

**Sandyford Henderson Memorial  
Church of Scotland  
Glasgow**

**Annual Accounts  
for 2025**

**ACCRUED (SORP COMPLIANT) ACCOUNTS**

**Congregation No: 161020**

**Charity No: SC002155**

# **SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW**

## **Trustees' Annual Report Year ended 31 December 2025**

The Trustees present the annual report and accounts for Sandyford Henderson Memorial Church of Scotland, Glasgow for the year ended 31 December 2025.

### **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, L. Buist (from 05/05/2025), A. Crow, A. Glen, S.Gray (from 05/05/2025), D. Kennedy, H. Laird (Clerk to the Congregational Board), J. Miller (from 05/05/2025), G. Osbourne, N. Peacock (Clerk),T. Peacock (from 05/05/2025), G. Penman (Treasurer), H. Thorp (from 05/05/2025), R. Trelogan and J. Wilson.

**Congregational Board** comprising : the elders and A. Billington, L. Buist (to 05/05/2025), M. Bonham, C. Crow, F. Downs, S Gray (to 05/05/2025), S. Innes, M. Morrison, E. Osbourne, S. Peacock, T. Peacock (to 05/05/2025), 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  
Azets Audit Services  
Titanium 1  
Kings Inch Pl  
Glasgow  
PA4 8WF

### **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 2025**

### **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 31/01/2025).

# **SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW**

## **Trustees' Annual Report (cont.) Year ended 31 December 2025**

### **Achievements and Performance**

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

#### ***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 primarily 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 where possible, 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 pre-school and young primary, older primary and secondary age groups. Material from Scripture Union Scotland (for the primary ages) and Urban Saints (for the secondary ages) is used to give a balance to the curriculum.

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 remained steady at 178 in 2025. However, these figures do not include children or many of the students who worship with us and attend meetings during the week.

# SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW

## Trustees' Annual Report (cont.) Year ended 31 December 2025

### 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. We anticipate that the latest Scottish Census data will indicate a significant increase in our previous population of over 9000 whilst remaining at an estimated average age of under thirty. The summer café in our courtyard ran weekly during the summer holidays.

As previously, we maintained our regular street evangelism outside the church during Advent, Holy Week, Freshers Week, and on particular occasions such as Shrove Tuesday, giving out (as appropriate) mince pies, pancakes, hot cross buns, burgers, tea/coffee, and mulled juice. This year, during both Freshers Week and Advent, we added live music to our events, which proved a great draw. 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. Student lunches have been offered in the church weekly - these continue to have an invaluable impact in outreach and relationship building – and we made moves to provide opportunities for hospitality in people's homes. 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 runs a weekly Bible study, and ran other short-term courses at different times during the year. We have also developed our relationship with Glasgow University Christian Union, providing space for many of their outreach events.

In February, our student worker for the past 7 years ended her time with us. We updated the job description, advertised and appointed a new student worker in July. He brings a different set of skills and experiences to the job, and has stepped into the role very successfully.

We continue to run our fellowship group programme. These provide an important venue for fellowship, discipleship, leadership development and evangelism, and meet in different venues which can prove advantageous to those in our congregation who live outwith the parish

The fortnightly "ART4U", continues to be an invaluable opportunity to meet people outwith the student population, and attracts some 25 people across the age range.

The weekly small group prayer walks, established online during the lockdown, have continued online during the year.

# **SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW**

## **Trustees' Annual Report (cont.) Year ended 31 December 2025**

### **Student Worker**

This post (funded by designated gifts from the congregation) has greatly assisted our ministry to students. This vital role continues to boost our efforts to reach out to the student population, not least 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.

### **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 UCCF for students; the Scottish Bible Society; Tearfund; and Scripture Union Scotland. 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 (£17,475) divided among three projects: Bethany Christian Trust "Connect to Community" initiative (£7,725), Scottish Bible Society "Bibles for Bairns" initiative (£7,725), and Uthai Church Association Thailand Baanrai church build initiative (£2,025).

### **Safeguarding**

*PVG:* The church complies with the Church of Scotland policy regarding Safeguarding. Safeguarding is a standing item on the Kirk Session and Congregational Board 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 seven 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 and the Church of Scotland. Only qualified and competent workers are employed for work on our premises. A generic risk assessment is in place and is subject to reviews. It is supplemented by assessments for specific events. The fire safety system is regularly tested.

