



HAWICK BAPTIST CHURCH SCIO

ANNUAL REPORT

2024-2025

Annual General Meeting

18th May 2025

12.30pm

REPORT OF THE TRUSTEES

STATEMENT OF RECEIPTS AND PAYMENTS

STATEMENT OF BALANCES

INDEPENDENT EXAMINER'S REPORT

Year Ending 31st March 2025

Vision Statement:

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

Text 2025: "Samuel said to all the people, "Do you see the one the LORD has chosen? There is no one like him among the entire population." And all the people shouted, "Long live the King!" 1 Samuel 10:24 (CSB)





HAWICK BAPTIST CHURCH SCIO

ANNUAL REPORT



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**Hawick Baptist Church SCIO
Annual Report 2024-2025**

REPORT OF THE TRUSTEES

1. Reference and administration details

Charity Name: Hawick Baptist Church SCIO

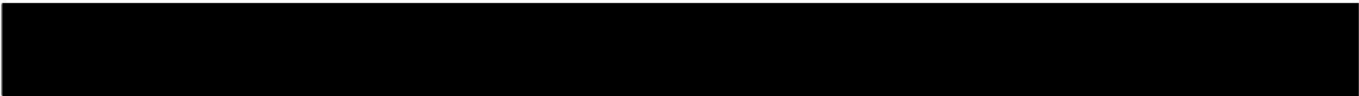
Scottish Registered Charity Number: SC053037

Charity's principal address: Hawick Baptist Church, 

The charity was formed as a UVA but on 1st April 2024 transferred all assets to a new charity Hawick Baptist Church SCIO. A new constitution was approved and the trustees serving for this period are:



None of the Trustees has received any remuneration or expenses apart from Rev. Martin Smith who was paid a stipend and allowances in accordance with Baptist Union of Scotland guidelines.


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

2. Structure, governance and management

Constitution:

The constitution for the charity was adopted from 1 April 2024

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.

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In the past year we have met as follows:

Day	Activity	Frequency
Sunday	Morning worship 10.30am Christianity or Hope Explored pm Quarterly Business meeting	Weekly 7 or 3 week sessions during the year Every 3 months
Tuesday	Mainly Play (Parent & toddlers) Women in the Word 2pm	Weekly, during term time Weekly but now meeting on Sunday evening.
Wednesday	Wiggly Worms Cafe 10-11am Prayer meeting 4pm	monthly weekly
Thursday	Drop-In 10.30am House Groups 7/7.30pm	Weekly Weekly
Friday	Deacons/Trustees meeting	monthly
Saturday	Men's breakfast 9am	Monthly

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] was employed part-time and resigned in March 2025 to take on full-time teaching. She continued to build up the HBC Kids team and 'Mainly Play' a group for parents and toddlers, which meets weekly during term time and for which there is now a waiting list. 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 continue with a monthly seniors café in the church building as well. The refurbished church building forms a versatile space and has been well-used by groups both within and outwith the church. We thank [REDACTED] for all procedures put in place and are grateful that she intends to carry on many duties voluntarily.

While [REDACTED] joined the admin team in Jan 2024 unfortunately she had to resign her duties in January 2025 due to illness. We thank her for her support to the ministry team during that period.

[REDACTED] came to us as a pastor in training for a 3 year practical, hands on experience of pastoring a gospel church in the Scottish Borders. He has brought valuable skills to the church and will be used of the Lord in many ways.

Change of legal status:

This is the first annual report for the church as a SCIO. This was formed on 1 April 2024 and all assets of the previous Voluntary Association were transferred to the SCIO as at that date.

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Change of premises:

In November 2024 the church took the decision to accept the offer from Hawick Congregational Church to gift their premises in Bourtree Place to the church and for us to refurbish the premises so that we may move into the building in 2026. We are grateful to the members of the congregational church for their generosity. The premises will accommodate our increasing congregation and leave room for further growth. It also has the benefit of an integral hall which can be used by HBC kids etc. rather than having to move across the road to the Well. A team has been formed to oversee the refurbishment and a budget has been set of up to £300,000 as there are significant improvements that need to be made although the basic structure is sound.

