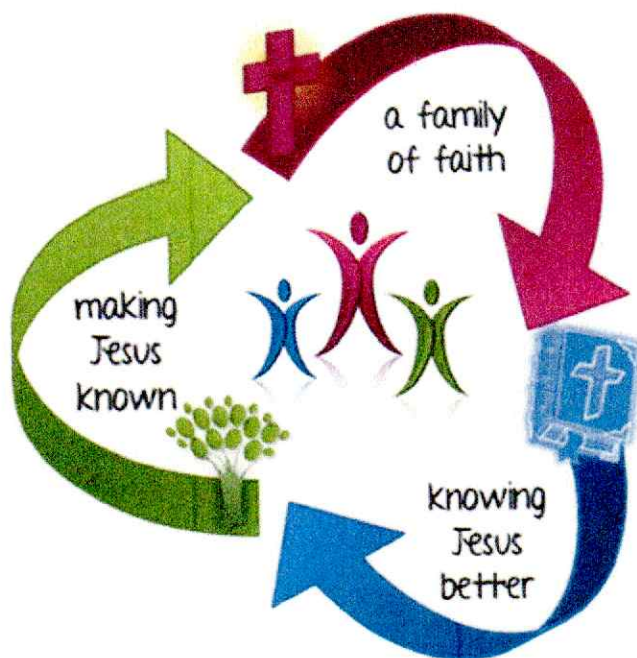




**PRESBYTERY OF INVERNESS
KINMYLIES CHURCH OF SCOTLAND,
INVERNESS**

**ANNUAL REPORT AND ACCOUNTS
YEAR ENDING 31 DECEMBER 2025**

Congregational reference number: 372151

Scottish Charity Number: SC020888

Reference and Administrative Information

Charity Name: Kinmylies Church of Scotland, Inverness

Charity Registration Number: SC020888

Congregation Reference Number: 372151

Contact Address: Kinmylies Way
Inverness IV3 8TP

Web Site: www.kinmylies.co.uk

Trustees

Kirk Session

Rev Scott Polworth
Annette Clunas
Duncan Dyker
Elaine Kirkham
Muriel Kelly (from 26.10.25)
Moira McCarrell
John McLachlan
Moira Merriweather
David Thompson
Evelyn Wilson

Congregational Board (*)

Janice Angwin
David Cowie
Gordon Brown
Lyne Brown
Chris Angwin
Alison Mackenzie
Murdina Nicolson

(*) Kirk Session members are also Congregational Board members

Principal Office Bearers

Minister:	Rev Scott Polworth
Joint Session Clerk:	Elaine Kirkham and Moira McCarrell
Clerk to the Board:	Moira Merriweather
Treasurer:	Evelyn Wilson
Property Convener:	Chris Angwin

Independent Examiner

Hugh Clunas
7 Woodside Crescent
Inverness IV3 8NR

Principal Bankers

Bank of Scotland
2-6 Eastgate
Inverness IV2 3NA

Trustees' Annual Report
Year Ended 31 December 2025
Structure, Governance and Management

Governing Document

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

Recruitment and Appointment of Trustees

Members of the Kirk Session and the Congregational Board are the charity trustees. The Kirk Session members are the elders of the Church and are chosen by the Session from those members of the Church who are considered to have the appropriate spiritual gifts and skills. The Congregational Board is appointed from within the Church members who are invited each year to nominate individuals to become Board members. Such nominees are considered to have the appropriate gifts and skills to contribute to the management affairs of the Church. Board members are then appointed at the Stated Annual Meeting in March and serve for a period of one, two or three years, after which they must seek re-election at the next Stated Annual Meeting if they wish to continue in office. Kirk Session members are also Congregational Board members.

Organisational Structure

The Kirk Session, which is chaired by the Minister, meets at least four times a year. It is responsible for the spiritual affairs within the Church. The Congregational Board, also chaired by the Minister, also meets four times a year. It is primarily responsible for the financial and property affairs of the Church. Certain responsibilities are delegated to a Property Sub-Committee (chaired by the Property Convener).

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.

At Kinmylies Church, a morning service of worship takes place every Sunday. A more informal and varied event for local families takes place once a month on a Sunday afternoon. In addition, an informal evening café style meeting (That Sunday Night Thing), is held monthly. During morning services our Sunday School (called The Zone) meets for children aged 4 to 11. Monthly worship services are held in the local nursing home. Extra services of worship were held in the Church at Christmas time, including a community carol service and end of term primary school events.

Our Sunday morning services are livestreamed with the sermon being made available on the church YouTube channel. These are available for anyone to view, and have continued to help those who are unable to attend church physically. These are also posted on our church Face Book page. We continue to contact our fellowship via email every Saturday, to provide the livestream and YouTube links and also to provide information on events taking place during the following week.

We have continued to share Communion together quarterly during morning services.

On Monday evenings during term-time the church 'Monday Club', which includes games, crafts and biblical teaching, is run for primary aged children. Monday Club Plus for young people in primary 7 - secondary 3 meets every two weeks. These have continued to be well attended.

