

Inverness Trinity Dalneigh Church of Scotland

Trustees Report and Accounts

For the Year Ended

31st December 2025

Congregation Number 372165

Scottish Charity Number SC011773

The Trustees present the annual report and accounts for Inverness Trinity Dalneigh Church for the year ended 31st December 2025.

Reference and Administration Information.

Charity Name	Inverness Trinity Dalneigh Church of Scotland.
Charity Registration Number	SC011773
Congregation Reference Number	372165
Contact Address	42 Mason Road, Inverness IV2 3SZ ryles.margaret@yahoo.com

Trustees:

Interim Moderator: Len Cazaly (Appointed 1st March 2020)

Session Clerk: Arnett Cook

Kirk Session:

Linda Cook, Kenneth Davidson, Steven Wylie, Howard Spicer, Iain Macdonald, Margaret Ryles, Isobel Mackie, Mike Ronaldson, Hugh Chisholm (resigned 31/12/2025)

Principle Office Bearers:

Interim Moderator: Len Cazaly (appointed 1st March 2020)

Session Clerk: Arnett Cook

Clerk to Session: Susan Spicer

Church Treasurer:	Margaret Ryles
Gift Aid:	Cecille Cameron.
Sunday Records of Finances:	June Hall
Independent Examiner:	Mary Christina Grant
Bank:	Virgin Bank, 15 Academy Street, Inverness, IV1 1JN

Structure, Government and Management

Governing Document

Inverness Trinity Dalneigh Church is administered in accordance with the terms under the Unitary Form Deed of Constitution.

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. Normally the minister (Interim Moderator during vacancy) is Moderator of the Kirk Session and is elected by the congregation and inducted by the Presbytery.

Organisational Structure.

The Congregation of Inverness Trinity Dalneigh has a Kirk Session and three sub-Teams.

Each of the Teams is made up of some elders from the Kirk Session and members of the congregation who are considered to have the appropriate gifts and skills. The Teams meet regularly and report back to the Kirk Session. The chair of the Teams is appointed by the Kirk session and each Team will appoint their Clerk.

The Kirk Session is responsible for the spiritual and financial oversight of the congregation. The Kirk Session usually meets five times a year but can convene more often as required. The elders of the congregation have a responsibility to visit the congregation regularly and encourage those for whom they have responsibility. They are supported by a Pastoral Care Team who visit the sick and housebound regularly. Furthermore, the elders dispense the elements of bread and wine at the Communion Services which are held 4 times a year.

The Finance Team deals with the financial oversight of the Congregation.

The Fabric Team deals with the maintenance and development of the buildings for which we have responsibility. Currently we have responsibility for the buildings previously used by Inverness Trinity and Inverness Dalneigh and Bona which comprise off one Church (Trinity church and hall buildings sold in June 2025) and one Hall and two Manses.

The ground surrounding all the properties is also under the control of the Committee and is to be kept in a satisfactory condition.

The Mission Team deals with mission and outreach to the parish as well as pastoral care and the children's ministry within the congregation.

Objectives and Activities.

The Church of Scotland is Trinitarian in doctrine, reformed in tradition and Presbyterian in polity. The Church of Scotland as part of the holy catholic church, worshipping one God, Father Son and Holy Spirit believes in the gospel of the sovereign grace and Love of God wherein through Jesus Christ, his only Son our Lord Incarnate, crucified and risen, He freely offers to all upon repentance and faith, the forgiveness of sins, renewal by the Holy Spirit and eternal life, and calls them to labour in the fellowship of faith for the advancement of God throughout the world. The Church of Scotland acknowledges the word of God to be the supreme rule of faith and life. The Church of Scotland holds as its subordinate standard the Westminster Confession of Faith.

The Church of Scotland 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 Churches of other denominations in Scotland and beyond.

The congregation of Inverness Trinity Dalneigh holds one act of public worship each Sunday in Inverness Trinity Dalneigh Church at 10:30am and an evening service at 6:30pm on the second and fourth Sunday of the month. The morning services are streamed by Zoom as a means of reaching those who cannot attend in person. The mid-week prayer meeting and bible study continues to meet on Zoom.

The following groups met regularly throughout the year:-

Prayer & Study Meeting every Wednesday evening at 7.30pm on Zoom.

Crèche is available for young children when required during the morning service.

Sunday School meets weekly during the Sunday morning service.

Parent & Toddler's Group meets every 2nd Thursday morning during term time.

The Guild meets every 2nd Tuesday afternoon from October to April.

