

**Sandyford Henderson Memorial
Church of Scotland
Glasgow**

**Annual Accounts
for 2015**

ACCRUED (SORP COMPLIANT) ACCOUNTS

Congregation No: 161020

Charity No: SC002155

SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW

Trustees' Annual Report Year ended 31 December 2015

The trustees present their annual report and financial statements of the charity for the year ended 31 December 2015. The financial statements have been prepared in accordance with the accounting policies set out prior to the Notes section of the accounts, and comply with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published on 16 July 2014.

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 J. de Groot , P. Billington, G. Chalmers, J. Clark (deceased 17/05/15) , S. Cohen, S. Copeland, A. Crow, A. Glen, M. Grant, I. Inglis, D. Kennedy, H. Laird (Clerk to the Congregational Board), R. McGuinness (deceased 18/12/15) , A. MacPherson, G. Neilson, G. Osbourne, N. Peacock (Clerk), G. Penman (Treasurer), D. Philip, D. Rickards, P. Smith, D. Tosh, R. Trelogan and J. Wilson.

Congregational Board comprising : the elders and C. Bennison (to 17/03/15), A. Billington, M. Bonham, R. Copeland, M. Coventry, C. Crow, F. Downs, M. Forbes, E. Gemmell, E. Glen, A. Graham (to 17/03/15), S. Graham (to 17/03/15), S. Innes, I. Kempself, G. Macintosh, J. Middleton (to 17/03/15), E. Penman, N. Reid, P. Smith, A Sprott (from 17/03/15) and A. Strachan.

Principal Office-bearers

Minister:	Rev J. de Groot
Session Clerk:	Prof. N. Peacock
Clerk to the Board:	Mr. H. Laird
Church Treasurer:	Mr. G. Penman

Independent Examiner

Margaret Logan CA
Cook & Co Limited.
Chartered Accountants
Suite 525, Baltic Chambers
50 Wellington Street
Glasgow
G2 6HJ

Bankers

Bank of Scotland
Partick Branch
258/262 Dumbarton Road
Glasgow
G11 6TU

SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW

Trustees' Annual Report Year ended 31 December 2015

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.

Organisational Structure

The Congregational Board is chaired by the minister and normally meets four times in a year. Certain responsibilities are delegated to the Finance Committee and the Property 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*. (For example, in 2015, an additional meeting of the Congregational Board was needed to authorise exceptional expenditure on the renewal of two of the three pumps for the boilers; an extra meeting of the Kirk Session was called in regard to the decision at the General Assembly to ordain ministers in same sex relationships.)

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'. Our dependence on God for fruitful outcomes is indicated in the epigraph to each news bulletin issued at our Wednesday prayer meeting, which contains the words of Jesus to his disciples: 'apart from me you can do nothing' (John 15: 5).

Achievements and Performance

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. The Organist and a Praise Band of some 10 instrumentalists and singers, who are accountable to the Minister, lead Sunday music, which combines traditional and modern. Children's addresses have been given by a few members and the minister. The congregation includes people from diverse backgrounds and all ages. Morning attendances have varied between 150 and 200; evening attendances have been between 70 and 100. Services are recorded and made available, via the web and CD, by an audio-visual team of some 10 people.

Sunday School and Crèche

Around 20 children follow a planned Sunday School syllabus covering 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 (which has some 10 children of below Sunday School age) after a talk for small children, and an accompanying song. The upward numerical trajectory from a very low base in the Sunday School and the crèche is very encouraging.

