Charity registration number SC010870

Congregation number 372145

NESS BANK CHURCH OF SCOTLAND INVERNESS

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

NESS BANK CHURCH OF SCOTLAND INVERNESS

LEGAL AND ADMINISTRATIVE INFORMATION

Charity registration	Scotland	SC010870
Principal address	1 Ness Bank Inverness IV2 4SF	
Independent examiner	Rhona Wilson BA, FCCA MacKenzie Kerr Limited Chartered Accountants Redwood 19 Culduthel Road Inverness IV2 4AA	

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NESS BANK CHURCH OF SCOTLAND INVERNESS

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees present their annual report and financial statements for the year ended 31 December 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the congregation's governing document, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)".

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

Achievements and performance

Ness Bank Church of Scotland, the City Centre Church, continues to be a vibrant church with many activities being delivered throughout the week.

Ness Bank Church's vision is to be a church without walls, reaching out in faith to our parish and beyond with the light, the love, the hope and the peace of our Lord Jesus Christ. We serve Christ and central to that is our Sunday morning Worship.

After a period of vacancy, we are delighted to report that the Rev Stuart Smith has joined us as our minister and to him and his wife, Elspeth, we extend a very warm Ness Bank welcome.

We are encouraged by the steady return to our weekly worship by members and visitors and, together with those who worship online, we have a weekly attendance of approximately 150-190.

We continue to provide a short service at Ach an Eas Care Home on a monthly basis and have been building links with the wider church community.

Our youth work continues with Boys' Brigade and Messy Church active as ever. Sadly Sunday School attendance is minimal but we hope and pray that this will improve in the future. The Baby and Toddler Group continues to flourish with the church hall full of young families each Wednesday morning.

It was a joy to host the historic annual Kirking of the Council parade and church service which took place on Sunday 14 September 2025 and which was led by Rev Smith. Attending were staff and members of The Highland Council along with guests from the University of the Highlands & Islands and community councils, led by the Inverness City Pipe Band along with uniformed youth groups, school representatives, Civic Leaders, Councillors and representatives from various organisations serving the city,

Inverness Foodstuff continue their sterling work. It was set up as a response to the unmet needs of those experiencing daily challenges, often linked to homelessness, and with the aim of helping people transform their physical, mental and social wellbeing. Services are centred at Ness Bank Church utilising our kitchen and halls and have been extended to the Hilton area of Inverness.

We are delighted to report that our Mission Team continue to support the Cosy Café in the Bught area of Inverness providing soup, sandwiches, cake and tea/coffee, in a warm space for less fortunate people in our parish. Typically, 20 people attend per week.

The pastoral team has been ensuring those members in care homes who are too vulnerable to attend church are not forgotten.

Our “Crafties” group, numbering about 22 weekly, continue to meet each Tuesday morning for a time of fellowship while raising funds for our church and taking the opportunity to learn new skills from each other.

We would like to thank all members of Ness Bank Church for their continuing support, in particular our minister for his vision, our teams and our church officer who ensure the practicalities are taken care of, our church administrator who we all depend on for support, our flower ladies who make our church so welcoming each Sunday and our cleaner for her hard work and cheery nature. We are of course blessed with our Choir and Organist.

We have much to be thankful for and we look forward with hope to 2026.

Financial review

In 2025 we altered our accounting method from a cash basis to an accrued accounting basis. This was necessary due to our income being above £200,000, mainly due to the receipt of a significant legacy. Under Church of Scotland rules this level of income required Ness Bank to instigate this change. The main impact will be a more accurate reflection of income and expenditure relative to a given year but requires some additional accounting procedures.

Giving by Standing Order increased by 5 to 188 donors reversing the trend of recent years following the Giving and Sharing appeal last summer. As a result the total income from standing orders rose by £8,270 to £112,723 which on a full year basis will give an extra £20,000.

Other offerings totalled £12,500 and total gift aid income was £41,000.

Inverness Foodstuff remains an important source of regular income contributing £15,200 during this year.

As reported last year the level of expenditure was at a level that could not be maintained when our income was falling. Whilst action has been taken to improve income levels, expenditure savings were actioned with a reduction against the budget of £10,000.

We received an interim legacy payment of £125,000 in the year, of which £95,000 was allocated to the Sanctuary Project and £30,000 to the congregational fund. As a result of this and the increase in donor income plus ongoing control on expenditure there was an overall surplus of £11,000.