A prayer meeting takes place (via Zoom) fortnightly on Thursday evenings, with fellowship groups meeting in homes on the alternate Thursdays. Wedding, funeral and baptismal services take place at the church as requested.

Following the cessation of the post of Parish Assistant, Kinmylies Church, in partnership with another local church, formed a relationship with a new Trust (Westside Youth Project) which was established in order to maintain and develop the work of the previous Parish Assistant post. This has allowed our church to continue to support the work within both the secondary and primary schools in the parish, with opportunities to speak at assemblies, assist with RME lessons, and lead Scripture Union Groups.

We have continued with 'Café Connect', a weekly coffee morning open to both members of the church and also the wider community. These have been well attended and well received. Once a month this is followed by a short reflection.

Other activities which have been ongoing for some time are 'Ladies who walk', 'Men's breakfasts and curry evenings, and 'Ladies' take-away nights', all of which are regular events in our social activities programme.

Achievements and Performance

Regular contact with the whole church fellowship has been maintained using the platforms developed during lockdown, all of which has been warmly received by members, adherents and other church attenders. We continue to be very much encouraged by church attendance, with between 50-70 attending each Sunday. In addition, the church livestream and YouTube videos continue to provide access to services for those who are unable to attend in person.

The church building is well used by outside organisations on a formal letting basis and we hope that the livestreaming facility will be a further incentive for future lets and events.

Financial Review

Total receipts in 2025 were £60,108 (£61,614 in 2024). Total payments in 2025 were £66,768 (£81,344 in 2024). The deficit for the year was therefore £6,660. The principal source of income is the weekly offerings received at Morning Services or by standing order as part of the congregation's worship of God in the form of Gift Aid, Freewill or Open Plate offerings. Tax recovery on Gift Aided offerings and on the Open Plate totaled £9,186 in 2025 (£8,481 in 2024). In 2025, the annual birthday appeal raised £2,865 (£2,450 in 2024). This will be used to purchase and install a heart defibrillator. We continue to support mission, by supporting two partners with specific links to members of the congregation. These are Scripture Union and Scottish Bible Society.

Reserves Policy

It is also the Trustees' policy to build up reserves for the Fabric of the Church, manse and grounds in order to pay for repairs, maintenance and improvement in future years. This is likely to grow as a financial commitment for the congregation as the buildings age and require increasing repair and improvement. A reserve of £50,000 is considered desirable for future fabric work. At the end of 2025 the Fabric Fund balance was £24,392 (£24,040 in 2024).

Statement of Trustees' Responsibilities

The members of the Kirk Session/Congregational Board must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session/Congregational Board 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

E Kirkham
M McCarrell
(Signed)

E Kirkham and M McCarrell
Joint Session Clerks
11 March 2026

Independent Examiner's Report to the Trustees of Kinmylies Church of Scotland, Inverness

SC020888

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 1 to 13.

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)(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.

Hugh Clunas
{Signed}

Hugh Clunas
7 Woodside Crescent
Inverness IV3 8NR
12 March 2026

Kinmylies Church of Scotland, Inverness

Receipts and Payments Account

Year ended 31 December 2025

	Note	General Funds 2025 £	Designated Funds 2025 £	Total Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<u>Receipts</u>							
WFO Scheme		6,844	-	6,844	-	6,844	8,209
Gift Aid Givings		29,002	-	29,002	-	29,002	29,635
Tax on Gift Aid		8,653	-	8,653	533	9,186	8,481
Open Plate		5,748	-	5,748	-	5,748	3,696
Other Offerings, Gift Days		-	-	-	2,865	2,865	2,450
Weddings and Funerals		650	-	650	-	650	100
Other Donations	6	345	-	345	200	545	1,135
Project Work		-	-	-	-	-	2,269
Total Donations		51,242	-	51,242	3,598	54,840	55,975
Bank and Deposit Interest		-	353	353	-	353	476
		51,242	353	51,595	3,598	55,193	56,451
Rental of premises		4,915	-	4,915	-	4,915	5,163
Grants		-	-	-	-	-	-
Total Receipts		56,157	353	56,510	3,598	60,108	61,614
<u>Payments</u>							
Cost of generating funds							
Charitable activities	5	60,280	61	60,341	6,427	66,768	81,344
Total Payments		60,280	61	60,341	6,427	66,768	81,344
Excess of Receipts over Payments for the year		-4,123	292	-3,831	-2,829	-6,660	-19,730
Movement in the Year		-4,123	292	-3,831	-2,829	-6,660	-19,730

Kinmylies Church of Scotland, Inverness
Statement of Balances

At 31 December 2025

	Note	General Funds 2025 £	Designated Funds 2025 £	Total Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<u>Bank and Cash Balances</u>							
At 1 January 2025		20,331	15,786	36,117	15,805	51,922	71,652
Movement in Year		-4,123	292	-3,831	-2,829	-6,660	-19,730
At 31 December 2025	8	<u>16,208</u>	<u>16,078</u>	<u>32,286</u>	<u>12,976</u>	<u>45,262</u>	<u>51,922</u>
 <u>Assets</u>							
Gift Aid Receivable		<u>1,914</u>	<u>-</u>	<u>1,914</u>	<u>618</u>	<u>2,532</u>	<u>2,566</u>

The accounts were approved by the Kirk Session/Congregational Board on 11 March 2026.