Kidzone a group for local primary aged children, meets every Wednesday evening from 6 – 7pm during term time.

Craft Group meets each Tuesday morning.

Boys Brigade (Junior Section and Company Section) meets on Thursday and Friday evening.

Coffee Mornings are held once a month on a Wednesday.

Orchestra: Inverness Symphony Orchestra meets in the Hall on a Monday evening for practice.

Floral art club: meets twice a month on Tuesday evenings from September to June.

Achievement and Performance:

The congregation of Inverness Trinity Dalneigh Church met with some 60 to 70 meeting in the Church building for morning worship and 4 to 6 by means of Zoom and evening service has a regular attendance of 12 to 15.

Sunday School meets during the morning service with approximately 4 to 6 children attending. Crèche is available during the morning service as and when required.

There are 42 children on the roll for Toddler Group with approximately 28 -30 children regularly attending the group on alternate Thursday mornings.

Inverness Trinity Dalneigh Guild has sixteen members.

Kidzone has a roll of 36 children who meet on a Wednesday evening.

Boys Brigade has a roll of 32 boys in different sections with meetings being held on Thursday and Friday evenings.

Our Interim Moderator, Mr. Len Cazaly conducted Sunday worship three Sundays a month with two elders taking the other services. In partnership with the elders, he visited the sick in hospital and made home visits. He also conducted several parish funerals.

The Elders have overall responsibility for the care of the congregation and are supported by the Pastoral Visitation group who visited/stayed connected with members of the congregation in liaison with the elders. This group had responsibility for organising regular social events and Coffee Mornings as a means of outreach to the wider community.

The elders are faithful and attend most of the worship services regularly. The midweek meetings are held on Zoom and are led by six different members of the congregation. Fourteen to eighteen members regularly attend this meeting. Financial giving from these meetings is used to support people in Christian ministry at home and abroad. On occasions, we were able to hear from many more people via Zoom, some coming in from as far afield as Marseille.

Financial Review:

Income for the year ended 31 December 2025 decreased by £105,434, from £192,494 in 2024 to £87,060 in 2025. The bulk of this was £54,110 transferred from Inverness Trinity Church after the union with Inverness Dalneigh and Bona Church. Other one-off amounts during 2024 were: £10,000 gifted from the estate of a Church member. There was £33,703 from the General Trustees to cover fabric costs and a £11,000 grant to cover the cost of the boys Brigades' new minibus.

The principal source of income is a Weekly Free Will offering envelope scheme and the open plate. The increase in giving was £757 (including Gift aid), 1.74% greater than the 2024 figure.

Expenditure decreased from £131,562 in 2024 to £104,275 in 2025, this was mainly due to less fabric costs and last year included the purchase of the BB minibus. The highest cost is the contribution to Church of Scotland's Give to Grow of £47,551 being our contribution to centralised funding.

At each Kirk Session Meeting the trustees are given written details of the financial position of the church finances. When the congregation is given details of the church finance, the members are encouraged to switch to the freewill offering scheme and, if the person pays income tax, they are encouraged to sign a Gift Aid declaration form. The Thanksgiving Appeal was well supported, and £2,827 was donated.

Reserves Policy:

It is the Trustees policy to hold reserves of approximately six months expenditure including designated funds. As of 31st December, the Church held unrestricted funds of £36,255 of which £18,489 is designated for various groups or projects set aside by the Trustees. The remaining balance of £17,766 represents about 3 months' normal expenditure, including fabric costs.

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 the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Account (Scotland) Regulation 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.

Session Clerk:  Date: 2nd June 2026

Independent Examiner's Report to the Trustees of Inverness Trinity Dalneigh Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 8 to 15.

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.

Signature: *MC Grant*

Date: *6/06/2026*

Name: Mary Christina Grant 29 Braeside Park, Balloch Inverness, IV2 7HL

Inverness Trinity Dalneigh Church of Scotland
Receipts And Payments Account for the Year ended 31st December 2025

	Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Total 2024
	£	£	£	£
Receipts				
Donations	53,768	24,316	78,084	109,440
Legacies	3,000	-	3,000	10,000
Activities for generating funds	3,835	-	3,835	71,150
Interest	1,187	954	2,140	1,905
Total receipts (note 3)	61,790	25,270	87,060	192,494
Payments				
Cost of generating funds (FWO envelopes)	113	-	113	138
Charitable activities	85,139	19,023	104,162	131,424
Total payments (note 4)	85,252	19,023	104,275	131,562
Excess of receipts over payments before transfers	(23,462)	6,247	(17,215)	60,932
Transfers	-	-	-	-
Excess of receipts over payments for the year	(23,462)	6,247	(17,215)	60,932

