



**DINGWALL: ST. CLEMENTS  
PARISH CHURCH OF  
SCOTLAND**

Annual Report & Accounts

Year ended 31<sup>st</sup> December 2025

Congregation Number: 392201

Charity Number: SC001056

## DINGWALL: ST. CLEMENTS PARISH CHURCH OF SCOTLAND

### REFERENCE AND ADMINISTRATION INFORMATION

Charity name	Dingwall: St. Clements Parish Church of Scotland
Charity registration Number	SC 001056
Congregation Registration Number	392201
Contact Address	The Beeches Old River Road Dingwall IV15 9LQ

### KIRK SESSION/TRUSTEES

Andrew Adamson	
John Cameron	
Sheila Campbell	
Robert Macleod	
Fay Caskie	
Norma Catto	
Margaret Davidson	
Betty Erskine	
Tom Fulton	Deceased 30th May 2025
Dorothy Haldane	
Donald Gunn	
Ian Lovett	
Alice MacDonald	
Donald MacDonald	
William MacDonald	
Charles MacKay	
James MacKay	
Grant MacLennan	
Gladys Ross	
Pat Ross	
Mavor Wilson	Retired 17th January 2025

### PRINCIPAL OFFICE BEARERS

Minister	Rev Bruce Dempsey BD
Session Clerk:	John Cameron
Treasurer	Robert E. Moore

### INDEPENDENT EXAMINER

Jack Kernahan LLB, CA  
Loch Skerrow  
Wester Balmungie  
Rosemarkie  
Fortrose IV10 8SL

### BANKERS

Virgin Money  
Academy Street  
Inverness  
IV1 1 JN

## **Trustees' Report: Year Ended 31<sup>st</sup> December 2025**

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

#### Governing Documents

The Congregation is administered in accordance of the terms of a Unitary Constitution.

### **RECRUITMENT AND APPOINTING OF TRUSTEES**

Members of the Kirk Session are the Trustees for Charity purposes. The Kirk Session members are the Elders of the congregation and are chosen from those members of the congregation who are considered to have the appropriate gifts and skills. The Minister is the Moderator of the Kirk Session and is elected by the congregation and inducted to office by the Presbytery.

### **ORGANISATIONAL STRUCTURE**

The Kirk Session is chaired by the Moderator or a qualified Elder and meets a minimum of 10 times in the course of a year. The Kirk Session is responsible for the Spiritual and temporal affairs of the congregation.

Certain responsibilities are delegated to the Treasurer, the Fabric Convenor and to such ad hoc groups or committees as may be established from time to time for specific projects. Fundraising is in the main carried out by members of the congregation.

### **OBJECTIVES AND ACTIVITIES**

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in Polity. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a National Church it acknowledges a distinctive 'Call' and duty to bring the ordinances of religion to the people in every parish in Scotland through a territorial ministry. It co-operates with other churches in various ecumenical bodies in Scotland and beyond.

Services of worship are held every Sunday at 11:30am followed by fellowship and refreshments in the Church Hall. A prayer meeting is on Friday mornings and special services are held at Easter, Christmas and other significant occasions throughout the year.

On special occasions joint services are also held with other churches in Dingwall.

Through the provision of our regular Sunday services, and midweek activities we provide pastoral and spiritual support to our membership and community.

Throughout the period members of our Congregation were actively providing material and practical help to support as well as supporting several local charities and initiatives which provided for those in isolation or in any kind of need.

We have also been able to continue with our Wednesday Café providing a warm and welcoming space for visitors and community alike. We operate a monthly Soup Lunch, though this is kept under review with the aim of expanding to a weekly Lunch should circumstances and resources allow. Our other, normal activities, which include bible study, the Guild, provided further opportunity to fellowship and discussion.

Our ministry to children sadly has not to date been able to restart for a variety of reasons, however in recent times our minister has been invited to the local primary school to be involved in classwork or leading Assemblies.

Members of the Congregation continue to be active in the work of the church to advance the gospel of Jesus Christ in our community. We provide a place of hope, help and understanding for all in our community, regardless of faith or background as opportunity arises, providing support in many forms of pastoral situations and important milestones in life such as birth, baptism, marriage and death.

## **FINANCIAL REVIEW**

The annual income of the congregation comes from five principal sources, namely: offerings, tax reclaimed under the Gift Aid Scheme, an annual Gift day, funds raised by coffee mornings and monthly Soup Lunches and our annual Christmas pop-up Shop. Smaller amounts of income are received from weddings and funerals, hire of the Church Hall to community groups, one off donations/collection boxes and interest and dividends on our reserves.

