

Hawick South Church of Scotland

Receipts and Payments accounts

Congregation No: 030268

Charity No: SC005191

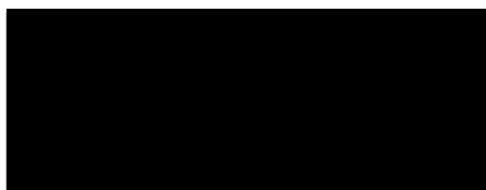
Reference and Administrative Information

Charity Name: **Hawick South Church of Scotland**

Charity Registration Number: **SC005191**

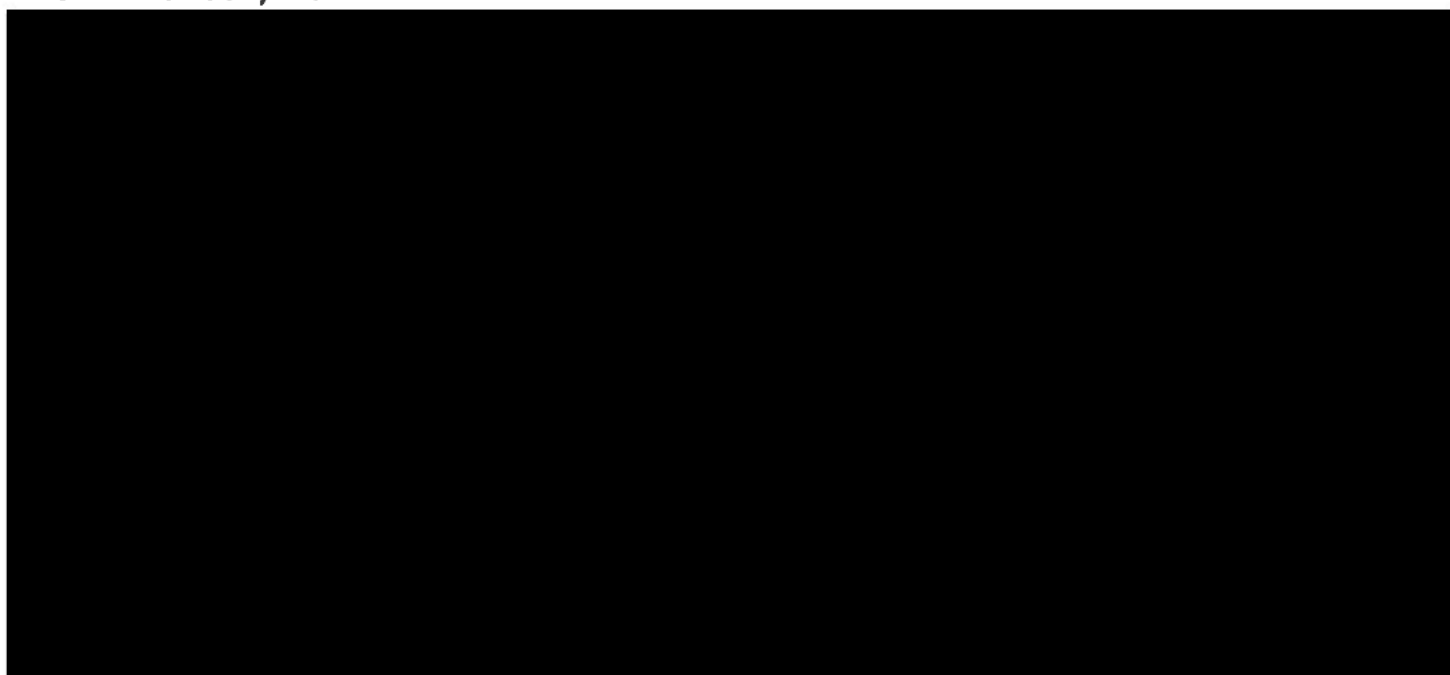
Congregation Reference No: **030268**

Contact Address:



Trustees

From 1 January 2024



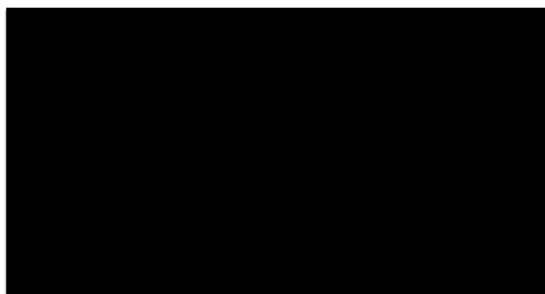
Principal Office-bearers

Minister:

Session Clerk

Church Treasurer:

Independent Examiner



**Deans
27 North Bridge Street
Hawick
TD9 9BD**

Bankers

**Royal Bank of Scotland
35 Bank Street
Galashiels**

Trustees' Annual Report

Year ended 31 December 2024

Structure, Governance and Management

Governing Document

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

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity trustees. The Kirk Session members who are elders of the church are chosen from those members of the church who are considered to have the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery. The non-elder members of the Kirk Session were appointed previously by the uniting congregations and sit on the Kirk Session as trustees without deliberative votes.

