

**Southview Evangelical Church**

**Annual Report and Accounts**

**Year Ended 30 November 2025**

**Scottish Charity No. SC022106**

# Southview Evangelical Church

## **Contents of the Accounts** *for the Year Ended 30 November 2025*

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# Southview Evangelical Church

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## **Church information**

### **Trustees**

D Heywood

A Manley

D MacAllister

K Curry (Appointed 24 December 2024)

J Proudfoot (Appointed 15 February 2025)

### **Principal Address and OSCR Contact Address**

Crosshill

Chirnside

Berwickshire

TD11 3UF

**Tel:** 07349 906026

**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**

Philip Morrice, F.C.C.A.

TC Group

Business Advisors and Accountants

180 St Vincent Street

Glasgow

G2 5SG

## Southview Evangelical Church

### **Trustees' Annual Report** *for the Year Ended 30 November 2025*

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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 2025.

#### **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 two 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:-

##### ***Trustees***

D Heywood

A Manley

D MacAllister

K Curry (Appointed 24 December 2024)

J Proudfoot (Appointed 15 February 2025)

##### ***Staff Team***

Josh Oldfield (Pastor) – Full time

Susanne Pemble (Community Worker) – Part time

## Southview Evangelical Church

### **Trustees' Annual Report** *for the Year Ended 30 November 2025*

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#### **Achievements and Performance**

As from the beginning of December 2024 through to November 2025, we have been blessed and are so privileged to be involved in the work within the church and also in the village of Chirnside.

This year following the award of two grants from external organisations and many individual pledges from the congregation we have seen several changes to the building including new lighting and heating, a new roof on the kitchen and new windows.

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 an "All Age Service" where children remain in the service with their families. Numbers attending Junior church have continued to increase and consequently requiring additional team members. We have a creche for the younger children each week.

Our Monday evening prayer meetings continue 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 a youth group which meets regularly and is appreciated by teenagers from churches in Berwickshire.

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. This included the annual bus tour in the summer and Christmas lunch in December.

Playtime continued until the summer on Monday mornings for the under-school age and is appreciated by those who come along.

Holiday club was well attended this summer and focused on the impact of three young people from the bible involving a mixture of crafts, bible reading, games and singing. It was well attended by youngsters from the church and the community.

Other events included:

- An eight-week alpha course for those interested in looking exploring questions about Christianity
- A ladies' craft and supper evening with a speaker.
- An alternative to Halloween evening – "Glow in the Dark" for young people

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 on a Wednesday morning and is greatly enjoyed by about 15-25.

The Beacon Café opens on Monday and Thursday mornings bringing people from the church and the community together. This non-profit café, where the church community worker and the volunteers work hard to provide more than just food and drink but also support and a willingness to listen, for those who visit.

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

# Southview Evangelical Church

## Trustees' Annual Report for the Year Ended 30 November 2025

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### 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.

#### *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 Deficit for the year of £15,687 (2024 – Surplus £25,223).

#### *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 £61,000 (2024 - £61,499) 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.

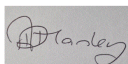
#### *Statement of Trustees' Responsibilities*

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 Philip Morrice, F.C.C.A. a Partner of TC Group, Business Advisors and Accountants, remains in office as independent examiner until further notice.

This report was approved by the Trustees on 23/4/2026 ..... and signed on their behalf by:



**Andy Manley**

Trustee

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**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 2025 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.

*Philip Morrice*

**Philip Morrice, F.C.C.A.**

*Partner*

TC Group  
Business Advisors and Accountants  
180 St Vincent Street  
Glasgow G2 5SG

Date: 23/4/2026

# Southview Evangelical Church

## Statement of Receipts and Payments for the Year Ended 30 November 2025

|                                             |       | Unrestricted Funds |                       | Restricted Funds<br>£ | Total<br>2025<br>£ | Total<br>2024<br>£ |
|---------------------------------------------|-------|--------------------|-----------------------|-----------------------|--------------------|--------------------|
|                                             | Notes | General Fund<br>£  | Designated Funds<br>£ |                       |                    |                    |
| Receipts                                    |       |                    |                       |                       |                    |                    |
| Voluntary income:                           |       |                    |                       |                       |                    |                    |
| Open Offerings                              |       | 7,104              | -                     | -                     | 7,104              | 6,075              |
| Gift Aid donations                          |       | 39,549             | -                     | -                     | 39,549             | 38,798             |
| Income Tax on Gift Aid                      |       | 14,469             | -                     | -                     | 14,469             | 8,423              |
| Other gifts and donations                   |       | 4,325              | -                     | -                     | 4,325              | 2,595              |
| Income from charitable activities:          |       |                    |                       |                       |                    |                    |
| The Beacon                                  |       | 12,104             | -                     | -                     | 12,104             | 8,233              |
| Income from bequeathed residential property |       | 17,360             | -                     | -                     | 17,360             | 17,125             |
| Other Income                                |       |                    |                       |                       |                    |                    |
| Sundry Income                               |       | 325                | -                     | -                     | 325                | 944                |
| Southview pledges                           |       | -                  | -                     | 4,075                 | 4,075              | 17,738             |
| Support Grants                              |       | -                  | -                     | -                     | -                  | 19,750             |
| Investment Income                           |       |                    |                       |                       |                    |                    |
| Bank interest                               |       | 665                | -                     | -                     | 665                | -                  |
| Total Receipts                              |       | 95,901             | -                     | 4,075                 | 99,976             | 119,681            |
| Payments                                    |       |                    |                       |                       |                    |                    |
| Charitable activities                       |       |                    |                       |                       |                    |                    |
| Staff Costs                                 | 4     | 50,333             | -                     | -                     | 50,333             | 46,726             |
| Local Ministries                            | 5     | 12,356             | -                     | -                     | 12,356             | 12,407             |
| National and Overseas Ministries            | 6     | 6,520              | -                     | -                     | 6,520              | 7,420              |
| Property and Resources                      | 7     | 10,612             | -                     | 19,263                | 29,875             | 10,887             |
| Governance costs                            |       |                    |                       |                       |                    |                    |
| Independent Examiner's Fee                  |       | 3,120              | -                     | -                     | 3,120              | 2,978              |
| Sub-Total                                   |       | 82,941             | -                     | 19,263                | 102,204            | 80,418             |
| Asset and investment purchases              |       | 9                  | 13,459                | -                     | 13,459             | 14,040             |
| Total Payments                              |       | 96,400             | -                     | 19,263                | 115,663            | 94,458             |
| Net (Payments) / Receipts                   |       | (499)              | -                     | (15,188)              | (15,687)           | 25,223             |
| Transfers to / (from) Funds                 |       | -                  | -                     | -                     | -                  | -                  |
| (Deficit)/Surplus for year                  |       | (499)              | -                     | (15,188)              | (15,687)           | 25,223             |

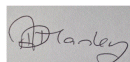
The Notes on pages 8 to 11 form an integral part of these Accounts.

# Southview Evangelical Church

## Statement of Balances as at 30 November 2025

|                                      | Notes | Unrestricted Funds |                  | Restricted Funds | Total 2025      | Total 2024 |
|--------------------------------------|-------|--------------------|------------------|------------------|-----------------|------------|
|                                      |       | General Fund       | Designated Funds |                  |                 |            |
|                                      |       | £                  | £                | £                | £               | £          |
| <b>Bank and Cash in Hand</b>         |       |                    |                  |                  |                 |            |
| Opening Balances                     |       | 61,499             | -                | 37,488           | <b>98,987</b>   | 73,764     |
| Net (Deficit) / Surplus for the year |       | (499)              | -                | (15,188)         | <b>(15,687)</b> | 25,223     |
| <b>Closing Balances</b>              |       | <b>61,000</b>      | <b>-</b>         | <b>22,300</b>    | <b>83,300</b>   | 98,987     |
| <b>Reserves</b>                      |       |                    |                  |                  |                 |            |
| General Fund                         | 10    | 61,000             | -                | -                | <b>61,000</b>   | 61,499     |
| Restricted Funds                     | 11    | -                  | -                | 22,300           | <b>22,300</b>   | 37,488     |
| <b>Closing Balances</b>              |       | <b>61,000</b>      | <b>-</b>         | <b>22,300</b>    | <b>83,300</b>   | 98,987     |
| <b>Other Assets</b>                  |       |                    |                  |                  |                 |            |
| Fixed Assets                         | 3     | -                  | 510,321          | -                | <b>510,321</b>  | 510,321    |
| Debtors (Income Tax on Gift Aid)     |       | 1,146              | -                | -                | <b>1,146</b>    | 2,947      |
| Rent Deposit                         |       | 550                | -                | -                | <b>550</b>      | 550        |
|                                      |       | <b>1,146</b>       | <b>510,321</b>   | <b>-</b>         | <b>512,017</b>  | 513,818    |
| <b>Liabilities</b>                   |       |                    |                  |                  |                 |            |
| Pension                              |       | 294                | -                | -                | <b>294</b>      | 558        |
| Independent Examiner's Fee           |       | 3,276              | -                | -                | <b>3,276</b>    | 3,103      |
| Mortgage                             | 13    | 5,350              | -                | -                | <b>5,350</b>    | 17,945     |
| Rent received in advance             |       | 660                | -                | -                | <b>660</b>      | 625        |
|                                      |       | <b>9,579</b>       | <b>-</b>         | <b>-</b>         | <b>9,579</b>    | 22,232     |

23/4/2026  
Approved by the Trustees on ..... and signed on their behalf by:



**Andy Manley**  
Trustee



**Keren Curry**  
Trustee

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

# Southview Evangelical Church

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## Notes to the Accounts for the Year Ended 30 November 2025

### 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*** represent 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 2025

| 4. Staff Costs and Numbers | Unrestricted Funds |            |            | Total<br>2025<br>£ | Total<br>2024<br>£ |
|----------------------------|--------------------|------------|------------|--------------------|--------------------|
|                            | General            | Designated | Restricted |                    |                    |
|                            | Fund               | Funds      | Funds      |                    |                    |
|                            | £                  | £          | £          |                    |                    |
| Gross salaries             | 47,493             | -          | -          | 47,493             | 45,114             |
| Staff expenses             | 417                | -          | -          | 417                | 643                |
| Pension costs              | 1,045              | -          | -          | 1,045              | 969                |
| Payroll fees               | 1,378              | -          | -          | 1,378              | 430                |
|                            | <b>50,333</b>      | <b>-</b>   | <b>-</b>   | <b>50,333</b>      | <b>47,156</b>      |

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

| 5. Local Ministries          | General       | Designated | Restricted | Total         | Total         |
|------------------------------|---------------|------------|------------|---------------|---------------|
|                              | Fund          | Funds      | Funds      | 2025          | 2024          |
|                              | £             | £          | £          | £             | £             |
|                              |               |            |            |               |               |
| Children's Clubs             | 504           | -          | -          | 504           | 136           |
| Copyright and other licences | 736           | -          | -          | 736           | 678           |
| Website                      | 14            | -          | -          | 14            | -             |
| Office stationery and books  | 384           | -          | -          | 384           | 416           |
| Subscriptions                | 553           | -          | -          | 553           | 280           |
| Church expenses              | 1,034         | -          | -          | 1,034         | 1,076         |
| Visiting speakers            | 100           | -          | -          | 100           | 320           |
| Catering                     | 189           | -          | -          | 189           | 190           |
| Communion wine and cups      | -             | -          | -          | -             | 68            |
| Hall hire                    | 1,475         | -          | -          | 1,475         | 1,170         |
| Weekend away                 | 250           | -          | -          | 250           | 84            |
| Costs re The Beacon          | 6,499         | -          | -          | 6,499         | 6,880         |
| Training                     | 304           | -          | -          | 304           | 483           |
| Senior Citizens              | 314           | -          | -          | 314           | 175           |
| Miscellaneous expenses       | -             | -          | -          | -             | 21            |
|                              | <b>12,356</b> | <b>-</b>   | <b>-</b>   | <b>12,356</b> | <b>11,977</b> |

| 6. National and Overseas Ministries            | General      | Designated | Restricted | Total        | Total        |
|------------------------------------------------|--------------|------------|------------|--------------|--------------|
|                                                | Fund         | Funds      | Funds      | 2025         | 2024         |
|                                                | £            | £          | £          | £            | £            |
|                                                |              |            |            |              |              |
| Gifts to Individuals (Note 12)                 | -            | -          | -          | -            | 500          |
| Gifts to Charities and Organisations (Note 12) | 6,520        | -          | -          | 6,520        | 6,920        |
|                                                | <b>6,520</b> | <b>-</b>   | <b>-</b>   | <b>6,520</b> | <b>7,420</b> |

# Southview Evangelical Church

## Notes to the Accounts for the Year Ended 30 November 2025

| 7. Property and Resources    | Unrestricted Funds |                  | Restricted Funds | Total 2025    | Total 2024    |
|------------------------------|--------------------|------------------|------------------|---------------|---------------|
|                              | General Fund       | Designated Funds |                  |               |               |
|                              | £                  | £                | £                | £             | £             |
| Property insurance and rates | 2,598              | -                | -                | 2,598         | 2,075         |
| Heat and Light               | 4,724              | -                | -                | 4,724         | 4,830         |
| Repairs and maintenance      | 2,910              | -                | 19,263           | 22,173        | 3,523         |
| Telephone                    | 380                | -                | -                | 380           | 459           |
|                              | <b>10,612</b>      | <b>-</b>         | <b>19,263</b>    | <b>29,875</b> | <b>10,887</b> |

### 8. Transactions with Trustees

No Trustees nor any person connected with them received any remuneration or reimbursed expenses during the year (2024 - Nil). See also Note 14.

| 9. Asset and investment purchases | General Fund  | Designated Funds | Restricted Funds | Total 2025    | Total 2024    |
|-----------------------------------|---------------|------------------|------------------|---------------|---------------|
|                                   | £             | £                | £                | £             | £             |
| Mortgage payments (Note 13)       | 13,459        | -                | -                | 13,459        | 14,040        |
|                                   | <b>13,459</b> | <b>-</b>         | <b>-</b>         | <b>13,459</b> | <b>14,040</b> |

| 10. Unrestricted Funds          | Balance at 01.12.24 | Receipts      | Payments        | Transfers | Balance at 30.11.25 |
|---------------------------------|---------------------|---------------|-----------------|-----------|---------------------|
|                                 | £                   | £             | £               | £         | £                   |
| General Fund                    | 61,499              | 95,901        | (96,400)        | -         | 61,000              |
| <b>Total Unrestricted Funds</b> | <b>61,499</b>       | <b>95,901</b> | <b>(96,400)</b> | <b>-</b>  | <b>61,000</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 2025

| 11. Restricted Funds          | Balance at<br>01.12.24<br>£ | Receipts<br>£ | Payments<br>£   | Transfers<br>£ | Balance at<br>30.11.25<br>£ |
|-------------------------------|-----------------------------|---------------|-----------------|----------------|-----------------------------|
| Southview Vision 2024         | 37,488                      | 4,075         | (19,263)        | -              | 22,300                      |
| <b>Total Restricted Funds</b> | <b>37,488</b>               | <b>4,075</b>  | <b>(19,263)</b> | <b>-</b>       | <b>22,300</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, gifts of Nil (2024 - £500) were paid to individuals (2024 - 3 individuals) for personal support.

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

|                                              | 2025<br>£    | 2024<br>£    |
|----------------------------------------------|--------------|--------------|
| Tearfund (re Sponsorship)                    | 180          | 180          |
| Africa Inland Mission                        | 960          | 960          |
| BCM International UK                         | 350          | 400          |
| Berwickshire Christian Youth Trust (Note 14) | 3,000        | 3,000        |
| OMF International                            | 1,980        | 1,980        |
| Together 4 him silent auction                | -            | 100          |
| Opportunity Zambia                           | -            | 300          |
| Chirnside Civic week                         | 50           | -            |
|                                              | <b>6,520</b> | <b>6,920</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:

|                     | 2025<br>£    | 2024<br>£     |
|---------------------|--------------|---------------|
| Payable < 12 months | 5,350        | 12,197        |
| Outwith > 12 months | -            | 5,748         |
|                     | <b>5,350</b> | <b>17,946</b> |

## 14. Related Party Transactions

As indicated in Note 12, the church gave £3,000 during the year ended 30 November 2025 (2024 £3,000) to Berwickshire Christian Youth Trust, Scottish Charity No. SC026804. Patricia Anne Manley, is the Treasurer of Berwickshire Christian Youth Trust and is the wife of Andy Manley the Treasurer of this church.