	61,448	61,027

As well as funds held in bank accounts, part of the general fund has been invested in The Church of Scotland Investors Trust Income Fund. The total general fund at the year end is as follows:

	General fund £
General fund held in bank accounts (as above)	59,829
General fund invested in The Church of Scotland Investors Trust Income Fund (page 7)	26,522
	86,350

	Phase 4 fund £	Lunch club £	Session fund £	Fabric fund £	Organ fund £	Bught stop cosy café £	2024 total £	2023 total £
8) Breakdown of restricted funds								
Receipts								
Donations	6,300	-	306	-	-	2,775	9,380	4,654
Legacies	-	-	-	-	-	-	-	-
Grants	-	-	-	1,598	-	500	2,098	750
Receipts from fundraising activities	2,539	-	-	-	-	-	2,539	-
Income from use of halls	-	-	-	-	-	-	-	-
Income from investments - bank interest and dividends	1,418	-	-	831	847	-	3,096	3,486
Total receipts	10,258	-	306	2,429	847	3,275	17,114	8,890
Payments								
Payments relating directly to charitable activities	28,644	-	-	2,695	-	1,809	33,148	1,380
Grants and donations	-	-	-	-	-	-	-	-
Total payments	28,644	-	-	2,695	-	1,809	33,148	1,380
Payments relating to asset and investment movements								
Purchase of investments	-	-	-	-	-	-	-	-
Surplus/(deficit) for the year	(18,386)	-	306	(267)	847	1,466	(16,034)	7,510
Transfers to/(from) funds	680	750	-	-	-	-	1,430	2,758
	(17,706)	750	306	(267)	847	1,466	(14,604)	10,268
Funds brought forward	40,984	7,370	3,295	63,331	23,611	-	138,591	128,323
Funds carried forward	23,278	8,120	3,601	63,064	24,458	1,466	123,987	138,591

As well as funds held in bank accounts, part of the phase 4, fabric and organ funds have been invested in The Church of Scotland Investors Trust Income Fund. There are also fabric and organ endowment funds. The total phase 4, fabric and organ funds at the year end are as follows:

	Phase 4 fund £	Fabric fund £	Organ fund £
Restricted fund held in bank accounts (as above)	23,278	63,064	24,458
Restricted fund invested in The Church of Scotland Investors Trust Income Fund	26,146	1,716	4,743
Endowment fund held in bank accounts	-	10,550	10,000
Endowment fund invested in The Church of Scotland Investors Trust Income Fund	-	10,550	10,000
	49,423	85,880	49,201

The following pages do not form part of the statutory accounts

Session fund**2024**
£**Income**

Session movement y/e 31/12/2024

306

306**Expenditure**

Financial aid

-

Total

-**Surplus**

306

Session fund balance at 1 January

3,295

Session fund balance at 31 December

3,601

Ness Bank Baby and Toddler Group
Accounts to 31 December 2024

Bank Balance at 1 January	270
Net expenditure for year	<u>72</u>
Bank Balance at 31 December 2024	<u>342</u>

Income	£	Expenditure	£
Fees	1,343	Adopt-a-child	216
Bank interest	5	CALA	35
		Hall rent	500
		Hall donation	400
		Anne Sutherland Christmas presents	54
		Eden books	71
Total income	1,348	Total expenditure	1,276
Net expenditure	72		-
	<u>1,276</u>		<u>1,276</u>

Ness Bank Church Guild
Statement of accounts at 31 December 2024

Income		Expenditure	
Balance in bank at 1 January 2024		Affiliation fees	380
Cash in hand	1,698	Moray Firth Guilds Together	15
Offerings	-	Ness Bank Church	600
Work party sales	550	Festive lunch	-
Affiliation Fees	-	Soup & Sandwich expenses	47
Donations	384	Afternoon Teas (Guilds Together)	324
Festive lunch	84	BigSingLunch	132
Martha stall	-	Owed to Me	120
Afternoon teas (Ness Bank)	-	McCabe International	30
Smartie tubes	338	Vine Trust	700
Soup & Sanwich (Feb 24)	28	New Start Highland	50
BigSingLunch	612	Ness Bank Girls Brigade	50
	110	Friends of Cameron House	50
	<u>3,804</u>		<u>30</u>
			2,528
		O/S - Ness Bank Boys Brigade	50.00
		Balance in Bank at 31 December 2024	<u>1,277</u>
			<u>3,804</u>

4A Girls Brigade (Ness Bank) 2024

Income

Cash at bank as at 1 January	1,395
Weekly offering	-
Fundraising for company	-
Miscellaneous	-
	<u>1,395</u>

Expenditure

Capitation	-
GB supplies/uniforms/badges	-
Company working materials	-
Miscellaneous	-
GB events	80
Cash at bank as at 31 December	1,315
	<u>1,395</u>

4B Girls Brigade 2024

Income

Cash at bank as at 1 January	1,442
Weekly Collection and Capitation Fees	505
Interest	10
Donation from Ness Bank Church	400
	<u>2,357</u>

Expenditure

Uniforms	118
Capitation Fees to HQ	420
Highland Council Lets	1,074
Cash at bank as at 31 December	745
	<u>2,357</u>

2nd BB Main Account
Balance sheet as at 31 December 2024

Balance as at 1 January	203		
Income		Expenditure	
Collections	191	Capitation fees 2024	500
Guild donation	50	Christmas parties	116
Church donation	400	Materials for sessions, etc	118
Total	<u>641</u>	Total	<u>734</u>
Balance as at 1 January	203		
Add Income	641		
Less Expenditure	734		
Balance as at 31 December	<u>111</u>		