Organisational Structure

The Kirk Session is chaired by the minister, usually meets four times a year and is responsible for the spiritual and material affairs of the church.

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.

The congregation enjoy meeting for worship each Sunday and each service is followed by refreshments in the large hall. The service is recorded and uploaded to Youtube afterwards. There was a Harvest Service (followed by a Harvest Lunch), Guild and Boys' Brigade dedication services, a Christmas Nativity service and some all-age services. Monthly, Sunday evening Café-style services have been held during the year. Occasional services have been held in the buildings of *Roberton Church*, *St Mary's Church* and *Trinity Church* since the union.

The Minister conducted monthly services (apart from July and August) in *Frank Scott Court*, *Douglas Haig Court*, *Teviot Court* and in *Buccleuch Care Centre*.

The *Worship Group* consists of four members and continues to support worship in Hawick South Church. They have been able to lead worship on several occasions. Several individuals regularly read Bible lessons in the Sunday morning services.

The church *Prayer Meeting* takes place each Thursday evening on Zoom with around 12 people attending.

There are currently four *Connect Groups* that meet monthly in various locations in the town and surrounding area—The Borthwick Valley, Stitches, Weensland and The Westend. These groups meet in homes and are a time of fellowship where people come together to pray and study the Bible. *Christianity Explored* has been taking place on Tuesday evenings every other week in Hawick South Lounge. *Christianity Explored* helps people to meet Jesus in the Bible and helps them to explore the Christian faith using video resources and discussion.

Children's and youth work—Sunday Club meets each Sunday with children attending church for the first part of the service and then moving through into the church hall for activities. All ages of children are welcome to come along and join for stories, games and crafts. The children have learned about the Bible, Creation and Harvest. They have learned about the Good Samaritan and participated in the *Samaritan's Purse* Christmas Shoebox appeal and were able to send 50 filled shoeboxes to the *Operation Christmas Child* appeal. They were also able to hold a Nativity play in the church in December.

Megamix takes place in Hawick South Church halls and is for youngsters in P1 to S1 and is held on school in-service days and occasional holidays. There are usually between 20 and 30 children in attendance and there are lots of games, challenges, crafts and quizzes. *Megamix* provides an opportunity for children and families to learn about Christ and the Bible.

The three sections of *Boy's Brigade* meet on a Wednesday night in *Buccleuch Road Halls*. The *Anchor* and *Junior* section run from 6pm to 7:30pm with the *Company* section immediately after until 9:30pm. This organisation continues to be run by a very dynamic team. There are just under 50 boys and young men attending each week. New staff have been recruited. In October the *Junior* Section hosted a *National Sleepover* event and had their first dedication service held in Hawick South Church. In November the boys of *Company Section* took part in the *Hawick Remembrance Parade*.

The Minister is Chaplain to *Drumlanrig St Cuthbert's Primary School* and takes assemblies and visits classes each month. The school come to the church for their Christmas service and to St Mary's for their Easter service each year. Since the union the minister has become Chaplain for *Trinity Primary School*. *Trinity School* held their end of term service in December in Trinity Church.

The newly formed *Hawick South Church Guild* first met in September in the Hawick South Church halls. There are currently around 45 members and it is a time where everyone can come together to enjoy fellowship and encourage each other in Christian life. The *Guild* dedication service was held in the church on Sunday 3rd November. The *Guild* met for a Christmas lunch at the *Rugby Club* at the beginning of December. The *Guild* ended the year with a very successful *Candle Tea* where they shared *Nine Lessons and Carols* with many guests in attendance.

The *Craft Class* members have met on a regular basis on Monday afternoons in *3 Loan*. Over the months many different crafts have been undertaken, working on individual knitting projects, candle making and Christmas stockings.

