Hawick South Church of Scotland

Receipts and Payments accounts

Congregation No: 030268

Charity No: SC005191

Receipts and Payments

year ended 31 December 2025

Reference and Administrative Information

Charity Name:	**Hawick South Church of Scotland**
Charity Registration Number:	**SC005191**
Congregation Reference No:	**030268**
Contact Address:	**Hawick South Church** **St George's Lane** **Hawick** **TD9 0BH**

Trustees

Anne Adams, Scott Ballantyne*, Sandy Bannerman*, Irene Bell, Anne Carruthers, Sheila Cessford, Rev Alistair Cook, Isabel Domingo, Helen Drummond, Nan Gibb, Robert Goldie, Catherine Hodgins, Diane Hogg, Kirsty Hutchon, Anne Kellett, Andy Maybury, Jo Maybury, Eleanor McVittie, Susan Murray, Gael Nuttall, Anne Oliver, Carol Peat, Linda Pow*, Ellis Rae, Margaret Ramage, Janette Scott, Margaret Scott, Lilias Scott, Robert C Scott, Marjory Sinclair, David Thomson, Mairhi Trickett, Mary Walker, Patricia Yule

to 19 January: Tom Brown (deceased)

to 6 May: Muriel Bowie, Anne Clark*, Margaret Jenkinson, Fred Munro

to 4 November: Janet Broatch

to 9 September: Ron Smith

to 4 December: Maurice Wear

*denotes non-elder trustees

Principal Office-bearers

Minister:	**Rev Alistair Cook**
Session Clerk	**Anne Adams & Gael Nuttall**
Church Treasurer:	**Andy Maybury**
Independent Examiner	**David Campbell** **Deans** **27 North Bridge Street** **Hawick** **TD9 9BD**
Bankers	**Royal Bank of Scotland** **35 Bank Street** **Galashiels**

Trustees' Annual Report

Year ended 31 December 2025

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 moderated by the minister, usually meets four times a year and is responsible for the spiritual and material affairs of the church. There are teams in place with responsibility under the Kirk Session for various areas of church life including property and finance.

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, which has recently been reinstated after flood work damage and refurbished. The service is now recorded and streamed afterwards. There has been a Harvest Service followed by a Harvest Lunch, Guild and BB 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.

Achievements and Performance

Four people joined the congregation of Hawick South by Profession of Faith following appropriate instruction in the Christian faith. One person joined by Resolution of the Kirk Session and one by certificate of transference. There were also 2 baptisms.

The Minister continued to conduct monthly services (apart from July and August) in Frank Scott Court, Douglas Haig Court and Teviot Court and in Buccleuch Care Centre in Buccleuch and St Margaret's homes. He was assisted by a growing team of volunteers from the congregation.

The Worship Group continues to grow in numbers and now consists of 5 members. It continues to support worship in Hawick South Church. They have been able to lead and support worship on several occasions. Individuals from the congregation form a rota and read Bible Lessons on a Sunday.

The Church Prayer Meeting takes place each Thursday evening on Zoom with around 13 people meeting. There is also a twice monthly Hawick Prayer Group which meets in Hawick South.

There are currently 4 Connect Groups that meet monthly in various locations in the town and surrounding area - The Borthwick Valley, Stirches, 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. Dates for these meetings are shared every week in church.

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 different Heroes of the Bible and they have participated in the Samaritan's Purse Christmas Shoebox appeal and were able to send 55 filled shoeboxes to the Operation Christmas Child appeal. They were also able to hold a Nativity play in the church in December.

MegaMix continues to take 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 – 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.

Megaquest takes place in Drumlanrig School every Thursday and is aimed at children in P5-7. It is run under the umbrella of Scripture Union to reach out to children with the good news of Jesus and help them discover God's big plan for the world. There have been 12 children attending and undertaking a mix of challenges, quizzes, DVDs, songs, prayers and Bible stories.

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 around 43 boys and young men attending each week. More new staff have been recruited. The Company Section attended a week-long camp at St Annes in August and the Company Section also took part in the Remembrance Day parade. The Anchor's and Junior's sections did some work in the community by undertaking a sponsored litter pick in Hawick Wilton Lodge Park. The BB dedication service took place in Hawick South Church on Sunday 26th October.

The Minister is Chaplain to Drumlanrig St Cuthbert's Primary School and Trinity Primary School and takes assemblies and visits classes each month in Drumlanrig and termly assemblies in Trinity. Drumlanrig held their Easter service in St Mary's Church building and their Christmas service in Hawick South. Trinity School held their end of term services at Easter and in June and December in Trinity Church. Due to the building of a new secondary school, Hawick high School have used our church halls for a MacMillan Coffee Morning and held their end of term service in Hawick South at Christmas.

