The Church of Scotland

EYEMOUTH PARISH CHURCH

CONGREGATIONAL ACCOUNTS

2025

RECEIPTS AND PAYMENTS

Congregational reference number: 050314

Charity number: SC006499.

Reference and Administrative Information

Charity Name:	Eyemouth Parish Church
Charity Registration Number:	SC006499
Congregational Reference No:	050314
Contact Address:	Eyemouth Parish Church Victoria Road EYEMOUTH Berwickshire TD14 5JD

Trustees

Kirk Session Members

Dr. I. Dorward.	Mr. J. Evans	Mrs. E. Gibson	Rev. A. Haddow
Mrs. C. Haddow	Mrs. E. King	Dr. A. Leach	Mr. R Scott
Mrs. H. Tarvit	Mr. J. Tarvit	Mr. D. Wood	

Congregational Board Members

Mrs. S. Anderson	Mrs. C. McIvor	Mr. J. Purvis

Elder Emeritus (Retired/Inactive) – Non Trustees

Mrs. J. Bowie	Mr. A. Gilchrist	Mr. W. Gray	Mrs. J. Lamb
Mrs. J. Lindsay	Mrs. S. Nisbet	Mrs A. Turnbull	Mrs. F. Vanko

Principal Office-bearers

Minister:	Rev. Andrew Haddow
Session Clerk:	Dr. Ishbel Dorward
Clerk to the Board:	Mrs. Sandra Anderson
Name Treasurer:	Mrs. Sandra Anderson

Independent Examiner
Martin Elliot
82 Bonaly Grove
Edinburgh
EH13 0QB

Bankers
Royal Bank of Scotland
Haddington
East Lothian

Trustees' Annual Report
Year ended 31st 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

The members of the Congregational Board, which includes all active 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. A number of elders have retired from active duty and no longer take part in Kirk Session meetings and so while remaining elders are no longer considered trustees. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery. Congregational Board members are appointed from within the congregation and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Board Members are then appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek re-election at the next Stated Annual Meeting.

Organisational Structure

The Congregational Board is chaired by the Minister/Interim Moderator and meets at least five times in a year. Certain responsibilities are delegated to the Finance Team and the Fabric Committee as appropriate. The Kirk Session which meets at least five times a year is responsible for spiritual affairs within the Church.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. 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.

The congregation is a linked parish with their sister congregation of Coldingham and St. Abbs just further up the coast. The congregation normally has weekly worship on a Sunday morning, involving all ages, with the second part of the service split between younger members worshipping together in the church hall, while the adult congregation worship in the main body of the building. The worship service is normally followed by a fellowship time at the back of the church. The congregation is an active member of East Berwickshire Churches Together the local ecumenical body. Members are involved in a number of Bible Exploration groups that meet across the two linked parishes as well as house groups. The congregation began running a weekly Youth Night for Young People of High School age as well as continuing to host monthly film nights, two toddler group sessions, a weekly warm space, two prayer meetings and organising and running a Summer Holiday club in partnership with Scripture Union Scotland.

Achievements and Performance

Services of worship continue to be provided at least once a week, in person as well as online by livestreaming the service to both YouTube and Facebook. Alongside the regular services there were occasional other services on special occasions. Holy Communion was celebrated at morning worship four times throughout the year. Services of communion were provided at one of the local care homes. Services held at festive times e.g. Harvest, Christmas, Easter, Remembrance, Herring Queen (local festival); continue to attract a constituency wider than the regular congregation. Evening "praise and prayer" worship services took place jointly with our linked congregation once a month in Eyemouth.

At all services video projection is used for the display of the words of hymns and visual aids. Our usual Sunday services have regular input from younger members as well as an emphasis on encouraging congregational participation. We run a Sunday Club where the younger members of the congregation have age appropriate teaching during the second half of the service. This is ably led by a dedicated group of volunteers who are vetted, appointed and trained following the Church of Scotland's Safeguarding processes.