Our ultimate financial aim is for all day-today expenses to be met by offerings and Gift Aid, with all other income being set aside to meet exceptional charges.

Our detailed accounts are contained at pages 6 to 11. Income from the above noted sources amounted to £73,887. In addition, the receipts include a loan from the treasurer of £3,588 and the increase in the value of the investments held in the Fabric Fund of £7,745. Total payments amounted to £97,113 of which £31,978 was for improvements to the hall. As the 2001+ and Hall Extension Fund, both designated funds, are no longer required they have been transferred to the General Reserves.

Prior year amendments were required to incorporate the investment held into the Fabric Fund, to incorporate funds held for an old established Dingwall Poor Fund, the funds of which were distributed in the year as detailed in note 12, and the adjustment required due to the bank balance not being reconciled with the bank statements in earlier years. These are detailed in note 4 to the accounts.

The treasurer paid several Church expenses personally during the year, not being fully reimbursed until 2026. Accordingly a loan from the treasurer appears as income in the receipts and payments account and is noted in the statement of balances as a liability. The true excess of expenditure over income for the Church's normal activities is therefore £15,481.

## RESERVES POLICY

It is the Trustees policy to hold reserves of approximately six months expenditure and this has been comfortably achieved.

## STATEMENT OF TRUSTEES RESPONSIBILITY

The members of the Kirk Session acting as Trustees must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Congregation during the financial year. The members of the Kirk Session are responsible for keeping proper accounting records which must reflect the financial position of the Congregation at that time. This must be done to ensure that the financial statements comply with the Charities and Trustees Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 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 Congregation and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and Signed on their behalf.

Donald Gunn, *Session Clerk*

30 March 2026



# **Independent Examiner's Report to the Trustees of St Clement's Parish Church, Dingwall**

**Charity number SC001056**

I report on the financial statements of the charity for the year ended 31 December 2025 set out on pages 6 to 11.

## **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 (as amended) 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 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.

## **Basis of Independent Examiner's Statement**

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). 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, other than the matters relating to the prior year amendments and the payment of church liabilities by the treasurer, both explained in the final two paragraphs of the Financial Review in the Trustees' Report.



Jack Kernahan, LLB, CA  
Loch Skerrow  
Wester Balmungie  
Rosemarkie  
Fortrose IV10 8SL

31 March 2026

# Dingwall: St. Clements Parish Church

## Receipts & Payments Account

Year Ended 31st December 2025

	2025			2024		
	Unrestricted General Fund	Restricted Funds	Total 2025	Unrestricted General Fund	Restricted Funds	Total 2024
	£	£	£	£	£	£
<b>Receipts</b>						
Donations & Legacies	58,924	1,058	59,982	89,087	305	89,392
Income from Charitable Activities	1,900		1,900	1,350		1,350
Income from trading activities	1,400		1,400	2,470		2,470
Investment income	11,663		11,663	11,860		11,860
Other income	3,588		3,588			
Increase in value of investments	2 7,745		7,745			
<b>Total Receipts</b>	<b>85,220</b>	<b>1,058</b>	<b>86,278</b>	<b>104,767</b>	<b>305</b>	<b>105,072</b>
<b>Payments</b>						
<i>Payments for Charitable Activities</i>						
Giving to grow Contribution	37,538		37,538	36,913		36,913
Salaries	3,280		3,280	3,900		3,900
Pulpit Supply	335		335	770		770
Minsiter's Travelling Expenses	756		756	960		960
Church & Manse Insurance	2,519		2,519	2,292		2,292
Heat & Light	6,684		6,684	5,755		5,755
Repairs and renewals	7,876		7,876	7,519		7,519
Hall Improvements	31,978		31,978			
Furniture	644		644			
Manse Council Tax	3,325		3,325	3,101		3,101
Presbytery Dues	1,462		1,462			
CCLI	458		458	605		605
Donations	11	1,058	1,058		305	305
Paid to Local Charities	12	7,300	7,300			
Printing & staionary	225		225	691		691
Sundry Expenses	33		33	451		451
<b>Total Payments</b>	<b>97,113</b>	<b>8,358</b>	<b>105,471</b>	<b>62,957</b>	<b>305</b>	<b>63,262</b>
<b>Deficit (+/-) Surplus for the year</b>	<b>-11,893</b>	<b>-7,300</b>	<b>-19,193</b>	<b>41,810</b>	<b>0</b>	<b>41,810</b>
Transfers	3 0	0	0			0
<b>Net Movements after Transfers</b>	<b>-11,893</b>	<b>-7,300</b>	<b>-19,193</b>	<b>41,810</b>		<b>41,810</b>
Total Funds Brought Forward	253,139		253,139	211,329		211,329
Prior Year amendment	4 17,078	7,300	24,378			
<b>Total Funds Carried Forward</b>	<b>258,324</b>	<b>0</b>	<b>258,324</b>	<b>253,139</b>		<b>253,139</b>
<b>Represented by:</b>						
<i>Unrestricted Funds</i>						
General Fund	5 9,077		9,077	7,274		7,274
<b>Designated Funds</b>	5					
Fabric Fund	5 236,987		236,987	213,605		
Hall Extension Fund	5 2,218		2,218	22,218		
2001+	5 1,160		1,160	1,160		
Childrens Ministry Fund	5 8,882		8,882	8,882		
	<b>258,324</b>	<b>0</b>	<b>258,324</b>	<b>253,139</b>		<b>7,274</b>

