

# St Andrew's Wallace Green and Lowick Church of Scotland, Berwick-upon-Tweed

Scotland · Charity number SC000867

## Details

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Status	Active
Legal form	Unincorporated association
Part of	The Church of Scotland (SC011353)
Registered	1902-01-01
Register	<a href="#">View on the OSCR register</a>

## Contact

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Address	Casaanna Station Road Duns TD11 3EJ
Website	<a href="http://www.sawg.org.uk">www.sawg.org.uk</a>

## Activities

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**Activities:** 'It carries out activities or services itself'

**Purposes:** 'the advancement of religion'

**What the charity does:** To glorify God and to work for the advancement of Christ's Kingdom throughout the world.. A Church service every Sunday and working with various ecumenical bodies in Scotland and beyond

**Beneficiaries:** 'No specific group, or for the benefit of the community'

**Objectives:** The advancement of religion.

## Geography

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- **Main operating location:** Outwith Scotland
- **Geographical spread:** Wider, but within one local authority area

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£142,179	£97,426	-	0
2023-12-31	£153,386	£146,273	-	0
2022-12-31	£122,351	£124,977	-	1
2021-12-31	£140,891	£133,753	-	1
2020-12-31	£77,144	£76,530	-	1

**St Andrew's Wallace Green and Lowick Church of Scotland, Berwick-upon-Tweed**

Scotland - Charity number SC000867

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# Accounts

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**The Church of Scotland**

**St. Andrew's Wallace Green and Lowick Church of Scotland**  
**Berwick upon Tweed**

**Trustees' Annual Report & Congregational Receipts and Payments  
Account for the year ended 31<sup>st</sup> December 2024**

**Congregation No: 050311**

**Charity No: SC000867**

**St. Andrew's Wallace Green and Lowick Church of Scotland**  
**Berwick upon Tweed**

**Trustees' Annual Report for the year ended 31<sup>st</sup> December 2024**

**Reference and Administrative Information**

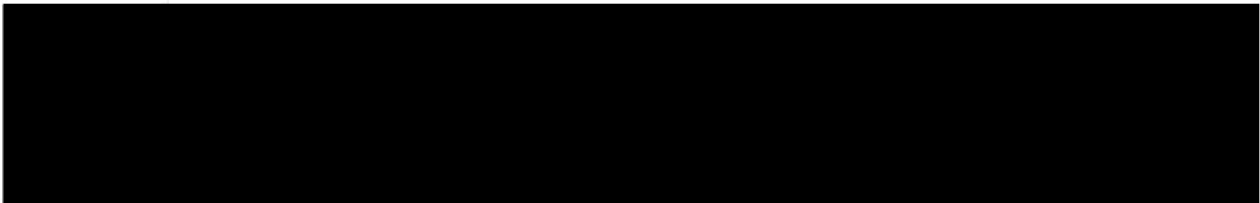
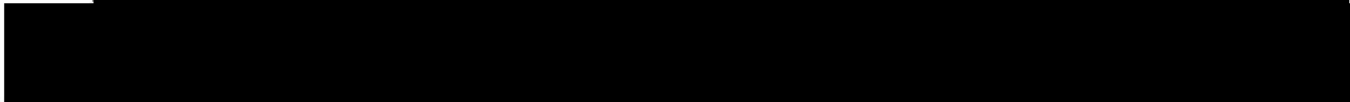
Charity Name: St. Andrew's Wallace Green and Lowick Church of Scotland,  
Berwick upon Tweed.

Charity Registration Number: SC000867

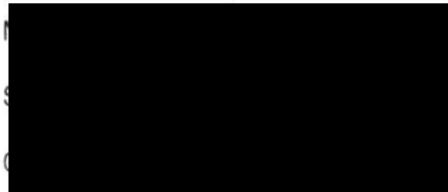
Congregation Reference No: 050311

Contact Address: 

**Trustees**

**Principal Office-bearers**



**Independent Examiner**



**Bankers**

Bank of Scotland  
61 Hide Hill  
Berwick upon Tweed

**St. Andrew's Wallace Green and Lowick Church of Scotland**  
**Berwick upon Tweed**

**Trustees' Annual Report for the year ended 31<sup>st</sup> December 2024**

**Reference and Administrative Information**

Charity Name: St. Andrew's Wallace Green and Lowick Church of Scotland,  
Berwick upon Tweed.

