LOVE INVERNESS

FINANCIAL STATEMENTS

FOR

31 DECEMBER 2025

Company number SC331481

Charity Number SC041605

FINANSURE LIMITED

2 Sheppard Street, Brymbo, Wrexham, LL11 5FF

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FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2025

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LEGAL AND ADMINISTRATIVE INFORMATION

Company number	SC331481
Charity number	SC041605
Charity details	Love Inverness is a non-profit making company limited by guarantee, which was incorporated on 26 September 2007. Love Inverness was registered as a charity by the Office of the Scottish Charity Regulator on 28 June 2010.
Directors & Trustees	Very Revd. Sarah Murray Mark Hadfield (acting Treasurer – resigned 15 May 2026) Kenneth Ross Anne Danson (Appointed 28 November 2025) Dr Owen Morris (Resigned 28 November 2025)
Principal address	22 Mackay Road Inverness IV2 4JJ
Independent examiner	L M Howson MAAT Finansure Limited 2 Sheppard Street Brymbo Wrexham LL11 5FF

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REPORT OF THE DIRECTORS FOR THE YEAR ENDED 31 DECEMBER 2025

The directors present their report and the financial statements of the charity for the year ended 31 December 2025. The directors have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities (effective January 2019)" in preparing the annual report and financial statements of the charity.

OBJECTIVES OF THE CHARITY AS LAID DOWN BY THE TRUST DEED

The objects of the charity, as stated in its declarations of trust are:

- To advance the Christian faith in accordance with the Statement of Beliefs appearing in the Schedule hereto in Inverness and the surrounding area and in such other parts of the United Kingdom or the world as the directors of the charity (herein called "the Directors") may from time to time think fit;
- To relieve persons who are in conditions of need or hardship or who are aged or sick, and to relieve the distress caused thereby in Inverness and the surrounding area and in such other parts of the United Kingdom or the world as the Directors may from time to time think fit;
- To advance education in accordance with Christian principles by such means as the Directors may consider appropriate including by means of establishing and operating any educational establishments or establishments in Inverness and the surrounding area and the United Kingdom or the world as the Directors may from time to time think fit;
- To promote and fulfil such other charitable purposes beneficial to the community in Inverness and the surrounding area and in such other parts of the United Kingdom or the world as the Directors may from time to time think fit.

The policies adopted to further the objects of the charity include the following:

- Working with local churches to provide a Street Pastors service on the streets of the city and local housing estates in response to specific needs/"hot spots" identified by the church, local government, and the police.
- Developing the Street Pastors service locally, according to locally identified needs, and the guidelines set up by the Ascension Trust, such as welfare at youth events, welfare at music festivals, or a School Pastors service.
- Working with local churches and statutory bodies to relieve persons in conditions of need or hardship that have come to our attention through the local work of Street Pastors, e.g. providing social spaces / befriending services / shelter for those who are homeless.
- Working with local churches to develop appropriate responses to the spiritual needs and questions raised by people contacting the Street Pastors, e.g. Alpha courses or Christianity Explained courses.
- Helping local churches to be creative in identifying and meeting the needs of their communities, and to apply lessons learnt through the work of Street Pastors.

These policies have remained unchanged since the last annual report of the directors.

Public benefit
The charity directors have complied with their duty to have due regard to the guidance on public benefit published by the OSCR in exercising their powers and duties.

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REPORT OF THE DIRECTORS FOR THE YEAR ENDED 31 DECEMBER 2025

REVIEW OF ACTIVITIES AND FUTURE DEVELOPMENTS

The operation and management of Inverness Street Pastors is the sole activity and responsibility of Love Inverness. Street Pastors' activities revolve around the three words: 'Listen, Care & Help. The charity provides a number of supportive patrols throughout each month of the year to assist in maintaining the welfare, community safety and vibrancy of the city centre.