Hawick South Church Guild meet Hawick South Church Halls. There are currently around 40 people attending each month. The current 3 year strategy is "Let us build a house" and this year's theme is "Living Stones". The Guild Dedication service was held in the church on Sunday 2nd November. The Guild met for a Christmas Lunch at the Rugby Club at the beginning of December. The Guild then ended the year with a very successful Candle Tea where they shared 9 Lessons and Carols with many guests in attendance.

The Craft Class members have met on a regular basis on Monday afternoons in Buccleuch Road Small Hall. Over the months many different crafts have been undertaken, working on individual knitting projects, Sashko bags and Christmas goods.

The Singalong Group has 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. There has been lots of new material added to their repertoire over the year.

Lunches@Hawick South is held on the last Friday of the month throughout the year with breaks taken in December and July and August. The lunches are provided in Buccleuch Road Church Halls between 12pm-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.

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, Street Pastors and Badminton and Table Tennis clubs who use the halls in St George's Lane or Buccleuch Road on a weekly basis. A local youth theatre group, Act 1, use Trinity Church Halls each week.

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 rental of premises. The income and expenditure figures cannot be meaningfully compared with those in the 2024 column due to last year's figures being complicated by the Union of the three congregations part-way through the year.

The majority of donations are received through the bank and many donors have Gift Aid declarations in place.

We have closed a number of bank accounts and we continue to work at cleaning up our portfolio so that it is more transparent and easy to manage.

One of the buildings marked for disposal has been sold this year and the proceeds have been useful as we carry out major works in the retained buildings. One other building is on the market with interested buyers, two are being investigated for sale to the community and the final building for disposal will go on the market once important remedial work is completed.

Reserves Policy

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 £31k which represents about three months' expenditure.

The Church also held £6k5 of restricted funds which have been provided for the purposes listed 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,

[redacted]

Session Clerk

10th February 2026

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

I report on the accounts of the charity for the year ended 31 December 2025 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.

Name: David Campbell

[redacted]

Address: 27 North Bridge Street, Hawick, TD9 9BD

Date: 9 March 2026

Hawick South Church of Scotland

Receipts and Payments Account

year to 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Receipts					
Donations	3	97873	4528	102401	80654
Legacies					2000
Activities for Generating Funds					417
Bank & Deposit interest		942	15	956	920
Investment income		3651	565	4215	1571
		102465	5107	107572	85562
Rental of Trinity Manse (net of costs)		6121		6121	1870
External groups' use of premises		9549		9549	3832
Sale of investments					8000
Sale of property		27732		27732	
Grants (VAT reimbursed)					3394
Receipts from General Trustees					20363
Transfer of St Mary's Balances					22977
Transfer of Trinity Balances					10121
Weddings & funerals		1050		1050	340
Other receipts	4	2637	270	2907	2667
Total Receipts		**149554**	**5377**	**154931**	**159125**
Payments	5				
Costs of generating funds		15859		15859	28748
Charitable activities		160337	4050	164387	114193
Governance costs		517	26	543	1060
Total Payments		**176713**	**4075**	**180788**	**144001**
Excess of Receipts over Payments for the year before transfers		-27159	1302	-25857	15124
Transfers		330	-330		
Excess of Receipts over Payments for the year		**-26829**	**972**	**-25857**	**15124**

figures may not sum correctly due to rounding

Hawick South Church of Scotland

Statement of Balances

Year to 31 December 2025

Bank & Deposit Balances	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Bank & deposit balances brought forward		57921	5572		63493	48369
Movement in year: Excess of Receipts over Payments		-26829	972		-25857	15124
Bank & deposit balances carried forward		31091	6544		37636	63493
Investments at market value	**6**					
totals		116111	16127	2278	134516	111546
Assets						
Gift Aid Receivable		3709	110		3819	0
debtors		80			80	0

The accounts were approved by the Kirk Session on 10th February 2026.

For and on behalf of the Kirk Session

[redacted] **Session Clerk**

[redacted] **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.

Andy Maybury (Trustee) and his brother James (not of this congregation) won the contract for works in the church hall; part-payment (£2500) for this was made in this financial year with the balance (£6000) falling in 2026.