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Trustees' Annual Report (cont.) Year ended 31 December 2015

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 roll on 31st December 2015 has been attested as at 201 members: during the year, 9 new members were added, 5 of whom joined by profession of faith, and 4 members transferred from other churches. Not included in the annual statistics are some 40 students and young people who have attended during the year. The demographic profile of the parish gleaned from the last census shows a very high proportion of young people. Given the likely mobility on account of students coming to the end of courses and international students returning home the roll may drop further to 175. In addition, the loss through death of some who had made a significant contribution emphasises the extent to which the business of the church has been undertaken by an aging group of people. Younger members will be required to take on significant new duties – the position of Fabric Convener, left vacant by the untimely death of Jim Clark, has not been filled (though invaluable help has been provided by individuals particularly the Church Officer, the Clerk to the Congregational Board, and Graham McIntosh), and a major gap will be left by the impending demission of the treasurer wef March 2016. The challenge to commitment to the congregation remains a priority. The need to reach out further with the gospel into our parish and beyond is also a central preoccupation. In this respect, a major source of new membership would be an increased number of student professions of faith. This gives evangelistic impetus not only to the student workers but to all within the fellowship.

However, it should also be recognised that at least 4 people currently attending and serving in the fellowship will not rejoin the Church of Scotland owing to General Assembly decisions to depart from clear Biblical teaching. Some have already left as a result of this and further departure from Scripture within the denomination will make membership of the Church of Scotland difficult for some in the future.

The Church Website

Following the major rebuild last year a small committee has been exploring 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.

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. Improvements to the general PA system are ongoing.

Staff Changes

The major change in 2015 has been the replacement of our two full-time student workers, and the appointment of a part-time administrator. The new student workers, Suzannah Molloy and Matty Guy, have replaced Dawn Ingall, and Louise Trelogan, who, while on maternity leave last year, was replaced by Julie Armstrong. Whereas the posts of student worker and international student worker were discrete with different job specifications, the two posts have this year been brought together to allow greater flexibility and team work, related to the constantly changing profile of the student community in the church. The major innovation has been in the appointment of David Meek as a part-time administrator. While the church has been very grateful for the help given over the last few years on a voluntary basis, the Session and the Congregational Board recognised the benefits provided by the new appointment.

Outreach

The Congregation prizes preaching as the major contribution to both outreach and in-reach, and is very pleased that the focus on systematic expository ministry has been sustained in the new ministry. 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.

Various activities have been organised: a *Student Café* (around 30, mainly international students, have attended, quite a few of whom attend other meetings in the church, including one of the Sunday services); the *Student and*

SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW

Trustees' Annual Report (cont.) Year ended 31 December 2015

20s and 30s Bible Studies held on Thursday evenings with the opportunity for all to eat together beforehand; the *Tuesday Afternoon Fellowship* continues to attract some 25 people; the *Young Mums' Bible Studies*; *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 (this activity, facilitated by the use of a gazebo outside the church garden, has advertised the church to hundreds of people during the year and has resulted in quite a few attending services and activities); following the success of the *Commonwealth Games Café*, which attracted some 1000 visitors in 2014, a summer café was held on Tuesday and Thursday afternoons during the Glasgow school holidays; a *Christianity Explored* course had 10 enquirers studying the fundamentals of the Christian faith; 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 attract 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 comprise worship evenings, carol singing round the parish, ceilidhs. Major innovations in 2015 have included: a Bible Study for enquirers at the Drop-In on Wednesday mornings and on Friday evenings for those attending the student café; and the introduction of a 3-hour Easter meditation with readings from the words of Christ on the cross.

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, many new luxury apartment developments occupied largely by young professionals, and some 10 student halls of residence. The parish has a resident population of some 6000 with an estimated average age of around thirty.

In-Reach

Many of the outreach activities above have provided in-reach for members and guests. Particularly noteworthy and very well attended have been the congregational lunches, which have helped to reinforce the hospitality extended in homes of members and friends.

