

3. Finance Report

3.1 Statement of Cash Flows: 1 January - 31 December 2025

Income	2024	2025
Designated Giving	£5,750.00	£1,700.00
Designated for Kalayaan	£1,318.00	£1,794.66
Donation	£4,702.10	£24,230.53
General Giving	£47,401.30	£59,400.48
Giftaid	£7,014.62	£0.00
Lets	£540.00	£540.00
Other	£2,609.06	£2,038.80
Total Income	£69,335.08	£89,704.47

Expense Type	2024	2025
Building Loan Payment	-£4,534.80	-£4,534.80
Montgomerie St Rent	£0.00	-£1,950.00
Utilities (Electricity/Water)	-£9,840.28	-£5,496.00
Conference Costs	-£100.00	-£100.00
Payroll Management	-£198.00	-£336.00
Insurance	-£1,021.85	-£1,128.54
Missions	-£1,960.00	-£2,644.66
Outreach	-£6,094.98	-£2,745.32
Parents and Toddlers	£0.00	-£23.37
Staff: Income Tax/Ni	-£4,391.76	-£4,647.69
Staff: Net Salaries	-£22,106.36	-£34,094.87
Pension Admin Fee	-£396.00	-£426.00
Pension Contributions	-£2,092.88	-£2,867.55
Phone/Broadband	-£328.36	-£414.51
Property/Equipment	-£1,819.51	-£18,042.95
Pulpit Supply/Guest Expenses	-£150.00	-£150.00
Scottish Baptist Fund	-£1,280.04	-£1,280.04
Social	-£355.70	-£1,238.00
Gifts	-£60.00	
Sundry	-£34.00	-£875.03
Worship/Teaching Resources	-£459.72	-£472.86
Total Expenditure	-£57,224.24	-£83,468.19

Totals	2024	2025
Nett Cash Flow	£12,110.84	£6,236.28

Bank Account Summary	2024	2025
Bank Account Opening Balance	£15,174.98	£27,285.62
Bank Account Closing Balance	£27,285.62	£33,521.90
Nett Cash Flow	£12,110.64	£6,236.28