The previous coordinator, who has just retired, was one of the founders of Love Inverness, nineteen years ago and, during that time, the city, together with its opportunities and problems, has changed significantly. With a significant growth in population, accompanied by extensive house building, the City of Inverness now has more young families, together with a new generation of young people still living at home. Links to outlying areas such as the Black Isle, Easter Ross and even Aviemore and Ullapool are good and the nighttime economy attracts visitors from these more local areas, as well as a host of tourists all year round. The current cost of living crisis and the continually increasing costs of food and energy also play a part in the dynamic nature of both the daytime and nighttime economies in Inverness.

The daytime economy has also changed with more HMOs and people living in temporary accommodation which may require them to vacate the premises during the day and to spend that time drifting around the city centre. We work in close partnership with Police Scotland. Highland Council, the NHS, Inverness BID and the third sector. Police Scotland have provided historical data that shows that the presence of our volunteers on the streets has reduced crime, vandalism and anti-social behaviour. This is attributable to our presence on the streets rather than from direct intervention but relies heavily on there being a sufficient number of willing volunteers to organise and man patrols.

Since Covid, many charities have found there to have been a dramatic and national reduction in volunteering with some data showing this to extend to >40% in overall capacity. This has affected Love Inverness too as our active volunteers are now around 60% of the number in the previous two years. Nevertheless, we continue to recruit and train new volunteers as age, relocation and changes in lifestyle have contributed to us losing experienced volunteers at a similar rate to our recruitment.

Currently, we have 14 experienced Street Pastors and 12 supportive Prayer Pastors and the Autumn recruitment drive has the ambition to recruit a further tranche of trainees so as to double our existing numbers by the end of 2027.

With the goal of doubling our volunteer numbers, comes the ambition to extend our coverage with more nighttime patrols and to step up our ability to operate additional daytime patrols, especially in the darker months when daylight may not begin until 10:00 am and darkness falls before 4:00pm.

By the summer of 2026, we have maintained our previous achievement of three daytime patrols and four nighttime patrols each month.

We aim to simplify and spread out training so that it doesn't become a chore and to seek synergies with other local agencies e.g. Inverness BID, to maximise our effectiveness and use of available funding.

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REPORT OF THE DIRECTORS FOR THE YEAR ENDED 31 DECEMBER 2025

Now that the new Coordinator is in post, our ambition is to simplify the administrative workload, wherever possible, to allow for more time networking and developing new relationships with commercial partners.

We also recognise that our financial support comes from a fairly narrow base of local churches and we aim to extend our reach and awareness among otherwise uncommitted churches.

If successful, these two points should allow us to reduce our dependence on grant funding through a more driven approach to fundraising and regular giving. However, in the current economic climate, charitable giving is reduced across the nation and now, one in every five households gives nothing at all so we need to be realistic in our ambitions.

Current grant funding income has entered the second year of a tapered commitment by which the salary and costs of the coordinator are met internally. This linear projection required £15,743 in year one, £10,495 in year 2 and £5247 in year three. Thus internal fundraising will need to increase by a minimum of £5,000 during year two.

Summary of Financial Activities

Income during the year was £32,802 (2024 - £19,817), consisting of donations from local churches and individuals, Gift Aid tax reclaimed and grant funding. Expenditure was £15,116 (2024 - £20,821). The major items of expenditure were salaries, recruitment, training, equipping and management of Street Pastors volunteers, community development work, and providing benevolence to members of the public at their point of need on the streets.

Directors' remuneration

The Directors did not receive any remuneration or expenses during the year in their capacity as Directors. However, Mark Hadfield received payments as Coordinator of Inverness Street Pastors, on a self-employed basis, for services including training, recruitment of volunteers, and development of programmes and protocols. These totalled £7,530 for the year ended 31 December 2025 (2024 - £8,252).

Reserves

The charitable company has a policy of holding a reserve equivalent to 3 months operational costs. At 31 December 2025 this equated to £3,323 compared to the actual general reserves of £23,684.

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REPORT OF THE DIRECTORS FOR THE YEAR ENDED 31 DECEMBER 2025

Directors' responsibilities

Charity law requires the directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of its financial activities for that year. In preparing those financial statements the directors are required to:

a) select suitable accounting policies and apply them consistently;
b) make judgments and estimates that are reasonable and prudent;
c) state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
d) prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in operation.

