

**Southview Evangelical Church**

**Annual Report and Accounts**

**Year Ended 30 November 2024**

**Scottish Charity No. SC022106**

## Southview Evangelical Church

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Southview Evangelical Church  
**Church information**

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**Web Site:** [www.southviewchurch.org.uk](http://www.southviewchurch.org.uk)

**Bankers**

Bank of Scotland  
61 Hide Hill  
Berwick Upon Tweed  
TD15 1EN

**Solicitors**

Iain Smith & Partners  
11 Murray Street  
Duns  
Berwickshire  
TD11 3DE

**Independent Examiner**

Alexander Sloan LLP  
Accountants and Business Advisers  
180 St Vincent Street  
Glasgow  
G2 5SG

## Southview Evangelical Church

### **Trustees' Annual Report** *for the Year Ended 30 November 2024*

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The Trustees are pleased to present their report together with the Accounts of the church for the year ended 30 November 2024.

#### **Legal and Charitable Status**

Southview Evangelical Church ("the church") is established by Constitution and is a Scottish Charity (No. SC022106). The church is independent and congregational in policy.

#### **Charitable Objectives**

As per the Constitution, the church's charitable objectives are, for the public benefit, as follows:

- to advance the Christian faith in accordance with the Statement of Beliefs in such ways and in such parts of the United Kingdom or the world as the Trustees from time to time may think fit;
- to relieve sickness and financial hardship and promote and preserve good health by the provision of funds, goods and services of any kind including through the provision of counselling and support in such parts of the United Kingdom or the world as the Trustees from time to time may think fit;
- to advance education in such ways and in such parts of the United Kingdom or world as the Trustees from time to time may think fit.

The charitable objectives of the church are to worship together in Spirit and in Truth, build the members up in the Faith and proclaim the Gospel of Jesus Christ in word and action.

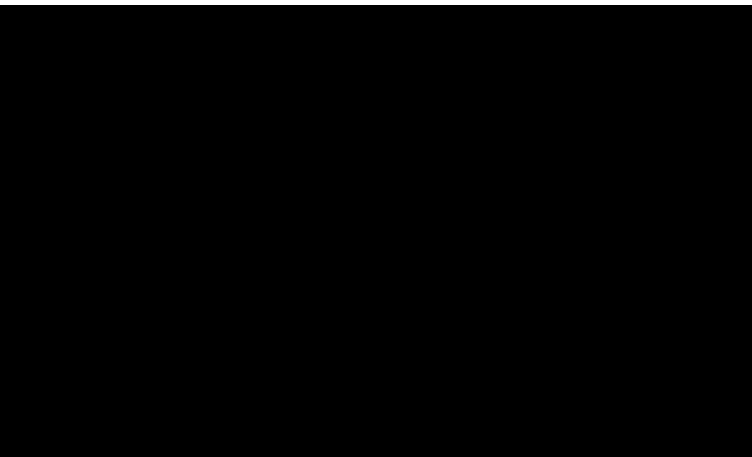
#### **Appointment of Trustees**

In accordance with the church's Constitution, the Trustees are responsible for the management and administration of the church's property and funds. The required minimum number of Trustees is five and at least half of the Trustees should also be members of the Leadership Team who also undertake the day to day running of the church. Trustees are encouraged to serve a minimum of five years and a maximum of nine years.

Trustees can be nominated for appointment by the existing Trustees and also by church members provided that the church members do so one month prior to the church's AGM. Prior to their appointment, Trustees would have served the church for some time in various roles and would be familiar with the church's values, its aims and objectives as well as its day-to-day operations. As part of their induction programme, new Trustees are required to understand their statutory responsibilities.

#### **Trustees**

For the purpose of charity law, the Trustees of the church are also the charity's Trustees. The Trustees who served during the year and to the date of this report were as follows:-



## Southview Evangelical Church

### **Trustees' Annual Report** for the Year Ended 30 November 2024

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#### **Achievements and Performance**

As from the beginning of December 2023 through to November 2024, we have been blessed and are so privileged to be involved in the work within the church and also in the village of Chirnside.

Our Sunday worship continues in the Community Centre and we have been encouraged by the commitment of our members for Sunday worship and grateful for good attendances - with coffee and chat now being appreciated before and after each service. We are encouraged with new people and families coming along regularly each Sunday.

Once a month we have a special "All Age Service" which is particularly enjoyed by the under 12 age group.

Junior church is very encouraging with a good increase in numbers and a team working well together and growing. We have a creche for the younger children each week.

Our Monday evening prayer meetings are still being used with "Zoom" with between 10-12 at each prayer time. On the first Monday of each month we meet for an in person prayer in the Southview building.

All Elders, Trustees and Leadership meetings were held regularly (at least monthly) either online or in person.

Explore – B.C.Y.T and Southview Church co-host the youth group which meets regularly and is much appreciated – about 6 attend.