The *Singalong* group has 30 members, a mixture of men and women. The group meets on the first and third Friday of each month September to June. The aim of the group is fellowship and simple singing for fun. This is a very informal group and sings a variation of hymns, Scottish songs, songs from shows, hits and Folk songs.

Lunches @ Hawick South is held on the last Friday of the month throughout the year with breaks taken in December, July and August. The lunches are provided in *Buccleuch Road Halls* between 12pm and 1pm and alternate between soup and pudding and soup and sandwich lunches. There are between 28 and 32 people who come along for lunch. A team of volunteers donate their time to organise and provide the lunches.

Achievements and Performance

Teviot & Roberton Church up to 31st August 2024

The congregation enjoyed meeting for worship each Sunday followed by refreshments in the large hall. Services were recorded and uploaded to YouTube afterwards.

The linkage with *St Mary's & Old Parish Church* continued to work well. United services were held on the first Sunday of each month and, during July and August, in either Teviot or St Mary's. The quarterly communion services, morning and evening, were also united services and alternated between the two churches. The open-air town-wide service at the *Volunteer Park* in August was a great time of united worship, witness and fellowship and was well attended by the various churches in the town. Monthly Sunday evening café-style services were held during the year. Services were held in *Roberton Kirk* six times in 2024.

The Minister conducted monthly services in the local care homes and sheltered housing complexes.

The church *prayer meeting* took place each Thursday evening on Zoom with around 13 people attending. The *Discipleship Explored* group—now restyled as a *Connect Group*—met monthly on a Sunday afternoon and was beneficial for those who attended. A ladies' *Bible Study* group met weekly in a member's home.

We did not have *Sunday School* or *Teens Group* on a Sunday but provision was made for any children who came along to church. We also had a number of all-age services during the year.

The focus of our children's work was on *Megamix*, a mini-holiday club for P1 to P7 children, which took place on school in-service days and at other times with around 30 children attending. Volunteers ran the club and were drawn from *Teviot & Robertson* and *St Mary's & Old*.

The Minister was chaplain to *Drumlanrig St Cuthbert's Primary School* and took assemblies and visited classes each month.

Our halls and rooms were well used for our own activities as well as on a weekly basis by the *Stroke Club*, *Borders Talking Newspapers* and *Al Anon*.

Hawick South Church from 1st September 2024

On Sunday 1st September 2024, *St Mary's & Old Parish Church*, *Teviot & Robertson Church* and *Trinity Church* united and became *Hawick South Church*. Over the months since, organisations and groups from all three churches have integrated successfully and have grown in Christ together. The church building, formerly *Teviot Church*, St George's Lane, Hawick is the building now being used for the united congregation. The *Buccleuch Road Halls*, formerly *St Mary's & Old Church Halls*, are also being used. The buildings of *St Mary's*, *Trinity* and *Robertson* churches are being used for occasional services until they are disposed of.

Our halls and rooms are well used for our own activities as well as on a weekly basis by the *Stroke Club*, *Borders Talking Newspapers*, *Al Anon*, *Badminton* and *Table Tennis* clubs. A local youth theatre group, *Act 1*, use *Trinity Church Halls* each week. The local *Catholic Church* have been able to use our large *Buccleuch Road Hall* for teas and coffees and a *Friendship Group*.

Our overseas link with the church in Wyalusing, Pennsylvania, USA awaits to see how this may continue in the future with the changes that have taken place in both charges.

The Trustees wish to record their deep gratitude to every person—too many to mention by name—who in any way serves the Lord in and through Hawick South. The Trustees express their thanks to God for all his provision and grace that lie behind the information in these accounts.

Financial Review

Our income is almost exclusively donations from the congregation with small amounts from investments and bank interest and occasional grants. This year it is challenging to compare figures with previous years due to the union of the three congregations. Final accounts for the terminating charities, *St Mary's and Old Parish Church* and *Trinity Church* were drawn up for the first eight months of this year and are available to church members upon request. The figures in these accounts are the aggregate of *Teviot & Robertson Church* for January to August and *Hawick South Church* from September to December and are, in broad terms, as expected considering previous years.

Congregants have been encouraged to use bank Standing Orders and sign a Gift Aid declaration if appropriate. People have responded to both of these and there are fewer envelope donations, which lightens the weekly tasks involved.

