Scottish Charity Number: SC022822

Inverness Associated Presbyterian Church
Annual Report and Financial Statements
for the year ended 31 December 2025

I+P Innes & Partners
Chartered Certified Accountants

Inverness Associated Presbyterian Church

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Inverness Associated Presbyterian Church
Reference and Administrative Information

Minister:	Dr John C A Ferguson
Elders:	Mr Clark Walls Mr John Lister Mr Donald Fraser (d. 25.12.25) Mr Donald MacCuish Mr William MacKenzie Mr James Riddle
Assessor Elder:	Rev Donald Macaskill
Deacons:	Mr Kenneth MacDonald Mr David Fraser Mr Iver Stewart
Treasurer:	Mr David Fraser
Principal Office:	Kingsview Christian Centre Balnafettack Road Inverness IV3 8TF
Charity Number:	SC022822
Independent Examiner:	Jonathan N Innes FCCA 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 2025

The Trustees are pleased to present their report together with the financial statements of the church for the year ended 31 December 2025.

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 2025 ministry on Sundays included sermons based on the life and ministry of Elisha in 2 Kings. God worked powerfully through Elisha in many ways and we were encouraged to live faithfully believing in God. We also began a series of sermons from the book of Acts which records how Christ established the church following his resurrection, heartening us for the church's work today.

On Wednesday evenings, at the regular midweek meetings, our Bible studies focussed on the books of James and Ecclesiastes. James teaches Christ-centred practical Christian living while Ecclesiastes directs us to God's wisdom in Christ, in contrast to and as a remedy for 'life under the sun' where life is lived without God or meaning.

The congregation practices Christian faith and is active in the community serving the Lord in a variety of ways including through volunteering, providing services in care homes, preparation of meals and Christian talks and supporting works locally that have aims similar to our own.

We gave thanks to God for Mr John Lister's service as Centre Manager upon his retirement and marked that occasion at church in August with gifts and a presentation for the Listers. We are grateful to God for his provision while the post was vacant. Mr Clark Walls readily and ably managed responsibilities and Mr Jimmy Riddle agreed to take up the role of Church Officer beginning in the New Year.

The Deacons' Court approved the installation of a new sound system and video equipment in the church that facilitates video streaming. The upgrade has brought the sound desk up to date with a digital sound desk replacing the previous analogue setup and has improved facilities for broadcasting services both internally into other rooms of the church building and externally online.

The year ended on a sore note as several elderly members and adherents of the congregation passed away during the late autumn and winter, including as recorded in the accounts on Christmas Day, a long-serving elder of the congregation, Mr Donald Fraser. In these lives that have now passed from this world to eternity, we witnessed faithfulness to God and God's faithfulness in return. Having shared together in these bereavements we are comforted in the hope of Jesus' death and resurrection, so that our grief has not been without hope.

I+P Innes & Partners
Chartered Certified Accountants

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 surplus for the year of £26,898 (2024: Deficit £18,319). At the year-end there were total funds of £104,420 (2024: £77,522), the trustees believe that they will be able to meet expenses as they arise.

Approved by the trustees ....29/7/26..... and signed on their behalf by:

Kenneth MacDonald
Trustee / Deacon

I+P Innes & Partners
Chartered Certified Accountants

Inverness Associated Presbyterian Church

Report of the Independent Examiner for the year ended 31 December 2025

I report on the accounts of the charity for the year ended 31 December 2025 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.

Jonathan N Innes

Jonathan N Innes FCCA
Managing Director

Innes & Partners Limited
Chartered Certified Accountants

9 Ardross Street
Inverness
IV3 5NN

Date: 17/8/2026

I+P Innes & Partners
Chartered Certified Accountants

Inverness Associated Presbyterian Church

Receipts & Payments Account
Year ended 31 December 2025

	Note	2025 General Fund	Designated Funds	Restricted Funds	Total Funds	2024 Total Funds
Receipts						
Church Door Collections		84,873	-	-	**84,873**	80,965
Gift Aid Income Tax Recoverable		20,654	-	-	**20,654**	19,702
Mission Collections		-	14,775	-	**14,775**	16,174
Lunch Club		-	956	-	**956**	292
Miscellaneous Income	**3**	4,327	-	-	**4,327**	3,063
APC Loan Repayment		40,000	-	-	**40,000**	-
Church Lets		6,250	-	-	**6,250**	6,975
Bank Interest		859	-	-	**859**	1,292
Total receipts		156,963	15,731	-	**172,694**	128,463
Payments						
Charitable Activities						
Salaries	**4**	57,741	-	-	**57,741**	57,546
Manse Expenses	**5**	9,070	-	-	**9,070**	25,903
Heat and Light		9,334	-	-	**9,334**	7,960
Insurance and Water Rates		1,633	-	-	**1,633**	1,714
Motor Expenses		402	-	-	**402**	420
Stationery and Consumables		628	-	-	**628**	845
Supply Expenses		627	-	-	**627**	718
Conference Call		2,897	-	-	**2,897**	3,074
Repairs and Maintenance		23,613	-	-	**23,613**	7,262
Lunch Club		-	733	-	**733**	117
Telephone and Internet Costs		1,607	-	-	**1,607**	1,042
Advertising		67	-	-	**67**	63
Hygiene and Cleaning		846	-	-	**846**	1,068
Missions and Donations	**6**	-	19,440	-	**19,440**	19,700
Outreach Work		10,050	-	-	**10,050**	10,360
Sundry Expenses	**7**	4,408	-	-	**4,408**	6,152
Independent Examination		942	-	-	**942**	900
Payroll Fees		558	-	-	**558**	738
Pension fund administrations fees		1,200	-	-	**1,200**	1,200
Total payments		125,623	20,173	-	**145,796**	146,782
Surplus/(deficit) for the year		31,340	(4,442)	-	**26,898**	(18,319)
Transfer between funds		(4,665)	4,665	-	**-**	-
Surplus/(deficit) after transfers		26,675	223	-	**26,898**	(18,319)
Total funds brought forward		73,322	436	3,764	**77,522**	95,841
Funds carried forward		99,997	659	3,764	**104,420**	77,522

