

**Sandyford Henderson Memorial
Church of Scotland
Glasgow**

**Annual Accounts
for 2019**

ACCRUED (SORP COMPLIANT) ACCOUNTS

Congregation No: 161020

Charity No: SC002155

SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW

Trustees' Annual Report

Year ended 31 December 2019

The Trustees present the annual report and accounts for Sandyford Henderson Memorial Church of Scotland, Glasgow for the year ended 31 December 2019.

Reference and Administrative Information

Charity Name:	Sandyford Henderson Memorial Church of Scotland, Glasgow.
Charity Registration Number:	SC002155
Congregation Reference No:	161020
Contact Address:	Treasurer 19 Lindsay Drive Kelvindale Glasgow G12 0HB

Trustees

Kirk Session comprising : Rev. R. Buckley (Interim Moderator) P. Billington, G Chalmers, A. Crow, A. Glen, M. Grant, I. Inglis, D. Kennedy, H. Laird (Clerk to the Congregational Board), A. MacPherson, G. Neilson, G. Osbourne, N. Peacock (Clerk), G. Penman (Treasurer), D. Rickards, R. Trelogan and J. Wilson.

Congregational Board comprising : the elders and K. Bates, A. Billington, L. Buist , M. Bonham, C. Crow, F. Downs, M. Forbes, E. Gemmell, E. Glen, S. Innes, I. Kempself (until 18 March 2019), J. McIntyre (until 31 August 2019), E. Osbourne and E. Penman.

Principal Office-bearers

Interim Moderator	Rev R. Buckley
Session Clerk:	Prof. N. Peacock
Clerk to the Board:	Mr. H. Laird
Church Treasurer:	Mr. G. Penman

Independent Examiner

William Vernall CA
Milne Craig
Chartered Accountants
Abercorn House
79 Renfrew Street
Paisley
PA3 4DA

Bankers

Bank of Scotland
Partick Branch
258/262 Dumbarton Road
Glasgow

SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW

Trustees' Annual Report Year ended 31 December 2019

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the 'Model Deed of Constitution' of the Church of Scotland.

Recruitment and Appointment of Trustees

The Kirk Session (the elders) and the Congregational Board are the charity Trustees. The elders are chosen from the church membership. The minister is a member of the Kirk Session. The Congregational Board is appointed from within the congregation by election. Members of the congregation are invited to nominate individuals to the Board. Board members are then appointed at the Stated Annual Meeting (S.A.M.) and serve for a period of three years after which they must seek re-election at the S.A.M. The minister is appointed by a vote from the congregation, after being proposed as sole nominee by a nominating committee elected by the congregation.

Organisational Structure

The Congregational Board is chaired by the minister or his representative and normally meets four times in a year. During the current vacancy the Board has been chaired by the Session Clerk. Certain responsibilities are delegated to the Finance Committee and the Fabric Committee, normally advisory for the Board to consider and decide, but occasionally the committees are given powers to proceed between Board meetings. The Kirk Session, which meets nine times a year, is responsible for spiritual affairs within the church. Both the Congregational Board and the Kirk Session are convoked periodically, *in haec effecta*. In addition, the elders have been meeting more frequently for meetings on Saturdays to discuss strategy (see below).

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.

In Sandyford, the centrality of the Bible and of worship is emphasised in the weekly Order of Service for Sunday services, with the inclusion of a statement that we 'meet together as a church family to worship God and to hear God speak to us through His Word'.

Achievements and Performance

The congregation continues to function without an ordained minister and is supervised by an Interim Moderator, Rev Richard Buckley, who reports to Glasgow Presbytery.

The Presbytery of Glasgow has given the congregation the right to call another minister, and a nominating committee was elected on 25th March 2018. The committee is considering several options, but the process rarely takes less than a year. Some churches have very lengthy vacancies, not least because of a shortage of ministers within the Church of Scotland.

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Trustees' Annual Report (cont.) Year ended 31 December 2019

The membership has risen, from 137 in 2018 to 156. However, these figures do not include children or the students who worship with us and attend meetings during the week. The all-age profile was reflected in the age of those joining, which ranged from 93 to 18.

The morning service frequently attracts around 140 worshippers, and 60-80 people attend the evening service. Attendance at the prayer meeting has been constant, and a good proportion of the membership joins (for at least part of) the half-yearly dedicated times of prayer that are held on Saturdays in June and November. This new venture arose from the strategy meetings held by the Kirk Session to address the points raised at the congregational meeting of September 2017 and further strategy meetings have been held.

Our outreach programme has continued, with a good response, particularly to the street stalls held at Easter, in September and in December, and to the card distribution to the entire parish at Christmas. A number of people contacted from the outreach activities have come to the Friday café and/or a Sunday service.

The support from the congregation has been most encouraging. As a result of their generosity and sacrificial giving the congregation has continued to meet the high financial target set by the Church of Scotland, and at the same time has given support (in addition to our missionaries) to other causes, in particular, a sum of £11,657 divided between two projects: The Well Multicultural Advice Centre (£2,000) and the Scottish Bible Society translation work in Africa (£9,657).

The post of Student Outreach Worker (funded by designated gifts from the congregation) has been held by a Mandarin speaker, who has greatly assisted our ministry to students and boosted our efforts to reach out to the Chinese community, who form a significant part of the parish. The Home Office granted a Tier 5 visa, permitting our appointee to work for us for two years with effect from 8th January 2018. That post has now come to an end and following re-advertisement, the worker has been re-appointed, and a new Tier 2 visa has been granted to permit the worker to take up a three-year appointment wef 1 February 2020.

So the congregation has sustained all of the previous commitments set out in 2019.

A brief summary of activities undertaken by the congregation includes:

Worship

Central to the life of the congregation are the Sunday Worship services (11.00 am and 6.30 pm) and the midweek meeting for Bible study and united prayer. A Praise Band, comprising around 12 instrumentalists and singers, who are accountable to the Minister/Interim Moderator or his representative from the Kirk Session, lead Sunday music, which combines traditional and modern. Children's addresses, given by a few members, have been based on the passage chosen for the preaching, in order to give coherence to the service. Consecutive expository biblical ministry has been maintained throughout the year. Morning and Evening services were led by elders, with participation from other members of the congregation. Preaching at both services is undertaken

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Trustees' Annual Report (cont.) Year ended 31 December 2019

by ministers from other churches, retired ministers and by a few elders. Services are recorded and made available, via the web and CD, by an audio-visual team of some 7 people.

Sunday School and Crèche

A planned Sunday School syllabus covers a wide range of ages. Children from babies upwards attend the first part of public worship with the whole 'church family' and leave for Sunday School or Crèche after a talk for small children, and an accompanying song.

Prayer Meetings/Bible Studies

The Wednesday evening meeting for Prayer and Bible Study is convened by an elder, who compiles the prayer news for each week and organises for elders and visiting speakers to take bible studies. The prayer time is held initially in a plenary gathering and then in small groups. There are a number of other small group Bible Study / Prayer meetings, separately co-ordinated (see below).

Church Membership

The three services of admission of new members have added 25 new members in 2019, a not insignificant statistic during a vacancy. Of particular encouragement is the fact that 24 of the 25 new members have been by profession of faith, and mainly by young people.

The Church Website

The webmaster, with a small committee, has continued to explore ways of developing the site. The Session and the Board regard the website as a major resource, having invested in a new platform and provider. The site, which has world-wide access, includes: details regarding the varied activities of the Church; monthly pastoral letters; and recording of sermons delivered at the morning and evening services each Sunday. Invaluable input is being given by the Student Worker and by the Associate Student Worker (see below).

Electronic and IT resources in the building include the provision of a wireless network, PowerPoint and other projection for meetings, in both the sanctuary and the hall downstairs. Following a significant improvement to the sound equipment in the main sanctuary in 2018, some minor enhancements have taken place. The work was undertaken by an office bearer.

Staff Changes

Ms Sarah Yang completed her appointment as Student Worker on 24 December 2019. However, following national advertisement of the post and interview Ms Yang has been offered and has accepted a new post wef 1 February 2020 until 31 January 2023. The appointment has been confirmed by the successful application to the Home Office for a Tier 2 visa. An Associate Student Worker, Ms Jiang, was appointed on a voluntary (unpaid) temporary basis wef 1 September 2019 largely to help develop and sustain the outreach.

Outreach and Inreach

The Congregation considers preaching as the major contribution to both outreach and in-reach. Outreach has also been underpinned by the concept of friendship evangelism, with prominence given to the quality of our presence where we live and work and spend leisure time.

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Trustees' Annual Report (cont.) Year ended 31 December 2019

The continually revitalised, refurbished parish offers exciting opportunities: an area that has seen significant transformation in recent years, with new restaurants and coffee shops appearing along Argyle Street, celebrated nationally as the 'Finnieston Strip', many new luxury apartment developments occupied largely by young professionals, and the ever-increasing installation of student halls of residence, and the conversion of tenements into student flats. The parish has a resident population of some 6000 with an estimated average age of under thirty. Various activities have been organised: a *Student Café* on Friday evenings; the *Beta Bible Studies* held on Thursday evenings; the *Tuesday Afternoon Fellowship*; *Street Evangelism*; the handing out of mince pies and mulled wine (Christmas), burgers (Students Freshers' Week in September) and Hot-Cross Buns (Easter) on the street outside the church; a Café held on Tuesday and Thursday afternoons in July and August in the church garden – the street stalls and the outdoor café, facilitated by the use of a gazebo outside the church garden, have advertised the church to hundreds of people during the year and have resulted in quite a few attending services and activities; the *Wednesday Drop-In* – the church has been open to many people from the parish, and to other parts of the city – has continued to bring in a diverse group of people: some have been seeking shelter; some peace and quiet; some have been interested in the building; others have been international students seeking friendship or opportunities to improve their English. Other activities have included ceilidhs, celebrations of festivals and national traditions reflective of our multi-national congregation. New initiatives have included *Christianity Explored*, *Life Explored*, *Discipleship Explored* and Beta Courses, which have recruited well. Hospitality in homes, congregational lunches held on Sundays and a series of events on Fridays open to the full congregation have had invaluable outreach and in-reach impact.

Missionary and Other Support

Sandyford has missionary interest in a Women's Christian Hospital and a Christian school in Pakistan and one member spent the year in language training in Taiwan for service in that country and is now ready to serve in a local church. Another former member is being supported to work with MAF in Papua New Guinea. The church also gives support to Rutherford Centre for Reformed Theology, an evangelical trust to promote biblical thinking and theology, UCCF for students, the Scottish Bible Society, Tearfund, and Scripture Union Scotland, in which one of our members serves as the Director of National Ministries. Our interest in mission is also reflected in the involvement of some forty members in missionary societies and in major charities in the UK. As well as financial and practical support, Sandyford prays weekly for national and international mission.

Pastoral Support

Some twenty visitors, whose work has been directed by two coordinators, have maintained pastoral support. The pastoral team complement the encouragement given and support offered by the elders in their regular visits to members.

Safeguarding

PVG: The church complies with the Church of Scotland policy regarding Safeguarding. Safeguarding is a standing item on the Kirk Session Agenda, which enables the convenor of the Sandyford PVG committee to bring regular attention to all new procedures and ways of implementing them. Members are encouraged to update their training at events held in various parts of the city.

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Trustees' Annual Report (cont.) Year ended 31 December 2019

Health and safety

The Fabric Committee comprises five people and keeps careful watch on matters that could impact on health and safety. A formal fire safety audit is conducted annually, thus meeting the requirements of our insurers. Only qualified and competent workers are employed for work on our premises.

Another committee of three people with specific certification and experience oversees catering for large groups and have responsibility for ensuring good practice in this area of risk. There has been oversight of appropriate training in this for several newer members, and this has enabled an expansion of the hospitality offered, especially to overseas students.

Emergency exits are clearly marked and indicated in the weekly Order of Service sheet handed out to all entering the church. Upgraded lighting has been provided for exits.

The Fabric Committee has overseen several modest improvements but also attended to the repairs that are inevitable in a building that opened in 1855. The Committee is continuing to explore means of reducing energy use and thus costs, whilst maintaining a welcoming atmosphere for the congregation and visitors.

A group of proven contractors are engaged in annual maintenance and servicing of the infrastructure including the lifts, heating, electrical system and fire safety appliances and system. The facilities are cleaned weekly by a part-time cleaner with the help of duty teams. A work party is convened quarterly to address issues that cannot be dealt with in the weekly cleaning and minor fabric projects and a very significant proportion of the membership (up to 25%) supports this venture, across the age spectrum.

Conclusion

In 2019, the congregation has proved the goodness of God in the maintenance of biblical ministry, the continuing financial sustainability, and the positive response to outreach initiatives, not all of which can be reflected in raw statistics. The income, mostly contributed by direct Christian liberality, and the expenditure, reflect a well-stewarded diligence in pursuance of our aims. We appreciate the hard work of our Treasurer Gordon Penman in keeping and reporting on the accounts.

The Kirk Session and Congregational Board pay tribute to the work done by a high proportion of the membership as outlined in the preceding paragraphs. Being voluntary, this contribution does not appear in the accounts as staff and governance costs. While the paid employees and the office-bearers have played their full part, Sandyford Henderson Memorial Church is the work of most of the congregation. The Annual Accounts therefore represent very considerable value for money.

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Trustees' Annual Report (cont.) Year ended 31 December 2019

Financial Review

The principal source of income is through the direct giving of members on a monthly or weekly basis, by bank standing orders, regular cheques or the numbered weekly envelopes system. Gift Aid tax continues to provide a substantial part of the gross ordinary income. Further ordinary income is by weekly envelope offering and 'open-plate' offerings at worship services. Irregular donations are additionally made to meet specific needs, often designated to restricted funds by the donors. The only investment income is a small endowment from the Consolidated Stipend Fund (centrally administered by the Church of Scotland offices in Edinburgh), which partially offsets the annual 'Ministries and Mission' funding requirement by central offices.

Regular Voluntary Offerings were higher compared to 2018 and this is thought to reflect a measure of increasing confidence in the congregation during a period of ministerial vacancy. The Board is grateful for a legacy gift from Audrey W Strichen of £1,000, which has been a source of further encouragement. Although the irregular Donations income is down by 23% on the 2018 equivalent figure (see Note 1 : 'Other' income) this is not of concern to the Trustees: these donations are by nature variable from year to year, and often given to match specific projects or activities by the congregation (e.g. £5,422 net income for audio-visual refurbishment in 2018). These irregular donations are not taken as the basis for future budgeting or planned spending. The congregation continue to be reminded of their vows of membership in which they promise to give a 'fitting proportion of [their] time, talents and money' to the support of God's work.

The wages of temporary Church Cleaners were supported from the General Fund. No Church Officer was appointed in 2019. This position remains unfilled, and future funding will also be from the General Fund.

The post of the Student Outreach Worker is funded from the restricted Student Outreach Workers Fund. No additional funding has been given from any wider Church of Scotland funds or third party organisations for this staff cost in 2019. Funding for the position of Student Outreach Worker remains strong and there is finance in place for 2020 and beyond. Further engagement of a Student Outreach Worker from February 2020 is expected to stimulate more specific donations to that restricted fund for completion of the contract. The honorarium paid to the Associate Student Worker is also funded from the Student Outreach Workers Fund.

The fabric expenditure in 2019 was £14,260; the whole fabric cost is allocated between routine upkeep costs from General Fund (£8,573) and unusual or unanticipated costs from Designated Fabric Fund (£5,687). As well as routine upkeep of the church and manse, a number of special fabric projects were implemented in the church building including : a programme of minor works for renewal of roof parts and gutters, external downpipes, internal decorative refreshment and concrete flooring (£3,134); replacement of boiler isolation valves (£1,680); replacement of kitchen freezer (£329). An independent survey of the underfloor heating system was also commissioned (£384).

The Congregational Board resolved to transfer £3,827 from the General Fund surplus to retain a surplus in the Designated Fabric Fund of £10,000 for 2020.

SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW

Trustees' Annual Report (cont.) Year ended 31 December 2019

In view of the available general surplus at year end, and in line with the congregation's commitment to supporting evangelical outreach work, the Congregational Board resolved to increase the level of giving to individual missionary recipients by 3.5% above 2018. This was effected by a transfer of £1,086 from the General Fund surplus to the Missionary Fund. This decision is consistent with our previously agreed annually reviewable policy of disbursement of annual surplus. (See also 'Reserves Policy').

The ordinary general income has improved on 2018 by over 9% which reflects a renewed confidence in the future financial stability of the congregation. Although expenditure exceeded income again in 2019, it was noted by the Trustees that such expenditure may be constrained at any time as is appropriate to funds available. Also our experience as a congregation is that additional income appears more often when funds are running low than when there is a healthy general surplus. The Trustees hope that the appointment of a full-time minister in due course will help to stimulate further this confidence and be reflected in a wider donations base. The Trustees recognise the continuing generosity of individuals without whose support much of the outward facing work of the congregation would have to be curtailed or inhibited.

Risk Management

The principal areas of strategic, operational and financial risk identified by the Trustees are:

1. Health and Safety in the church building for employees, members and visitors;
2. Safeguarding commitments for vulnerable persons on our premises;
3. Compromise of data through malicious access or unsecured sharing;
4. Lack of staff for key leadership roles;
5. Financial support of permanent staff in event of sudden loss of income.

In consideration of these risks:

1. Trustees are confident that catering facilities are in good order, and these are continually monitored by the trained kitchen staff. Additional training has been undertaken during the year to enable more people to help in the work. Continual monitoring of fire and other safety hazards is undertaken by competent office bearers, with an annual audit. Routine cleaning functions are currently undertaken by a part-time Church Cleaner, but more in-depth cleaning is done on a regular basis by an ad-hoc team of volunteers which comes from the membership. Annual servicing is provided for the heating system, fire safety facilities, kitchen equipment and lifts. Call-out arrangements are in place for emergencies, using local contractors where possible. An annual inspection of the fabric of church and manse is used to detect issues requiring attention, but it is inevitable that in older buildings there will be repairs required in addition to normal wear and tear.
2. Progress on Safeguarding has strong momentum to improve under the competent leadership of the Safeguarding Officer (see "Achievements and Performance: Safeguarding").

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Trustees' Annual Report (cont.)

Year ended 31 December 2019

3. Guided by the Church of Scotland Law Department, an updated policy of Data Protection was produced and implemented in May 2018 to comply with the new GDPR requirements. It is reviewed at least once a year or as necessary.
4. In a largely voluntary organisation it is difficult to safeguard against the loss of personnel for key roles (e.g. Treasurer, Fabric Convenor). Transition planning therefore continues to be a matter that exercises the Trustees. This continues to be one of the agenda items for strategic thinking.
5. The Student Outreach Worker is wholly paid from restricted funds for a limited contract period (3 years from February 2020); there is sufficient surplus in this fund to support any necessary costs for 2020 and beyond. In view of the strong congregational support for this role, it is anticipated that restricted income will match necessary expenditure throughout the course of the 3 year contract. (See Financial Review).

The Trustees have therefore reviewed the major strategic, operational and financial risks to which the Church is exposed and where possible have established procedures to mitigate the identified risks.

Reserves Policy

The principal policy of the Trustees has been to transfer some General Fund surplus at year-end to maintain a viable Designated Fabric Fund. This was set at a transfer of £3,827 to establish a working reserve on the Designated Fabric Fund of £10,000 at the start of 2020. This transfer appears in Note 15 of the accounts.

No transfer was seen necessary to the Student Outreach Worker Fund from the general surplus this year as all funds are in place to meet current contractual obligations for 2020.

There is an approved policy of supporting the restricted Missionary Fund from the General Fund where appropriate. The Board recognised the relative decline in the value of UK Sterling for our overseas missionaries and also that the number of supported member missionaries had fallen in recent years. It was resolved by the Congregational Board in 2019 that we increase the total annual disbursement to member missionaries by 3.5%, and a transfer of £1,086 to the Missionary Fund from General Fund surplus was effected. This transfer appears in Note 15 of the accounts.

The Trustees have a policy of annual transfer of a small annual sum from the General Fund surplus to the Organ Fund if there is deemed by the Trustees to be sufficient general donations to commend it, and that it aligns with our charitable aims and objectives. The Trustees resolved that no such transfer is made for 2019. This practice is reviewable annually.

SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW

Trustees' Annual Report (cont.) Year ended 31 December 2019

Trustees' Responsibilities in Relation to the Financial Statements

The charity Trustees are responsible for preparing a Trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The law applicable to charities in Scotland requires the charity Trustees to prepare financial statements for each year which show a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the method and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

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

The Trustees are responsible for the maintenance and integrity of the charity and financial information on the congregation's website.

Approved by the Trustees and signed on their behalf,

Rev Richard Buckley
Interim Moderator

Noël A Peacock
Session Clerk

W Harold Laird
Clerk to the Congregational Board

Date: 9th March 2020

SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW

Independent Examiner's Report to the Trustees of Sandyford Henderson Memorial Church for the year ended 31 December 2019

I report on the financial statements of the charity for the year ended 31 December 2019 which are set out on pages 12 to 22.

Respective Responsibilities of the Trustees and Independent Examiner

The Trustees are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The Trustees consider that the audit requirement of Regulation 10(1) (a) to (c) 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 the 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 financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements 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 financial statements.

Independent Examiner's Statement

In the course of my examination, no matter has come to my attention:

- 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 financial statements which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulationshave not been met, or
- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

William Vernall CA
Milne Craig
Chartered Accountants
Abercorn House
79 Renfrew Street
Paisley
PA3 4DA

SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW

Statement of Financial Activities and Income and Expenditure Account

Year ended 31 December 2019

	<u>Note</u>	Unrestricted Funds 2019 £	Restricted Funds 2019 £	Total 2019 £	Unrestricted Funds 2018 £	Restricted Funds 2018 £	Total 2018 £
Income and endowments from:							
Donations and legacies	1	146,861	44,751	191,612	226,066	30,304	256,370
Charitable activities	2	1,749	0	1,749	1,000	0	1,000
Other trading activities	3	0	0	0	0	0	0
Investments	4	447	0	447	203	0	203
Other	5	683	0	683	669	0	669
Total income		<u>149,740</u>	<u>44,751</u>	<u>194,491</u>	<u>227,938</u>	<u>30,304</u>	<u>258,242</u>
Expenditure on:							
Raising funds	6	0	0	0	0	0	0
Charitable activities		179,974	47,127	227,101	189,022	36,945	225,967
Other		1,680	0	1,680	1,680	0	1,680
Total expenditure		<u>181,654</u>	<u>47,127</u>	<u>228,781</u>	<u>190,702</u>	<u>36,945</u>	<u>227,647</u>
Net outgoing/incoming resources before gains and losses on investments		-31,914	-2,376	-34,290	37,236	-6,641	30,595
Net gains and losses on investments		0	0	0	0	0	0
Net income/(expenditure)		<u>-31,914</u>	<u>-2,376</u>	<u>-34,290</u>	<u>37,236</u>	<u>-6,641</u>	<u>30,595</u>
Transfers between funds		-1,086	1,086	0	-560	560	0
Net movement in funds		<u>-33,000</u>	<u>-1,290</u>	<u>-34,290</u>	<u>36,676</u>	<u>-6,081</u>	<u>30,595</u>
Total funds brought forward		577,208	48,095	625,303	540,532	54,176	594,708
Total funds carried forward		<u>544,208</u>	<u>46,805</u>	<u>591,013</u>	<u>577,208</u>	<u>48,095</u>	<u>625,303</u>

The notes on pages 14 to 22 form part of these accounts.

SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW

Balance Sheet

At 31 December 2019

		2019		2018	
	<u>Note</u>	£	£	£	£
Fixed Assets					
Tangible Fixed assets	9		460,000		460,000
Investments	10		0		0
			<u>460,000</u>		<u>460,000</u>
Current Assets					
Debtors	11	7,473		9,575	
Bank and cash		<u>140,676</u>		<u>173,878</u>	
Total Current Assets		148,149		183,453	
Liabilities					
Creditors falling due within one year	12	<u>17,136</u>		<u>18,150</u>	
Net Current Assets			131,013		165,303
			<u>591,013</u>		<u>625,303</u>
Net Assets					
The funds of the charity					
Endowment Funds	15	0		0	
Restricted income funds		46,805		48,095	
Unrestricted income funds		<u>544,208</u>		<u>577,208</u>	
		591,013		625,303	
Total charity funds	15		<u>591,013</u>	0	<u>625,303</u>

The notes on pages 14 to 22 form part of these accounts.

The accounts were approved by the Kirk Session and Congregational Board on 9th March 2020.
For and on behalf of the Kirk Session and Congregational Board

_____ Session Clerk

_____ Treasurer

SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW
Notes forming part of the financial statements
for the year ended 31 December 2019

Accounting Policies

The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the accounts, are set out below.

Basis of preparation

The accounts have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), the Charities and Trustee Investment (Scotland) Act 2005, and the Charities Accounts (Scotland) Regulations 2006 (as amended).

Fund accounting

Funds are classified as either restricted funds or unrestricted funds, defined as follows.

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.

Endowment Funds are funds which have been given on the condition that the original capital sum is not reduced, but the income there from is used for the purpose defined in accordance with the objects of the charity.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

Incoming resources

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, and it is probable that the income will be received and the amount can be measured reliably.

Donated Services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS102) the general volunteer time of congregation members is not recognised.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised as expenditure in the period of receipt.

Resources expended

Expenditure is recognised on an accruals basis as the liability is incurred.

SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW
Notes forming part of the financial statements
for the year ended 31 December 2019

Accounting Policies (cont)

Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

Tangible fixed assets

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church and halls vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets. Expenditure incurred on the repair and maintenance of these assets is charged as resources expended in the statement of financial activities in the period in which the liability arises. The manse is vested in local trustees.

All other tangible fixed assets costing £10,000 or more and having a value to the charity greater than one year, other than those acquired for specific purposes, are capitalised. Depreciation is provided on a straight-line basis to write off the cost or initial value, less residual value, of tangible fixed assets over their estimated useful lives:

Fixtures, fittings and office equipment	10 years
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Investments

Fixed asset investments are stated at market value at the balance sheet date. Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year or, if purchased in the year, the difference between cost and market value at the end of the year. Realised gains and losses represent the difference between the proceeds on disposal and the market value at the start of the year or cost if purchased in the year.

Taxation

Sandyford Henderson Memorial Church is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT.

Pension costs

The Church makes contributions for its employees to a defined contribution scheme. The assets of this scheme are held independently and are not under the control of the charity.

SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW
Notes forming part of the financial statements
for the year ended 31 December 2019

	Unrestricted Funds 2019 £	Restricted Funds 2019 £	Total 2019 £	Unrestricted Funds 2018 £	Restricted Funds 2018 £	Total 2018 £
1 Donations and Legacies						
Offerings	105,507	24,721	130,228	94,957	23,685	118,642
Tax recovered on Gift Aid	25,444	8,870	34,314	28,879	5,969	34,848
Legacies	1,000	0	1,000	69,124	0	69,124
Value of donated goods	0	0	0	0	0	0
Other	14,910	11,160	26,070	33,106	650	33,756
	<u>146,861</u>	<u>44,751</u>	<u>191,612</u>	<u>226,066</u>	<u>30,304</u>	<u>256,370</u>
2 Income from charitable activities						
Weddings and Funerals	749	0	749	300	0	300
Use of Premises	1,000	0	1,000	700	0	700
Income from organisations	0	0	0	0	0	0
	<u>1,749</u>	<u>0</u>	<u>1,749</u>	<u>1,000</u>	<u>0</u>	<u>1,000</u>
3 Income from other trading activities						
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
4 Investment income						
Bank interest	447	0	447	203	0	203
	<u>447</u>	<u>0</u>	<u>447</u>	<u>203</u>	<u>0</u>	<u>203</u>
5 Other income						
Consolidated Stipend Fund	683	0	683	669	0	669
	<u>683</u>	<u>0</u>	<u>683</u>	<u>669</u>	<u>0</u>	<u>669</u>

SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW
Notes forming part of the financial statements
for the year ended 31 December 2019

	Unrestricted	Restricted		Unrestricted	Restricted	
	Funds	Funds	Total	Funds	Funds	Total
	2019	2019	2019	2018	2018	2018
	£	£	£	£	£	£
6 Analysis of Expenditure						
Ministries and Mission Allocation	96,823	0	96,823	97,045	0	97,045
Presbytery Dues	6,062	0	6,062	6,198	0	6,198
Minister's Expenses	99	0	99	40	0	40
Ministerial Assistance	0	0	0	0	0	0
Pulpit Supply	6,140	0	6,140	5,154	0	5,154
Other salary costs	5,746	26,742	32,488	3,604	17,919	21,523
Fabric Repairs & Maintenance	14,260	0	14,260	33,253	0	33,253
Council Tax	0	0	0	0	0	0
Other building costs	30,276	0	30,276	28,388	0	28,388
Hospitality & Catering	11,156	0	11,156	7,395	0	7,395
Publicity & Advertising	249	0	249	258	0	258
Non-recurring gifts	1,486	0	1,486	677	254	931
Missionary Fund	0	20,060	20,060	0	18,772	18,772
Other expenses	7,677	325	8,002	7,011	0	7,011
	<u>179,974</u>	<u>47,127</u>	<u>227,101</u>	<u>189,022</u>	<u>36,945</u>	<u>225,967</u>
Other costs						
Independent Examiner's Fee	1,680	0	1,680	1,680	0	1,680
Depreciation on digital organ	0	0	0	0	0	0
	<u>1,680</u>	<u>0</u>	<u>1,680</u>	<u>1,680</u>	<u>0</u>	<u>1,680</u>
Total	<u>181,654</u>	<u>47,127</u>	<u>228,781</u>	<u>190,702</u>	<u>36,945</u>	<u>227,647</u>

Support costs have not been separately identified as the Trustees consider there is only one charitable activity. Therefore support costs relate wholly to that activity and have not been separately identified.

SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW
Notes forming part of the financial statements
for the year ended 31 December 2019

7 Staff costs and numbers

	2019	2018
	£	£
Salaries and wages	31,819	21,224
Employer's National Insurance	0	0
Employer's occupational pension contributions	669	299
Total	32,488	21,523

The average number of employees during the year was as follows:

	2019	2018
Administration	0	0
Premises maintenance	1	1
Outreach functions	1	1

No employees had employee benefits in excess of £50,000.

In 2019 Ms Yun Yang (aka Sarah Yang) was employed on a full-time basis as 'Student Outreach Worker'.

Costs were paid from the Student Outreach Workers Fund.

In 2019 Ms Linda Ambi was employed as part-time Church Cleaner. Costs were paid from the General 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 2019 the minimum stipend was £27,044 and the maximum stipend in 5th and subsequent years of service was £33,234.

8 Trustee Remuneration and Related Party Transactions

	2019	2018
	£	£
During 2019 out of pocket expenses were incurred by Rev Richard Buckley in service as Interim Moderator of the congregation.	99	40

Only out of pocket expenses were paid to all other Trustees in 2019.

During the year a total of £69,937 was donated to the congregation by Trustees. No single donation exceeded £11,000.

SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW
Notes forming part of the financial statements
for the year ended 31 December 2019

9 Tangible Fixed Assets

	Buildings (manse) £	Digital Organ £	Total £
Cost or valuation			
At 1 January 2019	460,000	10,000	470,000
Additions at cost	0	0	0
Revaluation	0	0	0
At 31 December 2019	<u>460,000</u>	<u>10,000</u>	<u>470,000</u>
Accumulated depreciation			
At 1 January 2019	0	10,000	10,000
Charge for year	0	0	0
Eliminated on Disposals	0	0	0
At 31 December 2019	<u>0</u>	<u>10,000</u>	<u>10,000</u>
Net Book Value			
At 31 December 2019	<u>460,000</u>	<u>0</u>	<u>460,000</u>
At 31 December 2018	<u>460,000</u>	<u>0</u>	<u>460,000</u>
	Buildings (manse) £	Digital Organ £	Total £
Cost or valuation			
At 1 January 2018	460,000	10,000	470,000
Additions at cost	0	0	0
Revaluation	0	0	0
At 31 December 2018	<u>460,000</u>	<u>10,000</u>	<u>470,000</u>
Accumulated depreciation			
At 1 January 2018	0	10,000	10,000
Charge for year	0	0	0
Eliminated on Disposals	0	0	0
At 31 December 2018	<u>0</u>	<u>10,000</u>	<u>10,000</u>
Net Book Value			
At 31 December 2018	<u>460,000</u>	<u>0</u>	<u>460,000</u>
At 31 December 2017	<u>460,000</u>	<u>0</u>	<u>460,000</u>

As stated in the Accounting Policies, title to the church building is vested in the General Trustees of the Church of Scotland. The church building contains a pipe organ which is of historical interest and may have a value if the building were to be sold.

The manse was revalued on behalf of Glasgow Presbytery at £460,000 on 27/11/2011 by G A B Robins UK Ltd., and the valuation is reflected in the Net Book Value at year end.

SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW
Notes forming part of the financial statements
for the year ended 31 December 2019

10 Investments

There are no investment funds.

11 Debtors

	2019	2018
	£	£
Gift Aid Tax Refund Due	6,924	9,575
Other debtors	549	0
	<u>7,473</u>	<u>9,575</u>

12 Creditors

	2019	2018
	£	£
Accruals	17,136	18,150
	<u>17,136</u>	<u>18,150</u>

13 Analysis of Net Assets Among Funds

	General	Designated	Restricted	Total
2019	£	£	£	£
Fixed Assets	0	460,000	0	460,000
Debtors	5,959	0	1,514	7,473
Bank and cash	74,532	10,000	56,144	140,676
Creditors	-6,283	0	-10,853	-17,136
Net assets at 31 Dec 2019	<u>74,208</u>	<u>470,000</u>	<u>46,805</u>	<u>591,013</u>
	General	Designated	Restricted	Total
2018	£	£	£	£
Fixed Assets	0	460,000	0	460,000
Debtors	8,127	0	1,448	9,575
Bank and cash	117,231	10,000	46,647	173,878
Creditors	-18,150	0	0	-18,150
Net assets at 31 Dec 2018	<u>107,208</u>	<u>470,000</u>	<u>48,095</u>	<u>625,303</u>

14 Volunteers

In common with all congregations of the Church of Scotland the congregation benefits from the contribution made by volunteers who give their time and talents willingly for the benefit of the Church. The areas of congregational life which rely on the contribution of volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown.

SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW

Notes forming part of the financial statements

for the year ended 31 December 2019

15 Movements in Funds

	At 1 January 2019 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 Dec 2019 £
Restricted funds					
Organ Fund	7,487	0	0	0	7,487
Book Fund	6,086	0	0	0	6,086
Summer Missions Fund	10	0	0	0	10
Benevolent Fund	399	30	-325	0	104
Student Outreach Workers Fund	34,113	25,748	-26,742	0	33,118
Missionary Fund	0	18,973	-20,060	1,086	0
	<u>48,095</u>	<u>44,751</u>	<u>-47,127</u>	<u>1,086</u>	<u>46,805</u>
Unrestricted funds					
General Fund	107,208	147,880	-175,967	-4,913	74,208
Designated Fabric Fund	10,000	1,860	-5,687	3,827	10,000
Designated Assets Fund	460,000	0	0	0	460,000
	<u>577,208</u>	<u>149,740</u>	<u>-181,654</u>	<u>-1,086</u>	<u>544,208</u>
Total funds	<u>625,303</u>	<u>194,491</u>	<u>-228,781</u>	<u>0</u>	<u>591,013</u>

	At 1 January 2018 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 Dec 2018 £
Restricted funds					
Organ Fund	7,487	0	0	0	7,487
Book Fund	6,086	0	0	0	6,086
Summer Missions Fund	0	10	0	0	10
Benevolent Fund	603	50	-254	0	399
Student Outreach Workers Fund	40,000	12,032	-17,919	0	34,113
Missionary Fund	0	18,212	-18,772	560	0
	<u>54,176</u>	<u>30,304</u>	<u>-36,945</u>	<u>560</u>	<u>48,095</u>
Unrestricted funds					
General Fund	60,532	219,020	-169,977	-2,367	107,208
Designated Fabric Fund	20,000	8,918	-20,725	1,807	10,000
Designated Assets Fund	460,000	0	0	0	460,000
	<u>540,532</u>	<u>227,938</u>	<u>-190,702</u>	<u>-560</u>	<u>577,208</u>
Total funds	<u>594,708</u>	<u>258,242</u>	<u>-227,647</u>	<u>0</u>	<u>625,303</u>

SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW
Notes forming part of the financial statements
for the year ended 31 December 2019

Purposes of Restricted Funds

Organ Fund: This fund is for Organ repairs or refurbishment that are not of a routine nature. (It refers only to the currently unused manual organ).

Book Fund: This fund is for the publishing of a book about the history of Sandyford Henderson Memorial Church, as yet unpublished.

Summer Missions Fund: This fund is for allocated gifts to members and friends of the congregation who, in the judgement of the Trustees, have made personal financial sacrifice in volunteering for Christian holiday missions, camps or outreach ventures during 2019.

Benevolent Fund: This fund is used for gifts to elderly, housebound or needy people at Christmas, and also for occasional discretionary gifts to needy individuals at other times. It is administered by the Minister (or Interim Moderator) and the Treasurer on a confidential basis.

Student Outreach Workers Fund: This fund is designated for the support of the Student Outreach Worker(s) and their related activities.

Missionary Fund: This fund is for designated gifts directed to Christian evangelical charitable works at home and abroad which the Trustees have approved as recipients.

Purposes of Unrestricted Funds

General Fund : This Fund is for the normal or routine costs of running the church. Where a surplus exists at the financial year end, the Trustees' policy is to distribute a proportion or all of the General Surplus to other designated or restricted funds as required.

Designated Fabric Fund: The Trustees set aside funds for the maintenance of the church property and the manse. This is for work which is not of a routine or annually recurring nature. Routine or annual repairs are normally met from the General Fund.

Designated Assets Fund: This fund reflects the Tangible Fixed Assets (see "Accounting Policies").

16 Collections for Third Parties

	2019 £	2018 £
"The Well", Multicultural Advice Centre, Glasgow	2,000	0
The Scottish Bible Society, Bible translation projects, Africa	9,657	0
Tearfund, special event collections	2,028	2,206
Tearfund, Northern Nigeria relief work	0	5,654
Scripture Union Scotland, Summer camps fabric work	125	5,654
<i>Designated personal gifts:</i>		
Christchurch Arua, Uganda, Building Fund.	0	2,000
	<u>13,810</u>	<u>15,514</u>

These designated donations are not included in the church accounts.

<i>"Missionary Fund" :</i>		
Interserve, Marian Morrison	4,857	4,693
OMF, Sarah Melbourne	4,857	4,693
Scripture Union Scotland	4,857	4,693
Friends International, Douglas Humphris	915	939
OM International, Caroline White, Pakistan	915	939
Mission Aviation Fellowship, Jo Crotty Papua New Guinea	915	0
UCCF Scotland	915	939
Scottish Bible Society	915	939
Rutherford Centre for Reformed Theology (formerly Rutherford House)	915	939
	<u>20,060</u>	<u>18,772</u>

"Missionary Fund" expenditures are as stated in the restricted Missionary Fund.