Financial Review

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

- ❖ £85,000 in a 180 day Bank of England Base Rate Tracker account with United Trust Bank
- ❖ £75,830 in a 31 day notice account with Cambridge and Counties Bank
- ❖ £65,009.02 in a 95 day notice account with Redwood Bank
- ❖ £55,000 in a 12 month term deposit with Virgin Money
- ❖ £9,148.07 in accounts with Bank of Scotland
- ❖ £47.37 cash in hand

A total of £290,034.46

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 £282,943.08. These reserves were specifically allocated for the following purposes:

- £3,731.87 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)
- £13,092.10 Stipend Contingency Fund, to cover any shortfall in payment of Stipend.
- £30,889.62 in the Ministry Fund, to support future Ministry in the church, including our contribution to Pastors-in-training
- £18,062.18 in the Pastor-in-Training Fund, gifted to us by fellow Pillar Network churches to support the training of new Pastors.
- £3,298.60 in the Evangelism, Outreach and Discipleship Fund which goes towards our vision of making and maturing followers of Jesus
- £213,440.73 in our Capital Reserves Fund which comprises sale proceeds from 71, High Street (the former café building), 2 substantial legacies which we received during the year, the remnant of the Church Administrator Fund and a £10,000 gift. Most of this fund is expected to be used in the refurbishment of the soon to be acquired former Congregational Church Building.

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. This year we have received two generous legacies from former members of the church, which sums together with approximately £100,000 from the sale of our former café building are forming the basis of our funds to renovate the Hawick Congregational Community Church building. We have also received donations from fellow Pillar Network churches to help fund our Pastor-in-training during his 2-3 years with us. We have

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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.

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 and Pastor in Training and to have flexibility to employ the necessary personnel to carry on the work already started and to expand into other areas of service.
- To work towards the church vision of making and maturing followers of Jesus.
- To support our Pastor as he takes a 3 month sabbatical and to support our Pastor in Training as he steps up to lead the church during this time.
- To reach out into the local schools and assist in running Scripture Union groups in those schools.

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,



Treasurer, Hawick Baptist Church SCIO

Date: 10.5.2025

HAWICK BAPTIST CHURCH SCIO
ANNUAL REPORT 2024-2025
STATEMENT OF RECEIPTS AND PAYMENTS
31st March 2025
RECEIPTS

2023-24

2024-25

FUNDS

Restricted	Unrestricted Funds	Total
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Offerings:

£8,035.88	General Giving (Not GASDS)		£7,177.93	
£12,004.55	Gift Aid Small Donations Scheme(GASDS)		£12,982.14	
£3,410.00	Gift Aid - by Sunday offerings		£7,768.50	
£36,490.82	Gift Aid - by Standing order		£34,071.53	
	██████████ offering	£310.00		
£1,160.00	Gift Aid Spec Donations		£15,200.00	
£12,486.68	HMRC Repayments	£77.50	£14,437.73	
£73,587.93				£91,637.83 £91,947.83

Rents

£30.00	Hall		£450.00	
£140,536.40	71, High Street Rent/Sale			

Fundraising: Christmas mkts, sale of chairs

£114.75	Market Proceeds		£242.60	
£813.70	Mainly Play family fees		£1,499.30	
	Charlotte Baptist Chapel (Pastor-in-training)		£25,405.89	
	Redeemer Bible Church (Pastor-in-training)		£2,414.74	
£50.00	Sale of benches			
£141,544.85				£30,012.53 £30,012.53

Donations: to the Church (Unrestricted)

£5.00	Donation to Drop In			
£1,000.00	Legacies		£90,942.12	
£10,000.00	General donations		£350.00	
£200.00	Donation - Interior Signage			
£10.00	To Evangelism & Outreach Fund		£50.00	
£187.40	Events		£77.65	
£755.00	Donations, Tea Bar Fund/Fabric Fund		£33.02	
	Riverstone Church (Pillar Network for catering)		£273.59	
	Cross Pointe Church (Pastors' conference)	£665.48	£75.71	
	Personal donations from USA		£534.82	
£12,157.40				£92,336.91 £92,336.91

Donations: through Church

£330.00	BMS Birthday Scheme	£180.00		
£111.00	BMS Harvest & HH Cambodia			
£90.00	Anniversary T/O (Turkey/Syria)(Bonar)	£175.00		
	Great Commission Baptist Church	£320.00		
£531.00				£675.00