The directors are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

This report was approved by the Board of Directors on 18th August 2026 and is signed on their behalf by:

A. Danson

Anne Danson

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REPORT OF THE INDEPENDENT EXAMINER TO THE DIRECTORS

I report on the financial statements of the charity for the year ended 31 December 2025, which are set out on pages 7 to 13.

Respective responsibilities of directors and examiner

The charity trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 (the 2005 Act) and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the 2006 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.

It is my responsibility to examine the accounts as required under section 44(1) (c) of the 2005 Act and to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with Regulation 11 of the 2006 Regulations. An independent examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from you as directors concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and, consequently, no opinion is given as to whether the financial statements present a 'true and fair view' and the report is limited to those matters set out in the statement below.

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 Regulations; and
   - to prepare financial statements which accord with the accounting records and to comply with Regulation 8 of the 2006 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 financial statements to be reached.

.....

L M Howson MAAT

Date: 16th September 2026

Finansure Limited, 2 Sheppard Street, Brymbo, Wrexham, LL11 5FF

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STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT)

YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted Funds £	Restricted Funds £	**Totals 2025 £**	Totals 2024 £
INCOMING RESOURCES					
Incoming resources from generated funds					
Donations	**2**	27,922	4,860	**32,782**	19,772
Other income		20	-	**20**	-
Investment income					45
TOTAL INCOMING RESOURCES		27,942	4,860	**32,802**	19,817
RESOURCES EXPENDED					
Charitable activities	**3**	13,292	1,824	**15,116**	20,821
TOTAL RESOURCES EXPENDED		13,292	1,824	**15,116**	20,821
NET INCOMING RESOURCES/ (RESOURCES EXPENDED) FOR THE YEAR		14,650	3,036	**17,686**	(1,004)
Transfers		-	-	-	-
Balances brought forward		9,034	1,315	**10,349**	11,353
Balances carried forward		23,684	4,351	**28,035**	10,349

The charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charity are classed as continuing.

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BALANCE SHEET

31 DECEMBER 2025

	Note	2025 £	2024 £
FIXED ASSETS			
Tangible assets	8	82	281
CURRENT ASSETS			
Debtors	9	852	1,626
Cash at bank and in hand		29,816	10,411
		30,668	12,037
CREDITORS: amounts falling due within one year	10	(2,715)	(1,969)
NET CURRENT ASSETS		27,953	10,068
NET ASSETS	11	28,035	10,349
FUNDS			
Unrestricted funds:			
General reserves	12	23,684	9,034
Restricted funds	12	4,351	1,315
TOTAL FUNDS		28,035	10,349

For the year ending 31 December 2025, the company was entitled to exemption from audit under section 477 of the Companies Act 2006 (the Act) relating to small companies.

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Act. The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the directors on 18th August 2026 and are signed on their behalf by:

A. Danson

Anne Danson

The notes on pages 9 to 13 form part of these financial statements.

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NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2025

1. ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared under the historical cost convention, and in accordance with the Charities Accounts (Scotland) Regulations 2006, the Statement of Recommended Practice (SORP), "Accounting and Reporting by Charities (effective January 2019)", and applicable accounting standards.

Fund accounting

Unrestricted funds are general funds which are available for use at the discretion of the directors in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes.

The cost of raising and administering such funds are charged against the specific fund. Investment income and gains are allocated to the appropriate fund.

Incoming resources

All incoming resources are included in the statement of financial activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

No amounts are included in the financial statements for services donated by volunteers.

Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Costs of activities in furtherance of the charity's objectives are those incurred in furthering the objects and activities of the charity.

Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less depreciation. Assets are capitalised where they can be used for more than one year and cost £100 or more.

