

Inverness Reformed Baptist Church

Scotland · Charity number SC014800

Details

Status	Active
Legal form	Unincorporated association
Registered	1976-07-06
Register	View on the OSCR register

Contact

Address	22 Attadale Road Inverness IV3 5QH
Website	www.inverness-rbc.org

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of religion'

What the charity does: The object of the Church is to advance the Christian faith mainly in Inverness but also throughout Scotland and the rest of the world, by means consistent with the teachings of the Christian Bible. These include worship, ministry, prayer, witness, education, community service and the support of agencies and individuals and other organisations involved in Christian missionary work and the relief of poverty or other social needs.

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

Objectives: advancement of the Christian Faith

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2025-09-30	£61,097	£47,969	-	1
2024-09-30	£54,838	£49,722	-	1
2023-09-30	£46,417	£59,664	-	1
2022-09-30	£30,911	£24,009	-	0
2021-09-30	£38,095	£39,743	-	1

Accounts

**INVERNESS REFORMED BAPTIST CHURCH
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2025**

**INVERNESS REFORMED BAPTIST CHURCH
COMPANY INFORMATION
FOR THE YEAR ENDED 30 SEPTEMBER 2025**

Treasurer	Mr C Westcombe
Company Number	SC014800
Business	70 Telford Road Inverness IV3 8HN
Accountants	Shamrock Mac Limited 38 Tomnahurich Street Inverness IV3 5DS

INVERNESS REFORMED BAPTIST CHURCH
COMPANY INFORMATION
FOR THE YEAR ENDED 30 SEPTEMBER 2025

Signed

D. M. Maclaren

Donna Maclaren
23/01/2026

38 Tomnahurich Street
Inverness
IV3 5DS

INVERNESS REFORMED BAPTIST CHURCH
TRUSTEES' ANNUAL REPORT

YEAR ENDED 30 SEPTEMBER 2025

The trustees have pleasure in presenting their report and the unaudited financial statement for the year ended 30 September 2025.

Registered charity name Inverness Reformed Baptist Church

Charity registration number SC014800

The Trustees

The trustees who served the charity during the year were as follows:

G S Marley	Pastor	(Appointed 1 March 2023)
C Ross	Deacon	
A Laidlaw	Deacon	(Appointed 27 February 2025)
A McCloy	Deacon and Secretary	
C Westcombe	Deacon and Treasurer	

Contact Address

C Westcombe
22 Attadale Road
Inverness
IV3 5QH

Independent Examiner

Donna Maclaren
Shamrock Mac Limited
38 Tomnahurich Street
Inverness
IV3 5DS

Bankers

Royal Bank of Scotland
29 Harbour Road
Inverness
IV1 1NU

Solicitors

MacAndrew and Jenkins
5 Drummond Street
Inverness
IV1 1QF

Recruitment and appointment of Trustees

The Church is congregational in its form of church government. The Office Bearers of the Church shall normally be the Elders (including the Pastor) and Deacons. The government of the Church shall be by the Elders and Deacons (Office Bearers). The Office Bearers shall be elected by the membership under the guidance of the Elders. Both these appointments require a vote of 80% from the membership. Any Pastor appointed by the Church automatically becomes an Elder of the Church.

INVERNESS REFORMED BAPTIST CHURCH
TRUSTEES' ANNUAL REPORT (continued)

YEAR ENDED 30 SEPTEMBER 2025

Governing document

The Church is a charity registered in Scotland and is governed by the Establishing Document of the Reformed Baptist Church of Inverness.

Charitable purposes

The object of the Church is to advance the Christian faith mainly in Inverness but also throughout Scotland and the rest of the world, by means consistent with the teachings of the Christian Bible. These include worship, ministry, prayer, witness, education, community service and the support of agencies and individuals and other organisations involved in Christian missionary work and the relief of poverty or other social needs.

Activities and achievements

Over the past year, the Church has continued to prosper. Numbers attending the services have increased. Our prayer meeting before the evening worship has been resumed and is well attended. Both the morning and evening sermons are available on both the Church websites. The Church's website is being updated and is expected to be online in early spring 2026.