£227,821.18	To Carry forward:	£1,727.98	£213,987.27	£215,715.25
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2022-23

2023-24

[illegible]

HAWICK BAPTIST CHURCH
ANNUAL REPORT 2024-2025
STATEMENT OF RECEIPTS AND PAYMENTS
31st March 2025
PAYMENTS

2023-2024

2024-2025

FUNDS

Restricted	Unrestricted Funds	Total
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Ministry costs:

£33,042.74	Pastor: Stipend and Pension	£36,120.85
£783.23	Mileage/trains/flights	£479.20
£168.86	Books/Stationery etc.	£231.07
£323.88	Tel/Broadband, inc mobile	£323.88
£825.96	Council Tax	£1,916.25
£0.20	Sundries	
	Hospitality	£154.05
	Conference tickets	£93.12
	Sabbatical (flights etc.)	222.01 £765.12
£16,077.39	Children's, Women's Worker Sal & Pension	£15,236.21
£1,270.54	Church Administrator Salary	£3,856.12
	Pastor-in-Training Salary	£10,802.96
	Tuition fees (Ed Th Sem)	£2,557.90
	Conference tickets	£94.50
	Biblical Counselling Course fees (MPS & DB)	£950.00
	Biblical Counselling Course books (MPS & DB)	£80.13
£9,911.58	PAYE/NI	£11,186.90
£400.80	Payroll processing	£798.00

£62,805.18

£85,646.26

£85,868.27

£1,344.59

£747.00

£747.00

Pulpit Supply:

Church Expenses:

	Communion Wine	£73.25
	Church Suite	£40.83
	Cleaner	£636.00
	Youth nights	£35.50
£140.49	Church supplies	£134.82
£100.00	"Contagious" fees	£150.00
£41.70	Copier paper/ink	£180.51
£299.85	Catering, inc Men's Breakfasts, Quiz nights etc	£722.07
£138.52	Drop In expenses/Tea bar	£110.14
£152.00	Licences - CCLI	£333.00
£920.81	Parent & Toddler expenses	£734.30 £20.12
£22.00	Subs + Christmas Mkt fee	£22.00
£426.83	Website/streaming/Zoom etc	£534.86
£54.67	Sundries & Expenses payments	
£5,331.00	Diakoneo Legal expenses	
£229.08	Chubb Fire	

£7,856.95

£2,993.10

£3,727.40

£72,006.72

To Carry forward

£956.31

£89,386.36

£90,342.67

HAWICK BAPTIST CHURCH
ANNUAL REPORT 2024-2025
STATEMENT OF RECEIPTS AND PAYMENTS
31st March 2025
PAYMENTS

2023-2024

2024-2025

£72,006.72

Carried forward

Restricted	Unrestricted Funds	Total
£956.31	£89,386.36	£90,342.67

Pastors' Conference expenses:

Speaker	£100.00
10 of those books	£125.50
Catering and other expenses	£439.98

£665.48

Repairs and Renewals:

	Roofing	£2,595.00
	Fire extinguishers & panel battery	£310.53
	New microphones	£85.98
	██████████	£540.00
	Live feed to crèche room expenses	£1,604.28
	New vacuum cleaner (Well)	£199.00
	Printer	£1,169.41
£76.76	Equipment	£28.99
£100.58	D Charters electrical	
£612.00	Chair trolleys	
£558.00	Zest Blinds	
£85.00	Fridge, Church Kitchen	
£275.00	Photocopier	
£1,476.66	Dishwasher for church kitchen	
£2,520.00	Adams Napier Partnership - Church Survey	
£50.00	Microwave for The Well	
£425.00	Lockfit - repair of Well doors	
£280.50	Roxburghe Heating	
£50.75	New mugs	

£6,510.25

£6,533.19

£6,533.19

Utilities

£1,439.75	Church electricity	£295.31
£148.32	Church meter removal	
£1,771.99	Hall electricity	£1,160.72
£2,489.52	Gas	£635.78

£5,849.58

£2,091.81

£2,091.81

£709.95 Telephone/Broadband: (Shell, Sky)

£663.23

£663.23

£3,392.31 Insurance:

£2,302.76

£2,302.76

£7.00 Petty Cash Expenses:

£35.85

£35.85

£27.00 Bank of Scotland charges (foreign payment)

£11,023.00 Energy Saving Trust, loan repayments

£15,159.26

£99,525.81

To Carry forward

£1,621.79

£101,013.20

£102,634.99

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2023-2024

2024-2025

Restricted	Unrestricted Funds	Total
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PAYMENTS

Printing & Stationery:

From the Church:

Donations Through the Church:

Gifts:

Gifts/Flowers

[illegible]

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ANNUAL REPORT 2024-2025
STATEMENT OF BALANCES
31st March 2025

2023-2024

2024-2025

Current Assets

£3.22	Petty Cash in hand	£7.37
£749.12	Bank Current Account (HBC)(less cheques)	£64.59
£83,075.55	Cambridge & Counties Bank	£75,830.00
£5,027.95	BB Inst Online a/c no.1/Commercial Savings a/c no.1	£6,979.42
£6,582.29	BB Inst Online a/c no.2/Commercial Savings a/c no. 2	£2,104.06
£40.00	Mainly Play float	£40.00
£85,000.00	United Trust Bank	£85,000.00
	Virgin Money 12 month term Deposit account	£55,000.00
	Redwood Bank	£65,009.02
£180,478.13	Total Assets	£290,034.46

Funds

Unrestricted and Designated Funds

-£6,492.58	General Fund (Unrestricted) as at 1st April	-£2,499.07
£132,766.94	Surplus/Deficit for the Year	£110,692.64
-£128,773.43	Transfers (to)/from Designated Funds during the year (see below)	-£103,462.96
-£2,499.07	General Fund (Unrestricted) as at 31st March	£4,730.61
£13,989.89	Stipend Contingency Fund (Designated)	£13,092.10
£3,477.07	Fabric Fund (Designated)	£3,731.87
£35,000.00	Ministry Fund (Designated)	£30,889.62
	Pastor-in-training Fund (Designated)	£18,062.18
£4,774.56	Evangelism, Outreach & Discipleship Fund	£3,298.60
£138.16	Drop In Fund	£42.56
£653.50	Tea Bar Fund	£579.92
£3,222.98	Parent & Toddler Fund	£2,016.27
£106,705.40	71HS Fund	
£13,729.33	Ch Admin Fund	
	Capital Reserves Fund (71HS fund+Ch Admin Fund+ legacies)	£213,440.73
£179,191.82	Total Unrestricted and Designated Funds	£289,884.46

Restricted Funds

£222.01	Borders Missional Retreat Fund (as at 1st April)	£222.01
	Surplus/Deficit for the year	-£222.01
£222.01	Borders Missional Retreat Fund (as at 31st March)	
	BMS Birthday Scheme	£330.00
£330.00	Surplus/Deficit for the year	-£180.00
£330.00	BMS Birthday Scheme (as at 31st March)	£150.00
£1,655.11	Parent and Toddler Group (as at 1st April)	£734.30
-£920.81	Surplus/Deficit for the year	-£734.30
£734.30	Parent and Toddler Group (as at 31st March)	
£1,286.31	Total Restricted Funds	£150.00
£12,900.12	Total Restricted Funds at 1st April	£1,286.31
£1,286.31	Total Restricted Funds at 31st March	£150.00
-£11,613.81	Surplus/(Deficit) on Restricted Funds for the year	-£1,136.31
£180,478.13	Total Funds in accounts at 31st March	£290,034.46
£59,325.00	Total Funds/Balances in accounts at 1st April	£180,478.13
£180,478.13	Total Funds/Balances in accounts at 31st March	£290,034.46
£121,153.13	Total Deficit/Surplus for the year	£109,556.33

31st March 2025

Church Hall - Gifted in Trust

[REDACTED]

On behalf of the Trustees

[illegible]

Report to the
trustees/members of

Registered charity
number

On the accounts of the
charity for the period

Set out on pages

Independent examiner's report on the accounts

Hawick Baptist Church SCIO

SC003568

Period start date

Day

Month

Year

01

April

2024

to

Period end date

Day

Month

Year

31

March

2025

1 to 11

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) 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.

Basis of independent
examiner's 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 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.

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

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

Date:

9 May 2025

Name:

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

Chartered Certified Accountant

Address: