



Inverness: St Columba

Church of Scotland

ACCOUNTS FOR THE YEAR TO 31ST DECEMBER 2025

Congregation No. 422327

Scottish Charity No. SC008109

Reference and Administrative Information

Charity Name : Inverness: St Columba Church of Scotland
Charity Registration Number: SC008109
Congregation Reference No: 422327
Contact Address: R. Murray McCheyne
Session Clerk
Drumdevan Cottage
Torbreck
Inverness
IV2 6DJ

Trustees

Kirk Session

Marion Manson-Morley (Appointed 8 December 2021)
R. Murray McCheyne (Appointed 8 December 2021)
Vivien Stellman (Appointed 8 December 2021)
Vivienne Hutchings (Appointed 27 November 2022)
Ken Morley (Appointed 27 November 2022)
Roger Gates (Appointed 16 April 2024)
Rev.Scott McRoberts

Principal Office-bearers

Minister: Rev. Scott McRoberts
Session Clerk: Mr R. Murray McCheyne
Treasurer: Mr. Alistair Simpson

Independent Examiner

Dugald MacPherson
Seaforth Lodge
34 Ballifeary Road
Inverness IV3 5PF

Bankers

Virgin Money, 15 Academy Street, Inverness IV1 1JN

TRUSTEES' ANNUAL REPORT

Year ended 31st December 2025

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Unitary Deed of Constitution.

Recruitment and Appointment of Trustees

On 9 November 2021, the church attained full parish status, and appointed a Kirk Session of elders as the charity trustees. On this date, the New Charge Commission dissolved, and the Kirk Session became the managing overseers. On 9 November 2021, three assessor elders (elders from other congregations of the Church of Scotland in the Presbytery of Inverness) formed the Kirk Session, and on 8 December 2021, three elders from within the congregation were ordained and admitted to the Kirk Session.

During 2022, the three assessor elders ceased to serve on the Kirk Session. On 27 November 2022, two further elders were admitted to the Kirk Session, one being ordained at the time.

On 16 April 2024, the congregation was united with Dores & Boleskine Church of Scotland, resulting in one Kirk Session combining the elders of both congregations. On 15 April 2024, all but one of the elders of Dores & Boleskine resigned as members of the Kirk Session, so that one elder from that congregation joined with the one united Inverness St Columba Kirk Session on 16 April 2024.

Rev. Scott McRoberts is the minister to the charge of Inverness St Columba. The fore-mentioned Trustees are appointed to contribute to the management and oversight of the financial affairs of the church.

Organisational Structure

The Inverness St Columba congregation has been meeting since 11th April 2010, at first in Holm Primary School, Inverness and since July 2013 in Drummond School, Inverness. With some differences during the covid years, the congregation has been meeting on Sundays in a variety of different styles of worship and bible teaching over the years since then, as well as in various midweek small group settings.

Due to the aforementioned union of the congregations of Inverness St Columba Church of Scotland with Dores and Boleskine Church of Scotland, the size of the parish now operating under the name of Inverness St Columba has increased vastly. The congregation at Boleskine continue to worship weekly on Sunday mornings in the church building retained for that purpose. They operate as a Local Mission Church, with a local Leadership Team, responsible to and supported by the Kirk Session of Inverness St Columba. Negotiations continue to take place for the building of a place of worship in the Ness-side area of Inverness for the Inverness congregation to worship and to resource the local community, with significant work and funding discussions taking place on this during 2025.

The Kirk Session met nine times during 2025 for business, two of which meetings were held jointly with the Boleskine Local Leadership Team.

A Stated Annual Meeting for the congregation was held on 16 March 2025, where church members and adherents were able to hear and comment on the Kirk Session's vision and direction, and on the financial information presented in the annual accounts.

Management of the affairs of the congregation is undertaken by the Kirk Session, who have overall responsibility for the spiritual and pastoral affairs of the church, as well as the financial and governance

responsibilities. Matters of budgeting and day to day financial management are devolved to a finance team. The Local Mission Church Leadership Team has devolved authority to manage day to day affairs for the Boleskine congregation, although all contracts and legal oversight are undertaken by the Kirk Session.

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 of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Inverness St Columba has a worship gathering every Sunday morning in a variety of different forms. Most Sundays involve gathering for sung worship, prayer, hearing the Bible read together, and a sermon being taught for adults and older teenagers whilst two different children's groups and a creche are run for under 15s. On one Sunday a month in the winter months, all ages gather together to share food, bible study, worship and prayer in breakfast services; whilst in summer months the congregation meets briefly in all age half hour service before going out into the community to do something of blessing and help for the community. During the months of June to August 2025, the congregation met for all age worship under canvas (a large gazebo) in the field owned by the congregation where a building is planned; in order to increase visibility and intentionality around establishing a facility there for worship and community.

Boleskine Church worships every Sunday morning at Drumtemple Church, Boleskine, with hymns, prayer, bible readings, sermons and sharing of encouragements.

All of these gatherings are designed for people to gather around prayer, the Bible, being in church community, and sharing simple food (whether breakfast, or tea and coffee), as marks of what the Church exists to do in advancing Christ's Kingdom in the world and in inviting other people to join in with that.

Achievements and Performance

Inverness St Columba serves the spiritual and pastoral needs of its congregation and parish and plays its full part in the wider Church through the commitment of members to the work of the Presbytery and General Assembly of the Church of Scotland. It is ecumenically involved with its neighbouring Churches, which include other denominations, and takes part in shared events.

During 2025, the church established the Welcome to Life project - securing funding to employ two part time early years workers to offer a pre-nursery age group for parents and children in the growing new Ness Castle housing estate in the parish, and offering a sustainable and reliable creche provision in Sunday gatherings. This has led to regular connection with a further twelve families in the parish, with three families being regularly in church attendance following this investment.

Small groups were re-established as a core part of the church's weekly rhythms of gathering and sharing life and faith during 2025. Five small groups were begun early in the year and have continued to meet, with an Alpha Course group starting in the autumn in addition to this.

The minister of the charge has developed chaplaincy work with Inverness Royal Academy, Ness Castle Primary and Holm Primary schools. He sits on the Faith Action Programme Leadership Team of the Church of Scotland to participate in a national role in the Church of Scotland. During 2025 the minister became a vice convener of that team, leading to some further connections and opportunities for Inverness St Columba as a local church.

Joint worship services have been held with Hilton Church of Scotland at Easter and Christmas, and a weekly youth group on Sunday evenings continues as a joint enterprise between the two churches which regularly sees 20-25 young people in attendance. Thirteen young people came with leaders from Inverness St Columba to the Magnitude Youth Festival in the summer, deepening their engagement with, and leadership development in, the church.

There were two adult baptisms with professions of faith in Jesus, and additionally two professions of faith in Jesus with people taking membership vows during 2025.

Financial Review

Out of a total unrestricted income of £80654 the principal sources were £38735 from Gift Aid donations, £11379 from Gift Aid tax recovered, £14787 from other offerings and £5407 of Investment Income. An unrestricted grant of £5155 was also received.

In addition, a total of £9135 of restricted funds were received of which £2500 was from Stewardship for our Building Fund and a total of £5833 bank & deposit interest.

Reserves Policy

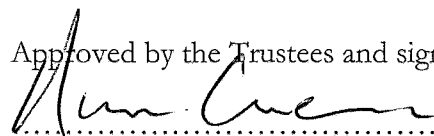
It is the Trustees' policy to hold general reserves of six months general fund expenditure. At the year end the Church held reserve funds in bank accounts and on deposit amounting to £110473 which is sufficient for that purpose. The Trustees are aware of the proposed plans for the building of a new church and community centre and at year end a restricted Building Fund of £118768 was retained for that purpose.

The Church also held restricted funds of £ 67397 for the Fabric Fund, £4566 for the provision of an early year's worker in the role of Church and the Community and £298 of funds designated to be used for Benevolent donations.

