



**HAWICK BAPTIST CHURCH**

**ANNUAL REPORT**

**2023-2024**

**Annual General Meeting**

**26<sup>th</sup> May 2024**

**2.00pm**

**REPORT OF THE TRUSTEES**

**STATEMENT OF RECEIPTS AND PAYMENTS**

**STATEMENT OF BALANCES**

**INDEPENDENT EXAMINER'S REPORT**

**Year Ending 31<sup>st</sup> March 2024**

**Vision Statement:**

"Making and maturing followers of Jesus through the gospel of Jesus to the glory of Jesus"

Text 2024: "I have written so that you will know how people ought to conduct themselves in God's household which is the church of the living God, the pillar and foundation of the truth." 1 Timothy 3:15 (CSB)











## HAWICK BAPTIST CHURCH

### ANNUAL REPORT



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**Hawick Baptist Church  
Annual Report 2023-2024**

**REPORT OF THE TRUSTEES**

**1: Reference and administration details**

Charity Name: Hawick Baptist Church

Scottish Registered Charity Number: SC003568

Charity's principal address: Hawick Baptist Church, 11, North Bridge Street, Hawick TD9 9BD

In November 2016 the constitution was amended, and agreed by members, that the volunteer diaconate of the church would be its trustees. For this year the trustees were:



None of the Trustees has received any remuneration or expenses.

Independent Examiner: [REDACTED], Director, Deans Chartered Accountants and Business Advisors, 27, North Bridge Street, Hawick TD9 9BD

Barriers: Bank of Scotland, 7, High Street, Hawick TD9 9DA

**2. Structure, governance and management**

**Constitution:**

The original constitution was dated 1883 when the Church was formed. This has undergone several amendments over the years but in April 2010 the constitution was substantially amended in line with Baptist Union recommendations to provide a more legal framework surrounding the activities of the Church. In November 2016, the responsibilities of Trustees devolved from a separate body to the volunteer diaconate of the church and in November 2021 the addition of the Statement of Faith was included as part of the constitution and acceptance of it as part of membership.

**Trustees' recruitment and appointment:**

Under the constitution, the Trustees will be recruited from the membership of Hawick Baptist Church and will constitute the leadership of the church. They will be called to serve for three years, nominated and seconded and approved at the Annual General Meeting.

**3. Objectives and activities**

The principle object of the Church is the advancement of the Christian faith and this underpins all the activities of the church.

In the past year we have met as follows:

## Hawick Baptist Church Annual Report 2023-2024

Day	Activity	Frequency
Sunday	Morning worship 10.30am Christianity Explored 2pm Hope Explored 2pm	Weekly 7 week sessions at a time 3 week sessions at a time
Tuesday	Mainly Play (Parent & toddlers) Women in the Word 2pm	Weekly, during term time
Wednesday	Wiggly Wednesdays 10-11am Prayer meeting 4pm	monthly weekly
Thursday	Drop-In 10.30am House Groups 7/7.30pm	weekly
Saturday	Men's breakfast 9am	Monthly

Those meetings involving the administration and leadership of the church are held monthly by the deacons and quarterly with the full church membership. Over this past year meetings have been held regularly in person in the church building and in The Well. We have also trialled holding the quarterly members' meetings on Sundays following the Sunday morning service, rather than on the normal Wednesday evenings; firstly over the winter months which greatly improved attendance, and secondly for the coming year to see whether that is sustained.

The church purchased 71 High Street, Hawick in 2014 and this was leased to Hawick Community Café, a separate charity (No: SC044559) set up by the church to enable marginalised, unemployed people to gain work experience and move on into further education or employment. In January 2023 the café ceased trading and the church was able to sell the building, receiving the proceeds of that sale in August 2023.

#### 4. Achievements and performance

Ministry Team:

During the year, our pastor [REDACTED] who joined us in September 2017, has led the church faithfully proclaiming the gospel and maintaining pastoral care of those in need.

Our Children & Women's worker, [REDACTED] is employed part-time and has continued to build up the HBC Kids team and 'Mainly Play' a group for parents and toddlers, which meets weekly during term time. In addition she has continued work amongst the ladies in the church with 'Women in the Word' meeting weekly, again during term time and holding Ladies' Afternoon Teas approximately once a term to which female friends who are not normally church-goers, can be invited. We have established a strong connection with 'Wiggly Worms' a local nursery group and they use the church building for big occasions and have commenced a monthly seniors café in the church building as well, called Wiggly Wednesdays. The refurbished church building now forms a versatile space and has been well-used by groups both within and outwith the church.