Weekly for our morning service an online order of service is published on our website along with a link to the YouTube live stream as well as the livestream appearing on our Facebook page. For those unable to get online or to the building for the "in-person" services a DVD of the service is provided. On average we have 52 views on YouTube for the Sunday service and 462 views on Facebook, although as the online worship is shared across both congregations this includes views from individuals in Coldingham & St. Abbs too as well as further afield.

Through the year Rev. Jeliase Mutimbairi, our assistant minister has been working in Eyemouth and in Coldingham & St Abbs supporting not just the worship, but the ministry offered in both communities, however in November we celebrated with him as he moved on to his own parish up in Aberdeenshire. At the beginning of the year aware that Jeliase's contract would end at the end of the year we chose to move back to a format where a service in Coldingham and St. Abbs happened earlier in the morning and the Eyemouth service happened later. Although we have utilised the livestreaming technology in both churches to allow us to receive the sermon broadcast live from the other building it was felt that we had the capacity to return to having two services across the linkage every Sunday morning. This however has not changed the involvement of congregational members in being involved with leading worship.

Our regular weekly prayer gathering continues to use ZOOM, however we also have an in-person prayer gathering on a Thursday morning and alongside this at the warm hub on Friday mornings the minister is always there so members of the congregation and parish could meet with the minister if required.

Mid-week, members of the congregation regularly gather together in both "Bible exploration groups" and "house groups". Within these groups folk share their experiences of faith, learn together by studying the Bible, and grow as part of the community of faith. This is a joint initiative alongside our Coldingham congregation which also has ecumenical support. When required these groups can also meet online using ZOOM, but in the main they meet in person, while using WhatsApp groups to keep in touch. We ran an alpha course in September to December and from this one family has started attending Sunday services and they are looking to get baptised.

The congregation supports and joins in the activities of East Berwickshire Churches Together, which normally consists of ecumenical worship and a meditation group during Lent and Advent. As usual this year this was hosted by the local episcopal church. Alongside these groups there was a push for all the local churches to gather together for worship and this was achieved the Sunday after Easter and a Sunday in October.

Funerals, weddings, baptisms and baby blessing services are provided for members of the community outwith as well as within the congregation. In 2025 this amounted to ten funerals and two weddings.

The Minister represents the congregation at school assemblies at the local primary and high school. The Minister works within a multi-denominational chaplaincy team within the high school with other Ministers from the town and from other villages/towns within the high school's catchment area. The local primary school has use of the church building at festivals such as Christmas, Easter and other occasions. The minister also works in partnership with the youthworker employed by Berwickshire Christian Youth Trust in both the high school and primary school.

There has been a small reduction in the number on the Communion Roll, now 72 with 19 on the Supplementary Roll. The Kirk Session also undertook to continue to monitor our Supplementary Roll with the aim to remove any who expressed no interest in keeping their connection with the congregation.

The church's Baby & Toddler group for children not yet at school along with their carers continued to be appreciated during the year, meeting twice weekly, with around fifty children plus carers attending between the two groups across the year. Carers have the opportunity to gain mutual support from meeting and chatting.

During the Summer the congregation, along with support from Coldingham and St. Abbs Parish Church, and in partnership with Scripture Union Scotland, ran a holiday club for Primary School aged children from Eyemouth and Coldingham. This year as usual it ran during the last week of the school holidays every morning from 10am till 12.30pm. Every morning included games, singing, a story, crafts, a snack, and a messy challenge! We had 42 children signed up and they enjoyed joining in, doing the crafts, games and activities. We also tried a family evening on the Saturday after the Holiday Club, as over the previous years our Saturday fun day had got quieter. We also ran evening sessions for teenagers and over a dozen teenagers enjoyed crafts, silly games, toasties and hot chocolate. Since the holiday club we have begun to offer weekly Youth Nights on Sunday evenings and these have been successful with as many as 20 teenagers coming along for fun, food and a short time of Bible exploration.

