

Eyemouth United Congregational Church
Eyemouth, Berwickshire

Registered Scottish Charity – SC006669

Tax File Reference – CR35494/1

Member of the Congregational Federation in Scotland

Financial activities for the period

1st January 2025

to

31st December 2025

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Legal and Administrative Information

Eyemouth United Congregational Church is a member of the Congregational Federation in Scotland and is affiliated to the national Congregational Federation of which Scotland is an administrative area.

Eyemouth United Congregational Church is recognised by HM Revenue & Customs as a charity - Number SC006669.

To fulfil the regulations as set out in the relevant legislative and regulatory requirements in Scotland, that is the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006, it is necessary for us to have an external scrutiny by an independent examiner. For this purpose, Graham Reid, of Graham Reid Accountancy, Industrial Estate Coldingham Road, Eyemouth, TD14 5AN has served for the last year and the Annual General Meeting of this year has resolved and agreed to continue this appointment as Independent Examiner for a further year.

Trustees are Deacons and are elected at the Annual General Meeting and all are volunteers. No Trustee / Deacon receives any remuneration for the duties which they undertake to perform.

Trustees		Date of Appointment
Chair	Mrs A Jakimciw	2016
Vice Chair	Mrs A Dougal	2001
Secretary	Mrs J Cochrane	2014
Treasurer	Ms D Felton	2018
Active Trustees	Mrs D Aitchison	2001
	Mrs F Atkinson	2010
	Mrs Z Brown	2003
	Mx M Carter	2023
	Mrs A Doogan	2023
	Mrs D Dougal	2010
	Mrs P Grieve	2023
	Miss M Kerr	2003
	Mrs G Locke	2023
	Mrs SJ Sherlock	2023
Non-active Trustees	Mrs R Fairley	Mr R Fairley

Independent Examiner –

Graham Reid of Graham Reid Accountancy
Industrial Estate
Coldingham Road
Eyemouth
Scottish Borders
TD14 5AN

Trustees report 2025

The beginning of 2025 with the outlook of losing our minister the Reverend Ruairidh Macrae to be the minister of Market Harborough Congregational Church in February was to prove particularly challenging as well as incredibly sad. The pastoral relationship between our minister and the congregation has been a deep one and both sides have been extremely sad to part ways.

Despite the exceedingly difficult circumstances with no minister and reduced attendance at church services and challenging finances, the Deacons and elders have risen to the challenge of keeping the church in Eyemouth continuing to serve God and the community. We are grateful to God for his care, provision, and love that we have experienced as a congregation and the wider community. With the commitment and hard work of the Deacons and Elders we have continued to manage to find cover every week of the year to meet for worship as the main expression of our service to God and our community. We have held Fellowship groups, Craft groups, supper evenings, Guild meetings, and a Knit and Natter group. We also have a community coffee morning every Tuesday. We value links with other community organisations, and we continue to work closely with other Christian churches, nationally through our membership of the Congregational Federation and Congregational Federation in Scotland and locally with the East Berwickshire Churches Together. We continued to hold the annual Service of the Sea which closes the Eyemouth Herring Queen Festival and continues to keep the town's proud traditions.

The ECHO Community Choir has continued to meet each week and is a great community venture enriching the lives of a growing group of singers. The Theatre Group also meet in our church hall for their regular meetings.

Our ongoing issue with Scottish Power and its detrimental impact on our finances and the subsequent debt meant that we reluctantly decided it was necessary to sell our Manse. This was almost in completion by the end of the year and has enabled us to pay off our debt to Scottish Power. We give thanks to the Deacon who worked endlessly throughout the year to achieve this.

Overall, the income increased by around £1,500 during 2025. However, expenditure was almost £10,000 higher than the previous financial year, due to the payments to Scottish Power.

Without a minister we have been unable to conduct weddings and funerals. We have sought to offer comfort, support, and show God's love in pastoral and practical ways. We give thanks for the life of Johnston Purvis who passed away this year, a much loved and faithful member and Deacon.

All Deacons and Elders had their Disclosures updated throughout the year.

We thank the members, adherents, and friends of Eyemouth United Congregational Church for their dedication and support. We exist to glorify God in our worship and in serving our community. Despite concerns and difficulties, we hope to continue through 2026 and pray God will meet our needs as we seek to worship him and serve our community.