In January 2024 our Church Administrator joined the staff team. [REDACTED] joins the staff team on a part-time flexible basis (6-10 hours per week). Already in just a few months she has been able to deal with a number of administrative issues which were delaying ministry in other areas. [REDACTED] has been a valuable and needed addition to our team.

Change of legal status:

During the year we have been moving towards the change from an Unincorporated Voluntary Association (UVA) to a Scottish Charitable Incorporated Organisation (SCIO). We acknowledge valuable assistance from

## Hawick Baptist Church Annual Report 2023-2024

██████████ at Diakoneo Legal Services, and we are hugely indebted to ██████████ who, having stepped down as a Deacon and Church Secretary at the last AGM, agreed to shepherd us through this big change. In January 2024 charitable status for Hawick Baptist Church SCIO was granted by OSCR, (Office of the Scottish Charity Regulator), and a new charity number was allocated: SC053037. These changes take effect on our Transfer Date, 1<sup>st</sup> April 2024. From 31<sup>st</sup> March 2024 Hawick Baptist Church will cease to exist as a legal entity, and permission has been granted by OSCR for the charity numbered SC003568 to be wound up. From 1<sup>st</sup> April 2024, all the assets of Hawick Baptist Church will be transferred to Hawick Baptist Church SCIO, and so this is the final Trustees Report for Hawick Baptist Church as a UVA.

### Financial Review

As at our financial year end, the monetary assets of Hawick Baptist Church stood at:

- ❖ £85,000 in a 180 day Bank of England Base Rate Tracker account with United Trust Bank
- ❖ £83,075.55 in a 31 day notice account with Cambridge and Counties Bank
- ❖ £11,917.01 in accounts with Bank of Scotland
- ❖ £183.22 cash in hand

A total of £180,175.78

### Reserves:

The reserves policy of the Church is that we hold sufficient funds to cover 6 months running costs, including maintenance of the church buildings and funds towards the salaries of our ministry team. At the end of the financial year the reserves stood at £180,175.78. These reserves were specifically allocated for the following purposes:

- £3,477.07 Fabric reserve, which is to cover expenditure on the maintenance of the property of the Church, including the Church building and The Well (church hall)
- £13,989.89 Salaries Contingency Fund, to cover any shortfall in payment of salaries.
- £35,000 in the Ministry Fund, to support future Ministry in the church.
- From the sale proceeds from 71, High Street (the former café building) of £140,536.40 we have so far allocated
  - £8,500 to repay the sum borrowed from other funds to pay for the café fixtures and fittings
  - £15,000 towards 2 years' salary of our new Church Administrator (Ch Admin Fund)
  - £5,000 to bolster our Fabric Fund
  - £5,331 to pay the legal fees for the change in legal status from a UVA to a SCIO
  - leaving a balance currently of £106,705.40 in what we have called the 71HS Fund pending future decisions by the church.

The Energy Saving Trust had given us an interest free loan against the purchase of the new heating system, which was repayable in monthly instalments over 8 years. We repaid the balance owing (£9,513) in February 2024 so as not to pass on that liability to the new SCIO. In the incoming year, as Hawick Baptist Church SCIO, we will continue to have the salaries and expenses of our Pastor, our Women & Children's Worker and our Church Administrator.

Our income derives chiefly from freewill offerings of the Church members and adherents, some of which are given under the Gift-Aid scheme, so that income tax can be reclaimed on those gifts. We have experienced more people attending, some of whom are also able to give under the Gift-Aid Scheme, with the result that we have been able to reclaim more income tax from HMRC. We have also been able to benefit from the Government's GASDS top-up scheme.

## Hawick Baptist Church Annual Report 2023-2024

### Donated facilities and services:

We depend on and benefit from the voluntary support of members and others in undertaking all sorts of tasks within the Fellowship, so many things cannot be included in facts and figures because they are not reckoned in monetary terms. We thank everyone who does anything in the service of our Lord within this Fellowship.