The congregation supports the East Berwickshire Churches Foodbank by collecting food and distributing food parcels for the foodbank. The congregation continue to support the foodbank in very practical ways and working with them and other local organisations we continue to host a community larder that cuts down food waste as well as helping alleviate food poverty in the community. The congregation also gives financial support to those in need through amounts raised from donations at the after-service tea and coffee. This fund is utilised to respond to local, national and international needs. The congregation also supports the work of Berwickshire Christian Youth Trust, locally and Christian Aid and other such agencies and is responsive to international emergencies.

The congregation has a link with the Church of Central Africa Presbyterian (CCAP) through our mission partner, Linus Malu who is head of their legal department. The congregation has been able to financially support the work of the department which includes human rights, anti-human trafficking and gender based violence issues. This year the congregation held an on-line appeal at Harvest to support Christian Aid Scotland's Harvest Appeal.

The congregation also runs monthly Family Film Night, these have been well attended with around 25 people coming to watch a family friendly film monthly, entry is by donation and the church provide a tuck shop and popcorn.

The church premises are normally offered and available for community use, however this year we continue to see an increase in bookings compared to the previous years. Some examples of our bookings include: Coffee mornings, Birthday parties, Dance Classes, a Wargaming club, an NHS run support cafe for those suffering from addictions, an Andy's Man Club, the RNLI Carol Concert, Film Nights, and community concerts.

Financial Review

Over the course of 2025, the finance team continue to work well in their roles in overseeing finances.

The principal sources of income for 2025 are as follows:

Weekly Freewill Offerings	£23,983 = 1.3% decrease since 2024	(2024 figure:£24,296)
Tax recovered	£ 6,857 = 28.3% decrease since 2024	(2024 figure:£9,565)
Ordinary offerings	£ 1,881 = 14% decrease since 2024	(2024 figure:£2,188)
Rental of Premises	£14,167 = 3.1% decrease since 2024	(2024 figure:£14,621)

In 2025 regular donations saw a small decline that tracked with the continuing decline in membership and the cost of living crisis. Income from rental of premises (including donations for the use of the building for weddings and funerals) saw a small decrease compared to the previous year although income continues to far exceeding pre-COVID years (eg. £7,511 in 2019). There were 19 Gift Aid donors during the year. The total Tax recovered includes a successful claim of £2,000 for one year from Gift Aid Small Donations.

In 2025 we continued to hold money left over from the major refurbishment of the building and plan to complete a few alterations and upgrades over the coming years with this.

Reserves Policy

It is the Trustees' policy to hold sufficient reserves to fund ongoing repair work to the Church and Manse and to meet any excess of general expenses over regular income. At the year end the Church held unrestricted cash funds of £12,916 of which £5,325 has been designated for Fabric purposes. The remaining balance of £7,591 is held over at the year's end in the General Fund to cover the first few month's expected expenditure.

The church also held £36,686 of restricted funds which have been provided for the purposes specified in Note 2 although this includes £30,000 given as a loan by the General Trustees for the purposes of covering cashflow on the major refurbishment project.

Stewardship and finance

Members of the Kirk Session and the Congregational Board are aware of the Church of Scotland's National Stewardship Campaign. A sub-committee of the board have taken on the responsibility of organising our yearly stewardship campaigns. However since the global pandemic and the national lockdown and restrictions the stewardship sub-committee struggled to organise any events, however stewardship of time, talents and money remain a consistent theme within our weekly services.

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,

…….Isobel M. Dorward……

I. Dorward, Session Clerk

Date …6th October 2026

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Independent examiner's report on the accounts v2

Report to the trustees/members of

Charity name
Eyemouth Parish Church

Registered charity number

SC011353

On the accounts of the charity for the period

Period start date				Period end date		
Day	Month	Year		Day	Month	Year
01	01	2025	**to**	30	12	2025

Set out on pages (remember to include the page numbers of additional sheets)

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) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (as amended). 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 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 other than that disclosed on the attached page

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.