Once again, the Church has found itself able to help other churches and missionary endeavours ranging from the UK, Philippines, Asia, Sri Lanka, and Romania.

Reserves

As a result, the surplus for the year is £13,128 (2024 – surplus £5,116), and the charity held unrestricted funds of £73,753 (2024 - £61,065) at the year-end. These reserves are held for the day-to-day running costs of the charity, as well as any unplanned or emergency expenses as they arise, e.g., building repairs. The current level of reserves is deemed adequate for these purposes. It is intended that these funds will be used in the future to replace the existing Church and library buildings with modern premises. The financial position of the Church remains stable with sufficient funds to uphold the Church's objectives for the forthcoming financial year.

Approved by the trustees and signed on their behalf by:


A McCloy
Trustee

Date: 22/2/26

INVERNESS REFORMED BAPTIST CHURCH
INDEPENDENT EXAMINER'S REPORT TO TRUSTEES OF
THE REFORMED BAPTIST CHURCH INVERNESS

YEAR ENDED 30 SEPTEMBER 2025

I report to the trustees on my examination of the financial statements of Inverness Reformed Baptist Church ('the charity') for the year ended 30 September 2025.

To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity, its members as a body and its trustees, for my independent examination work, for this report, or for the options I have formed.

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) (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 option 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 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.

Donna Maclaren AATQB MIAB
Shamrock Mac Limited
38 Tomnahurich Street
Inverness
IV3 5DS

Date 23/1/2026

INVERNESS REFORMED BAPTIST CHURCH
STATEMENT OF RECEIPTS AND PAYMENTS
YEAR ENDED 30 SEPTEMBER 2025

	2025	2024
	£	£
	Unrestricted	Unrestricted
	Funds	Funds
RECEIPTS		
Sunday Services	24,234	22,661
Sunday School Gifts	0	0
Gift Aid - General Fund	27,275	22,650
Mission Fund	200	0
HMRC - Gift Aid Tax	7,847	7,881
Mission Fund Collections	405	110
Bank Interest	1,135	1,141
Booklets/Magazine subs	0	0
Collection for Ukraine Emergency Fund		395
Refund of electricity	0	0
TOTAL RECEIPTS	<u>61,097</u>	<u>54,838</u>
PAYMENTS		
Mission Fund payments	927.5	100
Payment to Ukraine Emergency Fund	0	0
Pastor Wages	23,560	23,012
Employer's pension	1933.22	2059
PAYE - Inland Revenue	7092.82	5791
Pastor relocation expenses	0	1,560
Pulpit supply	365	590
Telephone	0	0
Postage, stationery and advertising	361	279
Christian literature purchases	162	0
Heat and light	3,088	3,155
Property and equipment maintenance	4,074	1,839
Insurance	2,190	3,461
Donations - General	2,899	1,750
Church outreach expenses	0	395
Sundry expense	524	3,363
Cleaning	43	55
Computer software costs	0	98
Hospitality	0	333
Travel expenses	189	115
Training	0	571
Accountancy fees	560	1,196
TOTAL PAYMENTS	<u>47,969</u>	<u>49,722</u>
SURPLUS/(DEFICIT) FOR YEAR	<u>13,128</u>	<u>5,116</u>

INVERNESS REFORMED BAPTIST CHURCH
STATEMENT OF BALANCES
YEAR ENDED 30 SEPTEMBER 2025

	Note	2025 £	2024 £
BANK AND CASH BALANCES			
Opening balances		61,065	55,949
Surplus/(Deficit) for year		13,128	5116
Closing balances	2	<u>74,193</u>	<u>61,065</u>
RESERVES			
General funds	3	<u>74,193</u>	<u>61,065</u>
		<u>74,193</u>	<u>61,065</u>
ASSETS			
Equipment	4	<u>16,301</u>	<u>16,301</u>
LIABILITIES			
PAYE/NIC liability		<u>9,026</u>	<u>7,850</u>

All funds are unrestricted.

Approved by the trustees and signed on their behalf by:



.....
C WESTCOMBE
Trustee

Date..... 25/2/26

INVERNESS REFORMED BAPTIST CHURCH
STATEMENT OF BALANCES
YEAR ENDED 30 SEPTEMBER 2025

1 ACCOUNTING POLICIES

Basis of Accounting

The accounts have been prepared on the Receipts and Payments basis in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended)

Nature and purpose of funds

Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the charity. The trustees maintain a single unrestricted fund for the day to day running of the church.

Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes. The charity has no restricted funds.

Taxation

The Church is a registered charity and is therefore exempt from taxation.

Legacies and donations

Legacies and donations are included in the financial statements when received.

2 BANK AND CASH BALANCES	2025	2024
	£	£
Royal Bank of Scotland	73,753	61,065
Cash in hand	-	-
	<u>73,753</u>	<u>61,065</u>
3 UNRESTRICTED FUNDS		
General Fund	2025	2024
	£	£
At 1 October 2023	60,795	55,679
Net movement for year	13,128	5,116
At 30 September 2024	<u>73,923</u>	<u>60,795</u>
Designated Fund - Sunday School	2024	2023
	£	£
At 1 October 2023	270	270
Net movement for year	-	-
At 30 September 2024	<u>270</u>	<u>270</u>
Total Unrestricted Funds	<u>74,193</u>	<u>61,065</u>

**INVERNESS REFORMED BAPTIST CHURCH
STATEMENT OF BALANCES
YEAR ENDED 30 SEPTEMBER 2024**

4. ASSETS

	2024	2025
	£	£
Opening balance at 1 October 2024	16,301	16,301
Additions	-	-
Closing Balance at 30 September 2025	<u>16,301</u>	<u>16,301</u>

5. TRUSTEE'S REMUNERATION AND EXPENSES

One of the trustees received reimbursement of £189.06 Travel Expenses

Accounts

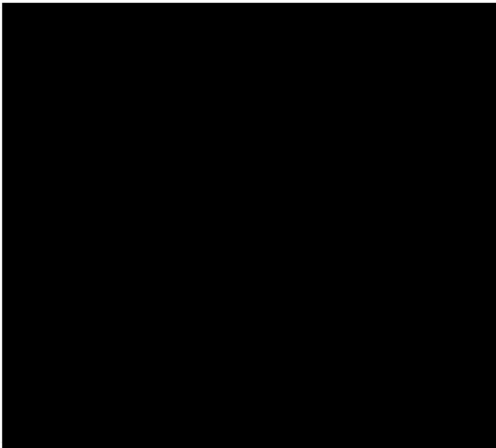
**INVERNESS REFORMED BAPTIST CHURCH
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2024**

**INVERNESS REFORMED BAPTIST CHURCH
COMPANY INFORMATION
FOR THE YEAR ENDED 30 SEPTEMBER 2024**

Treasurer	Mr C Westcombe
Company Number	SC014800
Business	70 Telford Road Inverness IV3 8HN
Accountants	Shamrock Mac Limited 38 Tomnahurich Street Inverness IV3 5DS

**INVERNESS REFORMED BAPTIST CHURCH
COMPANY INFORMATION
FOR THE YEAR ENDED 30 SEPTEMBER 2024**

Signed



INVERNESS REFORMED BAPTIST CHURCH

TRUSTEES' ANNUAL REPORT

YEAR ENDED 30 SEPTEMBER 2024

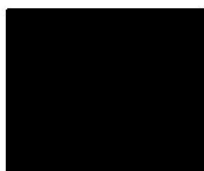
The trustees have pleasure in presenting their report and the unaudited financial statement for the year ended 30 September 2024.

Registered charity name Inverness Reformed Baptist Church

Charity registration number SC014800

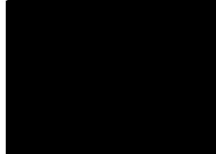
The Trustees

The trustees who served the charity during the year were as follows:



Pastor (Appointed 1 March 2023)
Deacon
Deacon and Secretary
Deacon and Treasurer

Contact Address



Independent Examiner



Shamrock Mac Limited
38 Tomnahurich Street
Inverness
IV3 5DS

Bankers

Royal Bank of Scotland
29 Harbour Road
Inverness
IV1 1NU

Solicitors

MacAndrew and Jenkins
5 Drummond Street
Inverness
IV1 1QF

Recruitment and appointment of Trustees

The Church is congregational in its form of church government. The Office Bearers of the Church shall normally be the Elders (including the Pastor) and Deacons. The government of the Church shall be by the Elders and Deacons (Office Bearers). The Office Bearers shall be elected by the membership under the guidance of the Elders. Both these appointments require a vote of 80% from the membership. Any Pastor appointed by the Church automatically becomes an Elder of the Church.

