

**Sandyford Henderson Memorial
Church of Scotland
Glasgow**

**Annual Accounts
for 2023**

ACCRUED (SORP COMPLIANT) ACCOUNTS

Congregation No: 161020

Charity No: SC002155

SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW

Trustees' Annual Report Year ended 31 December 2023

The Trustees present the annual report and accounts for Sandyford Henderson Memorial Church of Scotland, Glasgow for the year ended 31 December 2023.

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. B. Thorp (Minister), P. Billington, G Chalmers, A. Crow, A. Glen, M. Grant, D. Kennedy, H. Laird (Clerk to the Congregational Board), G. Neilson, G. Osbourne, N. Peacock (Clerk), G. Penman (Treasurer), D. Rickards (to 31/10/2023) , R. Trelogan and J. Wilson.

Congregational Board comprising : the elders and K. Bates (to 20/03/2023), A. Billington, L. Buist, M. Bonham, C. Crow, F. Downs, M. Forbes (to 20/03/2023), S Gray, S. Innes, M. Morrison (from 20/03/2023), E. Osbourne, S. Peacock, T. Peacock (from 20/03/2023), E. Penman, E. Taylor and J. Trelogan .

Principal Office-bearers

Minister	Rev B. Thorp
Session Clerk:	Prof. N. Peacock
Clerk to the Board:	Mr. H. Laird
Church Treasurer:	Mr. G. Penman

Independent Examiner

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

Bankers

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

SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW

Trustees' Annual Report Year ended 31 December 2023

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. Certain responsibilities are delegated to the Finance Committee and the Fabric Committee, and occasionally the committees use agreed powers to proceed on certain matters 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*.

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, our vision and values on our website state that we exist:

- To honour and enjoy God.
- To strengthen spiritual life through the systematic exposition of scripture and worldwide intercession.
- To offer Jesus Christ as Lord and Saviour.
- To serve and influence our world in a Christian way.

(<https://www.sandyfordhenderson.net/sandyford/vision-and-values/> accessed 24/01/2024).

Achievements and Performance

Rev Ben Thorp continued into his second full year of ministry at Sandyford, reporting to Glasgow Presbytery.

SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW

Trustees' Annual Report (cont.) Year ended 31 December 2023

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 united prayer. Consecutive expository biblical ministry has been maintained throughout the year. Morning and evening services were primarily led by the minister. There have been increased opportunities for other members of the congregation to participate in leading worship, prayer, and the reading of Scripture. Preaching at both services has been undertaken by the minister except when he has been on vacation. Children's addresses, given by the minister, have been based on the passage being used by the Sunday School, usually with cross-reference being made to the text or topic being preached on, to give coherence to the service.

Morning and evening services are available live on Zoom, and recordings are accessible later, on the church YouTube channel. Sunday mornings during term time are followed by a student lunch, with periodic congregational lunches. Tea and coffee are available after the evening service.

On Sunday mornings, in-person attendance has been around 80-90, with a further 30-40 online. The evening service attracts 40-50 in-person and some 25-30 online.

Sunday School / Creche

Our Sunday School is available to all school-age children, usually separated into primary and secondary age groups. Material from Scripture Union Scotland is used to give a balance to the curriculum. Meetings for youth are also available outwith services in conjunction with Scripture Union through a 'Connect' group.

A creche is available for pre-school children.

Prayer Meetings/Bible Studies

The Wednesday evening meeting for Prayer and Bible Study continues in a hybrid format in-person and on Zoom, with an attendance of, on average, around 30 people in-person and 20 on Zoom each week. The meeting is convened by the minister, assisted by an elder who compiles the prayer news for each week, and organises for elders and visiting speakers to lead reflections. Following the time of corporate prayer, people split into smaller groups for personal prayer. There are other small group Bible Study / Prayer meetings, separately co-ordinated (see below).

Church Membership

The membership has risen, from 179 in 2022 to 187 in 2023. However, these figures do not include children or many of the students who worship with us and attend meetings during the week. We held membership services in May, November, and December with 16 joining by profession of faith (3 of whom were baptised).

SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW

Trustees' Annual Report (cont.) Year ended 31 December 2023

Outreach

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, the ever-increasing installation of student halls of residence, and the conversion of tenements into student flats. The parish has a resident population of over 9000 with an estimated average age of under thirty. The summer café in our courtyard ran weekly during the summer holidays, and street evangelism outside the church during Advent, Holy Week, Freshers Week, and on particular occasions such as Shrove Tuesday, and the Coronation, gave out (as appropriate) mince pies, pancakes, hotcross buns, burgers, and tea/coffee, mulled juice. Additionally, we had over 30 join us for carol singing around the parish in the run-up to Christmas. The *Wednesday Drop-In*, which attracts a diverse group of people, continues to run fortnightly. Our Thursday lunchtime sessions for workers continued until the summer, when we made the decision not to restart after the holidays, as, despite the many good conversations and encounters, we were not meeting our stated aim of reaching local workers. Hospitality in homes has continued and student lunches have been offered in the church weekly - these continue to have an invaluable impact in outreach and relationship building. Our weekly student café, attracting students from all faiths and none, also continued throughout the academic year, providing opportunities to build new relationships and provide much needed social support for the student community.

The Congregation considers preaching and bible study as the major contribution to both outreach and in-reach. Outreach has also been underpinned by the concept of friendship evangelism. The friendship base has been maintained.

The church has worked closely with Friends International, not least in supporting students in the parish who were struggling with problems of isolation from friends and from home. Our student worker has continued to run 2 weekly Bible studies – one aimed at Christians, one at those wishing to explore the faith.

The weekly interactive Bible Study (Beta) has also helped regarding commitment and well-being.

A fortnightly meeting, ART4U, launched by one of our members during the lockdown, is proving an invaluable outreach into the community, attracting some 25 people across the age range. The weekly small group prayer walks, established online during the lockdown, have continued online during the year.

Student Worker

This post (funded by designated gifts from the congregation) has greatly assisted our ministry to students. The re-appointment of Ms Sarah Yang with effect from 1 February 2023 until 31 July 2025 continues to boost our efforts to reach out to the Chinese community, who form a significant part of the parish.

The Church Website

We continue to look for ways to utilise our various digital platforms, including our website.

SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW

Trustees' Annual Report (cont.) Year ended 31 December 2023

Pastoral Support

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

Missionary and Other Support

Sandyford has missionary interest in a Women's Christian Hospital and a Christian school in Pakistan, and Children's Work among the Chinese community in Nottingham. Another former member is being supported to work with Wycliffe Bible Translators in Papua New Guinea. The church also gave support to Rutherford Centre for Reformed Theology, an evangelical trust to promote biblical thinking and theology; UCCF for students; the Scottish Bible Society; Friends International; Tearfund; and Scripture Union Scotland, in which one of our members served until 30 September 2023 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. It is particularly encouraging to note that the practice of donating a Special Christmas Offering to Christian charities in particular need was maintained with the sum raised (£18,026) divided among three projects: Bible translation support in Papua New Guinea (S.A.L.T.); Scripture Union Scotland, Altnacriche development; and The Well Multicultural Resource Centre, Glasgow.

Safeguarding

PVG: The church complies with the Church of Scotland policy regarding Safeguarding. Safeguarding is a standing item on the Kirk Session Agenda, enabling 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.

Health and safety

The Fabric Committee (comprising five people) keeps careful watch on matters that could impact on health and safety. A formal fire safety audit is conducted annually and as required for special circumstances, thus meeting the requirements of our insurers. Only qualified and competent workers are employed for work on our premises. The insurance underwriters conducted a periodic inspection. No significant issues of concern were raised.

Another committee of three people, with specific certification and experience, oversee 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. Upgraded lighting has been provided for exits. Fire safety training was provided for office-bearers.

SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW

Trustees' Annual Report (cont.) Year ended 31 December 2023

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 restrictions in activities due to COVID restrictions had also led to the need for some repairs. 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 new control panel, capable of remote operation, was provided for the church heating system. This should enable fuel to be saved. Some replacement of worn-out components was required together with a power flush of the heating pipes. Redecoration that had been deferred during the COVID restrictions was undertaken.

A group of proven contractors is 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.

Redecoration of the manse interior was completed. The garden, which had deteriorated during the long years of ministerial vacancy, was renovated to suit the needs of the minister and his family. A charging point was provided to facilitate the minister's electric car.