Signed:** M Elliot **Date:** 10th October 2025

Name: Martin Elliot

Relevant professional qualification(s) or body (if any): Chartered Actuary (Fellow)

Address:

82 Bonaly Grove
Edinburgh
EH13 0QB

*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.
** OSCR will accept digital or typed signatures

APPENDIX 3

Disclosure section

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose

As noted on page 10 of the accounts, there is a discrepancy between the year end 2024 funds and the year start 2025 funds. This has been identified as an error in the 2024 accounts and I am satisfied that the year start 2025 value is accurate.

Also as noted on page 10 of the accounts, transactions from outside of the accounting period have been included in the accounts. Whilst there is valid reasoning for their inclusion, it does mean that the accounts are not consistent with receipts and payments accounting and do not present an accurate picture of the finances as at year end 2025.

Eyemouth Parish Church
Receipts and Payments Account
Year ended 31st December 2025

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
Receipts						
Donations	3	35,003	3,509		38,512	40,960
Legacies						-
Fundraising Events		19	1,171		1,190	1,090
Bank & Deposit interest		-	-		-	-
Investment income		-	-		-	-
		35,022	4,680		39,701	42,050
Rental of premises		12,010	-		12,010	13,621
Sale of assets						-
Sale of investments						-
Grants		-	-		-	75,329
Receipts from General Trustees		-	-		-	55,789
Insurance claim						
Total Receipts		47,032	4,680		51,711	186,789
Payments	4					
Costs of generating funds		-	- 774		- 774	- 827
Charitable activities		- 50,972	- 2,836		- 53,809	- 49,801
Governance costs		-	-		-	- 1,200
Other payments		-	-		-	- 97,517
Total Payments		- 50,972	- 3,611		- 54,583	- 149,345
Excess of Receipts over Payments for the year before transfers		- 3,940	1,069		- 2,871	37,444
Transfers		1,132	- 1,132		-	-
Excess of Receipts over Payments for the year		- 2,808	- 63		- 2,871	37,444

Eyemouth Parish Church
Statement of Balances
At 31st December 2025

	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2025 £	Total 2024 £
Bank and Deposit Balances						
Bank and Deposit Balances brought forward		15,856	36,519		52,375	15,131
Movement in year:	**2**					
Excess of Receipts over Payments for the year		- 2,808	- 63		- 2,871	37,444
Bank & deposit balances carried forward		13,048	36,456		49,503	52,575
Investments at market value (cost £700)					-	-
Assets Gift Aid receivable						
Liabilities						

The accounts were approved by the Kirk Session & Financial Board on 18 March 2026

for and on behalf of the Kirk Session & Financial Board

Session Clerk

Treasurer

Eyemouth Parish Church
Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

during the year one trustee received reimbursement of travel expenses incurred totalling £2203.99

2 Movements in Funds	At 1 Jan. 2025 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 Dec. 2025 £
Unrestricted funds					
Designated Fabric Fund	6,017	-	- 2,692	2,000	5,325
General Fund	9,839	47,032	- 48,280	- 868	7,723
	15,856	47,032	- 50,972	1,132	13,048
Restricted funds					
Building Fund (RE:NEW)	34,732	-	-	-	34,732
Welfare Fund	358	-	- 388	500	470
Appeals & Needs	1,171	921	- 650	- 500	942
Youth Cash Fund	142	2,198	- 1,799	- 332	209
Film Nights	117	1,561	- 774	- 800	104
	36,519	4,680	- 3,611	- 1,132	36,456
Endowment funds					
None					
Total funds	52,375	51,711	- 54,583	-	49,503

Purposes of Designated Funds

Fabric Fund: The trustees have set aside funds for the maintenance of the Church property.

Purposes of Restricted Funds

Building Fund: This fund is solely for the purpose of the renewal of the layout of the interior of the Church.
Welfare Fund: Is a fund which enables the Church to provide aid to people who are in need of assistance.
Appeals & Needs is funded from donations at after church refreshments & is used to respond to local, national & international needs.
Youth Cash Fund: Donations are received at youth events held at Eyemouth and Coldingham Priory. The funds are used to purchase craft materials and catering at these events as well as run the Annual Holiday Club.
Film Nights: Donations are received at film nights held at Eyemouth Parish Church. The funds are used to purchase tuck shop stock and a donation every year is made to the general fund for the use of the hall and equipment.

