

**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