Our responsibilities in terms of environmental matters have become all the more relevant since the COP26 conference of 2021. A small committee known as the Creation Care Group has been formed and has developed a framework for addressing environmental issues. This group reports to the Congregational Board and will bring recommendations for suitable policies and actions to ensure that Sandyford plays its part in the work to improve the environment. Sandyford has been accredited as an 'Eco-congregation' which, along with an independent energy audit, may assist applications for grants to fund improvements. Members arrange a monthly litter pick in the parish area; this is a useful exercise in improving the environment but also strengthens links with the community.

Conclusion

In 2023, the congregation has proved the goodness of God in challenging circumstances. Particularly noteworthy have been the maintenance of biblical ministry, the continuing financial sustainability, and the continuing outreach initiatives, which have included the extending of our international reach through Zoom, YouTube, in-person meetings, and the continued refreshing of the website. The income (mostly contributed by direct Christian generosity) 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.

SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW

Trustees' Annual Report (cont.)

Year ended 31 December 2023

Financial Review

The principal source of income is through the direct giving of members on a monthly or weekly basis, by bank standing orders. Gift Aid tax continues to provide a substantial part of the gross ordinary income. The contactless terminal and associated website link to online giving have been successful in boosting the irregular income from occasional attenders and visitors to the services of worship. Further ordinary income is by box deposit 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, apart from a savings account, is a small endowment from the Consolidated Stipend Fund (centrally administered by the Church of Scotland offices in Edinburgh), which partially offsets the annual 'Giving to Grow' funding requirement of central offices.

Regular Voluntary Offerings were down compared with those of 2022. This was offset by additional irregular donations, some of which were designated to the Designated Fabric Fund (see Note 1, 'Other' net income). This reflects a dynamic response by the congregation to specific published needs which may vary from year to year.

The fabric expenditure in 2023 was £49,714; the whole fabric cost is allocated between routine upkeep costs from General Fund (£13,531) and unusual or project costs from the Designated Fabric Fund (£36,183).

Routine work on the manse included exterior roughcast repair and replacement of ageing white goods (£1,156); on the church, building expenditure included roof repairs, carpeting deep cleaning, and paintwork refurbishment. Routine costs included annual support contracts for a range of fixed assets (£12,375).

Significant fabric investments were from the Designated Fabric Fund: lowering the manse rear garden to meet building standards, and installing a new patio (£10,140); an Electric Vehicle charger point in the manse garage (£1,435); church central heating assessment and refurbishment, including complete system flush and repair (£5,616); new central heating control system (£7,856); unforeseen boiler air vent leak repair (£350); unforeseen replacement of elevated fire sensor (£1,950), this requiring scaffolding access (£5,850); replacement of ageing hall projector and associated laptop (£1,553); installation of suitable Sunday School TV (£800). New tables for outreach in the garden area (£484) were partially funded by a Presbytery of Glasgow Evangelism Fund grant of £250. All these special fabric costs were approved by the Congregational Board at various times in the year and indicate a commitment to steady investment in improving structure and facilities in line with the charity's aims and objectives.

The Congregational Board considered the relevance of the Organ Fund to the ongoing work of the congregation. While this fund was set up at a time when there was an aspiration of income sufficient to refurbish an expensive manual organ (potentially in the region of several hundred thousand pounds), it was recognised that the culture of worship and the wider support of such a musical instrument had waned in recent decades. All the remaining surplus in this fund was effected by previous decisions of the Congregational Board using transfer of funds from General Fund surpluses in past years, and this fund has remained static for over a decade (£7,487). It was therefore determined by the Board to broaden the scope of use of this fund to include all appropriate costs relevant to the wider aspects of Christian worship in the 21st century. The fund has therefore been renamed the 'Worship Resources Fund', and its use is now set aside for the regular worship needs of the congregation, to include, but not exclusively, organ refurbishment. (See also Note 16, 'Purposes of Restricted Funds').

SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW

Trustees' Annual Report (cont.) Year ended 31 December 2023

The post of the Student Outreach Worker is funded by the restricted Student Outreach Workers Fund. No additional funding was given from any wider Church of Scotland funds or third party organisations for this staff cost in 2023. Funding for the position of Student Outreach Worker remains strong and there is finance in place for 2024 and beyond.

Missionary Fund income did not entirely meet the aspiration of the congregation to support member missionaries, with recognition of inflationary impact on regular recipients. As in previous years, a transfer from General Fund surplus was required to offset these rising costs (£2,715). This transfer is in line with the previously agreed (annually reviewable) policy of disbursement of a proportion of annual General Fund surplus. (See also 'Reserves Policy').

A part-time church cleaner was appointed in 2023 and wages were taken from the General Fund. No Church Officer was appointed in 2023; this position remains unfilled, and any future funding will also be from the General Fund.

The Designated Fabric Fund was in deficit by £14,007 before transfers. This reflected both unforeseen fabric needs, and the focus of the Congregational Board to pursue a policy of steady fabric improvement (as noted previously). To both offset this deficit, and to set up the Designated Fabric Fund to a starting reserve of £10,000 in 2024, it was determined that a transfer of £24,007 be made from General Fund surplus at year end.

Although expenditure exceeded income in 2023, it is recognised by the Trustees that such expenditure may be constrained at any time as is appropriate to funds available. The Trustees were encouraged by significant legacy gifts from former members, David Blenkinson and Jamesina Fleming. The Trustees also 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 congregational 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. Continual monitoring of fire and other safety hazards is undertaken by competent office bearers, with an annual audit and further examinations as required. 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.

SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW

Trustees' Annual Report (cont.) Year ended 31 December 2023

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. Safeguarding continues to be well managed under the competent leadership of the Safeguarding Officer who is mindful of the continued need for vigilance in this area (see "Achievements and Performance: Safeguarding").
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; there is sufficient surplus in this fund to support any necessary costs for 2024 and beyond. (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 policy was continued in 2023 with an appropriate transfer. (See Financial Review and Note 15).

No transfer was made to the Student Outreach Workers Fund from the General Fund surplus this year as all funding is in place to meet current contractual obligations for 2024.

There is an approved policy of supporting the restricted Missionary Fund from the General Fund where appropriate. In 2023 it was resolved by the Congregational Board to increase the total disbursement to member missionaries by a transfer of £2,715 to the Missionary Fund from General Fund surplus. This is an annual reviewable use of reserves and subject to available surplus in the General Fund. (See Financial Review and Note 15).

The Trustees policy of annual transfer of a small annual sum from the General Fund surplus to the Organ Fund has been in abeyance for many years and is seen to be superseded by the revised use of the Organ Fund, now designated the 'Worship Resources Fund'.

SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW

Trustees' Annual Report (cont.) Year ended 31 December 2023

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 Ben Thorp
Minister

Noël A Peacock
Session Clerk

Harry Laird
Clerk to the Congregational Board

Date: 11 March 2024

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 2023.

I report on the financial statements of the charity for the year ended 31 December 2023 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 Vernal 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 2023

	<u>Note</u>	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total 2023 £	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £
Income and endowments from:							
Donations and legacies	1	181,671	48,995	230,666	137,598	50,927	188,525
Charitable activities	2	1,510	0	1,510	400	0	400
Other trading activities	3	0	0	0	0	0	0
Investments	4	1,465	0	1,465	38	0	38
Other	5	931	0	931	681	0	681
Total income		<u>185,577</u>	<u>48,995</u>	<u>234,572</u>	<u>138,717</u>	<u>50,927</u>	<u>189,644</u>
Expenditure on:							
Raising funds	6	0	0	0	0	0	0
Charitable activities		193,783	53,385	247,168	172,315	49,821	222,136
Other		2,028	0	2,028	1,824	0	1,824
Total expenditure		<u>195,811</u>	<u>53,385</u>	<u>249,196</u>	<u>174,139</u>	<u>49,821</u>	<u>223,960</u>
Net outgoing/incoming resources before gains and losses on investments		-10,234	-4,390	-14,624	-35,422	1,106	-34,316
Net gains and losses on investments		0	0	0	0	0	0
Net income/(expenditure)		<u>-10,234</u>	<u>-4,390</u>	<u>-14,624</u>	<u>-35,422</u>	<u>1,106</u>	<u>-34,316</u>
Transfers between funds		-2,715	2,715	0	-979	979	0
Other Recognised gains/(losses)							
Gain on revaluation of fixed assets		240,000	0	240,000	0	0	0
Net movement in funds		<u>227,051</u>	<u>-1,675</u>	<u>225,376</u>	<u>-36,401</u>	<u>2,085</u>	<u>-34,316</u>
Total funds brought forward		<u>507,174</u>	<u>54,934</u>	<u>562,108</u>	<u>543,575</u>	<u>52,849</u>	<u>596,424</u>
Total funds carried forward		<u>734,225</u>	<u>53,259</u>	<u>787,484</u>	<u>507,174</u>	<u>54,934</u>	<u>562,108</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 2023

	<u>Note</u>	2023		2022	
		£	£	£	£
Fixed Assets					
Tangible Fixed assets	9		700,000		460,000
Investments	10		0		0
			<u>700,000</u>		<u>460,000</u>
Current Assets					
Debtors	11	7,340		7,854	
Bank and cash		98,051		115,930	
Total Current Assets		<u>105,391</u>		<u>123,784</u>	
Liabilities					
Creditors falling due within one year	12	17,907		21,676	
Net Current Assets			87,484		102,108
			<u>787,484</u>		<u>562,108</u>
Net Assets					
The funds of the charity					
Endowment Funds	15	0		0	
Restricted income funds		53,259		54,934	
Unrestricted income funds		734,225		507,174	
		<u>787,484</u>		<u>562,108</u>	
Total charity funds	15		<u>787,484</u>		<u>562,108</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 11th March 2024.

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 2023

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) effective from 1 January 2019 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.

Going concern

The Trustees consider that there are no material uncertainties about the ability of the charity to continue for the foreseeable future, and therefore has adopted the going concern basis in preparing these financial statements.

Recognition of Income

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 2023

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. Any revaluation gain or loss on the manse is recognised in the Statement of Financial Activities under the Designated Asset Fund.

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 2023

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total 2023 £	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £
1 Donations and Legacies						
Offerings	94,802	24,240	119,042	98,447	25,250	123,697
Tax recovered on Gift Aid	25,220	9,455	34,675	24,133	10,055	34,188
Legacies	39,342	0	39,342	0	0	0
Value of donated goods	0	0	0	0	0	0
Other	22,307	15,300	37,607	15,018	15,622	30,640
	<u>181,671</u>	<u>48,995</u>	<u>230,666</u>	<u>137,598</u>	<u>50,927</u>	<u>188,525</u>
2 Income from charitable activities						
Weddings and Funerals	980	0	980	250	0	250
Use of Premises	530	0	530	150	0	150
Income from organisations	0	0	0	0	0	0
	<u>1,510</u>	<u>0</u>	<u>1,510</u>	<u>400</u>	<u>0</u>	<u>400</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	1,465	0	1,465	38	0	38
	<u>1,465</u>	<u>0</u>	<u>1,465</u>	<u>38</u>	<u>0</u>	<u>38</u>
5 Other income						
Consolidated Stipend Fund	681	0	681	681	0	681
Presbytery of Glasgow Evangelism Fund	250	0	250	0	0	0
	<u>931</u>	<u>0</u>	<u>931</u>	<u>681</u>	<u>0</u>	<u>681</u>

SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW

Notes forming part of the financial statements

for the year ended 31 December 2023

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total 2023 £	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £
6 Analysis of Expenditure						
Giving to Grow Contribution	79,267	0	79,267	86,998	0	86,998
Presbytery Dues	4,622	0	4,622	4,717	0	4,717
Minister's Expenses	2,095	0	2,095	1,859	0	1,859
Ministerial Assistance	0	0	0	0	0	0
Pulpit Supply	440	0	440	200	0	200
Other salary costs	3,212	28,798	32,010	5,664	26,561	32,225
Fabric Repairs & Maintenance	49,714	0	49,714	22,141	0	22,141
Council Tax	3,755	0	3,755	3,919	0	3,919
Gas costs	9,256	0	9,256	11,142	0	11,142
Electricity costs	6,466	0	6,466	5,585	0	5,585
Other building costs	13,927	0	13,927	11,604	0	11,604
Hospitality & Catering	9,727	0	9,727	7,013	0	7,013
Publicity & Advertising	1,152	0	1,152	2,453	0	2,453
Educational materials	1,578	0	1,578	1,535	0	1,535
Non-recurring gifts	1,057	0	1,057	1,430	0	1,430
Missionary Fund	0	23,520	23,520	0	23,008	23,008
Other expenses	7,515	1,067	8,582	6,055	252	6,307
	<u>193,783</u>	<u>53,385</u>	<u>247,168</u>	<u>172,315</u>	<u>49,821</u>	<u>222,136</u>
Other costs						
Independent Examiner's Fee	2,028	0	2,028	1,824	0	1,824
Depreciation on digital organ	0	0	0	0	0	0
	<u>2,028</u>	<u>0</u>	<u>2,028</u>	<u>1,824</u>	<u>0</u>	<u>1,824</u>
Total	<u><u>195,811</u></u>	<u><u>53,385</u></u>	<u><u>249,196</u></u>	<u><u>174,139</u></u>	<u><u>49,821</u></u>	<u><u>223,960</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 2023

7 Staff costs and numbers

	2023	2022
	£	£
Salaries, wages and related costs	31,080	31,293
Employer's National Insurance	0	0
Employer's occupational pension contributions	930	932
Total	<u>32,010</u>	<u>32,225</u>

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

	2023	2022
Administration	0	0
Premises maintenance	1	1
Outreach functions	1	1

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

In 2023 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 2023 Mr Ian Hamilton was engaged (July 2023) 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 2023 the minimum stipend was £30,135 and the maximum stipend in 5th and subsequent years of service was £37,032.

8 Trustee Remuneration and Related Party Transactions

	2023	2022
	£	£
During 2023 travel expenses were incurred by Rev Benjamin Thorp in service as Minister of the congregation.	2,095	1,859

Only out of pocket expenses were paid to any other Trustees in 2023.

During the year a total of £113,962 was donated to the congregation by Trustees. No single donation exceeded £18,750

SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW
Notes forming part of the financial statements
for the year ended 31 December 2023

9 Tangible Fixed Assets

	Buildings (manse) £	Digital Organ £	Total £
Cost or valuation			
At 1 January 2023	460,000	10,000	470,000
Additions at cost	0	0	0
Revaluation	240,000	0	240,000
At 31 December 2023	<u>700,000</u>	<u>10,000</u>	<u>710,000</u>
Accumulated depreciation			
At 1 January 2023	0	10,000	10,000
Charge for year	0	0	0
Eliminated on Disposals	0	0	0
At 31 December 2023	<u>0</u>	<u>10,000</u>	<u>10,000</u>
Net Book Value			
At 31 December 2023	<u>700,000</u>	<u>0</u>	<u>700,000</u>
At 31 December 2022	<u>460,000</u>	<u>0</u>	<u>460,000</u>

	Buildings £	Digital Organ £	Total £
Cost or valuation			
At 1 January 2022	460,000	10,000	470,000
Additions at cost	0	0	0
Revaluation	0	0	0
At 31 December 2022	<u>460,000</u>	<u>10,000</u>	<u>470,000</u>
Accumulated depreciation			
At 1 January 2022	0	10,000	10,000
Charge for year	0	0	0
Eliminated on Disposals	0	0	0
At 31 December 2022	<u>0</u>	<u>10,000</u>	<u>10,000</u>
Net Book Value			
At 31 December 2022	<u>460,000</u>	<u>0</u>	<u>460,000</u>
At 31 December 2021	<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., this being reflected in the Net Book value at year end 31st December 2022.

The Trustees have conducted an internal valuation of the manse and are of the opinion that its current market value is £700,000 and its value is reflected in the Net Book Value at year end 31st December 2023.

SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW
Notes forming part of the financial statements
for the year ended 31 December 2023

10 Investments

There are no investment funds.

11 Debtors

	2023	2022
	£	£
Gift Aid Tax Refund Due	7,340	7,854
Other debtors	<u>0</u>	<u>0</u>
	<u><u>7,340</u></u>	<u><u>7,854</u></u>

12 Creditors

	2023	2022
	£	£
Accruals	<u>17,907</u>	<u>21,676</u>
	<u><u>17,907</u></u>	<u><u>21,676</u></u>

13 Analysis of Net Assets Among Funds

	General	Designated	Restricted	Total
2023	£	£	£	£
Fixed Assets	0	700,000	0	700,000
Debtors	5,946	0	1,394	7,340
Bank and cash	23,440	10,000	64,612	98,051
Creditors	<u>-5,160</u>	<u>0</u>	<u>-12,747</u>	<u>-17,907</u>
Net assets at 31 Dec 2023	<u><u>24,226</u></u>	<u><u>710,000</u></u>	<u><u>53,259</u></u>	<u><u>787,484</u></u>
	General	Designated	Restricted	Total
2022	£	£	£	£
Fixed Assets	0	460,000	0	460,000
Debtors	6,144	0	1,710	7,854
Bank and cash	33,611	15,403	66,916	115,930
Creditors	<u>-7,984</u>	<u>0</u>	<u>-13,692</u>	<u>-21,676</u>
Net assets at 31 Dec 2022	<u><u>31,771</u></u>	<u><u>475,403</u></u>	<u><u>54,934</u></u>	<u><u>562,108</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 2023

15 Movements in Funds

	At 1 January 2023	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	At 31 Dec 2023
	£	£	£	£	£	£
Restricted funds						
Worship Resources Fund *	7,487	0	0	0	0	7,487
Book Fund	6,086	0	0	0	0	6,086
Summer Missions Fund	10	0	0	0	0	10
Benevolent Fund	5,449	160	-1,067	0	0	4,542
Student Outreach Workers Fund	35,902	28,030	-28,798	0	0	35,134
Missionary Fund	0	20,805	-23,520	2,715	0	0
	<u>54,934</u>	<u>48,995</u>	<u>-53,385</u>	<u>2,715</u>	<u>0</u>	<u>53,259</u>
Unrestricted funds						
General Fund	31,771	178,804	-159,628	-26,722	0	24,225
Designated Fabric Fund	15,403	6,773	-36,183	24,007	0	10,000
Designated Assets Fund	460,000	0	0	0	240,000	700,000
	<u>507,174</u>	<u>185,577</u>	<u>-195,811</u>	<u>-2,715</u>	<u>240,000</u>	<u>734,225</u>
Total funds	<u>562,108</u>	<u>234,572</u>	<u>-249,196</u>	<u>0</u>	<u>240,000</u>	<u>787,484</u>

* Formerly 'Organ Fund'.

	At 1 January 2022	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	At 31 Dec 2022
	£	£	£	£	£	£
Restricted funds						
Organ Fund	7,487	0	0	0	0	7,487
Book Fund	6,086	0	0	0	0	6,086
Summer Missions Fund	10	0	0	0	0	10
Benevolent Fund	3,688	2,013	-252	0	0	5,449
Student Outreach Workers Fund	35,578	26,885	-26,561	0	0	35,902
Missionary Fund	0	22,029	-23,008	979	0	0
	<u>52,849</u>	<u>50,927</u>	<u>-49,821</u>	<u>979</u>	<u>0</u>	<u>54,934</u>
Unrestricted funds						
General Fund	69,135	136,052	-172,437	-979	0	31,771
Designated Fabric Fund	14,440	2,665	-1,702	0	0	15,403
Designated Assets Fund	460,000	0	0	0	0	460,000
	<u>543,575</u>	<u>138,717</u>	<u>-174,139</u>	<u>-979</u>	<u>0</u>	<u>507,174</u>
Total funds	<u>596,424</u>	<u>189,644</u>	<u>-223,960</u>	<u>0</u>	<u>0</u>	<u>562,108</u>

SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW

Notes forming part of the financial statements

for the year ended 31 December 2023

Purposes of Restricted Funds

Worship Resources Fund: Formerly the 'Organ Fund', the use of this fund has been broadened, by resolve of the Congregational Board, to include special costs related to the regular worship of the congregation.

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 the year.

Benevolent Fund: This fund is used for gifts to elderly, housebound or needy people at Christmas, and also for occasional discretionary gifts to meet personal financial needs at other times. It is administered by the Minister 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 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' practice 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

	2023	2022
	£	£
Wycliffe Bible Translators	6,250	0
The Well, Glasgow Advice Centre	5,888	0
Scripture Union Scotland, Altnacriche Appeal	5,888	0
Blythswood Trust (Shoebox Appeal)	50	0
Hope & Homes for Children	330	0
Tearfund, special event collections	2,756	0
Sanctuary First	365	0
Barnabas Aid (Ukraine Appeal)	0	10,102
Lodging House Mission, Glasgow (Church of Scotland)	0	10,102
	21,527	20,204
	21,527	20,204

These designated donations are not included in the church accounts.

"Missionary Fund" :

OMF, Sarah Melbourne	5,752	5,478
Scripture Union Scotland	5,752	5,478
Yao Wang (aka 'Abel'), All Nations Christian College	5,752	5,478
Friends International, Douglas Humphris	1,150	1,096
OM International, Caroline White, Pakistan	1,150	1,096
Mission Aviation Fellowship, Jo Crotty Papua New Guinea	1,150	1,096
UCCF Scotland	1,150	1,096
Scottish Bible Society	1,150	1,096
Rutherford Centre for Reformed Theology (formerly Rutherford House)	513	1,096
	23,520	23,008
	23,520	23,008

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