Missionary Support

Sandyford has members on the mission field: in the Women's Christian Hospital in Multan, Pakistan; in Central Thailand supporting church planting and extension; in Singapore, in the leadership of Overseas Missionary Fellowship. In addition, Sandyford has close contact with other missionaries in different parts of the world. Other supported works in 2015 include: Christian teaching in Pakistan; Rutherford House, an evangelical trust to promote biblical thinking and theology; UCCF for students and Scripture Union Scotland; The Scottish Bible Society; Tearfund. The congregation, in addition to personal designated gifts, offered some £28,544 to such support during 2015. A special Christmas collection enabled the congregation to give a further £15,080 for the relief of persecuted Christians in Syria, and the work among the homeless in Glasgow City Mission. 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 20 visitors, whose work has been directed by two coordinators, have maintained pastoral support. The pastoral team complement the encouragement and support offered by the minister and the elders in their regular visits to members.

Safeguarding

PVG: The church has been endeavouring to comply with the Church of Scotland policy in getting all relevant people through the safeguarding process by October 2015. Progress has been made but the process is not yet complete. All leaders of the relevant organisations or activities have been spoken to and Safeguarding forms issued to them for distribution to their teams. The Sunday School has been the most proactive and continually try to update all those involved with teaching or helping. Those involved with both the Crèche and the Mother Groups on a Monday morning have been slower. The Drop In has also been active in encouraging all its workers to be registered. The Safeguarding Officer needs to remind all the key personnel about those currently involved with their activities and where the church stands in terms of their completing the safeguarding processes. The Minister has gone through the safeguarding process and it is strongly suggested that all Elders should also complete the process. All records are up to date. The Safeguarding Committee is critically looking at moving all the Safeguarding forward in line with the recommendations.

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Trustees' Annual Report (cont.) Year ended 31 December 2015

Health and safety

During the year, a new Catering Manager was appointed who has the Intermediate Certificate in Food Hygiene and worked in a professional capacity as catering manager for three years. The already very good hygiene routines have been further enhanced and all users of the kitchen are obliged to comply. All aspects of risk have been assessed and appropriate action taken according to the well-used 'Hazard Analysis and Critical Control Point' (HACCP) system:

- slips and trips
- hygiene and food safety: temperature controls and recording; lifting and carrying
- burns and scalds
- using equipment
- using cleaning products - handling waste.

Regarding Safety, the Clerk to the Congregational Board keeps a close eye on all potential hazards. Emergency exits are clearly marked and indicated in the weekly Order of Service sheet handed out to all entering the church. The Fabric Committee has overseen several improvements that boost safety and security around the premises, including dusk to dawn lighting at entrances and the garden area. Extra CCTV cameras have been provided to cover the main exits as well as the remote areas in the grounds. The heating system required some further investment and adjustments. 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. An annual fire safety audit is conducted by the Fire Safety Officer.

The street giving access to the church is now within a Controlled Parking Zone and negotiations took place with the City Council to protect the interests of the church. Disabled bays have been provided close to the main entrance and members advised regarding their rights and responsibilities in parking in the area. The Council has also provided cycle parking in response to an approach from the Congregational Board.

The facilities are cleaned weekly by the Church Officer and duty teams in his absence. A work party is convened quarterly to address issues that cannot be dealt with in the weekly cleaning and minor fabric projects. The Church Officer is a member of the Fabric Committee and has sound technical skills that enable him to perform first line repairs and maintenance, with assistance from the other members of the Committee. An example was the repair to a lancet door to the courtyard: a tradesman had estimated the replacement cost at well over £2,000.

Conclusion

In 2015, despite the challenges mentioned above, the congregation has proved the goodness of God in the maintenance of biblical ministry, the continuing financial sustainability and the improved administrative efficiency. 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 four 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 2015

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 often 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.

The Voluntary Offerings income fell in 2015 by 7.3% on 2014. This concern was unusually addressed at a public worship meeting in October, when the Treasurer presented the concerns of Board, and gave specific exhortation to the congregation to review their personal financial support on a regular basis. Some improvement in regular giving was consequential on this raised congregational awareness of the need for sustained support. Nevertheless, this drop in regular donations continues to be a matter of concern for the Board. Much of the decline, however, in regular donations is offset by one-off donations given on an occasional basis, and this continues to be a source of encouragement to the Board.