It is the policy of the Kirk Session to hold Unrestricted Reserves in the region of 25% of turnover. At the end of 2025 the congregation had Unrestricted Reserves of £93,000 which represents 39.1% of turnover. In the context of recent Annual Deficits and the 2025 Giving and Sharing programme to address these, the Kirk Session considers this figure to be appropriate.

Structure, governance and management

The congregation is a registered charity, number SC010870, and is administered in accordance with the terms of the Deed of Constitution (Unitary Form) and is subject to the acts and regulations of the General Assembly of the Church of Scotland.

The trustees who served during the year and up to the date of signature of the financial statements were:

David Abbott	
Jim Anderson	
David Bain	
Dawn Bain	
Stuart Black	
Richard Cliff	
David Ewan	
Keith Gibson	
Sandra Gibson	(Resigned 15 July 2025)
Barry Gilbert	
Lilian Gilbert	
Myra Gillon	
Kathreen Hunter	
Liz Johnstone	
Malcolm MacBean	
Donald MacDonald	
Christine MacKintosh	
Bob McCabe	(Resigned 15 July 2025)
Jack McDonald	
Eric Milne	(Deceased 16 August 2025)
Joyce Muir	(Appointed 18 June 2025)
Bethany Palombo	
Sheila Proudfoot	
Willie Proudfoot	
Janet Russell	
Wym Simpson	(Retired 18 March 2026)
Glenda Sinclair	
Rev Stuart Smith	
Anne Sutherland	
Billy Thompson	
Geoff Thomson	
Mary Thomson	
Andy Walker	

Recruitment and appointment of trustees

Members of the Kirk Session are the charity trustees. The Kirk Session members are the Elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

The full Kirk Session meets regularly throughout the year and the day to day work is delegated to the following teams, namely:

- Mission (formerly Community Outreach)
- Property
- Finance

The teams have set remits and their work is authorised and directed by the Kirk Session. The teams meet individually, and the leaders from all the teams along with the Session Clerk, Depute, Minister and Pastoral Care, Admin and Communication co-ordinators meet regularly to oversee and co-ordinate the work of the teams.

Statement of trustees' responsibilities

The members of the 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 members of the 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 hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees' report was approved by the Board of Trustees.

M. MacBean

Malcolm MacBean
Trustee

Joyce M Muir

Joyce Muir
Trustee

19 April 2026

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF NESS BANK CHURCH OF SCOTLAND INVERNESS

I report on the financial statements of the congregation for the year ended 31 December 2025, which are set out on pages 6 to 23.

Respective responsibilities of trustees and examiner
The congregation's trustees are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The congregation trustees consider that the audit requirement of Regulation 10(1)(a)-(c) of the Charities Accounts (Scotland) Regulations 2006 does not apply.

It is my responsibility to examine the financial statements as required under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 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 financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking 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 financial statements.

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 Charities and Trustee Investment (Scotland) Act 2005 and Regulation 4 of the Charities Accounts (Scotland) Regulations 2006, and
   - to prepare financial statements which accord with the accounting records and comply with Regulation 8 of the Charities Accounts (Scotland) Regulations 2006

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.

Rhona Wilson BA, FCCA

MacKenzie Kerr Limited
Chartered Accountants
Redwood
19 Culduthel Road
Inverness
IV2 4AA
20 April 2026

NESS BANK CHURCH OF SCOTLAND INVERNESS

STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

Current financial year	**Notes**	**Unrestricted funds 2025 £**	**Restricted funds 2025 £**	**Endowment funds 2025 £**	**Total 2025 £**	**Total As restated 2024 £**
Income from:						
Donations and legacies	2	199,291	164,856	-	364,147	170,543
Charitable activities	3	27,845	2,027	-	29,872	24,791
Other trading activities	4	2,043	2,698	-	4,741	3,717
Investments	5	1,901	6,548	-	8,449	11,257
Total income		231,080	176,129	-	407,209	210,308
Expenditure on:						
Raising funds	6	2,525	-	-	2,525	599
Charitable activities	7	209,188	5,397	-	214,585	224,545
Total expenditure		211,713	5,397	-	217,110	225,144
Net gains/(losses) on investments	13	(14,208)	1,586	-	(12,622)	-
Net income/(expenditure)		5,159	172,318	-	177,477	(14,836)
Net movement in funds	10	5,159	172,318	-	177,477	(14,836)
Reconciliation of funds:						
Fund balances at 1 January 2025						
As originally reported		*61,448*	*123,987*	*20,550*	*205,985*	*220,168*
Prior year adjustment		*525,027*	*33,446*	*20,550*	*579,023*	*579,676*
As restated		586,475	157,433	41,100	785,008	799,844
Fund balances at 31 December 2025		591,634	329,751	41,100	962,485	785,008