Charity Registration Number: SC000867

Congregation Reference No: 050311

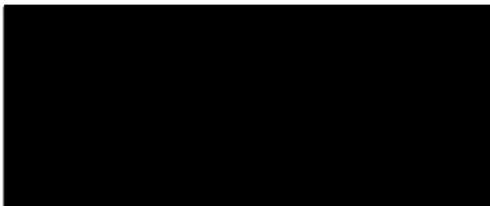
Contact Address:



Trustees



Principal Office-bearers



Independent Examiner



**Bankers**  
Bank of Scotland  
61 Hide Hill  
Berwick upon Tweed

**St. Andrew's Wallace Green and Lowick Church of Scotland**  
**Berwick upon Tweed**

**Trustees' Annual Report for the year ended 31<sup>st</sup> December 2024**  
**(Continued)**

**Structure, Governance and Management**

**Governing Document**

The Church is administered in accordance with the terms of the Unitary Deed of Constitution.

**Recruitment and Appointment of Trustees**

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.

**Organisational Structure**

The Kirk Session is chaired by the minister as moderator, which met for five full meetings in the year, and is responsible for the spiritual and practical affairs within the church. Certain responsibilities are delegated to the Finance, Fabric, Pastoral and Safeguarding committees.

**Objectives and Activities**

The Church of Scotland is Trinitarian in doctrine, reformed in tradition and Presbyterian in polity. 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.

Services of Worship are held each Sunday in St. Andrew's Wallace Green at 11.00am, and occasionally in Lowick Village Hall. Communion services are normally celebrated on the second Sunday of March, June and September, the fourth Sunday of November and also Maundy Thursday. Services are now streamed live during most Services.

The Choir meet for practice on Thursdays, and lead the congregational singing at Sunday services.

At present the Sunday Club no longer meets regularly. An area has been set up within the Sanctuary to provide a quiet place and Christian education for any children that attend the Sunday service.

The Prayer Group meets on Saturday mornings, providing an opportunity for members of the congregation to pray for church related issues. The group meets via zoom and as a result has become more accessible enabling those living further away or housebound to attend.

The Banner Group has been replaced by the Craft, Chat & Cake group which meet fortnightly on Friday afternoons.

The Pastoral Care Group has been visiting in in people's homes again, in care homes and have continued email and telephone contact throughout the year.

**St. Andrew's Wallace Green and Lowick Church of Scotland**  
**Berwick upon Tweed**

**Trustees' Annual Report for the year ended 31<sup>st</sup> December 2024**  
**(Continued)**

**Objectives and Activities continued**

The Keep Fit Club meet every Tuesday morning, except during the Summer for gentle exercise.

The Walking Group met on Thursday afternoon/evenings depending on the time of year allowing members to enjoy fellowship during a gentle walk.

The New Horizons group meet monthly on Tuesday afternoons for a talk, film or activity, and allow a time of fellowship together.

A Faith Discussion Group met during Lent and met again weekly during Advent.

The Church is an active member of Churches together in Berwick upon Tweed.

The congregation regularly donates food and toiletries for the Berwick Food Bank when a need is advised.

The quarterly Kirk News/newsletter continues to be appreciated by members and visitors.

A web site launched in early 2010 and redesigned in 2013, continues to be a useful resource.

We have an active Facebook Page, which is regularly updated to announce events and encourage worship and prayer. We have an internee, paid for by the Presbytery, working on developing this and other social media as tools of mission.