The congregation were also encouraged by news of a substantial legacy gift from a deceased member. The assets relating to this have still to be realised, and therefore do not form part of these accounts, but this will affect financial strategy and reserves in the coming year.

The posts of Student Outreach Worker and International Outreach Worker (for which new workers were engaged in 2015) were both funded from restricted donations funds set up in previous years for that purpose. In the light of the convergence and inter-relation of these roles (see Achievements and Performance: Staff Changes) and the non-specific designation of gifts to the support of 'student workers' over previous months, the Congregational Board resolved to amalgamate these two funds into one 'Student Outreach Workers Fund'; the details of this are evident in the Notes section of the Accounts (Movement in Funds). No additional funding has been given from any wider Church of Scotland funds or third party organisations for any of these staff costs in 2015.

The fabric expenditure in 2015 was £28,444; the whole fabric cost is allocated between routine upkeep costs from General Fund (£7,697), and unusual or unanticipated costs from Designated Fabric Fund (£20,747). Unusual costs included heating system pumps renewal (£10,800); roof access ladders and lead-works (£5,973); additional exterior security cameras (£1,080); Manse Disturbance Allowance (£512); safety lights replacement (£408); and PA mixer failure (£364). A substantial generous one-off gift was made to the Fabric Fund (£10,000) specifically to offset the costs of the heating system remediation, and other one-off gifts were made to the Fabric Fund in awareness of these unanticipated costs. For such individual generosity the congregation is immensely grateful.

Despite generous support from individuals of the above fabric initiatives, the Fabric Fund remains relatively low. (A small transfer of £923 from General Fund surplus was made to set the Fabric Fund reserve at £5,000 for 2016). Review of the nature of special fabric reserves will be part of an investment and expenditure strategy to be addressed in 2016, and this will take cognisance of the actual income received by the legacy mentioned above.

In line with our continuing commitment to outreach stated in 'Achievements and Performance', a transfer from the General Fund surplus was made to the newly consolidated 'Student Outreach Workers Fund' (£10,782) to ensure a secure base of continued funding of contract salaries into the first quarter of 2016.

In view of the lower donations to the third party 'Missionary Fund' in 2015, and the encouraging general surplus available at year end, it was resolved to enhance the Missionary Fund total from the General Fund by £5,000. This decision is consistent with our previously agreed annually reviewable policy of disbursement of annual surplus.

While regular donations have been disappointing, the overall picture is one of substantial support of the work undertaken in 2015 and that planned for the future. The Board recognises the continuing generosity of individuals without whose support much of the outreach work of the congregation would have to be curtailed or inhibited.

SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW

Trustees' Annual Report (cont.) Year ended 31 December 2015

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 even greater improvement of existing good hygiene in public catering is secured by our newly appointed Catering Manager Mr David Meek (see "Achievements and Performance: Health and safety"); continual monitoring of fire and other safety hazards is undertaken by competent office bearers and also by the Church Officer; cleaning and general housekeeping functions are part of a rolling programme by the Church Officer and an ad hoc team in his absence.
2. Progress on Safeguarding has strong momentum to improve under the competent leadership of the Safeguarding Officer (see "see "Achievements and Performance: Safeguarding").
3. A sub-committee of Board is reviewing practice and procedure regarding data protection, and we are currently in the process of implementing an appropriate procedure.
4. In a largely voluntary organisation it is difficult to safeguard against sudden loss of personnel for key roles (e.g. Treasurer, Fabric Convenor). Transition planning therefore continues to be a matter that exercises the Trustees.
5. In the event of a sudden drop in income the necessity of staff roles such as Church Officer and Administrator would have to be seen in the wider context of reorganisation of the church. Sufficient surplus is available in unrestricted funds to accommodate a reasonable notice period for existing permanent staff. (The student worker outreach staff are wholly paid from restricted funds for a limited contract period).