### 5. Other information:

Our aims for the incoming year are:

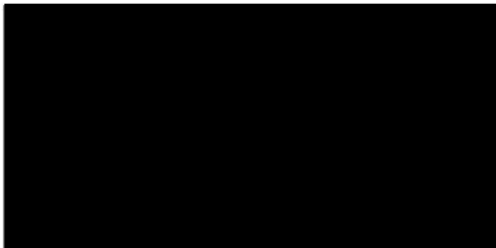
- To find new ways to interact with the community around us.
- To see more new people coming along to Church activities and finding faith in the Lord Jesus Christ.
- To continue the appointments of our Pastor, Women & Children's worker and Church Administrator
- To work towards the church vision of making and maturing followers of Jesus.
- To adjust to being a Scottish Charitable Incorporated Organisation (SCIO) with all that that will entail
- To welcome in our new "Pastor-in-Training" and his wife later in the year as they learn how to pastor a church in a small town setting over the next 2 years, and to support our Pastor as he oversees that work
- To seek a new Safeguarding Officer following the death of [REDACTED], who will work with the Safeguarding Deputy to oversee this important task in church life

It will be seen from this report, that the Church is in good heart, but realises the need to grow numerically, spiritually and in maturity, to seek new ways to make Jesus known, and to improve the pastoral care of our community contacts.

### 6. Declaration

The Trustees declare that they have approved the Trustees' Report above.

Signed on behalf of the Charity's Trustees,



Date: 17-5-24

**HAWICK BAPTIST CHURCH**  
**ANNUAL REPORT 2023-2024**  
**STATEMENT OF RECEIPTS AND PAYMENTS**  
**31st March 2024**  
**RECEIPTS**

2022-23

2023-24

**FUNDS**

Restricted	Unrestricted Funds	Total
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**Offerings:**

£ 8,899.80	General Giving (Not GASDS)	£ 340.00	£ 7,695.88	
£ 11,429.97	Gift Aid Small Donations Scheme(GASDS)		£ 12,004.55	
£ 1,903.00	Gift Aid - by Sunday offerings		£ 3,410.00	
£ 30,934.62	Gift Aid - by Standing order		£ 36,490.82	
	Ann thank offering			
£ 340.00	Gift Aid Spec Donations	£ 1,160.00		
£ 10,610.80	HMRC Repayments		£ 12,486.68	
£ 64,118.19				

**Rents**

	Hall		£ 30.00	
£ 7,333.37	71, High Street Rent/Sale		£ 140,536.40	

**Fundraising:** Christmas mkts, sale of chairs

£ 217.60	Market Proceeds		£ 114.75	
£ 374.00	Mainly Play family fees		£ 813.70	
	Sale of benches		£ 50.00	

£ 7,924.97

£ 72,087.93 £ 73,587.93

**Donations: to the Church (Unrestricted)**

	Donation to Drop In		£ 5.00	
	Legacy, Mrs Anne Oates		£ 1,000.00	
	General donations		£ 10,000.00	
	Donation - Interior Signage		£ 200.00	
£ 100.00	To Evangelism & Outreach Fund		£ 10.00	
£ 191.71	Events		£ 187.40	
£ 90.00	Donations, Tea Bar Fund		£ 755.00	

£ 12,157.40 £ 12,157.40

**Donations: through Church**

£ 165.00	BMS Birthday Scheme	£ 330.00		
£ 203.00	BMS Harvest & HH Cambodia	£ 111.00		
£ 310.00	Anniversary T/O (Turkey/syria)(Boi	£ 90.00		

£ 678.00

**Other Income:**

	Refund on fruit (Mainly Play)		£ 5.50	
	Chubb F&S		£ 21.10	
	BG energy refund		£ 49.80	
	Scottish Water		£ 39.65	
	Returned DD British Gas		£ 315.79	
	Marsh Commercial - Buildings Insurance 71HS		£ 543.30	
£ 142.50	For "Book of the term"		£ 554.00	
£ 120.00	Books for Women in the Word		£ 75.00	
£ 105.00	For Linda's Thanksgiving Lunch			