Statement of Trustees' Responsibilities

The elders of the Inverness St Columba Church of Scotland Kirk Session must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The elders of the Inverness St Columba Church of Scotland Kirk Session are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee 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 Church 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,



R. Murray McCheyne, Session Clerk

Date 26 March 2026

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF INVERNESS: ST COLUMBA CHURCH OF SCOTLAND

I report on the accounts of the charity for the year ended 31st December 2025 which are set out on pages 7 to 12.

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.

The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (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 by the accounts.

Independent Examiner's statement

In the course of my examination, no matter has come to my attention

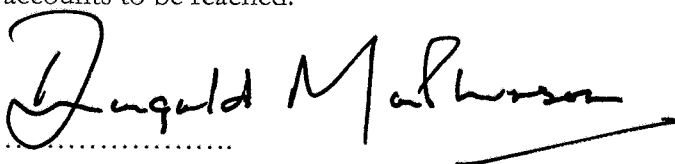
1. which gives me reasonable cause to believe that in any material respect the requirements:

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.

Signed:



Dugald MacPherson
Seaforth Lodge, 34 Ballifeary Road
Inverness IV3 5PF

Date:

26 March 2026

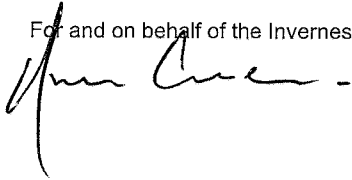
Inverness St Columba Church of Scotland

Statement of Balances At 31st December 2025

	Note	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Bank and Deposit Balances					
Brought Forward		70217	193181	263398	175843
Movement in Year	2	5349	-152	5197	87555
Carried Forward		<u>75566</u>	<u>193029</u>	<u>268595</u>	<u>263398</u>
Investments at Market Value	7	130776	0	130776	125029
Total of Above		<u>206342</u>	<u>193029</u>	<u>399371</u>	<u>388427</u>
Less Investment Profit	7	44084	0	44084	38337
Closing Fund Balances	8	<u>162258</u>	<u>193029</u>	<u>355287</u>	<u>350090</u>
Other Assets					
Liabilities		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

The accounts were approved by the Kirk Session on the 5th of March 2026

For and on behalf of the Inverness St Columba Kirk Session

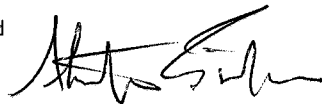


Signed



Session Clerk

Signed



Treasurer

Inverness St Columba Church of Sotland

Receipts and Payments Account Year ended 31st December 2025

	Note	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Receipts					
Donations	4	65271	3302	68573	49622
Legacies		0	0	0	3766
Bank & Deposit Interest		3097	5833	8930	6602
Investment Dividends		5407	0	5407	5407
Special collections for leaving gifts		1724	0	1724	0
Drawdown from Con. Fabric Fund		0	0	0	49205
TRANSFER OF UNION BALANCE		0	0	0	19016
		75499	9135	84634	133618
Grants		5155	0	5155	14800
Total Receipts					
		80654	9135	89789	148418
Payments					
Charitable Activities	5	75306	9287	84593	60863
Governance Costs		0	0	0	0
Total Payments					
		75306	9287	84593	60863
Excess (Deficit) for Year					
		5349	-152	5197	87555
Movement in Year					
		5349	-152	5197	87555

Inverness St Columba Church of Scotland

Notes to Accounts

Note 1 Trustees remuneration and related Party Transactions

No trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the Charity during the year.