We are grateful to be able to share with the church of Scotland working with the elderly in Trust Housing in the village. We also have a monthly "Seniors Programme" throughout the year.

We again have outside groups using the church premises and are grateful for this.

Playtime has commenced on Monday mornings for the under-school age and is appreciated by those who come along.

Seniors is back again on Wednesday once a month.

Pastoral groups meet regularly, either weekly or fortnightly, some on Zoom and others in person and in various places around the area, i.e. homes, or church building.

Craft and Chat has commenced on a Wednesday morning and is greatly enjoyed by about 15-25 each morning.

The Beacon Café opens on a Monday and Thursday and has been very careful to go above and beyond the rules regarding people being together in a café/community centre – this is a busy and active community café, where the manager and the volunteers work hard to provide more than just food and drink but also support and willingness to listen to those who visit.

We are grateful for the times we have been able to meet together during the year.

#### **Financial review**

##### ***Principal sources of funding***

The church receives its funding from church members and others by way of weekly offerings and Gift Aid donations.

Southview Evangelical Church

**Trustees' Annual Report** for the Year Ended 30 November 2024

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**Results for the year**

The Accounts for the year are set out on pages 6 to 11. Per the *Statement of Receipts and Payments* on page 6, the church reported a Surplus for the year of £25,223 (2023 – Surplus £2,107).

**Reserves Policy**

It is the policy of the church to maintain unrestricted funds, i.e. free funds, which equate to approximately 12 months of unrestricted expenditure. This allows sufficient funds to enable the ongoing work of the church to be maintained. Per the *Statement of Balances* on page 7, the church's General Fund (Unrestricted) amounted to £61,499 (2023 - £73,764) which, although below the required level, was acceptable to the Trustees.

**Grant Making Policy**

The church makes grants from its tithed gift income to individuals and organisations that are generally known to the Trustees and the church. The beneficiaries are involved in activities or ministries compatible with the church's objectives.

**Statement of Trustees' Responsibilities**

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the charity's financial position and enable them to ensure that the Accounts comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the provisions of the charity's Constitution. They are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Independent Examiner**

The Trustees recommend that [REDACTED] Alexander Sloan LLP, Accountants & Business Advisers, remains in office as independent examiner until further notice.

This report was approved by the Trustees on ..... 8/4/2025 ..... and signed on their behalf by:

[REDACTED]

Trustee

## Southview Evangelical Church

### **Independent Examiner's Report to the Trustees on the unaudited Accounts of Southview Evangelical Church**

I report on the Accounts of the charity for the year ended 30 November 2024 which are set out on pages 6 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) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity Trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 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.

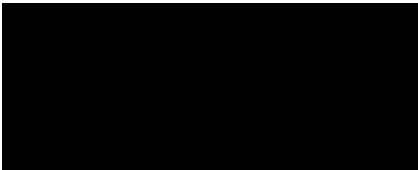
#### **Basis of Independent Examiner's Statement**

My examination was carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. 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
  - to prepare Accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulationshave 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.



Alexander Sloan LLP  
Accountants and Business Advisers  
180 St Vincent Street  
Glasgow G2 5SG

Date: 9/4/2025

# Southview Evangelical Church

## Statement of Receipts and Payments for the Year Ended 30 November 2024

	Notes	Unrestricted Funds		Restricted Funds	Total 2024	Total 2023
		General Fund	Designated Funds			
		£	£	£	£	£
<b>Receipts</b>						
<i>Voluntary income:</i>						
Open Offerings		6,075	-	-	6,075	5,686
Gift Aid donations		38,798	-	-	38,798	41,436
Income Tax on Gift Aid		8,423	-	-	8,423	10,364
Other gifts and donations		2,595	-	-	2,595	3,360
<i>Income from charitable activities:</i>						
The Beacon		8,233	-	-	8,233	8,178
Rental Income		17,125	-	-	17,125	16,500
<i>Other Income</i>						
Sundry Income		944	-	-	944	1,795
Southview pledges		-	-	17,738	17,738	-
Support Grants		-	-	19,750	19,750	-
<b>Total Receipts</b>		<b>82,193</b>	<b>-</b>	<b>37,488</b>	<b>119,681</b>	<b>87,319</b>
<b>Payments</b>						
<i>Charitable activities</i>						
Staff Costs	4	46,726	-	-	46,726	40,790
Local Ministries	5	12,407	-	-	12,407	11,489
National and Overseas Ministries	6	7,420	-	-	7,420	9,580
Property and Resources	7	10,887	-	-	10,887	6,840
<i>Governance costs</i>						
Independent Examiner's Fee		2,978	-	-	2,978	2,837
<b>Sub-Total</b>		<b>80,418</b>	<b>-</b>	<b>-</b>	<b>80,418</b>	<b>71,536</b>
<b>Asset and investment purchases</b>	9	14,040	-	-	14,040	13,676
<b>Total Payments</b>		<b>94,458</b>	<b>-</b>	<b>-</b>	<b>94,458</b>	<b>85,212</b>
<b>Net (Payments) / Receipts</b>		<b>(12,265)</b>	<b>-</b>	<b>37,488</b>	<b>25,223</b>	<b>2,107</b>
Transfers to / (from) Funds		-	-	-	-	-
<b>(Deficit)/Surplus for year</b>		<b>(12,265)</b>	<b>-</b>	<b>37,488</b>	<b>25,223</b>	<b>2,107</b>