Several designated and restricted funds have been amalgamated after the union and some designated funds released for general use. We have a historic fund of uncertain origin that we are assuming is an endowment fund and are treating as such until further information is discovered; its proceeds are for general use. A significant, longstanding benevolent fund of uncertain origin has come in through *St Mary's and Old Parish* (probably from the Old Parish originally) plus a small, similarly named fund from *Trinity*. These are held as a restricted fund for the benefit of the poor of Hawick.

The congregation has significant reserves but also significant work that will require funding.

Reserves Policy

There is no set policy regarding reserves but the Treasurer Team ensures that there are sufficient funds in each of the accounts to adequately cover all expenses as they arise. The monthly income from regular donations is sufficient to cover the regular expenditure of the church. Funds are transferred to and from investments (now almost exclusively with the Church of Scotland Investors' Trust) to ensure liquidity and maximise income. At the year end, the church held unrestricted cash funds of £50k of which £4k had been designated for fabric fund and almost £1k for the Craft Class. The remaining balance of £45k represents about four months' expenditure.

The Church also held £5k5 of restricted funds which have been provided for the purposes specified in Note 2.

Statement of Trustees' Responsibilities

The 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 Anent 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,



Session Clerk

23rd February 2025

Independent Examiner's Report to the Trustees of Hawick South Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 9 to 13.

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.

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.

Basis of independent examiner's statement

An 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 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 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.

Date:

26 FEBRUARY 2025

Hawick South Church of Scotland

Receipts and Payments Account

year to 31 December 2024

		Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
Receipts	Note	£			
Donations	3	78,256	2,399	80,654	50,687
Legacies		2,000		2,000	0
Activities for Generating Funds		417		417	0
Bank & Deposit Interest		911	8	920	219
Investment Income		1,342	229	1,571	529
		<u>82,926</u>	<u>2,636</u>	<u>85,562</u>	<u>51,435</u>
Rental of Trinity Manse		1,870		1,870	4,555
External groups' use of premises		3,832		3,832	
Sale of investments		8,000		8,000	
Grants (VAT reimbursed)		3,394		3,394	
Receipts from General Trustees		20,363		20,363	8,938
Transfer of St Mary's Balances		19,799	3,178	22,977	
Transfer of Trinity Balances		10,121		10,121	
Weddings & funerals		340		340	1,455
Other receipts	4	2,667		2,667	
Total Receipts		153,311	5,814	159,125	66,383
Payments	5				
Costs of generating funds		28,748		28,748	
Charitable activities		112,863	1,330	114,193	59,475
Governance costs		1,060		1,060	630
Total Payments		142,671	1,330	144,001	60,105
Excess of Receipts over Payments for the year before transfers		<u>10,640</u>	<u>4,484</u>	<u>15,124</u>	<u>6,278</u>
Transfers		-225	225	0	0
Excess of Receipts over Payments for the year		10,415	4,709	15,124	6,278

Hawick South Church of Scotland

Statement of Balances

Year to 31 December 2024

		Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Total
		2024	2024	2024	2024	2023
Bank & Deposit Balances	Note	£	£	£	£	£
Bank & deposit balances brought forward		47,505	864		48,369	42,091
Movement in year:						
Excess of Receipts over Payments for the year		10,415	4,709	0	15,124	6,278
Bank & deposit balances carried forward		57,921	5,572	0	63,493	48,369

Investments at market value

(Cost £74,158 - 2023 £18,359)	94,047	15,287	2,212	111,546	21,939
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Assets

Advance payment G2G contribution	0	2,771
Gift Aid Receivable	0	8,929

Liabilities

The accounts were approved by the Kirk Session on 23rd February 2025.

For and on behalf of the Kirk Session



Session Clerk



Treasurer

Hawick South Church of Scotland

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

The Minister received reimbursement of expenses (phone, mileage, printing costs) of £1313 and the council tax for the manse (£2987) was paid on his behalf.

No trustee other than the minister received any remuneration or reimbursement of expenses during the year.

No trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

2. Movements in Funds

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
Unrestricted, general funds	27,870	116,707	109,368	17,566	52,774
Designated Choir fund		166		-166	0
Designated Fabric fund		35,178	33,257	2,300	4,221
Designated Hall Kitchen fund		5		-5	0
Designated Craft Class fund		971	46		925
Designated Trinity Guild fund		285		-285	0
Designated Legacies fund	19,635			-19,635	0
	<u>47,505</u>	<u>153,311</u>	<u>142,671</u>	<u>-225</u>	<u>57,921</u>
Restricted funds					
Guild fund	203	2,525	1,265	225	1,687
Youth work fund	661	350	65		946
Wyalusing fund		207			207
Benevolent fund		2,732			2,732
	<u>864</u>	<u>5,814</u>	<u>1,330</u>	<u>225</u>	<u>5,572</u>
Endowment funds					
Miss Janet Bell's bequest	This fund is held exclusively in investments				
Total funds	48,368	159,125	144,001	0	63,493

Purposes of Designated Funds

Fabric fund: for covering fabric-related expenses of the church. *This is the amalgamation of several funds from the three congregations, all focussed on fabric matters. There are investments that also relate to this fund.*

Craft Class fund: exists to allow members to exercise their creative talents.