Inverness Associated Presbyterian Church

Statement of Balances

As at 31 December 2025

	Notes	2025			2024		
		£	£	£	£	£	£
		Opening balance	Surplus for year	Closing balance	Opening balance	Deficit for year	Closing balance
Bank account balance		77,522	26,898	**104,420**	95,841	(18,319)	77,522
Total cash balances		**77,522**	**26,898**	**104,420**	**95,841**	**(18,319)**	**77,522**
Represented by:							
Unrestricted funds	8			**99,997**			73,322
Designated funds	8			**659**			436
Restricted funds	9			**3,764**			3,764
				104,420			**77,522**
Statement of assets at 31 December 2025							
Manse				**266,467**			266,467
Kingsview				**350,000**			350,000
Balnakyle Road				**178,482**			178,482
Furniture & Equipment				**9,887**			9,887
				804,836			804,836
Statement of debtors and prepayments at 31 December 2025							
Gift aid debtor				**4,407**			4,733
Loan to APC Central Funds				**20,000**			60,000
				24,407			64,733
Statement of creditors and accruals at 31 December 2025							
PAYE				**2,340**			-
Pension				**341**			-
Independent Examiner's fee				**990**			942
				3,671			942

The financial statements on pages 5 to 10 were approved by the Trustees on 29/7/26 and signed on their behalf by the undernoted:

David Fraser
Trustee/Treasurer

Dr John Ferguson
Trustee/Minister

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 2025

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 (2024: £nil), in their capacity as Trustees. Mr John Lister received £1,000 retirement gift.

Salaries includes the gross salary paid to:

		2025	2024
Dr J C A Ferguson	in his capacity as Minister	£29,232	£27,580
Rev D Macaskill	in his capacity as Evangelist	£11,681	£11,179
Mr John Lister	in his capacity as Caretaker	£10,285	£14,911
Mr C Walls	in his capacity as Relief Caretaker	£3,620	£1,118

3. Miscellaneous Income

	Total 2025 £	Total 2024 £
Discs	-	82
Funeral Donation	1,075	-
Congregational Lunch	339	750
Other Donations and Income	2,583	1,952
Ladies Evenings	330	279
	4,327	**3,063**

4. Staff costs and numbers

	Total 2025 £	Total 2024 £
Gross salaries	54,818	54,788
Employer's Pension contributions	2,923	2,758
	57,741	**57,546**

The number of employees during the year was 4 (2024: 4).
No employee was paid in excess of £60,000 in the financial year.

5. Manse Expenses

	Total 2025 £	Total 2024 £
Heat and Light	3,443	2,479
Insurance	233	211
Council Tax	3,289	3,094
Telephone and Broadband	693	646
Repairs and Maintenance	1,412	19,473
	9,070	**25,903**

6. Missions and Donations

	Total 2025 £	Total 2024 £
Highland Theological College	1,314	1,630
Blythswood	1,615	2,025
Invergordon Seafarers	1,784	2,651
Blythswood Food Banks	1,200	1,100
Faith Mission	1,374	1,809
Scripture Union Camps	-	1,664
Manna House	600	600
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	2,699	-
Barnabas Aid	1,838	-
MAF UK	1,561	-
Caley House	826	-
Send the Light Schools	1,279	-
SU Camps	1,326	-
Highland Homeless Trust	826	-
SO Walter Waheed	1,200	-
	19,440	**19,700**

7. Sundry Expenses

	Total 2025 £	Total 2024 £
Speaker/Congregational Gifts	925	906
Evangelical Times	40	72
Presbytery Lunch	-	19
Congregational Lunch	876	867
Gifts	1,487	151
Miscellaneous	73	69
Balnakyle Road	462	3,190
Professional fees	-	300
Bank Charges	545	545
Books for Library	-	33
	4,408	**6,152**

8. Unrestricted funds

	Balance at 01.01.25	Receipts	Payments	Transfers	Balance at 31.12.25
	£	£	£	£	£
General Fund	73,322	156,963	(125,623)	(4,665)	**99,997**
Missions	-	14,775	(19,440)	4,665	**-**
Lunch Club	436	956	(733)	-	**659**
Total unrestricted funds	**73,758**	**172,694**	**(145,796)**	**-**	**100,656**

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 01.01.25	Receipts	Payments	Transfers	Balance at 31.12.25
	£	£	£	£	£
Alistair Grewar	3,764	-	-	-	**3,764**
Total restricted funds	**3,764**	**-**	**-**	**-**	**3,764**

Explanation of funds

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