# Dingwall: St. Clements Parish Church

## Statement of Balances

As at 31st December 2025

	Note	2025		2024
		£	£	£
<b>FUNDS HELD LOCALLY</b>				
Funds at Bank and on Deposit				
Opening Balance		253,139		211,329
Prior Year Amendment	4	24,378		
Investment Shown Separately	6	-23,382		
(Deficit)/Surplus for the Year		<u>-19,193</u>		41,810
<b>Total Monetary Assets Held</b>			<b>234,942</b>	253,139
<b>Investments</b>				
Market Value	6		<b>23,382</b>	15,637
<b>Total Assets</b>			<b><u>258,324</u></b>	<b><u>268,776</u></b>
<b>Reserves</b>				
Unrestricted Funds	5		258,324	253,139
Restricted Funds	5		0	
			<u>258,324</u>	<u>253,139</u>
<b>Liabilities</b>				
Loan from Treasurer	7		<b><u>3,588</u></b>	

Approved by the Trustees on 30th March 2026 and signed on their behalf by the undersigned:



Robert E. Moore  
Treasurer

Donald Gunn  
Session Clerk



The notes form part of these financial statements

# St Clement's Parish Church, Dingwall

Year ended 31 December 2025

## Accounting Policies

### *Accounting Convention*

The financial statements have been prepared under the historical cost convention, subject to the incorporation at market value of the investment held, and in accordance with the Charities Accounts (Scotland) Regulations 2006 (as amended).

### *Basis of Preparation of Financial Statements*

The financial statements have been prepared on a receipts and payments basis, with the exception of the investment held. As the original cost is not known, the investment is stated at market value. Accordingly the receipts include the increase in the value of the investment in the year.

### *Church Income*

All voluntary income and interest received is accounted for when received.

### *Investments*

As the accounts are prepared on a receipts and payments basis the investments should be included at cost. The original cost is not known so the investments are stated at market value.

### *Receipts and Payments Account.*

For the purpose of the Receipts and Payments Account as shown on page 6 funds are defined as follows:

**Unrestricted** funds comprise donated income and other income received for the objects of the church without further specified purpose and are available as general funds. Within Unrestricted Funds are Designated Funds which have been set aside by the trustees for their stated purpose.

**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. These comprise collections for other charities and the long established Dingwall Poor Fund, which was fully distributed in the year.

# St Clement's Parish Church, Dingwall

## Notes to the Receipts and Payments Accounts

Year ended 31 December 2025

### 1 Receipts

	Unrestricted			Unrestricted		
	General Fund	Restricted Funds	Total 2025	General Fund	Restricted Funds	Total 2024
	£	£	£	£	£	£
<b>Donations and legacies</b>						
Offerings	33,898		33,898	33,113		33,113
Gift Aid - Tax Recovered	7,280		7,280	9,028		9,028
Donations	1,406	1,058	2,464	1,467	305	1,772
Fund raising	8,975		8,975	9,132		9,132
Gift day	7,365		7,365	6,347		6,347
Legacy				30,000		30,000
	<u>58,924</u>	<u>1,058</u>	<u>59,982</u>	<u>89,087</u>	<u>305</u>	<u>89,392</u>
<b>Income from charitable activities</b>						
Funeral donations	1,900		1,900	1,350		1,350
<b>Income from trading activities</b>						
Rental income	1,400		1,400	2,470		2,470
<b>Investment income</b>						
Dividends	11,663		11,663	11,860		11,860
<b>Other income</b>						
Loan from treasurer	3,588		3,588	-		-

### 2 Increase in value of investments

As a receipts and payments account is presented, investments should be stated at original cost. The original cost of the investment is not known. Until 31st December 2024 the value of the investment was not shown as part of the charity's funds. It belongs to the Fabric Fund and the value at 31st December 2024 has been included as a prior year amendment. In the absence of the original cost the investment continues to be shown at market value and therefore the increase in value during the year has to be shown as a receipt.