Depreciation is calculated to write down the cost of fixed assets over their expected useful lives, on the following bases:

- Computer Equipment	25% on Straight Line Basis

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NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2025

2. DONATIONS

	2025 £	2024 £
Donations from individuals	**7,897**	16,059
Donations from churches	**5,257**	-
Gift Aid tax reclaimable	**768**	1,025
Grants receivable:		
- Bank of Scotland Foundation	**10,000**	-
- Turcan Connell	**4,000**	-
- Highland Council (Winter Festival)	**4,860**	2,688
	32,782	19,772

3. COSTS OF ACTIVITIES IN FURTHERANCE OF THE CHARITY'S OBJECTS

Activity or project	Activities undertaken directly (note 4)	Support costs (note 5)	**Total 2025**	Total 2024
	£	£	**£**	£
Winter Festival	1,824	-	**1,824**	1,577
Street pastors	11,266	2,026	**13,292**	19,244
TOTAL	**13,090**	**2,026**	**15,116**	20,821

4. ACTIVITIES UNDERTAKEN DIRECTLY

	2025 £	2024 £
Consultancy fees	**7,530**	7,922
Ascension Trust fees	**5,031**	3,116
Patrol expenses	**492**	864
Other expenses	**37**	570
	13,090	12,472

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NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2025

5. SUPPORT COSTS

	2025 £	2024 £
Office costs	**302**	170
Subscriptions & software	**126**	305
Telephone & internet	**146**	215
Independent examiner's fee	**325**	300
Insurance	**340**	389
Legal fees	**120**	-
Depreciation	**199**	220
Other expenses	**468**	410
	2,026	2,009

6. EMPLOYMENT COSTS

	2025 £	2024 £
Gross wages	-	6,560
Employer's NIC	-	-
Employer's pension contributions	-	-
	-	6,560

No employee received emoluments, as defined for taxation purposes, amounting to over £60,000 in the tax year.

The total number of employees during the year was nil (2024 – one). The average number of employees, calculated on a full-time equivalent basis, was nil (2024 – one).

7. TRANSACTIONS WITH DIRECTORS AND RELATED PARTIES

During the year one director, Mr M Hadfield, received payments for services provided to the charity and reimbursed expenses totalling £7,530 (2024 - £8,252) in accordance with the memorandum and articles of association.

All payments made to Mr Hadfield were authorised by the other directors in his absence.

The total aggregate donations made to the charity by the directors and related parties during the year was £600 (2024 – £600).

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NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2025

8. FIXED ASSETS

	Computer equipment £	Total £
Cost or Valuation		
At 1 Jan 2025	1,125	1,125
Additions	-	-
Disposals	-	-
At 31 Dec 2025	**1,125**	**1,125**
Depreciation		
At 1 Jan 2025	844	844
Charge for year	199	199
Disposals	-	-
At 31 Dec 2025	**1,043**	**1,043**
Net book value		
At 31 Dec 2025	**82**	**82**
At 31 Dec 2024	281	281

9. DEBTORS

	2025 £	2024 £
Tax recoverable	**527**	1,286
Prepayments	**325**	340
	852	1,626

10. CREDITORS: amounts falling due within one year

	2025 £	2024 £
Accruals	**2,715**	1,969

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NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2025

11. ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds £	Restricted Funds £	**Total £**
Funds balances at 31 December 2025 represented by:			
Fixed assets	82	-	**82**
Current assets	26,317	4,351	**30,668**
Current liabilities	(2,715)	-	**(2,715)**
	23,684	4,351	**28,035**

12. STATEMENT OF FUNDS

	At 1 January 2025	Income	Expenditure	Transfers	At 31 December 2025
	£	£	£	£	£
Unrestricted funds:					
General reserve	9,034	27,942	(13,292)	-	23,684
Total unrestricted	**9,034**	**27,942**	**(13,292)**	**-**	**23,684**
Restricted funds:					
Winter Festival	1,283	4,860	(1,824)	-	4,319
Cycle Pastors	32	-	-	-	32
Total restricted	**1,315**	**4,860**	**(1,824)**	**-**	**4,351**
Total funds	**10,349**	**32,802**	**(15,116)**	**-**	**28,035**

The general reserve represents the free funds of the charity which are not designated for particular purposes.

The Winter Festival fund represents grants received towards costs of a festival.

The Cycle Pastors fund represents donations towards the cost of cycle expenses for Street Pastors.