The Notes on pages 8 to 11 form an integral part of these Accounts.

# Southview Evangelical Church

Statement of Balances as at 30 November 2024

	Notes	Unrestricted Funds		Restricted Funds	Total 2024	Total 2023
		General Fund	Designated Funds			
		£	£	£	£	£
<b>Bank and Cash in Hand</b>						
Opening Balances		73,764	-	-	73,764	71,657
Net (Deficit) / Surplus for the year		(12,265)	-	37,488	25,223	2,107
<b>Closing Balances</b>		<b>61,499</b>	<b>-</b>	<b>37,488</b>	<b>98,987</b>	<b>73,764</b>
<b>Reserves</b>						
General Fund	10	61,499	-	-	61,499	73,764
Restricted Funds	11	-	-	37,488	37,488	-
<b>Closing Balances</b>		<b>61,499</b>	<b>-</b>	<b>37,488</b>	<b>98,987</b>	<b>73,764</b>
<b>Other Assets</b>						
Fixed Assets	3	-	510,321	-	510,321	510,321
Debtors (Income Tax on Gift Aid)		2,947	-	-	2,947	1,625
Rent Deposit		550	-	-	550	-
		<b>2,947</b>	<b>510,321</b>	<b>-</b>	<b>513,268</b>	<b>511,946</b>
<b>Liabilities</b>						
Pension		558	-	-	558	274
Independent Examiner's Fee		3,103	-	-	3,103	2,956
Mortgage	13	17,945	-	-	17,945	30,142
Rent received in advance		625	-	-	625	-
		<b>22,232</b>	<b>-</b>	<b>-</b>	<b>22,232</b>	<b>33,372</b>

Approved by the Trustees on 8/4/2025 ..... and signed on their behalf by:

[Redacted Signature Area]

Trustee

Trustee

The Notes on pages 8 to 11 form an integral part of these Accounts.

## Southview Evangelical Church

### Notes to the Accounts for the Year Ended 30 November 2024

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#### 1. Accounting Policies

##### ***Basis of Accounting***

The Accounts have been prepared on a Receipts and Payments basis in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

##### ***Purposes of Funds***

For the purpose of the *Statement of Receipts and Payments* (page 6) and the *Statement of Balances* (page 7), Funds are defined as follows:

##### **Unrestricted Funds**

**The General Fund** comprises offerings, donations, grants and other income received for the objects of the church without further specified purpose.

**Designated Funds** represents funds that have been earmarked by the Trustees for a particular purpose which can also be used as General Funds.

##### **Restricted Funds**

**Southview Vision 2024 Fund** represents grants received and pledges from members to be used to refurbish and repair the church.

##### ***VAT***

The church is not registered for VAT and, accordingly, expenditure includes VAT where appropriate.

#### 2. Charitable Expenditure

***Local Ministries*** represents expenditure on the church's weekly activities and ministries.

***Property and Resources*** represents expenditure on the upkeep of the church's building.

***National and Overseas Ministries*** represent the church's giving to other Christian ministries whose activities are compatible with the church's objectives.

***Governance Costs*** include those costs associated with meeting the constitutional and statutory requirements of the church and include the Independent Examiner's fee.

#### 3. Fixed Assets

Per the Statement of Balances on page 7, Fixed Assets of £510,321 comprise (1) the depreciated value of the church's Fixed Assets at 30 November 2012 and (2) the £200,000 purchase of a manse during the year ended 30 November 2014.

# Southview Evangelical Church

Notes to the Accounts for the Year Ended 30 November 2024

4. Staff Costs and Numbers	Unrestricted Funds			Total 2024 £	Total 2023 £
	General Fund £	Designated Funds £	Restricted Funds £		
	Gross salaries	45,114	-		
Staff expenses	643	-	-	643	607
Pension costs	969	-	-	969	792
	<b>46,726</b>	<b>-</b>	<b>-</b>	<b>46,726</b>	<b>40,790</b>

The average number of employees during the year was 2 (2022: 2).