Note 2 Movement in Funds

	b/f	Receipts	Payments	31/12/2025
Unrestricted Funds				
General Fund	152575	80289	74546	158319
Dores & Boleiskine Fabric Fund	4036	365	760	3641
Benevolent Fund/Special Collections	298	0	0	298
	<u>156909</u>	<u>80654</u>	<u>75306</u>	<u>162258</u>
Restricted Funds				
Fabric Fund	65917	1480	0	67397
Building Fund	112049	7655	936	118768
Benefact Trust	4800	0	0	4800
Seeds for Growth	10000	0	8351	1649
Flower Fund	415	0	0	415
	<u>193181</u>	<u>9135</u>	<u>9287</u>	<u>193029</u>
Total Funds	<u>350090</u>	<u>89789</u>	<u>84593</u>	<u>355287</u>

Purposes of Designated Funds

Benevolent Fund	This fund is used for purposes within the Parish by the Minister
Dores & Boleiskine Fabric Fund	For maintenance of Dores & Boleiskine Church
Special Collections	To provide specific gifts and donations

Purposes of Restricted Funds

Fabric Fund	This fund is used for Maintenance of Church properties
Flower Fund	The Trustees have set aside funds to provide flowers for display during services
Benefact Trust / Seeds for Growth	Funds provided for funding an early year's worker in the role of Church and Community
Building Fund	This fund will be used to build a new church

Note 3 Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend which bears the cost of all ministers' stipends and employer's contributions for National Insurance, pensions 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 £32433 with the Maximum Stipend in the 5th and subsequent years of service at £39856

Inverness St Columba Church of Scotland**2025**

Notes to Accounts

Note 4 Analysis of Donations

	General Fund 2025	Designated Funds 2025	Unrestricted Funds 2025	Restricted Funds 2025	Total Funds 2025	Total Funds 2024
Gift Aid Donations	38735	0	38735	0	38735	29560
Tax Recovered	11379	0	11379	45	11424	7058
Open Plate	6626	0	6626	0	6626	5244
Other Offerings	8161	5	8166	3257	11423	5524
Donations	0	0	0	0	0	0
Fabric fund	0	365	365	0	365	288
Flower Fund	0	0	0	0	0	0
Other Income	0	0	0	0	0	1948
	<u>64901</u>	<u>370</u>	<u>65271</u>	<u>3302</u>	<u>68573</u>	<u>49622</u>

**Note 5 Analysis of Payments
Charitable Activities**

Giving to Grow	34535	0	34535	0	34535	20432
Presbytery Dues	1853	0	1853	0	1853	380
Minister's Expenses	1718	0	1718	0	1718	1538
Pulpit Supply	4079	0	4079	0	4079	3249
Staffing Costs	0	0	0	8351	8351	0
Rent	7530	0	7530	0	7530	9121
Insurance	1152	0	1152	0	1152	1654
Heating & Lighting	94	0	94	0	94	1650
Other Building Costs	4685	760	5445	0	5445	5636
Youth Weekend Abernethy 2024	0	0	0	0	0	2545
Meeting Expenses/Food & Drink	2723	0	2723	0	2723	2789
Bibles, Subscriptions, Other Books	875	0	875	0	875	1439
Professional Fees	2270	0	2270	0	2270	1349
Training	366	0	366	0	366	100
Miscellaneous	3149	0	3149	0	3149	676
Music/Licences	1230	0	1230	0	1230	0
Church Office Exps.	1254	0	1254	0	1254	1318
New Church Costs	5309	0	5309	936	6245	6194
Gifts and Donations	0	1724	1724	0	1724	13
Benevolent Fund	0	0	0	0	0	780
	<u>72822</u>	<u>2484</u>	<u>75306</u>	<u>9287</u>	<u>84593</u>	<u>60863</u>

Note 6 Collection for Third Parties

£485 was collected on behalf of Childrens Ministry Ukraine

Inverness St Columba Church of Scotland

Notes to Accounts

Note 7 Investments

		Market Value 2025	Market Value 2024	Cost
C of S Growth Fund	6514 units	44816	41559	16974
C of S Trust Income Fund	7547 units	85960	83470	69718
		130776	125029	86692

Note 8 Analysis of Net Assets between Funds

	Cash	Current Account	Current Account 2	Clydesdale Deposit	Investors Deposit	Investments	Total
Unrestricted							
General Fund	0	26298		0	82226	49795	158319
Dores & Boleskine Fabric Fund	0	0		0	0	3641	3641
Benevolent Fund	0	0		0	66	232	298
Restricted							
Fabric	0	0	0	0	34786	32611	67397
Benefact Trust	0	0	4800	0	0	0	4800
Seeds for Growth	0	0	1649	0	0	0	1649
Building	0	0	118768	0	0	0	118768
Flower	0	0	0	0	0	415	415
	0	26298	125217	0	117078	86694	355287