**Achievements and Performance**

During the year the attendance at **Sunday Worship** averaged between 40 and 60. With approx. 60 at the services of Holy Communion. This is from a congregation of 248, as at 31<sup>st</sup> December 2024. We respond to international emergency appeals and support local and worldwide charities, including Christian Aid, and Berwick Food Bank through our retiring collections.

During the year there was one baptism, one blessing, no weddings and 12 Funerals. Total Membership of the congregation went down from 256 to 248.

The **Prayer Group** prays for the membership, town and other issues. It continues to meet weekly on zoom which enables those who live further away or are housebound to participate.

The **Choir** has 6 regular members (with occasional extras for important services) and has continued to be of great help in leading the singing of the congregation on Sunday mornings.

The work of the members of the **Pastoral Care Group** continues to be much appreciated by those members of the congregation who are regularly visited or phoned and ensures contact is maintained with the housebound. The numbers in the Group have grown considerably.

**St. Andrew's Wallace Green and Lowick Church of Scotland**  
**Berwick upon Tweed**

**Trustees' Annual Report for the year ended 31<sup>st</sup> December 2024**  
**(Continued)**

**Achievements and Performance continued**

The **Keep Fit Group** has remained fairly steady and has 7-10 members that meet weekly offering gentle exercise and fellowship.

The **Work Party** no longer meet regularly but supported by members and friends of the congregation produced over 60 Christmas Boxes for distribution overseas by the Blythswood Trust.

The **Walking Group**, which has approximately 12 to 15 regular walkers, continues to enjoy their weekly walks when restrictions allow their meeting up

The **New Horizons** Group has an average of 22 attendees who come together for a time of fellowship once a month. This year they have enjoyed a variety of interesting talks, seasonal themed get-togethers, films, and an annual outing.

The **Craft, Chat and Cake Group** meets once a fortnight with an average of 8 attendees. They gather together to aid each other in trying new crafts and have produced goods for sale at the Christmas Fayre. They alongside the congregation have knitted poppies to add to the Remembrance fall and have knitted angels for distribution to Church members.

The **Monthly Coffee and cake delivery** service that was started during COVID has continued on a regular basis throughout the year and has continued to raise sums of money for church funds. It regularly delivers to 15-20 folk many of whom have become housebound since COVID. This year they also held a very successful afternoon tea. The **Christmas Fayre** at the end of November took place this year and was a success and raised a considerable amount of money for Church Funds.

We were able to provide the **Annual Christmas Postal Service** this year, thus providing a service to the Community with discounted postal rates and raising money for Church Funds.

The Minister and one congregational member serve on the committee of **Churches Together in Berwick upon Tweed** (CTB) and again took a lead role in coordinating and fundraising for Christian Aid. Alongside the other Churches we have contributed to Lent Lunches, the Walk of Witness, and pet blessing service. We have played an active role in the Christian Aid Group for Berwick's activities and organise and host the annual Christmas Big Sing.

Members of the congregation continue to support the **Berwick Youth Project** who know that they can call on us should assistance for any special events be needed.

The building has been used by other **Community groups** on a regular basis and includes the AA Group, CA Group, Local Choirs and Brass band, Berwick Music Series and the Annual Berwick Literary Festival. This year we also hosted the Town's Remembrance Service and the Mayor's service. We also provide for around 20 funerals per year, a number of which take place in the church building with the assistance of our organist and beadles.

**St. Andrew's Wallace Green and Lowick Church of Scotland**  
**Berwick upon Tweed**

**Trustees' Annual Report for the year ended 31<sup>st</sup> December 2024**  
**(Continued)**

**Achievements and Performance continued**

The congregation continue to support the **Berwick Foodbank** with items being donated throughout the year and at harvest time there was a collection of goods and a retiring collection.

The **Kirk News/Newsletter** is produced quarterly by our editor with contributions from the minister, members and others. It is distributed by elders to members and regular attendees with the communion invitation cards during their regular visits. Spare copies are also provided to visitors. The current print run is 300 copies per quarter. 30 members of the congregation now download each edition from the Church web site.