For and on behalf of the Kirk Session/Congregational Board

<u>E Kirkham</u>	<u>M McCarrell</u> (Signed)	Joint Session Clerks
<u>E Wilson</u>	(Signed)	Treasurer

Notes to the Accounts

1 Trustee 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.

During the year one trustee received remuneration or reimbursement of expenses.

	2025	2024
	£	£
Travel expenses - Rev S Polworth	996	960
Total	996	960

The sum of £3299.75 was paid in Council Tax for the Manse.

2 Movements in Funds

	At 1 Jan 2025 £	Incoming Resources £	Outgoing Resources £	At 31 Dec 2025 £
Restricted funds				
Project Fund	-			-
Fabric Fund	8,314	200.00	-200	8,314
Grant Funding	3,992	-	-2,992	1,000
Transferred to General Fund from Project Fund	798	-	-	798
General Fund	2,701	3,398	-3,235	2,864
Total Restricted funds	15,805	3,598	-6,427	12,976
Unrestricted funds				
Designated Overseas Mission	61	-	-61	-
Designated Fabric Fund	15,725	353	-	16,078
General Fund	20,331	56,157	-60,280	16,208
Total Unrestricted funds	36,117	56,510	-60,341	32,286
Total Funds	51,922	60,108	-66,768	45,262

Purposes of Restricted Funds

Fabric Fund: These monies have been donated to help with the maintenance and upgrade of the Church fabric.

Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance and improvement of Church property.

3 Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Funds 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 (after 5 years) £39,856.

4 Collections Disbursed to Others

In addition to the General Fund Income recorded, the following income from Special Collections for special purposes was received and distributed during the year.

	2025	2024
	£	£
T MacGregor (Assistant Minister)	603	-
Blytheswood Shoe Box Appeal	109	-
Inverness Street Pastors	-	177
Total	<u>712</u>	<u>177</u>

5 Analysis of Payments

	Note	General Funds 2025 £	Designated Funds 2025 £	Unrestricted Funds Total 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Charitable Activities							
Ministries & Mission Allocation	3	31,416	-	31,416	-	31,416	24,624
Presbytery Dues		1,906	-	1,906	-	1,906	-
Minister's Expenses		1,900	-	1,900	-	1,900	960
Pulpit Supply		400	-	400	-	400	300
Other Staffing Costs		1,983	-	1,983	-	1,983	1,775
Fabric Repairs and Maintenance		4865	-	4,865	3192	8,057	4,893
Council Tax, Insurance & Resident's Ass'n		5,525	-	5,525	-	5,525	5,297
Church Office Expenses		1,060	-	1,060	-	1,060	1,302
Organ and Music		413	-	413	-	413	395
Heating and Lighting		4,996	-	4,996	-	4,996	4,362
Upkeep of Grounds		950	-	950	-	950	1,055
Outreach/Local Mission		200	-	200	-	200	654
Equipment		2,426	-	2,426	-	2,426	4,751
Youth Work		1100	-	1,100	-	1,100	867
Project Fund		-	-	-	-	-	29,411
Manse upkeep		1,056	-	1,056	3,235	4,291	672
Other Expenses		82	61	143	-	143	27
Total Payments		60,280	61	60,341	6,427	66,768	81,344

6 Other donations

Other donations:

	2025	2024
	£	£
Smarties Tubes	25	48
Donations from Monday and Holiday Club	125	251
Café Connect	195	337
	<u>345</u>	<u>635</u>
Restricted		
Equipment	-	500
Fabric	200	-
	<u>200</u>	<u>500</u>
Total	<u><u>545</u></u>	<u><u>1,135</u></u>

7 Accounting Policies

- (a) The Accounts are prepared on a receipts and payments basis.
- (b) Heritable properties, consisting of the Church, Halls and Manse, are not recorded in the Accounts.
- (c) Normal fabric repairs and maintenance are charged to the General Fund. Extraordinary repairs and improvements are met from the designated and restricted Fabric Funds and/or by special fund raising efforts.

8. Movement in Year - 2025

	General Funds 2025 £	Designated Funds 2025 £	Total Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £
<u>Bank & Cash Balances</u>					
<u>General Fund</u>					
Brought forward	20,331	61	20,392	7,491	27,883
Income	56,157	-	56,157	3,398	59,555
Expenditure	60,280	61	60,341	6,227	66,568
Carried Forward	<u>16,208</u>	<u>-</u>	<u>16,208</u>	<u>4,662</u>	<u>20,870</u>
<u>Fabric Fund</u>					
Brought Forward		15,725	15,725	8,314	24,039
income		353	353	200	553
expenditure		0	0	200	200
Carried Forward		<u>16,078</u>	<u>16,078</u>	<u>8,314</u>	<u>24,392</u>
 <u>Grand Total</u>	 <u>16,208</u>	 <u>16,078</u>	 <u>32,286</u>	 <u>12,976</u>	 <u>45,262</u>