Inverness Trinity Dalneigh Church of Scotland
Statement of Balances at 31st December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Bank and Deposit Balances				
Bank and deposit balances brought forward	59,717	42,417	102,134	41,202
Movements in the year:				
Excess of receipts over payments for the year	(23,462)	6,247	(17,215)	60,932
Bank and Deposit Balances Carried Forward	36,255	48,664	84,919	102,134
Assets				
Church of Scotland investors trust			3,357	3,131
Gift aid receivable			2,130	2,093
Boys Brigade minibus			8,800	11,000

The boys Brigade minibus was funded by donation.

The Accounts were approved for and on behalf of the board of Trustees

Arnett Cook - Session Clerk

Margaret Ryles - Treasurer

Date

2nd June 2026

Arnett Cook
M. Ryles

Inverness Trinity Dalneigh Church of Scotland
Notes to the Accounts

1.Trustees Remuneration

No trustee receivable any remuneration or reimbursement of expenses during the year.

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.

2.Movement in Funds

Restricted Funds	At 1.1.2025	Receipts 2025	Payments 2025	Transfers 2025	At 31.12.25
		£	£	£	£
Restricted Funds					
Collection for others	-	540	540	-	-
Prayer partner fund	735	205	-	-	940
S.U. camp fund	815	-	-	-	815
Music fund	47	-	-	-	47
Boys Brigade	5,039	20,901	15,440	-	10,498
Flower fund	11,334	621	1,018	-	10,937
Pastoral care	1,364	1,049	923	-	1,491
Youth work	2,053	-	102	-	1,951
Hall investment fund	21,031	954	-	-	21,985
Kidzone	-	1,000	1,000	-	-
				-	
Total restricted funds	42,417	25,270	19,023	-	48,664
Unrestricted funds					
General funds	41,662	53,226	73,190	(3,932)	17,766
General reserve fund	-	-	-	-	-
Total unrestricted funds	41,662	53,226	73,190	-3,932	17,766
Designated funds					
Sunday School	652	260	102	-	810
Creche	75	35	-	-	110
Parent and toddler	1,442	536	274	-	1,704
The Guild	2,742	2,030	1,924	-	2,847
Craft group	184	570	583	-	171
Kidzone	760	470	831	-	400
Teas	1,710	1,361	1,589	-	1,482
Fabric	-	-	6,759	6,759	-
Special project fund	-	2,827	-	(2,827)	-
Hall investment fund	10,490	476	-	-	10,966
Total of designated funds	18,055	8,564	12,062	3,932	18,489
Total funds	102,134	87,060	104,275	-	84,919

Inverness Trinity Dalneigh Church of Scotland
Notes to the Accounts (Continued)

Purpose of Funds

Restricted Funds

Hall Investment Fund

The Purpose of this fund for the improvement to Church Halls.

Prayer Partner Fund

The purpose of this fund is to support Christian Charities. Our Missionary Prayer Partner

Music Fund (Equipment)

Members of the congregation gave donations to purchase musical equipment for the music group.

Pastoral Care Fund.

Income is received from donations given at the monthly Coffee Mornings and other social functions. The funds are held in an account in the name of the fund and are administered by two of the members of the organising committee.

Boys Brigade and The New Youth Work Fund

The new youth work fund was set up with donations given at the funeral of the late Mrs Catriona Muir, one of our youth leaders. The family requested that the funds should be used to further work of young people in our parish. The funds are held in an account under the supervision of the Sunday School Leader and the Leader of Kidzone. The Boys Brigade utilises its funds for its own purposes.

Flower Fund

Donations given for flowers to decorate the Chancel are held by the person who arranges the rota for the group of ladies who arrange the flowers.

SU Camp Fund

An appeal was undertaken to raise funds to send some youths to the Scripture union annual camp.

Designated Funds

Hall Investment Fund

The Purpose of this fund for the improvement to Church Halls.

Teas Fund

The Trustees have set aside funds for the after Church teas.

Sunday School Fund, Parent and Toddler Group, Kidzone and Creche

The Trustees have set aside use funds for the running groups for the youth of the local area

Special Projects and Fabric Funds.

Funds from the Church of Scotland Investor Trust set aside by the Trustees for major repairs.

The Guild Fund

The Trustees have set aside funds for Guild purposes.