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.

# **SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW**

## **Trustees' Annual Report (cont.) Year ended 31 December 2025**

Emergency exits are clearly marked. Upgraded lighting has been provided for exits. Fire safety training was provided for office-bearers.

### **Fabric**

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

Storm Eoghan in January caused damage to the roof of both church and manse but was promptly attended to with the cost being covered by insurance (less excess). Planned redecoration of parts of the church including preventative work by waterproofing stonework was done in the Spring. A good quality door curtain was provided to further reduce draughts in the sanctuary. As part of the celebrations of Glasgow's 850<sup>th</sup> anniversary of becoming a city, extra flower tubs were procured as well as boards that proclaim the original motto of the city ("Lord let Glasgow flourish by the preaching of Thy Word and the praising of Thy Name").

Further work on a flat roof was required in the Summer to address ingress of water, and damage from the leakage will require redecoration in 2026. Issues concerning remote communication with the boiler control system necessitated provision of a new modem.

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.

A new firm of professional cleaners has been engaged and has performed well in servicing the church facilities

A work party is convened quarterly to address issues that cannot be dealt with in the weekly cleaning and minor fabric projects. A very significant proportion of the membership (up to 20%) supports this venture, across the age spectrum. The benefits extend to building fellowship bonds as well as performing a vital function.

An issue developed in the floor mounted central heating boiler in the manse which led to a leak that caused damage to the floor. The Congregational Board deemed it unwise to repair this ageing boiler so a new model was installed wall mounted, and much more efficient. Readjustment of cupboards was required as well as replacement of the floor tiles with a better make which would not be susceptible to water spillage or leaks.

The Creation Care group continues to report to the Congregational Board and provide advice on energy saving and good eco practice. A consultant has been engaged to assist in the preparation of a bid for a 75% government grant that would enable LED lighting to be provided in the downstairs areas together with a better arrangement for provision of hot water. Prices are being obtained for these improvements prior to submission to the grant authority. The monthly litter pick provides valuable links with the community in our parish.

### **Conclusion**

In 2025, the congregation has continued to prove 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 online social media, in-person meetings, and international student support. 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.

## **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. 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. Supplementary income has also been evident via the contactless card terminal and the associated website link. 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 up compared with those of 2024. This was supplemented by additional irregular donations, some of which were allocated 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 2025 was £28,877; the whole fabric cost is allocated between routine upkeep costs from General Fund (£9,707) and unusual or project costs from the Designated Fabric Fund (£19,170).

Routine work on the manse included drain clearance works (£250) and Energy Performance Certification (£162). Routine expenditure on the church building included internal repainting and waterproofing works (£3,670) and roof debris clearing (£485). Other routine expenditure on the church included annual maintenance contracts for a range of fixed assets (£3,180).

Special expenditure from the Designated Fabric Fund included storm damage repair on church (£5,570) and manse (£1,464), against which insurance claims of £6,534 were returned as income; manse boiler replacement (£3,918) and kitchen re-instatement (£4,915); church flat roof works (£780); replacement church boiler control items (£1,176); additional sanctuary draft control curtains (£500).

These costs were approved by the Congregational Board at various times in the year and indicate a commitment to steady investment in improving infrastructure and facilities in line with the charity's aims and objectives.

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 grants for this staff cost in 2025.

# **SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW**

## **Trustees' Annual Report (cont.) Year ended 31 December 2025**

Funding for the position of Student Outreach Worker remains strong and there is therefore funding in place for 2026 and beyond.

Missionary Fund income matched the aspiration to continue funding Missionary interests at similar levels to previous years, and no additional supplementary transfers from General Funds were required.

All costs for regular church cleaning under third party contract were met from General Fund. No Church Officer was appointed in 2025; this position remains unfilled, and any future funding will also be from the General Fund.

The Designated Fabric Fund was in deficit by £2,336. Spending on this fund is at the discretion of the Congregational Board from year to year, and reflects decisions made to meet unexpected fabric costs and fabric enhancement as seems appropriate to the Board. It was determined that a transfer of £12,336 be made from General Fund surplus at year end to establish a working surplus of £10,000 for 2026.