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

Prior financial year	**Notes**	**Unrestricted funds As restated 2024 £**	**Restricted funds As restated 2024 £**	**Endowment funds As restated 2024 £**	**Total As restated 2024 £**
Income from:					
Donations and legacies	2	159,065	11,478	-	170,543
Charitable activities	3	24,791	-	-	24,791
Other trading activities	4	1,178	2,539	-	3,717
Investments	5	6,718	4,539	-	11,257
Total income		191,752	18,556	-	210,308
Expenditure on:					
Raising funds	6	599	-	-	599
Charitable activities	7	190,797	33,748	-	224,545
Total expenditure		191,396	33,748	-	225,144
Net income/(expenditure)		356	(15,192)	-	(14,836)
Transfers between funds		(1,430)	1,430	-	-
Net movement in funds	10	(1,074)	(13,762)	-	(14,836)
Reconciliation of funds:					
Fund balances at 1 January 2024					
As originally reported		*61,027*	*138,591*	*20,550*	*220,168*
Prior year adjustment		*526,522*	*32,604*	*20,550*	*579,676*
As restated		587,549	171,195	41,100	799,844
Fund balances at 31 December 2024		586,475	157,433	41,100	785,008

NESS BANK CHURCH OF SCOTLAND INVERNESS

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Notes	2025 £	2025 £	2024 as restated £	2024 as restated £
Fixed assets					
Tangible assets	15		27,873		-
Investment property	16		485,000		500,000
Investments	17		82,054		79,676
			594,927		579,676
Current assets					
Debtors	18	4,681		4,193	
Cash at bank and in hand		371,957		205,985	
		376,638		210,178	
Creditors: amounts falling due within one year	19	(9,080)		(4,846)	
Net current assets			367,558		205,332
Total assets less current liabilities			962,485		785,008
The funds of the congregation					
Endowment funds	20		41,100		41,100
Restricted income funds	21		329,751		157,433
Unrestricted funds	22		591,634		586,475
			962,485		785,008

The financial statements were approved by the trustees on 19 April 2026

M. MacBean

Malcolm MacBean
Trustee

Joyce M Muir

Joyce Muir
Trustee

1 Accounting policies

Charity information
Ness Bank Church of Scotland Inverness is a charity registered in Scotland. The registered office is 1 Ness Bank, Inverness IV2 4SF.

1.1 Basis of preparation
The financial statements have been prepared in accordance with the congregation's governing document, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)". The congregation is a Public Benefit Entity as defined by FRS 102.

The congregation has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

The church has taken advantage of the provision in the SORP for charities not to prepare a statement of cash flows.

The financial statements are prepared in sterling, which is the functional currency of the congregation. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Prior year adjustment
The Church has prepared its accounts under the accruals method this year and had previously prepared receipts and payments accounts. Therefore an adjustment has been made to bring the comparative period into line, please see note 25 doe further details.

1.3 Going concern
At the time of approving the financial statements, the trustees have a reasonable expectation that the congregation has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.4 Charitable funds
Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the congregation.

1 Accounting policies (Continued)

1.5 Income

Income is recognised when the congregation is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the congregation has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the congregation has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.6 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.7 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Property improvements	Not depreciated

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.8 Investment property

Investment property, which is property held to earn rentals and/or for capital appreciation, is initially recognised at cost, which includes the purchase cost and any directly attributable expenditure. Subsequently it is measured at fair value at the reporting end date. The surplus or deficit on revaluation is recognised in profit or loss.

[Property rented to a group entity is accounted for as tangible fixed assets.]

1.9 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1 Accounting policies (Continued)

1.10 Impairment of fixed assets

At each reporting end date, the congregation reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.11 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.12 Financial instruments

The congregation has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the congregation's balance sheet when the congregation becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the congregation's contractual obligations expire or are discharged or cancelled.