The **Web Site** became very important during lockdown to disseminate information to the Congregation and others and it also provides links to all online services and resources. This has continued now that restrictions have lifted. We now have an intern in place to increase our use of Facebook and online sources as a means of disseminating information and communicating more widely to our community. **Streaming of services** has continued with on average 55 views each week and allows the housebound members of the congregation to participate at home.

We opened the Church again this summer for the Town's annual **Heritage Open Day** and we welcomed over 200 visitors during the two days.

**Retiral Offerings** during the year have been made to both local and international charities and over this year we have donated £211, Great North Air Ambulance, £260, MND Scotland, £286, Berwick and District Cancer Support and £389, Church of Scotland NESSL

**A Buildings Committee** has been set up with the aim of improving our Church building. We have been working towards enhancing our facilities so that we can better respond to the needs of mission in our communities, and we have made significant progress in clarifying and agreeing our plans. The plans have now been agreed by Presbytery and the General Trustees, and we are seeking Grants

St. Andrew's Wallace Green and Lowick Church of Scotland  
Berwick upon Tweed

Trustees' Annual Report for the year ended 31<sup>st</sup> December 2024  
(Continued).

### Kirk Session

Kirk Sessions oversee the local congregation and its community links, and consists of elders presided over by a minister.

In St Andrew's Wallace Green and Lowick we started 2024 with 13 elders some of whom had responsibility for a district. At the end of the year, we had 14 elders, all are trustees. Attendances vary but on average 10 elders attend each meeting.

In addition, the minister, as a teaching elder, moderates all the meetings and the Session Clerk takes the minutes.

Session convened 5 times during the year for meetings a further time on a communion Sunday and a brief meeting at the beginning of the year to authorise 2024's year-end communion roll.

A standard item on all agendas is to look at any changes to the roll and make sure that elders are aware of any changes which may affect them (removals, additions and changes of address). They also ensure that everything is in place for any upcoming special services or other events.

The nominated Presbytery elder reports back from Presbytery meetings so that Session is aware of things happening in the wider church.

Reports are also received from the Finance, Fabric, Pastoral Care, Mission and Nurture, Building and Safeguarding Committees.

### Financial Review

In 2024 the financial result on the General Fund in the accounts is a surplus of £45,237. (2023 deficit £870). **See note 2 Movement of funds.** The figure this year is distorted because of a decision made by the Kirk Session in November 2024 to reorganise our investment strategy. A major part of our investment portfolio was sold in December 2024 giving us a large cash balance. The reinvestment of these funds did not happen until 2025. If we exclude the investment sales and purchases during the year our result is a deficit of £784 (2023 deficit £8,264)

The result is a very positive outcome. Reasons for the improvement is more regular giving from the members, increased fund raising and more income generated from the use of premises by third parties. There was less expenditure on Church repairs, Church improvements and Manse repairs.

There was no Gift Day during 2024. Members are encouraged to review their giving on a regular basis. A big thank you to all who contribute and all who organise the fund-raising events. Your support is invaluable.

A legacy of £1,000 was received during the year.

The Church fully paid its Ministry obligation. The Church is up to date with gift aid claims.

**St. Andrew's Wallace Green and Lowick Church of Scotland**  
**Berwick upon Tweed**

**Trustees' Annual Report for the year ended 31<sup>st</sup> December 2024**  
**(Continued)**

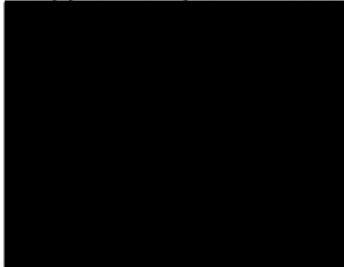
**Reserves Policy**

The Trustees feel that the level of cash and equity investments held give them enough reserves to face the challenges of the future.

**Statement of Trustees' Responsibilities**

Members of the Kirk Session 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 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 Anet 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



**St. Andrew's Wallace Green and Lowick Church of Scotland**  
**Berwick upon Tweed**

**Independent Examiner's Report For the year ended 31<sup>st</sup> December 2024**

I report on the accounts for the charity for the year ended 31<sup>st</sup> December 2024 which are set out on the following pages.