The Summer Missions Fund has been in abeyance for several years, and after due consideration and consultation with previous donors, it was determined by the Congregational Board to re-allocate the Summer Missions Fund surplus (£10) to the Missionary Fund, thereby closing the Summer Missions Fund permanently.

Although expenditure exceeded income in 2025, it is recognised by the Trustees that such expenditure may be constrained at any time as is appropriate to funds available. The Trustees were grateful for a legacy gift from the estate of the late member, (Jane) Ann Rutherford. 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.

# SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW

## Trustees' Annual Report (cont.) Year ended 31 December 2025

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 professional firm, but more in-depth cleaning is done by an ad-hoc team of volunteers which comes from the membership. Annual servicing is provided for the heating system, fire safety facilities, kitchen equipment and lifts. Call-out arrangements are in place for emergencies, using local contractors where possible.
2. 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.
3. 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").
4. 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.
5. 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, and continues to be one of the agenda items for strategic thinking.
6. 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 2026 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 Trustees have considered current reserves and related them to current and future liabilities. (See Financial Review and Note 15).

It is the Trustees policy to hold a reserve in unrestricted funds (excluding the Designated Asset Fund) of £10,000, normally allocated to the Designated Fabric Fund if appropriate: this was effected by transfer of £12,336 from the General Fund surplus at year end. The expenditure against this fund is monitored by the Trustees on a regular basis, spending on new fabric initiatives being influenced by funds available. The remaining balance in unrestricted funds was £14,302 in the General Fund, and was seen as sufficient and viable reserves for 2026.

The Trustees have a policy of supporting the restricted Missionary Fund from the General Fund where judged appropriate. It was not necessary to effect this in 2025.

No transfer was made to the Student Outreach Workers Fund from the General Fund surplus at year end, as all funding is in place to meet current contractual obligations for 2026.

The church also held £48,125 in restricted funds which have been allocated to the purposes described in Note 15.

## **SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW**

### **Trustees' Annual Report (cont.) Year ended 31 December 2025**

#### **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:

# **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 2025.**

I report on the financial statements of the charity for the year ended 31 December 2025 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  
Institute of Chartered Accountants of Scotland  
Azets Audit Services  
Titanium 1  
Kings Inch Pl  
Glasgow  
PA4 8WF

**SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW**

**Statement of Financial Activities and Income and Expenditure Account**

Year ended 31 December 2025

	<u>Note</u>	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £
<b>Income and endowments from:</b>							
Donations and legacies	1	184 707	29 047	213 754	160 558	55 191	215 749
Charitable activities	2	120	0	120	1 120	0	1 120
Other trading activities	3	0	0	0	0	0	0
Investments	4	1 522	0	1 522	2 029	0	2 029
Other	5	7 198	0	7 198	4 250	0	4 250
<b>Total income</b>		<u>193 547</u>	<u>29 047</u>	<u>222 594</u>	<u>167 957</u>	<u>55 191</u>	<u>223 148</u>
<b>Expenditure on:</b>							
Raising funds	6	0	0	0	0	0	0
Charitable activities		188 186	37 655	225 841	178 245	51 717	229 962
Other		2 926	0	2 926	2 070	0	2 070
<b>Total expenditure</b>		<u>191 112</u>	<u>37 655</u>	<u>228 767</u>	<u>180 315</u>	<u>51 717</u>	<u>232 032</u>
<b>Net outgoing/incoming resources before gains and losses on investments</b>		2 435	-8 608	-6 173	-12 358	3 474	-8 884
Net gains and losses on investments		0	0	0	0	0	0
<b>Net income/(expenditure)</b>		<u>2 435</u>	<u>-8 608</u>	<u>-6 173</u>	<u>-12 358</u>	<u>3 474</u>	<u>-8 884</u>
Transfers between funds		0	0	0	0	0	0
<b>Other Recognised gains/(losses)</b>							
Gain on revaluation of fixed assets		0	0	0	0	0	0
<b>Net movement in funds</b>		<u>2 435</u>	<u>-8 608</u>	<u>-6 173</u>	<u>-12 358</u>	<u>3 474</u>	<u>-8 884</u>
<b>Total funds brought forward</b>		<u>721 867</u>	<u>56 733</u>	<u>778 600</u>	<u>734 225</u>	<u>53 259</u>	<u>787 484</u>
<b>Total funds carried forward</b>		<u>724 302</u>	<u>48 125</u>	<u>772 427</u>	<u>721 867</u>	<u>56 733</u>	<u>778 600</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 2025