INVERNESS REFORMED BAPTIST CHURCH

TRUSTEES' ANNUAL REPORT (continued)

YEAR ENDED 30 SEPTEMBER 2024

Governing document

The Church is a charity registered in Scotland and is governed by the Establishing Document of the Reformed Baptist Church of Inverness.

Charitable purposes

The object of the Church is to advance the Christian faith mainly in Inverness but also throughout Scotland and the rest of the world, by means consistent with the teachings of the Christian Bible. These include worship, ministry, prayer, witness, education, community service and the support of agencies and individuals and other organisations involved in Christian missionary work and the relief of poverty or other social needs.

Activities and achievements

Over the past year and under Pastor Marley's ministry the Church has continued to develop with more visitors attending the worship and prayer meetings. The audio recordings of the services are now available weekly on both the Church website and that of the Wicket Gate magazine and so his ministry is available to many more listeners. The articles from the Wicket Gate Magazine were also a blessing to many people. Other outreach work continued over the course of the year within the City Centre. Unfortunately, our calendar distribution did not take place as we had been unable to find another supplier.

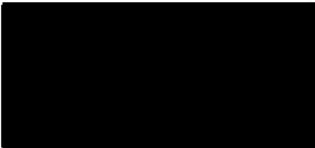
The Church's Child Protection and Vulnerable Adults Policy was updated. Training was undertaken, and the policy is almost completed.

The Church once again was able to help other churches, missions, and individual missionaries. From the Mission Fund £100 to the Open-Air Mission. From the General Fund, EMF for work in Marseille £100. For work in India, Vinukonda Missionary and Medical Fellowship £400. Pastor Mangahas for work Philippines £50, Roundwood Trust (covering many world areas) £1000 and the Trinitarian Bible Society £200.

Reserves

As a result, the surplus is £5,116 (2023 – deficit £13,247) for the year, the charity held unrestricted funds of £61,065 (2023 - £55,949) at the year end date. These reserves are held for the day to day running costs of the charity along with any unplanned expenses or emergency costs as they arise e.g., building repairs. The current level of reserves is deemed adequate for these purposes. It is the intention that these funds will be used in the future to replace the existing Church and library buildings with new modern premises. The financial position of the Church remains stable with sufficient funds to uphold the Church's objectives for the forthcoming financial year.

Approved by the trustees and signed on their behalf by:


Trustee

Date... 9/12/25

INVERNESS REFORMED BAPTIST CHURCH
INDEPENDENT EXAMINER'S REPORT TO TRUSTEES OF
THE REFORMED BAPTIST CHURCH INVERNESS

YEAR ENDED 30 SEPTEMBER 2024

I report to the trustees on my examination of the financial statements of Inverness Reformed Baptist Church ('the charity') for the year ended 30 September 2024.

To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity, its members as a body and its trustees, for my independent examination work, for this report, or for the options I have formed.

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) (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 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.

