

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 2024

to

31st December 2024

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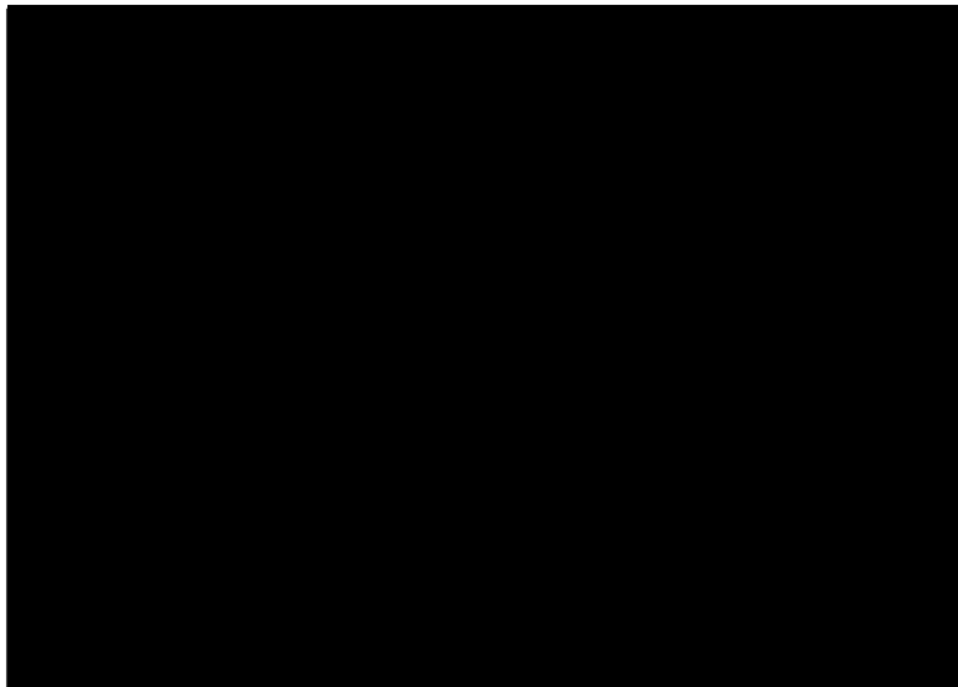
Legal and Administrative Information

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, [REDACTED] 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.



Independent Examiner –

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

Trustees Report 2024

Firstly, let us say that we are grateful to God for his, care, provision, and love that we have experienced as a Congregation as well as a wider community in 2024. We meet regularly for Worship every Sunday as the main expression of our service to God and our community. We also hold Fellowship groups, craft groups, supper evenings and our Guild meetings and Knit or Natter group. Our special services throughout the year are important to the life of our congregation and town – including Wave of Light and Blue Christmas where we offer comfort to those struggling with infant loss and who find Christmas difficult respectively. We have a community coffee morning every Tuesday, and until the summer a Toddler group. It was extremely encouraging to see our weekly offerings increase substantially again this year – just shy of £3000 increase over last year. The income from our building also increased. This is a matter of prayerful thankfulness to God. The overall expenditure decreased, but this was due to larger Scottish Power payment in 2023. The ongoing issue with Scottish Power continues to vex the Church but we believe this will be resolved in 2026.

The Congregation has continued to be served by the [REDACTED] who celebrated his ninth Anniversary with us in August. In October it was with shock and sadness that [REDACTED] announced his acceptance of a Call to be the Minister of Market Harborough Congregational Church and that he would depart in February 2025. Over the years, the pastoral relationship between our Minister and Congregation has been a deep one, and both sides will be extremely sore to part ways. We give thanks to God for his ministry and for all God has done for us as a Church and we are confident God will continue to do for us moving into a new chapter in 2025.

We value our links with other community organisations, and we partnered with the amazing Splash and LINKS Eyemouth, being used as their base in our building, for many different food projects – recipe bags and food bags. We are thankful that our relationship with Abundant Borders continues and deepened through 2024. ECHO community choir continues to meet weekly and is a great community venture enriching the lives of a growing group of singers.

Our Minister continues to be President of the Eyemouth Herring Queen Festival who continue to so much to keep our town's proud traditions. Our annual Service of the Sea closes the festival week and through our Minister we maintain a link to the High School as [REDACTED] is a Chaplain.

Funerals are an important part of our witness to the loving care of our God in the community. We lost some faithful members over the course of the year and carried out several community funerals. We sought to offer comfort, support, and show God's love in pastoral and practical ways. We were delighted to conduct several Weddings and baptisms throughout 2024.

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 East Berwickshire Churches Together. Advent and Lent Bible Studies as well as joint services.