Legacies fund: consists of funds set aside to be applied to major fabric repairs and improvements which can also be accessed to ease temporary cash flow problems. *This fund was closed by Kirk Session and released into the general fund for ministry purposes.*

Purposes of Restricted Funds

Guild fund: This fund is restricted for the purposes of the Guild. *The Trinity Guild fund (£285) was designated, not restricted but was merged into the fully restricted union Guild fund.*

Youth work fund: Restricted for work and activities with youth. *This fund is an amalgamation of the Holiday Club / Megamix Fund and Junior Church Funds.*

Wyalusing fund: to foster links with the Presbyterian Church in Wyalusing, Pennsylvania, USA. *This was originally between St Mary's & Old and Cavers & Kirkton Church and those American churches.*

Benevolent fund: for the poor of Hawick. *This is a fund thought to have been set up many years ago to help the poor of the Parish. It is under the control of the minister and a small group of trustees. This is the amalgamation of a significant fund from St Mary's and Old Parish and a small one from Trinity Church. There are also investments associated with this fund.*

Closure of congregational Funds

Upon the union of the three congregations, several small and redundant funds were closed by Kirk Session and others amalgamated. For details, see Kirk Session minutes.

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
3. Analysis of Donations					
Non Gift Aid donations	15,996			15,996	3,952
Gift Aid donations	36,997			36,997	31,041
Tax Recovered on Gift Aid Donations	19,977			19,977	8,626
Ordinary Offerings (Open Plate)	5,286			5,286	3,184
Other Offerings, Donations etc		2,399		2,399	3,884
	78,256	2,399		80,654	50,687
4. Analysis of Other receipts					
Insurance Claim	2,652			2,652	
Sale of Craft Class Items	15			15	
	2,667			2,667	
5. Analysis of Payments					
Costs of generating funds					
Purchase of investments	28,748			28,748	
Charitable activities					
Giving to Grow	39,267			39,267	30,482
Presbytery dues	975			975	567
Minister's expenses	1,313			1,313	1,130
Pulpit supply	350			350	242
Youth work		65		65	96
Other staffing costs	11,118			11,118	3,646
Printing, stationery and postage	1,353			1,353	2,820
Fabric repairs & maintenance	10,111			10,111	7,138
Installation of new boilers	22,523			22,523	
Council Tax—manse	2,987			2,987	1,457
Heat and light	11,018			11,018	3,603
Insurance	3,996			3,996	6,174
Other building costs	836			836	122
Publicity & adverts	1,929			1,929	200
Organ & music	1,048			1,048	735
Outreach	285			285	
Flowers	745			745	540
Donations to others	2,694	200		2,894	
Guild projects					10
Other expenses	317	1,065		1,382	513
subtotal	112,863	1,330		114,193	59,475
Governance costs					
Independent examiner's fees etc	1,060			1,060	630
totals	142,671	1,330		144,001	60,105

6. 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 stipend was £31,642 and the maximum stipend (in the fifth and subsequent years) was £38,884

	2024	2023
7. Collections for Third Parties	£	£
Tearfund	645	692
Christian Aid		110
Barnabas Aid (Nagorno Karabakh)		998
Bethany Christian Trust	1,932	
Revive Scotland / Revive Ministries	1,082	
NESSL (National Evangelical Synod of Syria & Lebanon	225	
OMF—Sam & Ruth Lee	112	
Guild projects	200	
	4,196	1,800

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2024	2023
	£	£
	Hawick South	Teviot & Roberton
CAPITAL ACCOUNT		
Credit Balances held at 31 December at cost	122,705	83,204
Market Value of Balances at 31 December	176,531	104,299
 REVENUE ACCOUNT		
Credit Balance at 31 December	14,332	7,460

Notes

The accounts for the uniting congregations were aggregated into the account for the new congregation.