Shamrock Mac Limited
38 Tomnahurich Street
Inverness
IV3 5DS

Date 31-01-2025

INVERNESS REFORMED BAPTIST CHURCH
STATEMENT OF RECEIPTS AND PAYMENTS
YEAR ENDED 30 SEPTEMBER 2024

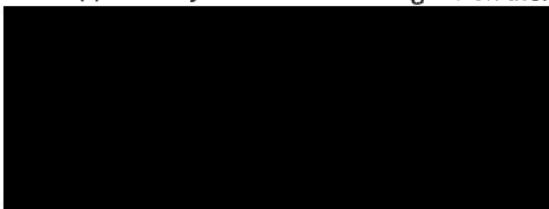
	2024 £ Unrestricted Funds	2023 £ Unrestricted Funds
RECEIPTS		
Sunday Services	22,661	12,956
Sunday School Gifts	0	0
Gift Aid - General Fund	22,650	22,815
Mission Fund	0	0
HMRC - Gift Aid Tax	7,881	7,277
Mission Fund Collections	110	140
Bank Interest	1,141	724
Booklets/Magazine subs		79
Collection for Ukraine Emergency Fund	395	1,160
Refund of electricity	0	1,266
TOTAL RECEIPTS	<u>54,838</u>	<u>46,417</u>
PAYMENTS		
Mission Fund payments	100	200
Payment to Ukraine Emergency Fund	0	1,160
Pastor Wages	23,012	15,816
Employer's pension	2059	525
PAYE - Inland Revenue	5791	0
Pastor relocation expenses	1,560	7,907
Pulpit supply	590	1,965
Telephone	0	238
Postage, stationery and advertising	279	254
Christian literature purchases	0	109
Heat and light	3,155	2,190
Property and equipment maintenance	1,839	20,193
Insurance	3,461	3,025
Donations - General	1,750	2,284
Church outreach expenses	395	252
Sundry expense	3,363	640
Cleaning	55	0
Computer software costs	98	0
Hospitality	333	1,667
Travel expenses	115	108
Training	571	0
Accountancy fees	1,196	1,131
TOTAL PAYMENTS	<u>49,722</u>	<u>59,664</u>
SURPLUS/(DEFICIT) FOR YEAR	<u>5,116</u>	<u>(13,247)</u>

INVERNESS REFORMED BAPTIST CHURCH
STATEMENT OF BALANCES
YEAR ENDED 30 SEPTEMBER 2024

	Note	2024 £	2023 £
BANK AND CASH BALANCES			
Opening balances		55,949	69,196
Surplus/(Deficit) for year		5,116	(13,247)
Closing balances	2	<u>61,065</u>	<u>55,949</u>
RESERVES			
General funds	3	<u>61,065</u>	<u>55,949</u>
		<u>61,065</u>	<u>55,949</u>
ASSETS			
Equipment	4	<u>16,301</u>	<u>16,301</u>
LIABILITIES			
PAYE/NIC liability		<u>7,850</u>	<u>1,684</u>

All funds are unrestricted.

Approved by the trustees and signed on their behalf by:



Trustee

Date... 9.2.25

INVERNESS REFORMED BAPTIST CHURCH
STATEMENT OF BALANCES
YEAR ENDED 30 SEPTEMBER 2024

1 ACCOUNTING POLICIES

Basis of Accounting

The accounts have been prepared on the Receipts and Payments basis in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended)

Nature and purpose of funds

Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the charity. The trustees maintain a single unrestricted fund for the day to day running of the church.

Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes. The charity has no restricted funds.

Taxation

The Church is a registered charity and is therefore exempt from taxation.

Legacies and donations

Legacies and donations are included in the financial statements when received.

2 BANK AND CASH BALANCES

	2024	2023
	£	£
Royal Bank of Scotland	61,065	55,949
Cash in hand	-	-
	<u>61,065</u>	<u>55,949</u>

3 UNRESTRICTED FUNDS

General Fund	2024	2023
	£	£
At 1 October 2023	55,679	68,926
Net movement for year	5,116	(13,247)
At 30 September 2024	<u>60,795</u>	<u>55,679</u>
Designated Fund - Sunday School		
	2024	2023
	£	£
At 1 October 2023	270	270
Net movement for year	-	-
At 30 September 2024	<u>270</u>	<u>270</u>
Total Unrestricted Funds	<u>61,065</u>	<u>55,949</u>

INVERNESS REFORMED BAPTIST CHURCH
STATEMENT OF BALANCES
YEAR ENDED 30 SEPTEMBER 2024

4. ASSETS

	2023	2024
	£	£
Opening balance at 1 October 2023	16,301	16,301
Additions	-	-
Closing Balance at 30 September 2024	<u>16,301</u>	<u>16,301</u>

5. TRUSTEE'S REMUNERATION AND EXPENSES

One of the trustees received remuneration of £23,012 during the year for carrying out his duties as Pastor.

One of the trustees received reimbursement of £114.75 Travel expenses

The charity paid £1560 during the year on behalf of one of the trustees for costs incurred for relocating to the area to take up position as Pastor.