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 Fabric Fund. The implementation of this in 2015 was influenced by the definite promise of a substantial legacy gift due in 2016 (see Financial Review), the assets for which have still to be realised by the executor and which do not form part of these 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 surplus to commend it. The Trustees resolved that in view of the drop in regular donations that no such transfer is made for 2015. This practice is reviewable annually.

There is a previously approved policy of supporting the third party Missionary Fund from the General Fund where General Fund surplus allows. In order to offset drop in Missionary Fund income, and to keep general levels of support of individual missionaries close to 2014 figures, it was resolved to transfer £5,000 to the Missionary Fund from General Fund. This appears as a general expenditure figure in the Notes section (see Note 6 – Analysis of Expenditure: Charitable Activities).

Although the strength of surpluses in the funds remains generally low, the Trustees do not regard it necessary or prudent, given the nature of the organisation, to hold high surplus levels to maintain short-term financial stability or future security. There are no investments in 2015, but this issue will also be part of the strategic financial review in 2016.

SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW

Trustees' Annual Report (cont.) Year ended 31 December 2015

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 Jonathan de Groot
Minister

Noël A Peacock
Session Clerk

W Harold Laird
Clerk to the Congregational Board

Date

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 2015

I report on the financial statements of the charity for the year ended 31 December 2015 which are set out on pages 10 to 20.

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.

Margaret Logan CA
Cook & Co Limited.
Chartered Accountants
Suite 525, Baltic Chambers
50 Wellington Street
Glasgow
G2 6HJ

Dated: March 2016

SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW

Statement of Financial Activities and Income and Expenditure Account

Year ended 31 December 2015

	<u>Note</u>	Unrestricted Funds 2015 £	Restricted Funds 2015 £	Total 2015 £	Total 2014 £
Income and endowments from:					
Donations and legacies	1	221,966	16,450	238,416	271,436
Charitable activities	2	2,225	0	2,225	1,216
Other trading activities	3	0	0	0	0
Investments	4	0	0	0	0
Other	5	678	0	678	0
Total income		<u>224,869</u>	<u>16,450</u>	<u>241,319</u>	<u>273,852</u>
Expenditure on:					
Raising funds	6	132	0	132	143
Charitable activities		217,692	39,926	257,618	277,599
Governance costs		1,560	0	1,560	1,440
Depreciation		1,000	0	1,000	1,000
Total expenditure		<u>220,384</u>	<u>39,926</u>	<u>260,310</u>	<u>280,182</u>
Net outgoing/incoming resources before gains and losses on investments		4,485	-23,476	-18,991	-6,330
Net gains and losses on investments		0	0	0	0
Net income/(expenditure)		<u>4,485</u>	<u>-23,476</u>	<u>-18,991</u>	<u>-6,330</u>
Transfers between funds		-10,782	10,782	0	0
Net movement in funds		<u>-6,297</u>	<u>-12,694</u>	<u>-18,991</u>	<u>-6,330</u>
Total funds brought forward		473,297	39,479	512,776	519,106
Total funds carried forward		<u><u>467,000</u></u>	<u><u>26,785</u></u>	<u><u>493,785</u></u>	<u><u>512,776</u></u>

The notes on pages 14 to 20 form part of these accounts.

SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW

Balance Sheet

At 31 December 2015

	<u>Note</u>	2015		2014	
		£	£	£	£
Fixed Assets					
Tangible Fixed assets	9		462,000		463,000
Investments	10		<u>0</u>		<u>0</u>
			<u>462,000</u>		<u>463,000</u>
Current Assets					
Debtors	11	13,505		10,107	
Bank and cash		<u>45,323</u>		<u>65,907</u>	
Total Current Assets		58,828		76,014	
Liabilities					
Creditors falling due within one year	12	<u>27,043</u>		<u>26,238</u>	
Net Current Assets			31,785		49,776
			<u>493,785</u>		<u>512,776</u>
Net Assets					
The funds of the charity					
Endowment Funds	15	0		0	
Restricted income funds		26,785		39,479	
Unrestricted income funds		<u>467,000</u>		<u>473,297</u>	
		493,785		512,776	
Total charity funds	15		<u>493,785</u>		<u>512,776</u>

The notes on pages 14 to 20 form part of these accounts.