**Respective responsibilities of trustee 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.

The charity trustees consider that the audit requirement of Regulation 10 (1) (a) to (c) 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.

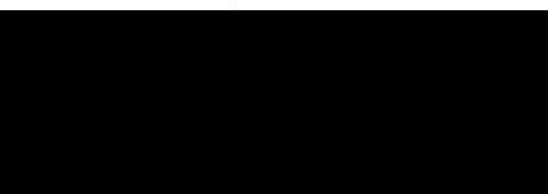
**Basis of Independent examiners statement**

My examination is carried out in accordance with regulation 11 of the Charities Accounts (Scotland) Regulations 2006. 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 seek 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, and
  - To prepare accounts which accord with the accounting records and comply with Regulation 8 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.



J.H. Greenwood and Company  
Ava Lodge  
Castle Terrace  
Berwick upon Tweed  
TD15 1NP  
Date

**St. Andrew's Wallace Green and Lowick Church of Scotland**  
**Berwick upon Tweed**

**Receipts and Payments**  
**For the year ended 31<sup>st</sup> December 2024**

	<u>Note</u>	<u>Unrestricted</u> <u>Funds</u> <u>2024</u> £	<u>Restricted</u> <u>Funds</u> <u>2024</u> £	<u>Total</u> <u>2024</u> £	<u>Total</u> <u>2023</u> £
<b>Receipts</b>					
Donations	3	52,933	40	52,973	77,860
Activities for generating funds		5,044	-	5,044	4,204
Interest received		1,034	196	1,230	205
Investment Income		4,581	-	4,581	5,160
		63,592	236	63,828	87,429
Use of premises		2,503	-	2,503	1,842
Sale of investments		75,848	-	75,848	61,603
Church of Scotland					
Intern grant		-	-	-	1,000
Feasibility study grant		-	-	-	1,512
<b>Total Receipts</b>		141,943	236	142,179	153,386
<b>Payments</b>					
Cost of generating funds	4	1,572	-	1,572	1,813
Charitable Activities		65,307	720	66,027	90,250
Other payments		29,827	-	29,827	54,210
<b>Total Payments</b>		96,706	720	97,426	146,273
<b>Excess of Receipts over (Payments) for the year</b>		45,237	(484)	44,753	7,113

St. Andrew's Wallace Green and Lowick Church of Scotland

Berwick upon Tweed

Statement of Balances as at 31<sup>st</sup> December 2024

Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<b><u>Bank and Deposit balances</u></b>				
Balances brought forward	40,271	15,584	55,855	48,742
<b>Movement in the year</b>				
Excess of receipts over payments	45,237	(484)	44,753	7,113
Bank and Deposit Balance Carried Forward	85,508	15,100	100,608	55,855
<b>Investments</b>	110,855	-	110,855	160,743
<b>Assets</b>	120,610	-	120,610	120,610
	231,465	-	231,465	281,353
<b>Investments at market value</b>	124,317	-	124,317	168,619
<b>Fixed Assets</b>	120,610	-	120,610	120,610
	244,927	-	244,927	289,229

**St. Andrew's Wallace Green and Lowick Church of Scotland**

**Berwick upon Tweed**

**Notes forming part of the Financial Statements for the year ended  
31<sup>st</sup> December 2024**

**1 Trustee Remuneration and Related Party Transactions**

One Trustee received £5,124 (2023 £5,654) in respect of housing, travel and office expenses.  
One Trustee received £2,625 (£Nil) in respect of fees.  
One Trustee received £1,488 (2023 £1,488) in respect of a salary.