Discrepancy in year start figures

In the Film Nights fund a mistake in our 2024 accounts showed an extra £200 in the account that was double accounted for in the year start figures and transfers in 2024. We have adjusted for this in the 2025 accounts.

Transactions from 2026 included in 2025 Accounts

A number of transactions from early in 2026 are included in these accounts due to them having been raised in 2025. Notably one transaction on 06/03/2026 which was extremely late payment for hall hire. To allow a reasonable comparison with previous years' accounts it seemed sensible to include these transactions. However this does mean the end of year amounts reflect a financial position across the year rather than the exact figure at the end of the year.

	RECEIPTS	PAYMENTS	ACTUAL EoY Bank Balance
Transactions from early January 2026	£90.00	£885.43	£12,473.43
2025 Hall rental paid on 06/03/2026	£1,370.00		

Eyemouth Parish Church
Notes to the Accounts (continued)

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024
3 Analysis of Donations					
WFO Scheme (non Gift Aid)	5,029	-		5,029	5,669
Gift Aid Donations	18,954	475		19,429	19,102
Tax recovered on Gift Aid Dons.	4,857	-		4,857	7,565
Tax recovered GASDS	2,000	-		2,000	2,000
Ordinary Offerings (Open Plate)	1,881	-		1,881	2,188
Other Offerings,Donations etc.	2,282	3,034		5,315	4,435
	35,003	3,509		38,512	40,960
4 Analysis of Payments					
Costs of generating funds					
Offering envelopes	-	-		-	-
Film Night Tuck Shop Expenses	-	774		774	827
Fundraising Expenses	-	-		-	-
	-	774		774	827
Charitable activities					
Ministries&Miss.Allocation	22,137	-		22,137	21,967
Presbytery Dues	472	-		472	687
Donation to BCYT	900	-		900	720
Minister's expenses	2,704	-		2,704	1,514
Youth Work	-	1,799		1,799	2,283
Organist & Cleaner pay'ts	3,384	-		3,384	3,276
Fabric repairs & maintenance	3,875	-		3,875	2,824
Council Tax for Manse	1,631	-		1,631	1,493
Insurance	4,580	-		4,580	4,083
Gas	4,924	-		4,924	4,069
Electricity	2,295	-		2,295	2,674
Print,Stationery & Postages	279	-		279	-
Cleaning Consumables	357	-		357	553
Coffee & Tea Consumables	449	-		449	396
Professional Fees	-	-		-	-
Other expenses	704	-		704	381
Guild expenses	-	-		-	559
Appeals & Needs	-	650		650	528
Welfare Fund	-	388		388	435
Livestream Costs & Equipment	2,282	-		2,282	1,358
	50,972	2,836		53,809	49,801
Governance Costs					
Accountant	-	-		-	- 1,200
	-	-		-	- 1,200
Other Payments					
RENEW Building Project	-	-		-	- 97,517
	-	-	-	-	- 97,517

5 Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of all minister's stipends and employer's contributions for national insurance, pension and housing and loan fund. Minister's 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 £28,700 and the maximum stipend in 5th and subsequent years of service was £35,269.*

Eyemouth Parish Church
Notes to the Accounts (continued)

6 Collections for Third Parties	2025	2024
Bethany Christian Trust	£125.00	-
Christian Aid Week	£810.35	£1,050.00
Christian Aid Harvest Appeal	£215.00	£170.00
	£1,150.35	£1,220.00

APPENDIX

Funds held on behalf of the Congregation by the Church of Scotland General Trustees:

	2025	2024
CAPITAL ACCOUNT	**£**	**£**
Credit Balances held at 31 December at cost	-	-
Market Value of Balances at 31 December	-	-
REVENUE ACCOUNT		
Credit Balance at 31 December	-	-