	<u>Note</u>	2025		2024	
		£	£	£	£
<b>Fixed Assets</b>					
Tangible Fixed assets	9		700 000		700 000
Investments	10		0		0
			<u>700 000</u>		<u>700 000</u>
<b>Current Assets</b>					
Debtors	11	8 426		8 876	
Bank and cash		83 789		95 077	
		<u>92 215</u>		<u>103 953</u>	
	<b>Total Current Assets</b>				
<b>Liabilities</b>					
Creditors falling due within one year	12	19 788		25 353	
	<b>Net Current Assets</b>		72 427		78 600
			<u>772 427</u>		<u>778 600</u>
<b>Net Assets</b>					
<b>The funds of the charity</b>					
Endowment Funds	15	0		0	
Restricted income funds		48 125		56 733	
Unrestricted income funds		724 302		721 867	
		<u>772 427</u>		<u>778 600</u>	
	<b>Total charity funds</b>		<u>772 427</u>		<u>778 600</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 16th March 2026.

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 2025**

**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 2025**

**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 2025**

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £
<b>1 Donations and Legacies</b>						
Offerings	107 959	23 338	131 297	93 873	24 261	118 134
Tax recovered on Gift Aid	32 532	5 709	38 241	25 968	10 930	36 898
Legacies	3 000	0	3 000	15 000	0	15 000
Value of donated goods	0	0	0	0	0	0
Other	41 216	0	41 216	25 717	20 000	45 717
	<u>184 707</u>	<u>29 047</u>	<u>213 754</u>	<u>160 558</u>	<u>55 191</u>	<u>215 749</u>
<b>2 Income from charitable activities</b>						
Weddings and Funerals	0	0	0	1 000	0	1 000
Use of Premises	120	0	120	120	0	120
Income from organisations	0	0	0	0	0	0
	<u>120</u>	<u>0</u>	<u>120</u>	<u>1 120</u>	<u>0</u>	<u>1 120</u>
<b>3 Income from other trading activities</b>						
	<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>
<b>4 Investment income</b>						
Bank interest	1 522	0	1 522	2 029	0	2 029
	<u>1 522</u>	<u>0</u>	<u>1 522</u>	<u>2 029</u>	<u>0</u>	<u>2 029</u>
<b>5 Other income</b>						
Consolidated Stipend Fund	664	0	664	674	0	674
Presbytery of Glasgow Allowance	0	0	0	3 576	0	3 576
Insurance claims	6 534	0	6 534	4 250	0	4 250
	<u>7 198</u>	<u>0</u>	<u>7 198</u>	<u>4 250</u>	<u>0</u>	<u>4 250</u>

**SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW**

**Notes forming part of the financial statements**

**for the year ended 31 December 2025**

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £
<b>6 Analysis of Expenditure</b>						
Giving to Grow Contribution	80 696	0	80 696	77 183	0	77 183
Presbytery Dues	4 654	0	4 654	8 010	0	8 010
Minister's Expenses	2 494	0	2 494	2 202	0	2 202
Ministerial Assistance	0	0	0	0	0	0
Pulpit Supply	792	0	792	1 110	0	1 110
Other salary costs	0	16 180	16 180	3 455	25 930	29 385
Fabric Repairs & Maintenance	28 877	0	28 877	21 301	0	21 301
Council Tax	3 645	0	3 645	3 838	0	3 838
Gas costs	16 708	0	16 708	13 333	0	13 333
Electricity costs	9 729	0	9 729	10 856	0	10 856
Other building costs	22 205	0	22 205	16 722	0	16 722
Hospitality & Catering	7 041	0	7 041	8 878	0	8 878
Publicity & Advertising	794	0	794	2 004	0	2 004
Educational materials	1 709	0	1 709	1 810	0	1 810
Non-recurring gifts	1 159	0	1 159	433	0	433
Missionary Fund	0	20 484	20 484	0	25 400	25 400
Other expenses	7 683	991	8 674	7 110	387	7 497
	<u>188 186</u>	<u>37 655</u>	<u>225 841</u>	<u>178 245</u>	<u>51 717</u>	<u>229 962</u>
<b>Other costs</b>						
Independent Examiner's Fee	2 340	0	2 340	2 070	0	2 070
Governance costs	586	0	586	0	0	0
	<u>2 926</u>	<u>0</u>	<u>2 926</u>	<u>2 070</u>	<u>0</u>	<u>2 070</u>
<b>Total</b>	<u>191 112</u>	<u>37 655</u>	<u>228 767</u>	<u>180 315</u>	<u>51 717</u>	<u>232 032</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 2025**