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 of him and in our serving our community and hope to continue and expand through 2025 and beyond. We enter 2025 with new concerns as we move into Vacancy, but God is King, and we pray he will supply all 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 2024

Statement of Financial Activities

	2024		2024		2024		2024		2023	
	Unrestricted Funds		Restricted Funds		Designated Funds		Total Funds		Total Funds	
	£	£	£	£	£	£	£	£	£	£
Income										
Offerings										
Offerings (Open Plate)	4,719.81		0.00		0.00				3,314.81	
Offerings (Envelopes non-Gift Aid)	2,885.52		0.00		0.00				3,436.59	
Offerings (Gift Aid)	<u>11,896.00</u>		<u>0.00</u>		<u>0.00</u>				<u>9,551.00</u>	
		19,501.33		0.00		0.00	19,501.33			16,302.40
Donations										
Donations (GASDS)	3,548.48		0.00		0.00				3,317.42	
Donations (non-Gift Aid)	1,125.00		0.00		0.00				1,175.00	
Hall Lets	2,934.00		0.00		0.00				2,017.70	
Weddings & Funerals	865.00		0.00		0.00				1,510.00	
Organisation Donations	<u>1,357.00</u>		<u>0.00</u>		<u>0.00</u>				<u>2,162.25</u>	
		9,829.48		0.00		0.00	9,829.48			10,182.37
Fund Raising										
Fund Raising	<u>2,113.30</u>		<u>0.00</u>		<u>0.00</u>				1,809.19	
		2,113.30		0.00		0.00	2,113.30			1,809.19
Grants										
Grants	0.00		0.00		0.00				1,000.00	
Gift Aid Tax Recovery	<u>0.00</u>		<u>0.00</u>		<u>0.00</u>				<u>0.00</u>	
		0.00		0.00		0.00	0.00			1,000.00
Interest										
Bank Interest	<u>422.79</u>		<u>0.00</u>		<u>0.00</u>				<u>273.54</u>	
		422.79		0.00		0.00	422.79			273.54
Federation Fees	<u>0.00</u>		<u>950.00</u>		<u>0.00</u>				<u>540.00</u>	
		0.00		950.00		0.00	950.00			540.00
Development Fund										
Donations (non-Gift Aid)	0.00		825.00		0.00				100.00	
Grants	0.00				0.00				6,480.00	
Loans	0.00				0.00				4,680.00	
Fund Raising	<u>0.00</u>		<u>2,578.68</u>		<u>0.00</u>				<u>0.00</u>	
		0.00		3,403.68		0.00	3,403.68			11,260.00
Hardship Fund										
Hardship Fund	<u>0.00</u>		<u>0.00</u>		<u>0.00</u>				<u>0.00</u>	
		0.00		0.00		0.00	0.00			0.00
Flower Fund	<u>0.00</u>		<u>0.00</u>		<u>40.00</u>				<u>60.00</u>	
		0.00		0.00		40.00	40.00			60.00
Charitable Collections										
Charity Collections	<u>0.00</u>		<u>0.00</u>		<u>0.00</u>				<u>3,845.60</u>	
		0.00		0.00		0.00	0.00			3,845.60
Miscellaneous										
Miscellaneous	<u>0.00</u>		<u>0.00</u>		<u>0.00</u>				<u>107.00</u>	
		0.00		0.00		0.00	0.00			107.00
Total Income		<u>31,866.90</u>		<u>4,353.68</u>		<u>40.00</u>	<u>36,260.58</u>			<u>45,380.10</u>

Eyemouth United Congregational Church
Accounts for the Period 1st January to 31st December 2024

