

Explanatory Notes: Companion to 2025 Accounts

A more detailed breakdown of the congregation's 2025 income and expenditure is shown on the subsequent pages of this document. The following notes will provide further explanation on various aspects of the congregation's finances.

You will notice the accounts is clearly laid out to show comparisons across the income and expenditure totals.

Income: The first thing to note, with thankfulness to God and to the congregation is the continued support in weekly offerings during 2025. This year we have seen a slight decrease of offerings of £916.81. As our social activities continued through 2025 (Elevenses, Supper Club & Craft Club), we received donations from these totalling £3,169.09. In addition, we give thanks for a donation of £3,500 received from the Church Guild. We continued to receive a very welcome income from Abundant Borders, Echo Choir, Dancers, and private functions via use of the church/hall which totalled £1,826.00.

We banked £1,660.50 during 2025 from various fundraisers and received additional donations totalling £4,071.45.

Expenditure: Expenditure was in total £9,758.77 higher in 2025 than 2024. This was in most part due to the continued payments to Scottish Power to clear debt. The total payments to Scottish Power in 2025 was £22,956.86. Other significant expenditure included £3,971.69 for maintenance of the Church, hall, and manse, and £3,311.40 for roof repairs.

Eyemouth United Congregational Church
Breakdown of Income for the Period 1st January to 31st December 2025

<u>Income</u>		2025		2024	
		£	£	£	£
Offerings					
	Offerings (Open Plate)	4,295.00		4,328.29	
	Offerings (Envelopes non-Gift Aid)	3,111.00		2,885.52	
	Offerings (Gift Aid)	10,787.00		11,896.00	
	Harvest Thanksgiving	0.00		165.00	
			18,193.00		19,274.81
Donations	GASDS				
	EHQ Service of the Sea	120.00		226.52	
	Elevenes	2,566.99		2,644.53	
	Supper Club	532.10		663.95	
	Bantry Easter Service	0.00		0.00	
	Passover Meal	0.00		0.00	
	Toddlers & Bump to Baby	0.00		0.00	
	2nd Hand Book donations	76.70		0.00	
	Craft Club	70.00			
	Passover Meal	0.00		240.00	
			3,365.79		3,775.00
Donations	Non-Gift Aid				
	Donations	4,071.45		1,125.00	
	Raffle Licence	0.00		0.00	
			4,071.45		1,125.00
Hall Lets					
	Dancers	392.00		664.00	
	Echo Choir	700.00		700.00	
	Splash	0.00		0.00	
	Abundant Borders	650.00		1,500.00	
	Theatre Group	64.00		0.00	
	Hall use for Private Function	20.00		70.00	
			1,826.00		2,934.00
Weddings & Funerals		750.00		865.00	
			750.00		865.00
Organisation	Donations				
	Guild	3,500.00		1,000.00	
	Harbour Felters	0.00		357.00	
	Craft Club	300.00			
	Eyemouth Yng People Group	0.00		0.00	
	Echo Choir Concert	449.00			
			4,249.00		1,357.00
Carried forward			32,455.24		29,330.81

Eyemouth United Congregational Church
Breakdown of Income for the Period 1st January to 31st December 2025

Income	2025		2024	
	£	£	£	£
Brought forward		32,455.24		29,330.81
Fund Raising				
Raffle	1,012.00		0.00	
Craft Fayre	0.00		0.00	
Craft De-stash	271.50			
Easy Fundraising	0.00		0.00	
PayPal	0.00		0.00	
Amazon Euro Core	0.00		0.00	
Afternoon Tea	0.00		200.00	
Coffee Morning	377.00		1,913.30	
		1,660.50		2,113.30
Grants				
Gift Aid Tax Recovery	2,066.54		0.00	
Federation	0.00		0.00	
		2,066.54		0.00
Interest				
Bank Interest	243.71		422.79	
		243.71		422.79
Charity Collections				
Earthquake Collection	0.00		0.00	
MND Coffee Morning	0.00		0.00	
Christian Aid	0.00		0.00	
Hardship Fund	0.00		0.00	
		0.00		0.00
Federation Fees Fund				
Federation Fees	35.00		950.00	
		35.00		950.00
Development Fund				
Donations Non-Gift Aid	0.00		825.00	
Grants	0.00		0.00	
Loans	0.00		0.00	
Fund Raising:				
Craft Destash	0.00		292.32	
Echo Concert (Roof Fund)	0.00		1,220.00	
Coffee Morning (Roof Fund)	0.00		418.26	
Old Coin Sale	0.00		101.70	
Air Fryer Demo - Roof fund	0.00		145.00	
Craft Fayre	0.00		401.40	
		0.00		3,403.68
Carried forward		36,460.99		36,220.58

Eyemouth United Congregational Church
Breakdown of Income for the Period 1st January to 31st December 2025

<u>Income</u>	2025		2024	
	£	£	£	£
Brought forward		36,460.99		36,220.58
Flower Donations	<u>30.00</u>	30.00	<u>40.00</u>	40.00
Miscellaneous				
Manse Rental	<u>1,348.00</u>		<u>0.00</u>	
		<u>1,378.00</u>		<u>0.00</u>
Total Income		<u><u>37,868.99</u></u>		<u><u>36,260.58</u></u>

Eyemouth United Congregational Church

Breakdown of Expenditure for the Period 1st January to 31st December 2025

Expenditure	2025		2024	
	£	£	£	£
To generate income				
Offering Envelopes	0.00		55.58	
Catering	112.50		442.25	
Raffle Licence	20.00		40.00	
Raffle Tickets	74.40		0.00	
		206.90		537.83
Ministry				
Employment Costs	3,837.50		18,487.12	
Ministerial Expenses	0.00		0.00	
Pulpit Supply	250.00		0.00	
Craft & Youth Work	134.00		66.20	
Welfare	0.00		0.00	
		4,221.50		18,553.32
Utilities				
Broadband	400.68		585.78	
Scottish Power	22,956.86		8,128.87	
		23,357.54		8,714.65
Manse				
Council Tax	780.18		1,430.42	
Electricity	435.00			
		1,215.18		1,430.42
Running expenses				
Cleaning & Sundries	131.82		242.54	
Insurance	2,894.32		2,719.95	
Professional Fees	540.00		480.00	
		3,566.14		3,442.49
Office & Licence Costs				
Media Licences	538.86		1,016.76	
Office Costs	260.62		172.36	
		799.48		1,189.12
Training				
Training	0.00		0.00	
		0.00		0.00
Fabric Repairs & Maintenance				
Church	2,738.50		0.00	
Hall	357.74		4,047.00	
Manse	875.45		40.00	
		3,971.69		4,087.00
Equipment				
Purchase	1,803.75		0.00	
Maintenance	0.00		52.86	
		1,803.75		52.86
Collections & Donations for Third Parties				
EHQ Service of the Sea	0.00		0.00	
MND	56.00		3,670.60	
Turkey/Syria Earthquake	0.00		175.00	
Christian Aid (Ukraine Appeal)	0.00			
TEAR Fund	0.00			
		56.00		3,845.60
Flower Fund				
Flowers	70.83		28.50	
		70.83		28.50
Development Fund				
Disbursements - Roof Repair	3,311.40		1,700.00	
		3,311.40		1,700.00
Federation Fees				
Federation dues	813.50		572.50	
		813.50		572.50
Hardship Fund				
Disbursements	0.00			
		0.00		
Miscellaneous				
Organist Fees	180.00		0.00	
		180.00		0.00
		43,573.91		44,154.29