The accounts were approved by the Kirk Session and Congregational Board on 8th March 2016.

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 2015

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 2014

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.

SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW

Notes forming part of the financial statements

for the year ended 31 December 2015

	Unrestricted Funds 2015 £	Restricted Funds 2015 £	Total 2015 £	2014 £
1 Donations and Legacies				
Offerings	134,026	0	134,026	153,490
Tax recovered on Gift Aid	40,430	3,204	43,634	38,797
Legacies	0	0	0	0
Value of donated goods	0	0	0	0
Other	47,510	13,246	60,756	78,491
	<u>221,966</u>	<u>16,450</u>	<u>238,416</u>	<u>271,436</u>
2 Income from charitable activities				
Weddings and Funerals	838	0	838	450
Use of Premises	970	0	970	1,200
Income from organisations	418	0	418	766
	<u>2,225</u>	<u>0</u>	<u>2,225</u>	<u>1,216</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>
4 Investment income				
Bank interest	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
5 Other income				
Consolidated Stipend Fund	<u>678</u>	<u>0</u>	<u>678</u>	<u>0</u>
	<u>678</u>	<u>0</u>	<u>678</u>	<u>0</u>

SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW

Notes forming part of the financial statements

for the year ended 31 December 2015

	Unrestricted Funds 2015 £	Restricted Funds 2015 £	Total 2015 £	2014 £
6 Analysis of Expenditure				
Raising Funds				
Offering envelopes	132	0	132	143
	<u>132</u>	<u>0</u>	<u>132</u>	<u>143</u>
Charitable Activities				
Ministries and Mission Allocation	106,334	0	106,334	93,291
Presbytery Dues	6,076	0	6,076	5,837
Minister's Expenses	1,615	0	1,615	3,433
Ministerial Assistance	0	0	0	0
Pulpit Supply	765	0	765	4,145
Other salary costs	13,525	39,203	52,729	49,514
Fabric Repairs & Maintenance	28,444	0	28,444	66,609
Council Tax	2,803	0	2,803	717
Other building costs	32,044	0	32,044	31,876
Hospitality & Catering	9,928	0	9,928	7,364
Publicity & Advertising	1,173	0	1,173	937
Non-recurring gifts	1,255	0	1,255	2,357
Missionary Fund (third party) allocation	5,000	0	5,000	0
Other expenses	8,730	723	9,453	11,520
	<u>217,692</u>	<u>39,926</u>	<u>257,618</u>	<u>277,599</u>
Governance Costs				
Independent Examiner's Fee	1,560	0	1,560	1,440
	<u>1,560</u>	<u>0</u>	<u>1,560</u>	<u>1,440</u>
Depreciation				
Depreciation on digital organ	1,000	0	1,000	1,000
	<u>1,000</u>	<u>0</u>	<u>1,000</u>	<u>1,000</u>
Total	<u><u>220,384</u></u>	<u><u>39,926</u></u>	<u><u>260,310</u></u>	<u><u>280,182</u></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 2015

7 Staff costs and numbers	2015	2014
	£	£
Salaries and wages	51,409	48,260
Employer's National Insurance	1,320	1,254
Employer's occupational pension contributions	0	0
Total	<u>52,729</u>	<u>49,514</u>

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

	2015	2014
Administration	1	0
Premises maintenance	1	1
Outreach functions	2	2

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

In 2015 Mr Ian Fyfe was employed on a part-time basis as Church Officer. Costs were paid from the General Fund.