**7 Staff costs and numbers**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Salaries, wages and related costs	15 675	28 455
Employer's National Insurance	0	0
Employer's occupational pension contributions	505	930
<b>Total</b>	<u>16 180</u>	<u>29 385</u>

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

	<b>2025</b>	<b>2024</b>
Administration	0	0
Premises maintenance	0	1
Outreach functions	1	1

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

In 2025 Ms Yun Yang (aka Sarah Yang) was employed as a full-time 'Student Outreach Worker', retired from post end February 2025. Costs were paid from the Student Outreach Workers Fund.

In 2025 Mr Kyle Cordner was engaged as full-time Student Outreach Worker, starting date 10/08/25. Costs were paid from the Student Outreach Workers 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 2025 the minimum stipend was £32,433 and the maximum stipend in 5th and subsequent years of service was £39,856.

**8 Trustee Remuneration and Related Party Transactions**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
During 2025 travel expenses were incurred by Rev Benjamin Thorp in service as Minister of the congregation.	2 494	2 202

Only out of pocket expenses were paid to any other Trustees in 2025.

During the year a total of £92,472 was donated to the congregation by Trustees. No single donation exceeded £17,000.

**SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW**  
**Notes forming part of the financial statements**  
**for the year ended 31 December 2025**

**9 Tangible Fixed Assets**

	Buildings (manse) £	Digital Organ £	Total £
<b>Cost or valuation</b>			
At 1 January 2025	700 000	10 000	710 000
Additions at cost	0	0	0
Revaluation	0	0	0
At 31 December 2025	<u>700 000</u>	<u>10 000</u>	<u>710 000</u>
<b>Accumulated depreciation</b>			
At 1 January 2025	0	10 000	10 000
Charge for year	0	0	0
Eliminated on Disposals	0	0	0
At 31 December 2025	<u>0</u>	<u>10 000</u>	<u>10 000</u>
<b>Net Book Value</b>			
At 31 December 2024	<u>700 000</u>	<u>0</u>	<u>700 000</u>
At 31 December 2025	<u>700 000</u>	<u>0</u>	<u>700 000</u>

	Buildings (manse) £	Digital Organ £	Total £
<b>Cost or valuation</b>			
At 1 January 2024	700 000	10 000	710 000
Additions at cost	0	0	0
Revaluation	0	0	0
At 31 December 2024	<u>700 000</u>	<u>10 000</u>	<u>710 000</u>
<b>Accumulated depreciation</b>			
At 1 January 2024	0	10 000	10 000
Charge for year	0	0	0
Eliminated on Disposals	0	0	0
At 31 December 2024	<u>0</u>	<u>10 000</u>	<u>10 000</u>
<b>Net Book Value</b>			
At 31 December 2023	<u>700 000</u>	<u>0</u>	<u>700 000</u>
At 31 December 2024	<u>700 000</u>	<u>0</u>	<u>700 000</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 independently revalued in 2025 at £700,000 by Harvey Donaldson & Gibson, Chartered Surveyors, this value reflected in the Net Book value at year end 31st December 2025.

**SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW**  
**Notes forming part of the financial statements**  
**for the year ended 31 December 2025**

**10 Investments**

There are no investment funds.

