

Scottish Charity Number: SC022822

**Inverness Associated Presbyterian Church
Annual Report and Financial Statements
for the year ended 31 December 2024**

Inverness Associated Presbyterian Church

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Inverness Associated Presbyterian Church

Reference and Administrative Information

Minister:

[REDACTED]

Elders:

[REDACTED]

Assessor Elder:

[REDACTED]

Deacons:

[REDACTED]

Treasurer:

[REDACTED]

Principal Office:

Kingsview Christian Centre
Balnafettack Road
Inverness
IV3 8TF

Charity Number:

SC022822

Independent Examiner:

[REDACTED]

Innes & Partners Limited
Chartered Certified Accountants
9 Ardross Street
Inverness
IV3 5NN

Bankers:

Royal Bank of Scotland
Falcon Square
Eastgate Shopping Centre
Inverness
IV2 3PP

Inverness Associated Presbyterian Church

Report of the Trustees for the year ended 31 December 2024

The Trustees are pleased to present their report together with the financial statements of the church for the year ended 31 December 2024.

Governing document

The charity is a merged congregation (incorporating Inverness and Dingwall congregations) of the Associated Presbyterian Churches of Scotland (SC002313) and uses the model constitution of that body-Deed of Separation from the Free Presbyterian Church of Scotland dated 27 May 1989, and resolution dated 30 May 1989.

Objectives and Activities

The church's objectives are to glorify God and to work for the advancement of Christ's kingdom within the local community and throughout the world.

Recruitment and appointment of trustees

The charity trustees are members of the Kirk Session (elders) and the Deacons' Court. The elders and deacons are elected by the members of the congregation from those members who are considered to have the appropriate gifts and skills. The minister of the congregation is an elder and deacon ex officio and acts as a Moderator of the Kirk Session and chairman of the Deacons' Court. All elders are also deacons.

Review of our Achievement and Performance

In 2024 the congregation continued its prayerful interest in practising Christian faith. This was shown in many ways including through caring for one another, visiting the sick, homebound, bereaved and infirm.

Almost every Sunday afternoon, members of the church provided short services of worship in local care homes. Lunch clubs with guest speakers were held once a month during school terms. In December, we hosted short talks with tea and coffee explaining the meaning of Christmas. The talks were entitled 'Why Jesus at Christmas?' and explained why it matters who Jesus is and why he came into the world.

Preaching during the year was based on Bible readings from both Old and New Testaments. These included series from the books of Galatians, Job, 1 Peter, and the Ten Commandments in Exodus 20. At the Wednesday evening Bible study and prayer meeting, teaching was based on the books of Numbers and James.

Various Christian works in the community were supported personally, in prayer and with financial contributions from mission offerings. The church hosted a successful launch evening for the Westside Youth Project and supports this valuable Christian work in the local community.

We thank the Lord God for his sustaining the church this year and enabling us to learn and grow in his word and providing opportunities to practice Christian faith including sharing the good news of Jesus Christ.

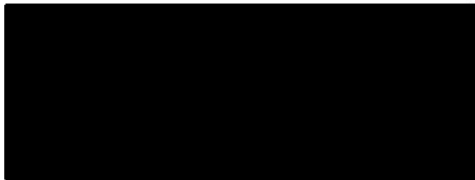
Inverness Associated Presbyterian Church

Report of the Trustees for the year ended 31 December 2024

Financial Review and Reserves Policy

The church's principal source of income is weekly offerings, augmented by gift aid tax repayments where appropriate. There was a deficit for the year of £18,319 (2023: surplus £10,610). At the year-end there were total funds of £77,522 (2023: £95,841), the trustees believe that they will be able to meet expenses as they arise.

Approved by the trustees13/8/2025 and signed on their behalf by:



Inverness Associated Presbyterian Church

Report of the Independent Examiner for the year ended 31 December 2024

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 5 to 10.

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 (as amended). The charity's 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.

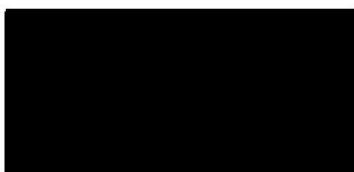
Basis of independent examiner's statement

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 in 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 (as amended) and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations (as amended) 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.