Statement of Financial Activities

	2024		2024		2024		2024		2023	
	Unrestricted Funds		Restricted Funds		Designated Funds		Total Funds		Total Funds	
	£	£	£	£	£	£	£	£	£	£
Expenditure										
To Generate Income										
Offering Envelopes	47.98		0.00		0.00				55.58	
Purchase of Raffle Licence	20.00		0.00		0.00				40.00	
Purchase of Raffle Tickets	136.80		0.00		0.00				0.00	
Catering Costs	96.59		0.00		0.00				442.25	
		301.37		0.00		0.00	301.37			537.83
Running Expenses										
Ministry Costs	17,785.02		0.00		0.00				18,487.12	
Manse Running Costs	1,470.72		0.00		0.00				1,430.42	
Equipment Purchases & Maint	132.72		0.00		0.00				52.86	
Utilities	3,890.10		0.00		0.00				8,714.65	
Craft and Youth Work	0.00		0.00		0.00				66.20	
Office & Licence Costs	1,016.60		0.00		0.00				1,189.12	
Pulpit supply	0.00		0.00		0.00				0.00	
Cleaning & Sundries	290.30		0.00		0.00				242.54	
Professional Fees	810.00		0.00		0.00				480.00	
Purchase of Flowers	0.00		0.00		104.00				28.50	
Payment of Federation Fees	0.00		363.00		0.00				572.50	
Miscellaneous	0.00		0.00		0.00				0.00	
		25,395.46		363.00		104.00	25,862.46			31,263.91
Insurance										
Insurance	2,933.16		0.00		0.00				2,719.95	
		2,933.16		0.00		0.00	2,933.16			2,719.95
Charitable Activities										
Third Party Organisations	50.00		0.00		0.00				3,845.60	
		50.00		0.00		0.00	50.00			3,845.60
Maintenance										
Fabric repairs & maint - Church	0.00		0.00		0.00				0.00	
Fabric repairs & maint - Hall	214.65		0.00		0.00				4,047.00	
Fabric repairs & maint - Manse	0.00		0.00		0.00				40.00	
		214.65		0.00		0.00	214.65			4,087.00
Development Fund										
Development Fund Disbursements	0.00		4,400.00		0.00				1,700.00	
		0.00	4,400.00		0.00		4,400.00			1,700.00
Hardship Fund										
Hardship Fund Disbursement	0.00		53.50		0.00				0.00	
		0.00	53.50		0.00		53.50			0.00
Total Expenditure		<u>28,894.64</u>		<u>4,816.50</u>		<u>104.00</u>	<u>33,815.14</u>			<u>44,154.29</u>

	2024		2024		2024		2024		2023	
	Unrestricted Funds		Restricted Funds		Designated Funds		Total Funds		Total Funds	
	£	£	£	£	£	£	£	£	£	£
Net Movement in Funds		2,972.26		(462.82)		(64.00)	2,445.44			1,225.81
Balances as at 1st January		185,282.42		10,509.77		14,945.83	210,738.02			209,512.21
Balances as at 31st December		<u>188,254.68</u>		<u>10,046.95</u>		<u>14,881.83</u>	<u>213,183.46</u>			<u>210,738.02</u>

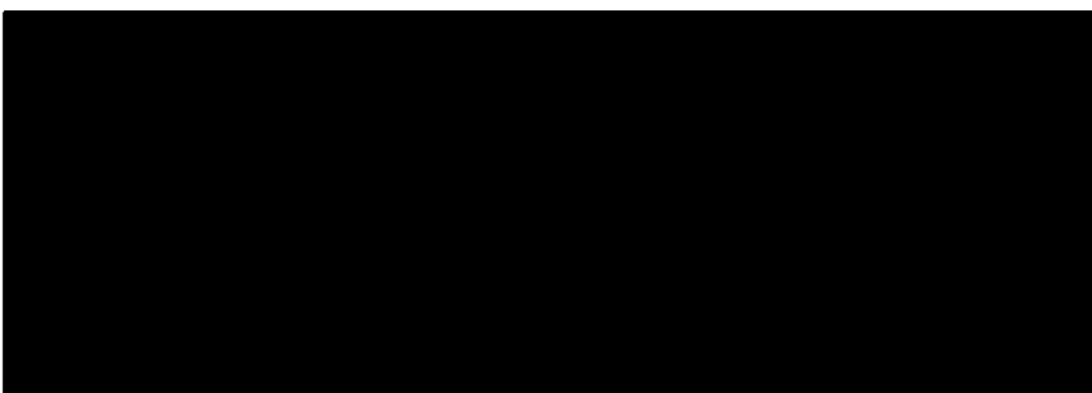
Eyemouth United Congregational Church
Accounts for the Period 1st January to 31st December 2024

Balance Sheet

	2024		2023	
	£	£	£	£
<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	27,910.70		25,292.83	
Current Account	112.15		44.55	
Petty Cash	160.61		107.61	
Debtors	<u>0.00</u>		<u>293.03</u>	
Total Current Assets		<u>28,183.46</u>		<u>25,738.02</u>
		213,183.46		210,738.02
<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><u>213,183.46</u></u>		<u><u>210,738.02</u></u>
<u>Capital Account</u>				
Balance brought forward	210,738.02		209,512.21	
Profit (loss) for the year	<u>2,445.44</u>		<u>1,225.81</u>	
Total Funds		<u><u>213,183.46</u></u>		<u><u>210,738.02</u></u>

Approved by the Trustees on 15/09/2025

Signed on behalf of the Trustees.



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 2024 to 31st December 2024 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.

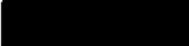
Basis of independent examiner's statement

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 Accountancy
Industrial Estate
Coldingham Road
Eyemouth
Scottish Borders
TD14 5AN