Note 9 Restricted Fund Details

	Fabric	Building	Flower	Benefact Trust	Seeds for Growth	Total 2025	Total 2024
Income							
Legacy	0	0	0	0	0	0	0
Benefact Trust	0	0	0	0	0	0	4800
Seeds for Growth	0	0	0	0	0	0	10000
Donations	0	3302	0	0	0	3302	798
Bank & Deposit Interest	1480	4353	0	0	0	5833	5967
	1480	7655	0	0	0	9135	21565
Expenditure							
	0	936	0	0	8351	9287	4658
	0	936	0	0	8351	9287	4658
Excess Income	1480	6719	0	0	-8351	-152	16907
Balance at 1/1/25	65917	112049	415	4800	10000	193181	176274
Balance at 31/12/25	67397	118768	415	4800	1649	193029	193181

Inverness St Columba Church of Scotland

Note 10

Designated Fund Details

31st December 2025

Designated Fund Details								Total	Total
31st December 2025	Capital	Flower	Special Collections	Benevolent Fund	Early Years Worker Role	Dores & Boleskine Fabric Fund	2025	2024	
Income									
Offerings	0	0	1729	0	0	365	2094	13	
Donations & Legacies	0	0	0	0	0	0	0	0	
Gift Aid Tax Recovered	0	0	0	0	0	0	0	0	
Coffee Mornings & Donations	0	0	0	0	0	0	0	0	
From Union with Dores & Bolskine	0	0	0	0	0	0	0	4096	
Stewardship	0	0	0	0	5155	0	5155	0	
Deposit Interest	0	0	0	3	0	0	3	3	
Bank Interest	0	0	0	0	0	0	0	0	
	0	0	1729	3	5155	365	0	7252	4112
Expenditure									
Donations & Gifts	0	0	1724	0	0	0	1724	50	
Repairs	0	0	0	0	0	760	760	0	
Other Expenses	0	0	0	0	0	0	0	736	
	0	0	1724	0	0	760	0	2484	786
Excess Income *	0	0	5	3	5155	-395	0	4768	3326
Balance at 1/1/25	0	0	180	94	24	4036	0	4334	1099
Balance at 31/12/25	0	0	185	97	5179	3641	0	9102	4425

Note 11

Payment of Expenses to Trustees

The following expense payments were made to :

Murray McCheyne £4444

Vivienne Hutchings £921

Rev.Scott McRoberts, £1400 for sundry expenses incurred and £1718 for Travel Expenses

APPENDIX

FUNDS HELD BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES
FOR THE BENEFIT OF THE CONGREGATION

422327 Inverness St Columba C of S

Consolidated Fabric Fund

CAPITAL ACCOUNT	2025 £
Credit balances held at 31 December at cost	<u>1,047,134.28</u>
Market value of balances at 31 December	<u>1,218,749.66</u>

REVENUE ACCOUNT

Credit balance at 31 December	<u>44,034.45</u>
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TEMPORARY ACCOUNT

Debit balance at 31 December	<u>(555.80)</u>
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Individual Fund

Purpose:

EXPENDABLE	2025 £
Credit balances held at 31 December at cost	<u>-</u>
Market value of balances at 31 December	<u>-</u>

PERMANENT ENDOWMENT

Credit balances held at 31 December at cost	<u>-</u>
Market value of balances at 31 December	<u>-</u>

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION BY THE CHURCH OF SCOTLAND MINISTRIES COUNCIL

CAPITAL ACCOUNT	2025 £	2024 £
Credit Balances held at 31st December at Cost	1047134	1047134
Market Value of balances at 31st December	1218750	1166345
REVENUE ACCOUNT		
Credit Balances held at 31st December	44034	7150
TEMPORARY ACCOUNT		
Debit Balance held at 31st December	-556	-26