£ 367.50

£ 1,604.14 £ 1,604.14

£ 37.28	Virgin Money interest:		£ 81.13	
£ 322.92	Cambridge and Counties interest:		£ 716.23	
	United Trust Bank interest:		£ 317.88	
£ 9.19	BB Inst Online interest: no. 1 a/c		£ 269.57	
£ 23.36	BB Inst Online interest: no. 2 a/c		£ 72.76	

£ 392.75

£ 1,457.57 £ 1,457.57

£ 73,863.12

To Carry forward: £ 2,031.00

£ 228,851.89 £ 230,882.89

HAWICK BAPTIST CHURCH  
ANNUAL REPORT 2023-2024  
STATEMENT OF RECEIPTS AND PAYMENTS  
31st March 2024  
RECEIPTS

2022-23

2023-24

		FUNDS		
		Restricted	Unrestricted Funds	Total
£ 73,863.12	Carried forward	£ 2,031.00	£ 228,851.89	£ 230,882.89
£ 73,863.12	Total Income	£ 2,031.00	£ 228,851.89	£ 230,882.89
£ 87,465.67	Total Expenditure	£ 13,644.81	£ 96,084.95	£ 109,729.76
<u>-£13,602.55</u>	Yearly Surplus/Deficit	<u>-£ 11,613.81</u>	<u>£ 132,766.94</u>	<u>£ 121,153.13</u>





**HAWICK BAPTIST CHURCH**  
**ANNUAL REPORT 2023-2024**  
**STATEMENT OF RECEIPTS AND PAYMENTS**  
**31st March 2024**

**PAYMENTS**

**2023-2024**

**FUNDS**

Restricted	Unrestricted Funds	Total
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**Ministry costs:**

£ 29,541.23	Pastor: Stipend and Pension	£ 33,042.74
£ 817.56	Mileage/trains/flights	£ 783.23
£ 72.07	Books/Stationery etc.	£ 168.86
£ 323.88	Tel/Broadband, inc mobile	£ 323.88
£ 786.65	Council Tax	£ 825.96
£ 6.20	Sundries	£ 0.20
£ 14,652.35	Children's, Women's Worker Sal & Pension	£ 16,077.39
	Church Administrator Salary	£ 1,270.54
£ 8,541.05	PAYE/NI	£ 9,911.58
£ 379.20	Payroll processing	£ 400.80

£ 55,120.19

£ 62,805.18 £ 62,805.18

£ 628.00

£ 1,344.59 £ 1,344.59

**Pulpit Supply:**

**Church Expenses:**

£ 69.50	Communion Wine	
£ 203.72	Church supplies	£ 140.49
£ 400.00	"Contagious" fees	£ 100.00
£ 94.21	Copier paper/ink	£ 41.70
£ 208.54	Catering, inc Men's Breakfasts, Quiz nights etc	£ 299.85
£ 1,315.64	Parent & Toddler expenses	£ 920.81
£ 37.00	Subs + Christmas Mkt fee	£ 22.00
£ 192.35	Chubb Fire	£ 229.08
£ 11.28	Sundries & Expenses payments	£ 54.67
£ 241.79	Website/streaming/Zoom etc	£ 426.83
	Diakoneo Legal expenses	£ 5,331.00
	Drop In expenses/Tea bar	£ 138.52
	Licences - CCLI	£ 152.00

£ 2,774.03

£ 6,936.14 £ 7,856.25

**Repairs and Renewals:**

£ 509.98	Paintwork etc	
£ 150.00	PAT testing	
£ 80.00	Call out fee - Digital Piano	
£ 36.95	Sundries	
£ 180.00	Roofing	
£ 37.20	D Charters electrical	£ 100.58
£ 350.00	Chair trolleys	£ 612.00
	Zest Blinds	£ 558.00
	Equipment	£ 76.76
	Fridge, Church Kitchen	£ 85.00
	Photocopier	£ 275.00
	Dishwasher for church kitchen	£ 1,476.66
	Adams Napier Partnership - Church Survey	£ 2,520.00
	Microwave for The Well	£ 50.00
	Lockfit - repair of Well doors	£ 425.00
	Roxburghe Heating	£ 280.50
	New mugs	£ 50.75

£ 1,344.13

£ 6,510.25 £ 6,510.25

£ 59,866.35

To Carry forward

£ 920.81

£ 77,596.16 £ 78,516.97

**HAWICK BAPTIST CHURCH**  
**ANNUAL REPORT 2023-2024**  
**STATEMENT OF RECEIPTS AND PAYMENTS**  
**31st March 2024**  
**PAYMENTS**