1.13 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the congregation is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 as restated £	Restricted funds 2024 as restated £	Total 2024 as restated £
Donations and gifts	136,061	-	136,061	124,790	305	125,095
Legacies	30,000	95,000	125,000	-	-	-
Grants	500	947	1,447	-	2,098	2,098
Gift aid recoverable	29,059	12,801	41,860	29,852	1,250	31,102
Other giving	3,671	56,108	59,779	4,423	7,825	12,248
	199,291	164,856	364,147	159,065	11,478	170,543
Grants						
Caring and Sharing	-	-	-	-	500	500
Highland Council Common Good Fund	-	-	-	-	1,598	1,598
Hector Gordon Russell Trust	500	750	1,250	-	-	-
Worship grant scheme	-	197	197	-	-	-
	500	947	1,447	-	2,098	2,098

3 Income from charitable activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 as restated £	Restricted funds 2024 as restated £	Total 2024 as restated £
Receipts from charitable activities						
Income from use of halls	20,973	-	20,973	20,184	-	20,184
Weddings and funerals	3,655	-	3,655	2,880	-	2,880
Baby and toddler group	1,490	-	1,490	1,343	-	1,343
Guild	360	-	360	384	-	384
Other charitable activity income	1,367	2,027	3,394	-	-	-
	27,845	2,027	29,872	24,791	-	24,791

4 Income from other trading activities

	Unrestricted funds 2025	Restricted funds 2025	Total 2025	Unrestricted funds as restated 2024	Restricted funds as restated 2024	Total as restated 2024
	£	£	£	£	£	£
Fundraising events	2,043	2,698	4,741	-	2,539	2,539
Craft sales	-	-	-	90	-	90
Guild	-	-	-	1,088	-	1,088
Other trading activities	2,043	2,698	4,741	1,178	2,539	3,717

5 Income from investments

	Unrestricted funds 2025	Restricted funds 2025	Total 2025	Unrestricted funds as restated 2024	Restricted funds as restated 2024	Total as restated 2024
	£	£	£	£	£	£
Dividends received	1,439	2,883	4,322	2,158	4,326	6,484
Interest receivable	462	3,665	4,127	4,560	213	4,773
	1,901	6,548	8,449	6,718	4,539	11,257

6 Expenditure on raising funds

	Unrestricted funds 2025	Unrestricted funds 2024 as restated
	£	£
Fundraising and publicity		
Offering envelopes	-	96
Guild	1,033	503
Other fundraising costs	1,492	-
	2,525	599

7 Expenditure on charitable activities

	Charitable activities expenses 2025	Charitable activities expenses 2024 as restated
	£	£
Direct costs		
Staff costs	38,209	38,132
Giving to Grow	95,921	78,089
Christian Copyright Licencing International - licence	1,008	1,380
Presbytery dues	2,684	1,786
Communication and publicity	620	1,168
Office costs	7,635	6,644
Janitorials	2,089	1,773
Youth and children	1,339	1,805
Heating and lighting	20,482	18,466
Property repairs	10,387	43,137
Rates and insurance	12,115	10,988
Minister's expenses	1,457	1,777
Pulpit supply	500	2,427
Other expenses	1,298	2,431
Community outreach	3,811	1,809
	199,555	211,812
Grant funding of activities (see note 8)	1,242	1,681
Share of support and governance costs (see note 9)		
Governance	13,788	11,052
	214,585	224,545
Analysis by fund		
Unrestricted funds	209,188	190,797
Restricted funds	5,397	33,748
	214,585	224,545

8 Grants payable

	Charitable activities expenses 2025	Charitable activities expenses 2024 as restated
	£	£
Grants to institutions:		
Other	1,242	1,681

9 Support costs allocated to activities

	2025	2024 as restated
	£	£
Governance costs	13,788	11,052
Analysed between:		
Charitable activities expenses	13,788	11,052

10 Net movement in funds

	2025	2024 as restated
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable to the charity's independent examiner:		
- for the independent examination of the charity's financial statements	3,000	1,440
- for other financial services	10,788	7,200

11 Trustees

During the year Mary Thomson, who is a member of the Kirk Session, received remuneration totalling £11,700 for her role as church administrator.

12 Employees

Employment costs	2025	2024
	£	£
Wages and salaries	38,209	38,132

Minister's 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, 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 £32,433 and the maximum stipend (in the fifth and subsequent years) was £39,856.

There were no employees whose annual remuneration was more than £60,000.