No other 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 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
General fund	52774	103782	107745	-9674	39136
Designated Fabric fund	4221	44997	68804	10004	-9582
Designated Craft Class fund	925	775	164		1537
	57921	149554	176713	330	31091
Restricted funds					
Guild fund	1687	3343	2928	-330	1773
Youth work fund	946	149	83		1012
Wyalusing fund	207				207
Assistant Minister fund		972	227		745
Town-wide service fund		348	312		36
Benevolent fund	2732	565	526		2771
	5572	5377	4075	-330	6544
Endowment funds					
Miss Janet Bell's bequest	This fund is held exclusively in investments				
Total funds	**63493**	**154931**	**180788**	**0**	**37636**

Purposes of designated funds

Fabric fund: for covering fabric-related expenses of the church. *There are also investments belonging to this fund.*

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

Town-wide service fund: for sharing the costs of this annual service with other congregations.

Purposes of restricted funds

Guild fund: This fund is restricted for the purposes of the Guild.

Youth work fund: Restricted for work and activities with youth.

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

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. There are also investments associated with this fund.*

Purpose of endowment fund

The Miss Janet Bell's Bequest *is an endowment fund for the support of the general purposes of the church*

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Donations						
Non Gift Aid donations		22652	157		22809	15996
Gift Aid donations		51920	890		52810	36997
Tax Recovered on Gift Aid Donations		18262	138		18399	19977
Ordinary Offerings (Open Plate)		5039			5039	5286
Other Offerings, Donations etc					0	2399
Guild donations			3343		3343	
		97873	4528		102401	80654
4. Analysis of Other receipts						
Flower donations		530			530	
Catering donations		1317			1317	
Sale of Craft Class items		775			775	15
Miscellaneous receipts		15	270		285	2652
		2637	270		2907	2667
5. Analysis of Payments						
Costs of generating funds						
Fund raising expenses		8137				
Investment Management costs		7722				
subtotal		15859			15859	28748
Charitable activities						
Giving to Grow	note 7	72453			72453	39267
Presbytery dues		1632			1632	975
Minister's expenses		3791			3791	1313
Pulpit supply		600	162		762	350
Youth work			83		83	65
Other staffing costs		12508			12508	11118
Printing, stationery and postage		1793	233		2026	1353
Fabric repairs & maintenance		8268			8268	10111
Major fabric expenses		8256			8256	22523
Council Tax—manse		3261			3261	2987
Heat and light		26101			26101	11018
Insurance		15653			15653	3996
Other building costs		1288			1288	836
Publicity & adverts		915	119		1034	1929
Organ & music		1840			1840	1048
Outreach		86			86	285
Flowers		1542			1542	745
Donations to others			1378		1378	2894
Catering expenses		125			125	
Other expenses		224	2075		2299	1382
subtotal		160337	4050		164387	114193
Governance costs						
bank charges		12	26		38	
Independent examiner's fees		120			120	320
preparation of accounts		385			385	740
subtotal		517	26		543	1060
totals		**176713**	**4075**		**180788**	**144001**

figures may not sum correctly due to rounding

6. Investments

comprised of	Growth Fund	Income Fund	Natwest shares	Total 2025 £	Total 2024 £
General fund	49770	19226		68996	46557
Fabric fund	22250	24864		47114	47490
Benevolent fund	9150	6094	884	16128	15286
Miss Janet Bell's bequest		2278		2278	2212
totals	**81170**	**52462**	**884**	**134516**	**111546**

Growth Fund

units	At 1 Jan 2025	purchases	sales	transfers	At 31 Dec 2025
Unrestricted funds					
General fund	4997	626		1611	7234
Designated Fabric fund	4845			-1611	3234
	9842	626			10468
Restricted funds					
Benevolent fund	1330				1330
	1330				1330
Total units	**11172**	**626**			**11798**

Income Fund

Unrestricted funds					
General fund	1327	361			1688
Designated Fabric fund	1499	684			2183
	2826	1045			3871
Restricted funds					
Benevolent fund	535				535
	535				535
Endowment funds					
Miss Janet Bell's bequest	200				200
Total units	**3561**	**1045**			**4606**

7. Minister's Stipend and Consolidated Stipend Fund

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 £ 32 433 and the maximum stipend (in the fifth and subsequent years) was £ 39 856.

The congregation benefited from £ 7 002 (2024—£ 7 105) of Stipend Endowment Income related to the earlier sale of various properties.

There was no Transition Funding applied this year.

8. Collections for Third Parties	2025 £	2024 £
Tearfund	540	645
Christian Aid	297	
Bethany Christian Trust		1932
Revive Scotland / Revive Ministries		1082
NESSL (National Evangelical Synod of Syria & Lebanon)		225
OMF—Sam & Ruth Lee		112
Salvation Army Food Bank	803	
CrossReach Sunflower Garden	974	
Guild projects	1320	200
	3934	4196