2022-2023

59,866.35

Carried forward

2023-2024

Restricted	Unrestricted Funds	Total
£ 920.81	£ 77,596.16	£ 78,516.97

**Printing & Stationery:**

£ 113.20	Donation Envelopes
£ 296.42	Book of the term
£ 210.05	Resources/books
£ 106.96	Fridge magnets/church text
£ 300.87	The Hawick Paper notices and ads
£ 120.39	Posters/flyers
	Christmas and Easter giveaways
	CE/HE expenses
	Books (Women in the Word)
	Advent Books

£ 144.75
£ 530.64
£ 99.53
£ 63.19
£ 259.20
£ 42.79
£ 234.76
£ 31.45
£ 136.35
£ 70.00

1,147.89

**Utilities**

£ 240.00	Church electricity
	Church meter removal
£ 880.00	Hall electricity
£ 2,208.83	Gas

£ 1,439.75
£ 148.32
£ 1,771.99
£ 2,489.52

3,328.83

£ 1,612.66 £ 1,612.66

**Donations:**

**From the Church:**

£ 4,711.86	Monthly Donation (Mar-Jan) - Scottish Baptist Fund
£ 2,268.76	Monthly donation - BMS World Mission
£ 440.98	Annual donation(Feb) - Scottish Baptist College
£ 840.00	Hope Church, Aviemore
£ 88.15	Wiggly Worms - books

£ 4,179.58
£ 1,496.13
£ 308.82
£ 840.00

8,349.75

£ 5,849.58 £ 5,849.58

**Donations Through the Church:**

£ 165.00	Birthday Scheme:
£ 203.00	BMS Harvest
£ 310.00	Anniversary T/O Turkey/Syria quakes
	Helping Hand Cambodia
	The Bonar Trust (Anniversary Offering)

£ 111.00	£ 17.50
£ 1,590.00	£ -

678.00

£ 6,824.53 £6,824.53

**Gifts:**

£ 35.00	Gifts/Flowers
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35.00

£ 48.26

£ 825.07	Telephone/Broadband:	(Shell, Sky)
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£ 48.26 £ 48.26

£ 2,914.44	Insurance:
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£ 709.95 £ 709.95

£ 8.34	Petty Cash Expenses:
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£ 3,392.31 £ 3,392.31

£ 8,500.00	Café - Fixtures & Fittings
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£ 7.00 £ 7.00

	Bank of Scotland charges (foreign payment)
--	--

£ - £ -

£ 1,812.00	Energy Saving Trust, loan repayments
------------	--------------------------------------

£ 27.00 £ 27.00

14,059.85

£ 11,023.00

87,465.67

£ - £ 11,023.00

£ 13,644.81

£ 96,084.95 £ 109,729.76

**HAWICK BAPTIST CHURCH**  
**ANNUAL REPORT 2023-2024**  
**STATEMENT OF BALANCES**

2022-2023

31st March 2024

2023-2024

Current Assets

£	10.22	Petty Cash in hand
£	363.15	Bank Current Account (HBC)(less cheques)
£	35,322.92	Cambridge & Counties Bank
£	3,973.46	BB Inst Online a/c no.1
£	4,554.46	BB Inst Online a/c no.2
£	40.00	Mainly Play float
		United Trust Bank
£	15,060.79	Virgin Money Charity Deposit account
<u>£</u>	<u>59,325.00</u>	<u>Total Assets</u>

£	3.22
£	749.12
£	83,075.55
£	5,027.95
£	6,582.29
£	40.00
£	85,000.00
£	-
<u>£</u>	<u>180,478.13</u>

Funds

Unrestricted and Designated Funds

£	116.17	General Fund (Unrestricted) as at 1st April
-£	11,748.59	Surplus/Deficit for the Year
£	5,139.84	Transfers (to)/from Designated Funds during the year (see below)
-£	6,492.58	General Fund (Unrestricted) as at 31st March
£	8,455.70	Stipend Contingency Fund (Designated)
£	4,103.23	Fabric Fund (Designated)
£	35,000.00	Ministry Fund (Designated)
		Church refurbishment Fund (Designated)
£	5,081.03	Evangelism & Outreach Fund
£	187.50	Drop In Fund
£	90.00	Tea Bar Fund
		Parent & Toddler Fund
		71HS Fund
		Ch Admin Fund
<u>£</u>	<u>46,424.88</u>	<u>Total Unrestricted and Designated Funds</u>

-£	6,492.58
£	122,766.94
-£	129,773.43
-£	2,499.01
£	13,989.89
£	8,477.07
£	35,000.00
£	-
£	4,774.56
£	138.16
£	653.50
£	3,222.98
£	106,705.40
£	13,729.33
<u>£</u>	<u>179,191.82</u>

Restricted Funds

£	222.01	Borders Missional Retreat Fund (as at 1st April)	£	222.01
£	-	Surplus/Deficit for the year	£	-
£	222.01	Borders Missional Retreat Fund (as at 31st March)	£	222.01
£	12,835.00	Energy Saving Trust Loan (as at 1st April)	£	11,023.00
-£	1,812.00	Surplus/Deficit for the year	-£	11,023.00
£	11,023.00	Energy Saving Trust Loan (as at 31st March)	£	-
£	-	BMS Birthday Card	£	-
£	-	Surplus/Deficit for the year	£	330.00
£	-	BMS Birthday Card scheme (as at 31st March)	£	330.00
£	1,697.07	Parent and Toddler Group (as at 1st April)	£	1,655.11
-£	41.96	Surplus/Deficit for the year	-£	920.81
£	1,655.11	Parent and Toddler Group (as at 31st March)	£	734.30
<u>£</u>	<u>12,900.12</u>	<u>Total Restricted Funds</u>	<u>£</u>	<u>1,286.31</u>

£	14,754.08	Total Restricted Funds at 1st April	£	12,900.12
£	12,900.12	Total Restricted Funds at 31st March	£	1,286.31
-£	1,853.96	Surplus/(Deficit) on Restricted Funds for the year	-£	11,613.81

<u>£</u>	<u>59,325.00</u>	Total Funds in accounts at 31st March
£	72,927.55	Total Funds/Balances in accounts at 1st April
£	59,325.00	Total Funds/Balances in accounts at 31st March
-£	<u>13,602.55</u>	Total Deficit/Surplus for the year

<u>£</u>	<u>180,478.13</u>
£	59,325.00
£	180,478.13
<u>£</u>	<u>121,153.13</u>

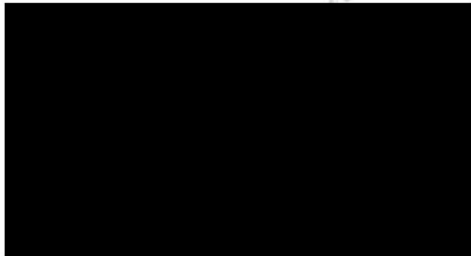
HAWICK BAPTIST CHURCH  
ANNUAL REPORT 2023-2024  
STATEMENT OF BALANCES  
31st March 2024

ASSETS:

Church building - value unknown

Church Hall - Gifted in Trust

Signed on behalf of the Trustees by:



Date: 17.5.24

**Notes to the Accounts:**

1. Borders Missional Retreat Fund:

This is money contributed by the Border Baptist Churches and their delegates for a Borders-wide Missional Retreat Weekend held at Hawick in September 2013. The fund was administered by Hawick Baptist Church, but does not belong to Hawick Baptist Church. There remains a balance held by Hawick, for use when another event occurs.

Balance held by HBC on behalf of the Border Baptist Churches:

£222.01



# Independent examiner's report on the accounts

## Hawick Baptist Church

Report to the trustees/members of

Registered charity number

On the accounts of the charity for the period

Set out on pages

SC003568

Period start date

Day	Month	Year
01	April	2023

to

Period end date

Day	Month	Year
31	March	2024

31

March

2024

to

10.

Respective responsibilities of trustees and examiner

Basis of independent examiner's statement

Independent examiner's statement

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. 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.

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 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 accounts.

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 9 of the 2006 Accounts Regulations

have not been met

ion should be drawn in order to enable a proper s to be reached.

Signed

Date:

16 May 2024

Name

Relevant professional qualification(s) or body (if any)

Address