

Inverness Trinity Dalneigh Church of Scotland

Trustees Report and Accounts

For the Year Ended

31st December 2024

Congregation Number 372165

Scottish Charity Number SC011773

The Trustees present the annual report and accounts for Inverness Trinity Dalneigh Church for the year ended 31st December 2024.

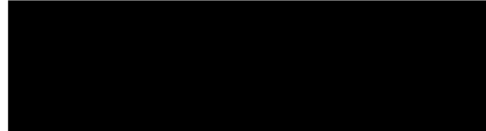
Reference and Administration Information.

Charity Name Inverness Trinity Dalneigh Church of Scotland.

Charity Registration Number SC011773

Congregation Reference Number 372165

Contact Address



Trustees:

Interim Moderator:



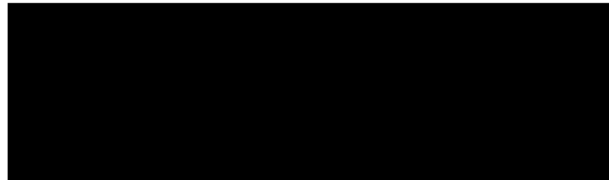
Session Clerk:

Kirk Session:



Principle Office Bearers:

Interim Moderator:



Session Clerk:

Clerk to Session:

Church Treasurer:

Gift Aid:

Sunday Records of Finances:

Independent Examiner:

Bank:

Virgin Bank, 15 Academy Street, Inverness, IV1 1JN

Structure, Government and Management

Governing Document

Inverness Trinity Dalneigh Church is administered in accordance with the terms under the Unitary Form Deed of Constitution.

Recruitment and appointment of Trustees

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. Normally the minister (Interim Moderator during vacancy) is Moderator of the Kirk Session and is elected by the congregation and inducted by the Presbytery.

Organisational Structure.

The Congregation of Inverness Trinity Dalneigh has a Kirk Session and three sub-Teams. Each of the Teams is made up of some elders from the Kirk Session and members of the congregation who are considered to have the appropriate gifts and skills. The Teams meet regularly and report back to the Kirk Session. The chair of the Teams is appointed by the Kirk session and each Team will appoint their Clerk.

The Kirk Session is responsible for the spiritual and financial oversight of the congregation. The Kirk Session usually meets five times a year but can convene more often as required. The elders of the congregation have a responsibility to visit the congregation regularly and encourage those for whom they have responsibility. They are supported by a Pastoral Care Team who visit the sick and housebound regularly. Furthermore, the elders dispense the elements of bread and wine at the Communion Services which are held 4 times a year.

The Finance Team deals with the financial oversight of the Congregation.

The Fabric Team deals with the maintenance and development of the buildings for which we have responsibility. Currently we have responsibility for the buildings previously used by Inverness Trinity and Inverness Dalneigh and Bona which comprise off one Church (Trinity church and hall buildings sold in June 2024) and one Hall and two Manses. The ground surrounding all the properties is also under the control of the Committee and is to be kept in a satisfactory condition.

The Mission Team deals with mission and outreach to the parish as well as pastoral care and the children's ministry within the congregation.

Objectives and Activities.

The Church of Scotland is Trinitarian in doctrine, reformed in tradition and Presbyterian in polity. The Church of Scotland as part of the holy catholic church, worshipping one God, Father Son and Holy Spirit believes in the gospel of the sovereign grace and Love of God wherein through Jesus Christ, his only Son our Lord Incarnate, crucified and risen, He freely offers to all upon repentance and faith, the forgiveness of sins, renewal by the Holy Spirit and eternal life, and calls them to labour in the fellowship of faith for the advancement of God throughout the world. The Church of Scotland acknowledges the word of God to be the supreme rule of faith and life. The Church of Scotland holds as its subordinate standard the Westminster Confession of Faith.

The Church of Scotland 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 Churches of other denominations in Scotland and beyond.

The congregation of Inverness Trinity Dalneigh holds one act of public worship each Sunday in Inverness Trinity Dalneigh Church at 10:30am and an evening service at 6:30pm on the second and fourth Sunday of the month. The morning services are streamed by Zoom as a means of reaching those who cannot attend in person. The mid-week prayer meeting and bible study continues to meet on Zoom.

The following groups met regularly throughout the year:-

Prayer & Study Meeting every Wednesday evening at 7.30pm on Zoom.

Creche is available for young children when required during the morning service.

Sunday School meets weekly during the Sunday morning service.

Parent & Toddler's Group meets every 2nd Thursday morning during term time.

The Guild meets every 2nd Tuesday afternoon from October to April.

Kidzone a group for local primary aged children, meets every Wednesday evening from 6 – 7pm during term time.

Craft Group meets each Tuesday morning.

Boys Brigade (Junior Section and Company Section) meets on Thursday and Friday evening.

Coffee Mornings are held once a month on a Wednesday.

Orchestra: Inverness Symphony Orchestra meets in the Hall on a Monday evening for practice.

Achievement and Performance:

The congregation of Inverness Trinity Dalneigh Church met with some 60 to 70 meeting in the Church building for morning worship and 4 to 6 by means of Zoom and evening service has a regular attendance of 12 to 15.

Sunday School meets during the morning service with approximately 3 to 4 children attending. Creche is available during the morning service as and when required.

There are 42 children on the roll for Toddler Group with approximately 28 -30 children regularly attending the group on alternate Thursday mornings.

Inverness Trinity Dalneigh Guild has approximately sixteen members.

Kidzone has a roll of 36 children who meet on a Wednesday evening.

Boys Brigade has a roll of 32 boys in different sections with meetings being held on Thursday and Friday evenings.

Our Interim Moderator, [REDACTED] conducted Sunday worship three Sundays a month with two elders taking the other services. In partnership with the elders, he visited the sick in hospital and made home visits. He also conducted several parish funerals.

The Elders have overall responsibility for the care of the congregation and are supported by the Pastoral Visitation group who visited/stayed connected with members of the congregation in liaison with the elders. This group had responsibility for organising regular social events and Coffee Mornings as a means of outreach to the wider community.

The elders are faithful and attend most of the worship services regularly. The midweek meetings are held on Zoom and are led by six different members of the congregation. Fourteen to eighteen members regularly attend this meeting. Financial giving from these meetings is used to support people in Christian ministry at home and abroad. On occasions, we were able to hear from many more people via Zoom, some coming in from as far afield as Marseille.

Financial Review:

Income for the year ended 31 December 2024 increased by £108,645, from £83,849 in 2023 to £192,494 in 2024. The bulk of this was £54,110 transferred from Inverness Trinity Church after the union with Inverness Dalneigh and Bona Church. Other one-off amounts were: £10,000 gifted from the estate of a Church member. There was £33,703 from the General Trustees to cover fabric costs and a £11,000 grant to cover the cost of the boys Brigades' new minibus.

The principal source of income is a Weekly Free Will offering envelope scheme and the open plate. The increase in giving was £4,531, 14.8% greater than the 2023 figure. This is as a result of the union of Inverness Dalneigh and Bona Church and Inverness Trinity Church. 2024 was the first full year of the current charge of Inverness Trinity Dalneigh. At each Kirk Session Meeting the trustees are given written details of the financial position of the church finances. When the congregation is given details of the church finance, the members are encouraged to switch to the freewill offering scheme and, if the person pays income tax, they are encouraged to sign a Gift Aid declaration form. The Thanksgiving Appeal was well supported, and again, £2,725 was donated.

Reserves Policy:

It is the Trustees policy to hold reserves of approximately six months expenditure including designated funds. As of 31st December, the Church held unrestricted funds of £59,717 of which £18,055 is designated for various groups or projects set aside by the Trustees. The remaining balance of £41,662 represents about 6 months' normal expenditure, including fabric costs.

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 the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Account (Scotland) Regulation 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.



Independent Examiner's Report to the Trustees of Inverness Trinity Dalneigh Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 8 to 15.

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) (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.

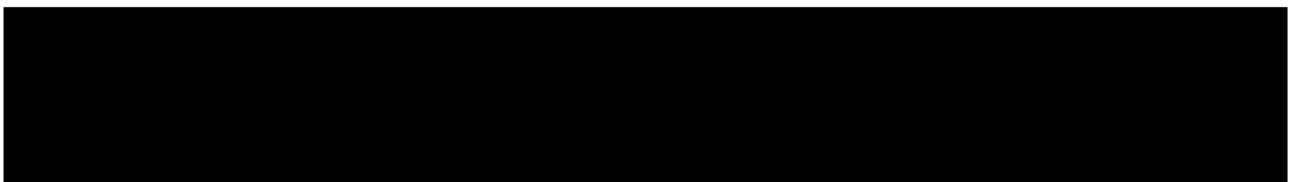
Basis of independent examiner's statement

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.



Inverness Trinity Dalneigh Church of Scotland
Receipts And Payments Account for the Year ended 31st December 2024

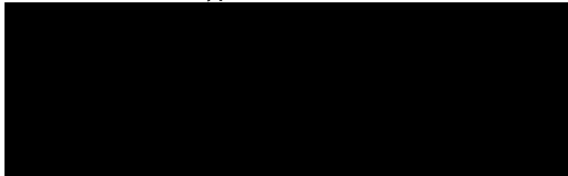
	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
Receipts				
Donations	55,643	53,897	109,540	55,679
Legacies	10,000	-	10,000	-
Activities for generating funds	71,050	-	71,050	28,110
Interest	586	1,318	1,904	60
Total receipts (note 3)	137,279	55,215	192,494	83,849
Payments				
Cost of generating funds (FWO envelopes)	138	-	138	126
Charitable activities	98,865	32,559	131,424	75,271
Total payments (note 4)	99,003	32,559	131,562	75,397
Excess of receipts over payments before transfers	38,276	22,656	60,932	8,452
Transfers	-	-	-	-
Excess of receipts over payments for the year	38,276	22,656	60,932	8,452

Inverness Trinity Dalneigh Church of Scotland
Statement of Balances at 31st December 2024

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
Bank and Deposit Balances				
Bank and deposit balances brought forward	21,441	19,761	41,202	32,750
Movements in the year:				
Excess of receipts over payments for the year	38,276	22,656	60,932	8,452
Bank and Deposit Balances Carried Forward	59,717	42,417	102,134	41,202
Assets				
Gift aid receivable			2,093	1,782
Boys Brigade minibus			11,000	-

The boys Brigade minibus was funded by donation.

The Accounts were approved for and on behalf of the board of Trustees



Inverness Trinity Dalneigh Church of Scotland
Notes to the Accounts

1.Trustees Renumeration

No trustee receivable any remuneration or reimbursement of expenses during the year.

No trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

2.Movement in Funds

	At 1.1.2024	Receipts 2024	Payments 2024	Transfers 2024	At 31.12.24
Restricted Funds					
		£	£	£	£
Restricted Funds					
Collection for others	-	100	100	-	-
Prayer partner fund	530	205	-	-	735
S.U. camp fund	815	-	-	-	815
Music fund	47	-	-	-	47
Boys Brigade	3,517	31,769	30,249	-	5,037
Flower fund	11,477	1,146	1,289	-	11,334
Pastoral care	1,322	964	921	-	1,365
Youth work	2,053	-	-	-	2,053
Hall investment fund	-	21,031	-	-	21,031
Total restricted funds	19,761	55,215	32,559	-	42,417
Unrestricted funds					
General funds	15,158	117,107	93,863	3,260	41,662
General reserve fund	-	-	-	-	-
Total unrestricted funds	15,158	117,107	93,863	3,260	41,662
Designated funds					
Sunday School	614	239	201	-	652
Creche	75	-	-	-	75
Parent and toddler	1,077	703	338	-	1,442
The Guild	3,122	2,043	2,423	-	2,742
Craft group	385	667	868	-	184
Kidzone	185	1,294	719	-	760
Teas	825	1,476	591	-	1,710
Fabric	-	-	-	-	-
Special project fund	-	3,260	-	3,260	-
Hall investment fund	-	10,490	-	-	10,490
Total of designated funds	6,283	20,172	5,140	-3,260	18,055
Total funds	41,202	192,494	131,562	-	102,134

Inverness Trinity Dalneigh Church of Scotland
Notes to the Accounts (Continued)

Purpose of Funds

Restricted Funds

Hall Investment Fund

The Purpose of this fund for the improvement to Church Halls.

Prayer Partner Fund

The purpose of this fund is to support Christian Charities. Our Missionary Prayer Partner

Music Fund (Equipment)

Members of the congregation gave donations to purchase musical equipment for the music group.

Pastoral Care Fund.

Income is received from donations given at the monthly Coffee Mornings and other social functions. The funds are held in an account in the name of the fund and are administered by two of the members of the organising committee.

Boys Brigade and The New Youth Work Fund

The new youth work fund was set up with donations given at the funeral of the late Mrs Catriona Muir, one of our youth leaders. The family requested that the funds should be used to further work of young people in our parish. The funds are held in an account under the supervision of the Sunday School Leader and the Leader of Kidzone. The Boys Brigade utilises its funds for its own purposes.

Flower Fund

Donations given for flowers to decorate the Chancel are held by the person who arranges the rota for the group of ladies who arrange the flowers.

SU Camp Fund

An appeal was undertaken to raise funds to send some youths to the Scripture union annual camp.

Designated Funds

Hall Investment Fund

The Purpose of this fund for the improvement to Church Halls.

Teas Fund

The Trustees have set aside funds for the after Church teas.

Sunday School Fund, Parent and Toddler Group, Kidzone and Creche

The Trustees have set aside use funds for the running groups for the youth of the local area

Special Projects and Fabric Funds.

Funds from the Church of Scotland Investor Trust set aside by the Trustees for major repairs.

The Guild Fund

The Trustees have set aside funds for Guild purposes.