13 Gains and losses on investments

Gains/(losses) arising on:	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Revaluation of investments	792	1,586	2,378	-	-	-
Revaluation of investment properties	(15,000)	-	(15,000)	-	-	-
	(14,208)	1,586	(12,622)	-	-	-

14 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

15 Tangible fixed assets

	Property improvements £
Cost or valuation	
Additions	27,873
At 31 December 2025	27,873
Carrying amount	
At 31 December 2025	27,873

16 Investment property

	2025 £
Fair value	
At 1 January 2025	500,000
Net gains or losses through fair value adjustments	(15,000)
At 31 December 2025	485,000

Investment property consists of the church manse with a carrying amount of £485,000 were revalued at 31 December 2025 by by members of the Kirk session. The valuation was based on recent market transactions on arm's length terms for similar properties.

17 Fixed asset investments

	Unlisted investments £
Cost or valuation	
At 1 January 2025	79,676
Valuation changes	2,378
At 31 December 2025	82,054
Carrying amount	
At 31 December 2025	82,054
At 31 December 2024	79,676

18 Debtors

	2025 £	2024 as restated £
Amounts falling due within one year:		
Other debtors	4,681	4,193

19 Creditors: amounts falling due within one year

	2025 £	2024 as restated £
Other creditors	9,080	4,846

20 Endowment funds

Endowment funds represent assets which must be held permanently by the congregation. Income arising on the endowment funds can be used in accordance with the objects of the congregation and is included as unrestricted income. Any capital gains or losses arising on the assets form part of the fund.

	At 1 January 2025	Incoming resources	Resources expended	Transfers	Re-statement	At 31 December 2025
	£	£	£	£	£	£
Permanent endowments						
Endowment Fund - Fabric Fund	21,100	-	-	-	-	21,100
Endowment Fund - Organ Fund	20,000	-	-	-	-	20,000
	41,100	-	-	-	-	41,100

Previous year:	At 1 January 2024	Incoming resources	Resources expended	Transfers	Re-statement	At 31 December 2024
	£	£	£	£	£	£
Permanent endowments						
Endowment Fund - Fabric Fund	10,550	-	-	-	10,550	21,100
Endowment Fund - Organ Fund	10,000	-	-	-	10,000	20,000
	20,550	-	-	-	20,550	41,100

21 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2025	Incoming resources	Resources expended	Transfers	Gains and losses	Re-statement	At 31 December 2025
	£	£	£	£	£	£	£
Phase 4 fund	50,132	170,020	(230)	-	780	-	220,702
Social community fund (previously Lunch club)	8,120	750	(17)	-	-	-	8,853
Session fund	3,601	50	(517)	-	-	-	3,134
Fabric fund	65,113	3,250	(570)	-	366	-	68,159
Organ fund	29,601	1,500	(252)	-	440	-	31,289
Bught stop cosy cafe	866	560	(3,811)	-	-	-	(2,385)
	157,433	176,129	(5,397)	-	1,586	-	329,751

Previous year:	At 1 January 2024	Incoming resources	Resources expended	Transfers	Gains and losses	Re-statement	At 31 December 2024
	£	£	£	£	£	£	£
Phase 4 fund	40,984	10,258	(28,644)	680	-	26,854	50,132
Lunch club	7,370	-	-	750	-	-	8,120
Session fund	3,295	306	-	-	-	-	3,601
Fabric fund	63,331	2,429	(2,696)	-	-	2,049	65,113
Organ fund	23,611	847	-	-	-	5,143	29,601
Bught stop cosy cafe	-	3,275	(1,809)	-	-	(600)	866
	138,591	18,556	(33,748)	1,430	-	33,446	157,433

21 Restricted funds (Continued)

Phase 4 fund:
These funds have been provided specifically for the purposes of the vital upgrade and modernisation of the sanctuary.

Social & Community Fund (Formerly the Wednesday Lunch Club):
These funds have been provided to provide a warm space at the Bught Cafe on a weekly basis and provide any additional community events agreed by the Kirk Session.

Session Fund:
These funds have been provided solely to to provide financial relief to members and adherents in need.

Fabric Funds:
These funds have been given in order to defray the cost of repairs and maintenance of the fabric of the church.

Organ Fund:
These funds have been given in order to defray the cost of repairs and maintenance of the church organ.