Innes & Partners Limited
Chartered Certified Accountants

9 Ardross Street
Inverness
IV3 5NN

Date:19/8/..... 2025

Inverness Associated Presbyterian Church

Receipts & Payments Account

Year ended 31 December 2024

		2024			2023
	Note	General Fund	Designated Funds	Restricted Funds	Total Funds
Receipts					
Church Door Collections		80,965	-	-	80,965
Gift Aid Income Tax Recoverable		19,702	-	-	19,702
Mission Collections		-	16,174	-	16,174
Lunch Club		-	292	-	292
Miscellaneous Income	3	3,063	-	-	3,063
Church Lets		6,975	-	-	6,975
Bank Interest		1,292	-	-	1,292
Total receipts		111,997	16,466	-	128,463
Payments					
Charitable Activities					
Salaries	4	57,546	-	-	57,546
Manse Expenses	5	25,903	-	-	25,903
Heat and Light		7,960	-	-	7,960
Insurance and Water Rates		1,714	-	-	1,714
Motor Expenses		420	-	-	420
Stationery and Consumables		845	-	-	845
Supply Expenses		718	-	-	718
Conference Call		3,074	-	-	3,074
Repairs and Maintenance		7,262	-	-	7,262
Lunch Club		-	117	-	117
Telephone and Internet Costs		1,042	-	-	1,042
Advertising		63	-	-	63
Hygiene and Cleaning		1,068	-	-	1,068
Missions and Donations	6, 10	-	19,700	-	19,700
Outreach Work		10,360	-	-	10,360
Sundry Expenses	7	6,138	-	14	6,152
Independent Examination		900	-	-	900
Payroll Fees		738	-	-	738
Pension fund administrations fees		1,200	-	-	1,200
Total payments		126,951	19,817	14	146,782
Surplus/(deficit) for the year		(14,954)	(3,351)	(14)	(18,319)
Transfer between funds		(3,526)	3,526	-	-
Surplus/(deficit) after transfers		(18,480)	175	(14)	(18,319)
Total funds brought forward		91,802	261	3,778	95,841
Funds carried forward		73,322	436	3,764	77,522

Inverness Associated Presbyterian Church

Statement of Balances

As at 31 December 2024

	Notes	2024			2023		
		£	£	£	£	£	£
		Opening balance	Deficit for year	Closing balance	Opening balance	Surplus for year	Closing balance
Bank account balance		95,841	(18,319)	77,522	85,231	10,610	95,841
Total cash balances		95,841	(18,319)	77,522	85,231	10,610	95,841

Represented by:

Unrestricted funds	8	73,322	91,802
Designated funds	8	436	261
Restricted funds	9	3,764	3,778
		<u>77,522</u>	<u>95,841</u>

Statement of assets at 31 December 2024

Manse	266,467	266,467
Kingsview	350,000	350,000
Balnakyle Road	178,482	178,482
Furniture & Equipment	9,887	9,887
	<u>804,836</u>	<u>804,836</u>

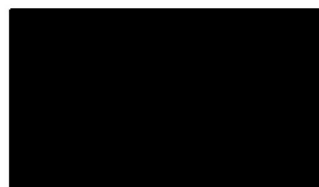
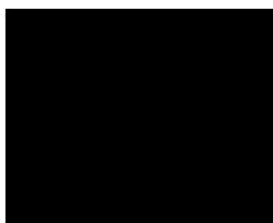
Statement of debtors and prepayments at 31 December 2024

Gift aid debtor	4,733	4,137
Loan to APC Central Funds	60,000	60,000
	<u>64,733</u>	<u>64,137</u>

Statement of creditors and accruals at 31 December 2024

Independent Examiner's fee	942	900
	<u>942</u>	<u>900</u>

The financial statements on pages 5 to 10 were approved by the Trustees on ...13/8/... 2025 and signed on their behalf by the undernoted:



The notes on page 7 to 10 form part of these financial statements.

Inverness Associated Presbyterian Church

Notes to the Financial Statements for the year ended 31 December 2024

1. Accounting Policies

Basis of Preparation and Assessment of Going Concern

The financial statements have been prepared under the historical cost convention, and in accordance with the Charities Accounts (Scotland) Regulations 2006 (as amended).

The financial statements have been prepared on a receipts and payments basis.

Funds Structure

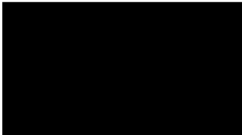
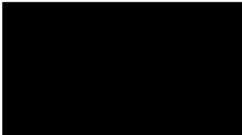
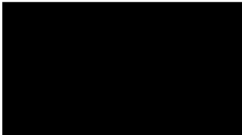
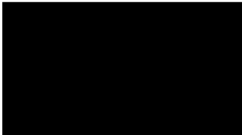
For the purpose of the Statement of Financial Activities as shown on page 5, funds are defined as follows:

- *Unrestricted funds* comprise grants and other income received for the objects of the church without further specified purpose and are available as general funds.
- *Designated funds* represent unrestricted funds which have been earmarked by the Trustees for particular purposes.
- *Restricted funds* comprise income which has been received for the objects of the church and specified for a restricted purpose within these objects by the donor.