**2. Movement of Funds**

	<b>At 1<sup>st</sup> January 2024 £</b>	<b>Receipts £</b>	<b>Payments £</b>	<b>Transfers £</b>	<b>At 31<sup>st</sup> December 2024 £</b>
<b>Unrestricted funds</b>					
General fund	40,271	141,943	96,706	-	85,508
<b>Restricted funds</b>					
Organ fund	3,748	40	720	-	3,068
Cairns fund	1,836	-	-	-	1,836
Youth and Children fund	10,000	196	-	-	10,196
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	55,855	142,179	97,426	-	100,608

In addition to the above the General Fund has equity investments at a cost of £110,855 (Market Value £124,317)

**Purposes of Restricted Funds**

The Organ Fund is money put aside for the maintenance and upkeep of the organ.

The Cairns Fund is to be used to provide support to divinity students.

The Youth and Children Fund was started last year with a restricted legacy. No expenditure to date.

**St. Andrew's Wallace Green and Lowick Church of Scotland**  
**Berwick upon Tweed**

Notes Forming part of the Financial Statements for the year ended  
31<sup>st</sup> December 2024

3. Analysis of donations

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
Freewill weekly offerings	10,760	-	10,760	13,253
Legacies and gifts	1,000	-	1,000	20,000
Gift Aid	20,654	-	20,654	17,564
Gift day	-	-	-	5,778
Tax recovered in gift aid donations	11,636	-	11,636	11,370
Congregational organisations	1,124	-	1,124	803
Weddings and Funerals	1,600	-	1,600	1,440
Open Plate	5,714	-	5,714	5,949
Donations	445	40	485	1,703
	52,933	40	52,973	77,860

**St. Andrew's Wallace Green and Lowick Church of Scotland**  
**Berwick upon Tweed**

Notes Forming part of the Financial Statements for the year ended  
31<sup>st</sup> December 2024

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<b>4. Analysis of payments</b>				
<b>Cost of generating funds</b>				
Investment managers' fees	1,572	-	1,572	1,591
FWO Envelopes	-	-	-	222
	1,572	-	1,572	1,813
<b>Charitable activities</b>				
Ministries and Mission	34,819	-	34,819	35,819
Presbytery Dues	1,047	-	1,047	-
Minister Expenses	1,903	-	1,903	2,584
Pulpit supply	60	-	60	-
Charitable Expenditure	241	-	241	286
Other Staffing Costs	-	-	-	1,488
Fabric Repairs	3,350	-	3,350	27,723
Council Tax and Water	3,875	-	3,875	3,233
Other Building Costs	14,286	-	14,286	11,625
Church Office	1,592	-	1,592	1,861
Organ & Music	2,625	720	3,345	4,565
Other Expenses	1,509	-	1,509	1,066
	65,307	720	66,027	90,250
<b>Other payments</b>				
Purchase of Investments	29,827	-	29,827	54,210

**St. Andrew's Wallace Green and Lowick Church of Scotland**  
**Berwick upon Tweed**

**Notes Forming part of the Financial Statements for the year ended  
31<sup>st</sup> December 2024**

**5. Minister's Stipend**

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum was £31,642 and the maximum stipend (in the fifth and subsequent years of service) £38,884.

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<b>6. Collection for Third Parties</b>		
Berwick Community Trust – Foodbank	420	387
Berwick & District Cancer Support	286	150
BARK	39	-
Berwick Swan and Wildlife Trust	39	-
Church of Scotland – NESSL	389	-
Great North Air Ambulance	211	-
MND Scotland	260	-
Christian Aid – Big Sing	-	312
Disaster Emergency Committee – Turkey & Syria	-	559
Disaster Emergency Committee – Middle East	-	220
BADFOD	-	260

St. Andrew's Wallace Green and Lowick Church of Scotland  
Berwick upon Tweed

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION  
BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	<u>2024</u> £	<u>2023</u> £
<u>ACCOUNTS</u>		
Credit balances at 31 <sup>st</sup> December 2024		
Church of Scotland Consolidated Fabric Fund – Revenue	407	351
Church of Scotland Consolidated Fabric Fund – Capital	828	828
	—————	—————
	1235	1,179
	—————	—————