The Craft Group Fund

The Trustees have set aside funds for use of the craft group

Inverness Trinity Dalneigh Church of Scotland
Notes to the Accounts (Continued)

3. Analysis of Receipts

	Unrestricted Fund 2025	Restricted Funds 2025	Total 2025	Total 2024
	£	£	£	£
Offerings	35,544	-	35,544	35,139
Gift aid recovered	8,614	-	8,614	8,262
Donations	1,522	-	1,522	1,676
Weddings and funerals	350	-	350	300
Thanksgiving appeal	2,827	-	2,827	2,725
Miscellaneous	-	-	-	-
Transfer from investors fund	-	-	-	33,703
Transfer of union balance	-	-	-	54,110
Collection for others	-	540	540	100
Gift aid recovered	-	-	-	19
Music	-	-	-	-
Teas	1,361	-	1,361	1,476
Prayer partner fund	-	205	205	205
Pastoral care fund	-	1,049	1,049	964
Fabric fund	-	-	-	-
Flower fund	-	621	621	643
Sunday school	260	-	260	239
Creche	35	-	35	-
Parent and toddler	536	-	536	703
The Guild	2,030	-	2,030	2,043
Craft group	570	-	570	1,067
Kidzone	470	1,000	1,470	1,294
Boys Brigade	-	20,901	20,901	31,715
Youth fund	-	-	-	-
Legacies	3,000	-	3,000	10,000
Use of hall	1,471	-	1,471	1,470
Deposit account Interest	1,187	954	2,141	1,905
Refund	2,014	-	2,014	1,737
Grant	-	-	-	1,000
Total Receipts	61,790	25,270	87,060	192,494

Inverness Trinity Dalneigh Church of Scotland
Notes to the Accounts (Continued)

4. Analysis of Payments

	Unrestricted Fund 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Cost of generating funds				
Freewill offering envelopes	113	-	113	138
Charitable activities				
Website	1,453	-	1,453	1,073
Salaries	8,719	-	8,719	8,049
Pulpit supply	200	-	200	600
Presbytery	1,500	-	1,500	2,412
Organist	-	-	-	-
Printing and stationery	1,610	-	1,610	1,449
Broadband	808	-	808	935
Gas and electricity	7,147	-	7,147	5,273
Bookkeeping	100	-	100	200
Give to grow	47,551	-	47,551	46,618
Cleaning	250	-	250	168
Insurance	2,870	-	2,870	4,111
Music licence	408	-	408	394
Sunday school	102	-	102	201
Creche	-	-	-	-
Toddler	274	-	274	338
Guild	1,924	-	1,924	2,423
Craft group	583	-	583	868
Kidzone	831	1,000	1,831	719
BB	-	15,440	15,440	30,249
Flowers	-	1,018	1,018	1,289
Youth	-	102	102	-
Pastoral care	-	923	923	921
Teas and coffees	1,589	-	1,589	591
Prayer partners	-	-	-	-
Collection for others	-	540	540	100
Independent Examiner	100	-	100	100
Prayer partners	-	-	-	-
Miscellaneous	-	-	-	-
Fabric	6,759	-	6,759	22,344
Manse costs	189	-	189	-
Bank charges	173	-	173	-
	85,139	19,023	104,162	131,424
Total Payments	85,252	19,023	104,275	131,562

**Inverness Trinity Dalneigh Church of Scotland
Notes to the Accounts (Continued)**

5. Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of all ministers' stipends and employer's contributions for national insurance, pensions and housing 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 Inverness Trinity Dalneigh was vacant and we have an interim moderator who does not ask for a fee.

6. Collection for Third Parties

	2025	2024
Open Door Project	405	-
SU	100	100
Adopt a child	35	-
Total	540	100

7. Transfer of Funds

During this year a thanksgiving appeal was made to raise funds to contribute to the costs of fabric repairs. The amount donated of £2,827 was transferred to the general fund.

8. Grants

Kidzone received two £500 grants. One from the Jennifer Foundation and the other from The Margaret Douglas Trust. This was funding for the Kidzone days out.

**Inverness Trinity Dalneigh Church of Scotland
Appendix**

Funds Held on Behalf of the Congregation by The Church of Scotland General Trustees

Capital Account.	2025	2024
Credit Balances held at 31st December at cost	290,226	290,226

The increase in funds is a result of the sale of Trinity Church (proceeds less costs)

Revenue Account	2025	2024
Credit Balances held at 31st December	86,127	60,732

Certificate of Investments

Deposit funds	2025	2024
Fabric fund	2,883	2,760
General reserve fund	317	303
Special project appeal	2	2
Congregational purposes fund	41	41