Eyemouth United Congregational Church
Accounts for the Period 1st January to 31st December 2025

Statement of Financial Activities

	2025		2025		2025		2025		2024	
	Unrestricted Funds		Restricted Funds		Designated Funds		Total Funds		Total Funds	
	£	£	£	£	£	£	£	£	£	£
Income										
Offerings										
Offerings (Open Plate)	4,295.00		0.00		0.00			4,328.29		
Offerings (Envelopes non-Gift Aid)	3,111.00		0.00		0.00			2,885.52		
Offerings (Gift Aid)	10,787.00		0.00					11,896.00		
		18,193.00		0.00		0.00	18,193.00		19,109.81	
Donations										
Donations (GASDS)	3,365.79		0.00		0.00			3,775.00		
Donations (non-Gift Aid)	4,071.45		0.00		0.00			1,125.00		
Hall Lets	1,826.00		0.00		0.00			2,934.00		
Weddings & Funerals	750.00		0.00		0.00			865.00		
Organisation Donations	4,249.00		0.00		0.00			1,357.00		
		14,262.24		0.00		0.00	14,262.24		10,056.00	
Fund Raising										
Fund Raising	1,660.50		0.00		0.00			2,113.30		
		1,660.50		0.00		0.00	1,660.50		2,113.30	
Grants										
Grants	0.00		0.00		0.00			0.00		
Gift Aid Tax Recovery	2,066.54		0.00		0.00			0.00		
		2,066.54		0.00		0.00	2,066.54		0.00	
Interest										
Bank Interest	243.71		0.00		0.00			422.79		
		243.71		0.00		0.00	243.71		422.79	
Federation Fees	0.00		35.00		0.00			950.00		
		0.00		35.00		0.00	35.00		950.00	
Development Fund										
Donations (non-Gift Aid)	0.00		0.00		0.00			0.00		
Grants	0.00				0.00			0.00		
Loans	0.00				0.00			0.00		
Fund Raising	0.00		0.00		0.00			3,403.68		
		0.00		0.00		0.00	0.00		3,403.68	
Hardship Fund										
Hardship Fund	0.00		0.00		0.00			0.00		
		0.00		0.00		0.00	0.00		0.00	
Flower Fund	0.00		0.00		30.00			40.00		
		0.00		0.00		30.00	30.00		40.00	
Charitable Collections										
Charity Collections	0.00		0.00		0.00			165.00		
		0.00		0.00		0.00	0.00		165.00	
Miscellaneous										
Miscellaneous	1,348.00		0.00		0.00			0.00		
		1,348.00		0.00		0.00	1,348.00		0.00	
Total Income		37,773.99		35.00		30.00	37,838.99		36,260.58	

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Statement of Financial Activities

Eyemouth United Congregational Church
Accounts for the Period 1st January to 31st December 2025

Balance Sheet

	2025		2024	
	£	£	£	£
<u>Fixed Assets</u>				
Manse Valuation at 30/11/2011	110,000.00		110,000.00	
Church Valuation at 30/11/2004	<u>75,000.00</u>		<u>75,000.00</u>	
Total Fixed Assets		185,000.00		185,000.00
<u>Current Assets</u>				
Royal Bank of Scotland -				
High Interest Account	22,051.40		27,910.70	
Current Account	296.53		112.15	
Petty Cash	100.61		160.61	
Debtors	<u>0.00</u>		<u>0.00</u>	
		22,448.54		28,183.46
Total Current Assets		207,448.54		213,183.46
<u>Current Liabilities</u>				
Creditors > 1 year	0.00		0.00	
Creditors < 1 year	<u>0.00</u>		<u>0.00</u>	
Total Current Liabilities		0.00		0.00
Total Assets		<u>207,448.54</u>		<u>213,183.46</u>
<u>Capital Account</u>				
Balance brought forward	213,183.46		210,738.02	
Profit (loss) for the year	<u>(5,734.92)</u>		<u>2,445.44</u>	
		207,448.54		213,183.46
Total Funds		<u>207,448.54</u>		<u>213,183.46</u>

Approved by the Trustees on 21-09-2026 2026

Signed on behalf of the Trustees.

E. C. Atkinson

P. Green

Independent Examiner's Report to the Trustees of Eyemouth United Congregational Church

I report on the accounts of the charity for the period 1st January 2025 to 31st December 2025 which are set out on pages 1 to 6.

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 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 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

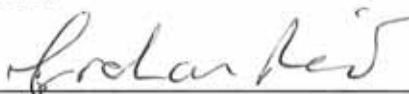
My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures 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.

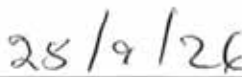
Independent examiner's statement

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
 - 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.

Graham Reid
Graham Reid Accountancy
Industrial Estate
Coldingham Road
Eyemouth
Scottish Borders
TD14 5AN

 (signed)

 (date)