



Final accounts for the 2025 membership year

Summary

Opening balance: £975.62
 Income: £4418.21
 Expenditure: -£1519.23
Closing balance: £3874.60

Account balances at 1/1/2025

Lloyds Bank Current account: £927.56
 - Of which £138.66 is restricted funds³
 Stripe merchant account: £48.06

Account balances at 31/12/2025

Lloyds Bank Current account: £3851.36
 - Of which £3238.66 is restricted funds³
 Stripe merchant account: £23.24

Account detail

Income		Expenditure	
Membership fees	£1328.00	Journal	£390.50
Donations	£28.00	Website & email	£458.14
Insurance usage	£50.00	Inland Waterways membership	£73.00
Heritage coracles project ¹	£3000.00	Insurance premium	£258.73
Online sales	£12.21	Expenses - postage, printing, office supplies	£207.47
		Merchant account fees ²	£40.89
		Refund	£65.00
		Bank charges	£25.50
Total income	£4418.21	Total expenditure	£1519.23

Notes

¹ Restricted funds relate to funds set aside for the heritage coracles project, including donations and grants received and unspent funds from previous phases of the project

² Heritage coracles (formerly HCA coracles) project – we received an anonymous donation of £3000.00 towards second phase of the project was received

³ Merchant account fees are the fees charged by our online payments provider, Stripe. These are deducted before payments are transferred to us.