2. Related Party Transactions and Trustees' Expenses and Remuneration

The trustees (members of the Deacons' Court) did not receive any remuneration or expenses for their services in the year (2023: £nil), in their capacity as Trustees.

Salaries includes the gross salary paid to:

	2024	2023
 in his capacity as Minister	£27,580	£26,515
 in his capacity as Evangelist	£11,179	£10,598
 in his capacity as Caretaker	£14,911	£14,135
 in his capacity as Relief Caretaker	£ 1,118	£ 1,813

Inverness Associated Presbyterian Church

Notes to the financial statements

Year ended 31 December 2024

3. Miscellaneous Income	Total	Total
	2024	2023
	£	£
Discs	82	145
Funeral Donation	-	100
Congregational Lunch	750	1,443
Other Donations and Income	1,952	2,272
Ladies Evenings	279	244
	<u>3,063</u>	<u>4,204</u>

4. Staff costs and numbers	Total	Total
	2024	2023
	£	£
Gross salaries	54,788	53,061
Employer's Pension contributions	2,758	2,644
	<u>57,546</u>	<u>55,705</u>

The number of employees during the year was 4 (2023: 4).

No employee was paid in excess of £60,000 in the financial year.

5. Manse Expenses	Total	Total
	2024	2023
	£	£
Heat and Light	2,479	2,173
Insurance	211	453
Council Tax	3,094	3,012
Telephone and Broadband	646	583
Repairs and Maintenance	19,473	12,815
	<u>25,903</u>	<u>19,036</u>

Inverness Associated Presbyterian Church

Notes to the financial statements

Year ended 31 December 2024

6. Missions and Donations	Total 2024 £	Total 2023 £
Highland Theological College	1,630	1,624
Blythswood	2,025	1,656
Invergordon Seafarers	2,651	1,641
Blythswood Food Banks	1,100	1,000
Faith Mission	1,809	1,750
Scripture Union Camps	1,664	1,334
Manna House	600	500
Wycliffe Bible Translators	1,619	-
The Christian Institute	1,661	-
Middle East Reformed Fellowship	1,651	-
Trans World Radio (TWR)	1,607	-
Compassion UK	1,683	-
Merkinch Free Church	1,525	-
Barnabas Aid	-	2,274
Scottish Bible Society	-	200
CMJ Mission	-	1,366
Mission Aviation Fellowship	-	1,614
International Mission to Jewish People	-	245
Slavic Gospel Association	-	1,057
Steadfast Global	-	2,984
	21,225	19,245

7. Sundry Expenses	Total 2024 £	Total 2023 £
Speaker/Congregational Gifts	906	522
Evangelical Times	72	72
Presbytery Lunch	19	46
Congregational Lunch	867	1,719
Housebound & Care Home Gifts	151	169
Miscellaneous	69	27
Balnakyle Road	3,190	414
Professional fees	300	-
Bank Charges	545	603
Books for Library	33	420
The Door Magazine	-	450
	6,152	4,442

Inverness Associated Presbyterian Church

Notes to the financial statements

Year ended 31 December 2024

8. Unrestricted funds	Balance at 01.01.24	Receipts	Payments	Transfers	Balance at 31.12.24
	£	£	£	£	£
General Fund	91,802	111,997	(126,951)	(3,526)	73,322
Missions	-	16,174	(19,700)	3,526	-
Lunch Club	261	292	(117)	-	436
Total unrestricted funds	92,063	128,463	(146,768)	-	73,758

Explanation of funds

The General Fund encompasses all income and expenditure relating to the primary focus activities of the charity, other than those for which funding is restricted.

The Missions Fund is used to fund and run the mission ministry.

The Lunch Club Fund is used to fund and run the lunch club group.

9. Restricted funds	Balance at 01.01.24	Receipts	Payments	Transfers	Balance at 31.12.24
	£	£	£	£	£
Alistair Grewar	3,778	-	(14)	-	3,764
Total restricted funds	3,778	-	(14)	-	3,764

Explanation of funds

The Alistair Grewar Fund is used to fund and support the youth work.

10 Post Year end transactions

Expenses relating to 2024 which did not clear the bank until January 2025 are detailed as follows:

	General Fund	Designated Funds	Restricted Funds
Payments			
Missions and Donations	-	1,525	-
	<u>-</u>	<u>1,525</u>	<u>-</u>