The Craft Group Fund

The Trustees have set aside funds for use of the craft group

**Inverness Trinity Dalneigh Church of Scotland
Notes to the Accounts (Continued)**

3. Analysis of Receipts

	Unrestricted Fund 2024	Restricted Funds 2024	Total 2024	Total 2023
	£	£	£	£
Offerings	35,139	-	35,139	30,608
Gift aid recovered	7,727	-	7,727	5,939
Donations	676	-	676	1,127
Gift aid recovered on donations	-	-	-	-
Weddings and funerals	300	-	300	620
Thanksgiving appeal	2,725	-	2,725	2,725
Gift aid recovered on appeal	535	-	535	335
Miscellaneous	-	-	-	286
Transfer from investors fund	33,703	-	33,703	21,829
Transfer of union balance	33,840	20,270	54,110	3,399
Collection for others	-	100	100	22
Guild	1,000	-	1,000	-
Gift aid recovered	19	-	19	-
SU	-	-	-	-
Music	-	-	-	-
Teas	1,476	-	1,476	1,121
Prayer partner fund	-	205	205	410
Pastoral care fund	-	964	964	1,122
Fabric fund	-	-	-	-
Flower fund	-	643	643	902
Sunday school	239	-	239	254
Creche	-	-	-	-
Parent and toddler	703	-	703	774
The Guild	2,043	-	2,043	2,384
Craft group	1,067	-	1,067	441
Kidzone	1,294	-	1,294	767
Boys Brigade	-	31,715	31,715	6,485
Youth fund	-	-	-	-
Legacies	10,000	-	10,000	-
Use of hall	1,470	-	1,470	680
Deposit account Interest	586	1,318	1,905	60
Refund	1,737	-	1,737	1,560
Grant	1,000	-	1,000	-
Total Receipts	137,279	55,215	192,494	83,849

**Inverness Trinity Dalneigh Church of Scotland
Notes to the Accounts (Continued)**

4. Analysis of Payments

	Unrestricted Fund 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
Cost of generating funds				
Freewill offering envelopes	138	-	138	126
Charitable activities				
Website	1,073	-	1,073	1,039
Salaries	8,049	-	8,049	6,963
Pulpit supply	600	-	600	460
Presbytery	2,412	-	2,412	722
Organist	-	-	-	1,325
Printing and stationery	1,449	-	1,449	1,583
Broadband	935	-	935	642
Gas and electricity	5,273	-	5,273	3,648
Bookkeeping	200	-	200	669
Give to grow	46,618	-	46,618	26,607
Cleaning	168	-	168	297
Insurance	4,111	-	4,111	2,607
Pastoral care	-	-	-	-
SU	-	-	-	-
Music licence	393	-	393	514
Sunday school	201	-	201	192
Creche	-	-	-	-
Toddler	338	-	338	484
Guild	2,423	-	2,423	1,621
Craft group	868	-	868	695
Kidzone	719	-	719	708
BB	-	30,249	30,249	9,698
Flowers	-	1,289	1,289	1,126
Youth	-	-	-	-
Pastoral care	-	921	921	807
Teas and coffees	591	-	591	885
Prayer partners	-	-	-	-
Collection for others	-	100	100	-
Independent Examiner	100	-	100	300
Prayer partners	-	-	-	150
Miscellaneous	-	-	-	758
Fabric	22,344	-	22,344	10,771
	98,865	32,559	131,424	75,271
Total Payments	99,003	32,559	131,562	75,396

**Inverness Trinity Dalneigh Church of Scotland
Notes to the Accounts (Continued)**

5. Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of all ministers' stipends and employer's contributions for national insurance, pensions and housing 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 Inverness Trinity Dalneigh was vacant and we have an interim moderator who does not ask for a fee.

6. Collection for Third Parties

	2024	2023
Open Door Project	100	-
Other	-	22
Total	100	22

7. Transfer of Funds

During this year a special appeal was made to raise funds to contribute to the costs of fabric repairs. The amount donated of £3,260 was transferred to the general fund.

8. Transfer of Union Balances

After the union of Inverness Trinity and Inverness Dalneigh all the funds of Inverness Trinity were transferred to the new charge of Inverness Trinity Dalneigh. The final amounts were transferred this year of £54,110.

**Inverness Trinity Dalneigh Church of Scotland
Appendix**

Funds Held on Behalf of the Congregation by The Church of Scotland General Trustees

Capital Account.	2024	2023
Credit Balances held at 31st December at cost	290,226	76,863

The increase in funds is a result of the sale of Trinity Church (proceeds less costs)

Revenue Account	2024	2023
Credit Balances held at 31st December	60,732	69,416

During the year a transfer from the Consolidated Fabric Fund (Revenue) was made to cover Giving to Grow, energy, insurance and fabric costs. The amount received was £33,703.

Certificate of Investments

Deposit funds	2024	2023
Fabric fund	2,760	2,623
General reserve fund	303	290
Special project appeal	2	2
Congregational purposes fund	41	-

Growth funds	No: of units	Cost of units	2024 Market value	2023 Market value
General purposes	280	152	1,786	1,632
General purposes No: 2	150	75	957	875

Income fund				
General purposes	35	208	387	384