22 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2025	Incoming resources	Resources expended	Transfers	Gains and losses	At 31 December 2025
	£	£	£	£	£	£
Baby & toddler group	342	1,493	(1,492)	-	-	343
Guild	1,276	2,739	(1,771)	-	-	2,244
General Funds	584,857	226,848	(208,450)	-	(14,208)	589,047
	586,475	231,080	(211,713)	-	(14,208)	591,634

previous year (as restated)	At 1 January 2024	Incoming resources	Resources expended	Transfers	Gains and losses	At 31 December 2024
	£	£	£	£	£	£
Baby & toddler group	270	1,348	(1,276)	-	-	342
Guild	1,698	2,106	(1,928)	(600)	-	1,276
General Funds	585,581	188,298	(188,192)	(830)	-	584,857
	587,549	191,752	(191,396)	(1,430)	-	586,475

22 Unrestricted funds (Continued)

General funds:
These are funds held by the church arising out of past operating results. These are free to use as the Trustees see fit.

Baby and Toddler Group:
These funds are designated for use of the Baby and Toddler Group.

The Guild:
These funds are designated for use by the Guild of the church.

23 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Endowment funds 2025 £	Total 2025 £
At 31 December 2025:				
Tangible assets	-	27,873	-	27,873
Investment properties	485,000	-	-	485,000
Investments	27,314	34,190	20,550	82,054
Current assets/(liabilities)	79,320	267,688	20,550	367,558
	591,634	329,751	41,100	962,485

	Unrestricted funds 2024 £	Restricted funds 2024 £	Endowment funds 2024 £	Total 2024 £
At 31 December 2024 (as restated):				
Investment properties	500,000	-	-	500,000
Investments	79,676	-	-	79,676
Current assets/(liabilities)	6,799	157,433	41,100	205,332
	586,475	157,433	41,100	785,008

24 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

25 Collections for third parties

	2025	2024
	£	£
Christian Aid Week	-	2,504
Cosy Cafe - Copper bottle	-	182
Tearfund - Harvest appeal	425	207
Inverness Street Pastors - Watchnight service Appeal	426	570
Marie Curie - charity bottle	308	-
Inverness Foodstuff - retiring collections	950	400
	2,109	3,863

26 Prior period adjustment

Changes to the balance sheet

	At 31 December 2024		
	As previously reported	Adjustment	As restated
	£	£	£
Fixed assets			
Investment properties	-	500,000	500,000
Investments	-	79,676	79,676
Current assets			
Debtors due within one year	-	4,193	4,193
Creditors due within one year			
Other creditors	-	(4,846)	(4,846)
Net assets	205,985	579,023	785,008
Capital funds			
Endowment funds	20,550	20,550	41,100
Income funds			
Restricted funds	123,987	33,446	157,433
Unrestricted funds	61,448	525,027	586,475
Total equity	205,985	579,023	785,008

Changes to the Statement of Finacial Activities

	Period ended 31 December 2024		
	As previously reported	Adjustment	As restated
	£	£	£
Donations and legacies	168,511	2,032	170,543
Investments	9,096	2,161	11,257
Charitable activities	219,699	4,846	224,545
Net movement in funds	(14,183)	(653)	(14,836)

Ness Bank Church
Year ended 31 December 2025
Session Fund

	2025	2024
	£	£
Income		
Donations received	50	306
Expenditure:		
Financial aid	500	-
Bank charges	17	-
	517	-
Net Surplus / (Deficit) for the year	(467)	306
Session fund balance brought forward	3,601	3,295
Session balance carried forward	3,134	3,601

Ness Bank Church
Year ended 31 December 2025
Baby and Toddler Group funds

	2025	2024
	£	£
Income		
Fees	1,489	1,343
Bank interest received	4	5
	1,493	1,348
Expenditure:		
Adopt-a-child	240	216
CALA	35	35
Hall rent	1,000	500
Hall donation	-	400
Christmas Presents	157	54
Eden books	-	71
Play kitchen	60	-
	1,492	1,276
Net Surplus / (Deficit) for the year	1	72
Fund balance brought forward	342	270
Fund balance carried forward	343	342

Ness Bank Church
Year ended 31 December 2025
Church Guild

	2025	2024
	£	£
Income		
Offerings	711	550
Affiliation fees	360	384
Donations	25	84
Fundriaising events	1,644	1,088
	2,740	2,106
Expenditure:		
Affiliation fees	400	395
Church donation	700	600
Fundraising expenses	484	503
Donations	150	880
Owed to me	-	120
Prof. W McBryde	-	30
Bank charges	37	-
	1,771	2,528
Net Surplus / (Deficit) for the year	969	(422)
Fund balance brought forward	1,276	1,698
Fund balance carried forward	2,245	1,276