5. Local Ministries	General Fund £	Designated Funds £	Restricted Funds £	Total 2024 £	Total 2023 £	
	Children's Clubs	136	-	-	136	225
	Sunday School/Youth	-	-	-	-	156
Copyright and other licences	678	-	-	678	648	
Office stationery and books	416	-	-	416	815	
Subscriptions	280	-	-	280	325	
Church expenses	1,076	-	-	1,076	1,870	
Visiting speakers	320	-	-	320	400	
Catering	190	-	-	190	416	
Communion wine and cups	68	-	-	68	-	
Hall hire	1,170	-	-	1,170	400	
Weekend away	84	-	-	84	-	
Costs re The Beacon	6,880	-	-	6,880	4,674	
Training	483	-	-	483	350	
Senior Citizens	175	-	-	175	168	
Miscellaneous expenses	21	-	-	21	26	
Payroll fees	430	-	-	430	958	
	<b>12,407</b>	<b>-</b>	<b>-</b>	<b>12,407</b>	<b>11,431</b>	

6. National and Overseas Ministries	General Fund £	Designated Funds £	Restricted Funds £	Total 2024 £	Total 2023 £	
	Gifts to Individuals (Note 12)	500	-	-	500	1,450
	Gifts to Charities and Organisations (Note 12)	6,920	-	-	6,920	8,130
	<b>7,420</b>	<b>-</b>	<b>-</b>	<b>7,420</b>	<b>9,580</b>	

# Southview Evangelical Church

Notes to the Accounts for the Year Ended 30 November 2024

7. Property and Resources	Unrestricted Funds			Total 2024 £	Total 2023 £
	General Fund	Designated Funds	Restricted Funds		
	£	£	£		
Property insurance and rates	2,075	-	-	2,075	1,827
Heat and Light	4,830	-	-	4,830	3,406
Repairs and maintenance	3,523	-	-	3,523	1,115
Telephone	459	-	-	459	460
Bank charges	-	-	-	-	32
	<b>10,887</b>	<b>-</b>	<b>-</b>	<b>10,887</b>	<b>6,840</b>

## 8. Transactions with Trustees

No Trustees nor any person connected with them received any remuneration or reimbursed expenses during the year (2022 - Nil). See also Note 14.

9. Asset and investment purchases	General Fund	Designated Funds	Restricted Funds	Total 2024 £	Total 2023 £
	£	£	£	£	£
Mortgage payments (Note 13)	14,040	-	-	14,040	13,676
	<b>14,040</b>	<b>-</b>	<b>-</b>	<b>14,040</b>	<b>13,676</b>

10. Unrestricted Funds	Balance at 01.12.23 £	Receipts £	Payments £	Transfers £	Balance at 30.11.24 £
	General Fund	73,764	82,193	(94,458)	-
<b>Total Unrestricted Funds</b>	<b>73,764</b>	<b>82,193</b>	<b>(94,458)</b>	<b>-</b>	<b>61,499</b>

Note 1, *Accounting Policies*, on page 8 provides an explanation of the above Fund.

# Southview Evangelical Church

## Notes to the Accounts for the Year Ended 30 November 2024

11. Restricted Funds	Balance at	Receipts	Payments	Transfers	Balance at
	01.12.23				30.11.24
	£	£	£	£	£
Southview Vision 2024	-	37,488	-	-	37,488
<b>Total Restricted Funds</b>	<b>-</b>	<b>37,488</b>	<b>-</b>	<b>-</b>	<b>37,488</b>

### Southview Vision 2024 Fund

Represents grants received and pledges from members to be used to refurbish and repair the church.

### 12. National and Overseas Ministries

During the year, £500 in gifts (2023 - £1,450) were paid to 3 individuals (2023 - 7 individuals) for personal support.

The church also gave gifts to the following charities and organisations:

	2024	2023
	£	£
Tearfund (re Sponsorship)	180	180
Africa Inland Mission	960	960
BCM International UK	400	400
Berwickshire Christian Youth Trust (Note 13)	3,000	3,000
OMF International	1,980	1,980
Together 4 him silent auction	100	-
Opportunity Zambia	300	-
MacMillian coffee morning	-	840
Hynes, Yeaman & Hutfield	-	120
CAP UK	-	300
	<b>6,920</b>	<b>7,780</b>

### 13. Mortgage

To fund the £200,000 purchase of the property at Ravelston, Chirnside, the church obtained a £140,000 mortgage from Stewardship Services (UKET) Limited. The mortgage is payable as follows:

	2024	2023
	£	£
Payable < 12 months	12,197	11,662
Outwith > 12 months	5,748	18,480
	<b>17,945</b>	<b>30,142</b>

### 14. Related Party Transactions

As indicated in Note 11, the church gave £3,000 during the year ended 30 November 2024 (2023 £3,000) to Berwickshire Christian Youth Trust, Scottish Charity No. SC026804. [REDACTED] a Trustee of the church, is also a Trustee of Berwickshire Christian Youth Trust.