In 2015 Mr David Meek was engaged on a part-time basis as Church Administrator. Costs were paid from the General Fund.

In 2015 Mrs. Louise Trelogan was a full-time employee of the congregation as 'International Outreach Worker'. Costs were paid from the International Outreach Worker Fund. Her contract finished in August 2015.

In 2015 Ms Julie Armstrong was a full-time employee of the congregation as 'International Outreach Worker' (maternity cover for Mrs Louise Trelogan). Her contract finished in August 2015.

In 2015 Ms Suzannah Molloy was engaged on a full-time basis as 'International Outreach Worker' (1/9/15). Costs were paid from the International Outreach Worker Fund.

In 2015 Mrs Dawn Ingall was a full-time employee of the congregation as 'Student Worker. Costs were paid from the Student Worker Fund. Her contract finished in August 2015.

In 2015 Mr Matty Guy was engaged on a full-time basis as 'Student Worker' (1/9/15). Costs were paid from the Student Worker 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 2015, the minimum stipend was £26,119 and the maximum stipend in 5th and subsequent years of service was £32,098.

8 Trustee Remuneration and Related Party Transactions

	2015	2014
	£	£
During the year 2015 expenses were incurred by Rev Jonathan de Groot in connection with pastoral activities.	1,615	86
During the year 2015 Rev Jonathan de Groot was paid a Disturbance Allowance on confirmation of costs associated with the move to this charge. (2014 figures relate to removal costs).	512	2,349
During the year 2014 the Interim Moderator Rev A. Green received travel expenses for pastoral and administrative duties on behalf of the congregation.	0	998
During the year 2014 Mr. Alistair Graham was unpaid Organist and active Trustee. He was given designated gifts amounting to £100 for his unpaid services at specific weddings and funerals during the year.	0	100
During the year a designated personal gift was made to Rev J de Groot to offset personal costs of hospitality in the manse.	1,250	0
During the year a total of £105,335 was donated to the congregation by trustees.		

SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW

Notes forming part of the financial statements

for the year ended 31 December 2015

9 Tangible Fixed Assets

	Buildings (manse) £	Digital Organ £	Total £
Cost or valuation			
At 1 January 2015	460,000	10,000	470,000
Additions at cost	0	0	0
Revaluation	0	0	0
At 31 December 2015	<u>460,000</u>	<u>10,000</u>	<u>470,000</u>
Accumulated depreciation			
At 1 January 2015	0	7,000	7,000
Charge for year	0	1,000	1,000
Eliminated on Disposals	0	0	0
At 31 December 2015	<u>0</u>	<u>8,000</u>	<u>8,000</u>
Net Book Value			
At 31 December 2015	<u>460,000</u>	<u>2,000</u>	<u>462,000</u>
At 31 December 2014	<u>460,000</u>	<u>3,000</u>	<u>463,000</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.

10 Investments

There are no investment funds.

11 Debtors

	2015 £	2014 £
Gift Aid Tax Refund Due	13,505	10,107
	<u>13,505</u>	<u>10,107</u>

12 Creditors

	2015 £	2014 £
Accruals	27,043	26,238
	<u>27,043</u>	<u>26,238</u>

SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW

Notes forming part of the financial statements

for the year ended 31 December 2015

13 Analysis of Net Assets Among Funds

	General	Designated	Restricted	Total
	£	£	£	£
Fixed Assets	0	462,000	0	462,000
Debtors	12,395	0	1,110	13,505
Bank and cash	14,648	5,000	25,675	45,323
Creditors	<u>-27,043</u>	<u>0</u>	<u>0</u>	<u>-27,043</u>
Net assets at 31 Dec 2015	<u><u>0</u></u>	<u><u>467,000</u></u>	<u><u>26,785</u></u>	<u><u>493,785</u></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 2015

15 Movements in Funds

	At 1 January 2015	Incoming Resources	Outgoing Resources	Transfers	At 31 Dec 2015
	£	£	£	£	£
Restricted funds					
Organ Fund	7,487	0	0	0	7,487
Book Fund	6,086	0	0	0	6,086
Summer Missions Fund	2	547	-412	0	137
Benevolent Fund	1,241	10	-311	0	940
International Outreach Worker Fund	12,434	9,673	-19,405	-2,702	0
Student Worker Fund	12,229	6,220	-19,798	1,350	0
Student Outreach Workers Fund	0	0	0	12,134	12,134
	<u>39,479</u>	<u>16,450</u>	<u>-39,926</u>	<u>10,782</u>	<u>26,785</u>
Unrestricted funds					
General Fund	297	210,046	-198,637	-11,705	0
Designated Fabric Fund	10,000	14,823	-20,747	923	5,000
Designated Assets Fund	463,000	0	-1,000	0	462,000
	<u>473,297</u>	<u>224,869</u>	<u>-220,384</u>	<u>-10,782</u>	<u>467,000</u>
Total funds	<u>512,776</u>	<u>241,319</u>	<u>-260,310</u>	<u>0.00</u>	<u>493,785</u>

Purposes of Restricted Funds

Organ Fund: This fund is for Organ repairs or refurbishment that are not of a routine nature.

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 opinion of the Trustees, have made personal financial sacrifice in volunteering for Christian holiday missions, camps or outreach ventures during 2015.

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 and the Treasurer on a confidential basis.

International Outreach Worker Fund: This fund is for designated gifts for support of the International Outreach Worker for outreach work among international students studying in the UK. This fund has now been amalgamated in the new 'Student Outreach Workers Fund'.

Student Worker Fund: This fund is for designated gifts for support of the Student Worker for outreach work among UK students. This fund has now been amalgamated in the new 'Student Outreach Workers Fund'.

Student Outreach Workers Fund: This fund is a consolidated fund from the International Outreach Worker Fund and the Student Worker Fund, and is designated for gifts for all student outreach work in the future.

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").

SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW

Notes forming part of the financial statements

for the year ended 31 December 2015

16 Collections for Third Parties

	2015	2014
	£	£
Tearfund	1,244	2,506
Bethany Christian Trust	0	1,000
WEC International, Iraqi Relief Fund	0	19,058
Glasgow City Mission	7,540	0
BarnabasTrust : Syria - Middle East Fund	7,540	0
Mr.Ian Fyfe (designated personal gifts)	0	100
Bethany Trust (St Vincent Baroque Concert)	180	0
Rev J de Groot, designated personal gift	1,250	0
Christchurch Arua, Uganda, Building Fund dsignated gifts	3,530	0
Ms Sarah Melbourne (designated personal gifts)	125	0
(Florence) Xinlu Dai (designated personal gifts)	3,625	0
Friends International, fees for "Reach" programme support	425	0
Mr. Alastair Graham (designated personal gifts)	0	100
Rev C P White, from estate of the late Ms V Samuels	0	50
Mrs Jeanette McIntyre, for Glasgow Royal Infirmary ward equipment	0	215
Mrs Mary Bonham, for Scripture Union Scotland	0	550
 <i>"Missionary Fund":</i>		
Interserve, Marian Morrison	3,756	4,149
OMF, Robert and Janet Trelogan	7,514	8,297
OMF, David & Fiona Rickards	7,514	8,297
Friends International, Douglas Humphris	751	830
Friends International, Duan (Christina) Xiaswei	0	1,625
Friends International, (Florence) Xinlu Dai	3,756	2,524
OMF, Phil & Cath Steed	1,501	1,659
OM International, Caroline White, Pakistan	751	830
Rutherford House	751	830
UCCF Scotland	751	830
Scripture Union Scotland	751	830
Scottish Bible Society	751	830
	<u>54,004</u>	<u>55,109</u>

These sums are not included in the church accounts.