### 3 Transfers between Funds

As the funds were no longer required for the purposes designated by the Kirk Session the balances held in the 2001+ and Hall Development Funds were transferred to the General Fund

### 4 Prior year amendment

Note 2 explains the incorporation of the investment into the Fabric Fund	£
Prior to the year ended 31 December 2025 no reconciliation was carried out to verify the balance held at the bank. The reconciliation at 31st December 2024 has now been carried out. The bank balance at 31st December 2024 was understated by	15,637
Prior year amendment to unrestricted funds	<u>1,441</u>
Funds belonging to the Dingwall Poor Fund were not incorporated in the accounts of prior years. They were distributed during the year and are accordingly incorporated as a prior year amendment	17,078
Total prior year amendment	<u><u>24,378</u></u>

# St Clement's Parish Church, Dingwall

## Notes to the Receipts and Payments Accounts

Year ended 31 December 2025

5 Analysis of Funds	Balance at 1.1.25 £	Prior year amendment £	Incoming resources £	Resources expended £	Transfers (note 3) £	Balance at 31.12.25 £
<b>Unrestricted funds</b>						
General Fund	7,274	1,442	74,877	65,135	23,378	41,836
<b>Designated unrestricted funds</b>						
Fabric Fund	213,605	15,636	9,902	31,978		207,165
Hall Extension Fund	22,218				(22,218)	-
2001+ Fund	1,160				(1,160)	-
Children's Ministry Fund	8,882		441			9,323
<b>Total unrestricted funds</b>	<b>253,139</b>	<b>17,078</b>	<b>85,220</b>	<b>97,113</b>	<b>-</b>	<b>258,324</b>
<b>Restricted Funds</b>						
Dingwall Poor Fund		7,300		7,300		-
Collections for other charities			1,058	1,058		-
<b>Total Funds</b>	<b><u>253,139</u></b>	<b><u>24,378</u></b>	<b><u>86,278</u></b>	<b><u>105,471</u></b>		<b><u>258,324</u></b>
<b>6 Investments</b>				<b>2025</b>		<b>2024</b>
(see note 2)				£		£
Market value (original cost not known)				<u>23,382</u>		<u>15,637</u>
<b>7 Loan from treasurer</b>						
Net expenditure paid personally by treasurer due to him at 31 December				<u>3,588</u>		<u>-</u>

# St Clement's Parish Church, Dingwall

## Notes to the Receipts and Payments Accounts

Year ended 31 December 2025

### 8 Ministers Stipend

All Church of Scotland congregations contribute to the national stipend fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and 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 the minimum stipend was £32,433 and the maximum stipend (in the fifth and subsequent years) was £39,856.

### 9 Trustee Remuneration and Related Party Transactions

£2,880 was paid to A Adamson for his services as organist and £400 was paid to D Gunn for his services as church officer. Both are trustees. No other trustee had any personal interest in any contract or transaction entered into by the charity during the year, except R Moore, treasurer, who paid personally for net church expenditure totalling £3,588 during the year. This amount is accordingly repayable to him at the end of the year.

### 10 Volunteers

In common with all congregations of the Church of Scotland the congregation benefits from the contribution made by volunteers who give their time and talents willingly for the benefit of the Church. The areas of congregational life which rely on the contributions of volunteers are many and much of the activity would be unable to continue were it not for the commitment shown.

	2025	2024
	£	£
<b>11 Collections for Third Parties</b>		
Christian Aid	145	305
Friends of St Clement's	700	
Malawi scholarship	213	
	<u>1,058</u>	<u>305</u>

### 12 Payments to local charities

	£
The funds of the Dingwall Poor Fund were distributed to	
Dingwall Puffin Pool	1,300
The Fridge, Dingwall	2,000
Bits and Pieces Hospice Shop	1,000
Fire Brigade Club	1,000
Alzheimers, Dingwall	1,000
Blythswood	1,000
	<u>7,300</u>

ST CLEMENT'S PARISH CHURCH OF SCOTLAND

APPENDIX TO FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2025

FUNDS HELD ON BEHALF OF THE CONGREGATION  
BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

At 31 December	2025 £	2024 £
<b>REVENUE ACCOUNT</b>		
Credit balance at 31 December	<u>19,711</u>	<u>18,708</u>
<b>CAPITAL ACCOUNT</b>		
Credit balances at 31 December at cost	<u>9,824</u>	<u>9,824</u>
Market value of balances at 31 December	<u>15,078</u>	<u>14,384</u>
<b>TOTAL AT REALISABLE VALUE</b>	<u>34,789</u>	<u>33,092</u>