**11 Debtors**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Gift Aid Tax Refund Due	8 426	8 876
Other debtors	<u>0</u>	<u>0</u>
	<u><u>8 426</u></u>	<u><u>8 876</u></u>

**12 Creditors**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Accruals	<u>19 788</u>	<u>25 353</u>
	<u><u>19 788</u></u>	<u><u>25 353</u></u>

**13 Analysis of Net Assets Among Funds**

	<b>General</b>	<b>Designated</b>	<b>Restricted</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>2025</b>				
Fixed Assets	0	700 000	0	700 000
Debtors	7 005	0	1 421	8 426
Bank and cash	16 201	10 000	57 588	83 789
Creditors	<u>-8 904</u>	<u>0</u>	<u>-10 884</u>	<u>-19 788</u>
<b>Net assets at 31 Dec 2025</b>	<u><u>14 302</u></u>	<u><u>710 000</u></u>	<u><u>48 125</u></u>	<u><u>772 427</u></u>
<b>2024</b>				
Fixed Assets	0	700 000	0	700 000
Debtors	7 392	0	1 484	8 876
Bank and cash	17 128	10 000	67 949	95 077
Creditors	<u>-12 653</u>	<u>0</u>	<u>-12 700</u>	<u>-25 353</u>
<b>Net assets at 31 Dec 2024</b>	<u><u>11 867</u></u>	<u><u>710 000</u></u>	<u><u>56 733</u></u>	<u><u>778 600</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 2025**

**15 Movements in Funds**

	<b>At 1 January 2025</b>	<b>Incoming Resources</b>	<b>Outgoing Resources</b>	<b>Transfers</b>	<b>Gains and Losses</b>	<b>At 31 Dec 2025</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Restricted funds</b>						
Worship Resources Fund	7 453	0	-230	0	0	7 223
Book Fund	6 086	0	0	0	0	6 086
Summer Missions Fund	10	0	0	-10	0	0
Benevolent Fund	4 309	80	-761	0	0	3 628
Student Outreach Workers Fund	38 343	9 015	-16 180	0	0	31 178
Missionary Fund	532	19 952	-20 484	10	0	10
	<u>56 733</u>	<u>29 047</u>	<u>-37 655</u>	<u>0</u>	<u>0</u>	<u>48 125</u>
<b>Unrestricted funds</b>						
General Fund	11 867	186 713	-171 942	-12 336	0	14 302
Designated Fabric Fund	10 000	6 834	-19 170	12 336	0	10 000
Designated Assets Fund	700 000	0	0	0	0	700 000
	<u>721 867</u>	<u>193 547</u>	<u>-191 112</u>	<u>0</u>	<u>0</u>	<u>724 302</u>
<b>Total funds</b>	<u><u>778 600</u></u>	<u><u>222 594</u></u>	<u><u>-228 767</u></u>	<u><u>0</u></u>	<u><u>0</u></u>	<u><u>772 427</u></u>

	<b>At 1 January 2024</b>	<b>Incoming Resources</b>	<b>Outgoing Resources</b>	<b>Transfers</b>	<b>Gains and Losses</b>	<b>At 31 Dec 2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Restricted funds</b>						
Organ Fund	7 487	0	-34	0	0	7 453
Book Fund	6 086	0	0	0	0	6 086
Summer Missions Fund	10	0	0	0	0	10
Benevolent Fund	4 542	120	-353	0	0	4 309
Student Outreach Workers Fund	35 134	29 139	-25 930	0	0	38 343
Missionary Fund	0	25 932	-25 400	0	0	532
	<u>53 259</u>	<u>55 191</u>	<u>-51 717</u>	<u>0</u>	<u>0</u>	<u>56 733</u>
<b>Unrestricted funds</b>						
General Fund	24 225	165 577	-171 827	-6 108	0	11 867
Designated Fabric Fund	10 000	2 380	-8 488	6 108	0	10 000
Designated Assets Fund	700 000	0	0	0	0	700 000
	<u>734 225</u>	<u>167 957</u>	<u>-180 315</u>	<u>0</u>	<u>0</u>	<u>721 867</u>
<b>Total funds</b>	<u><u>787 484</u></u>	<u><u>223 148</u></u>	<u><u>-232 032</u></u>	<u><u>0</u></u>	<u><u>0</u></u>	<u><u>778 600</u></u>

**SANDYFORD HENDERSON MEMORIAL CHURCH OF SCOTLAND GLASGOW**  
**Notes forming part of the financial statements**  
**for the year ended 31 December 2025**

Purposes of Restricted Funds

Worship Resources Fund: This fund is for special costs related to the regular musical 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**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Connect to Community (Bethany Trust)	7 725	0
Scottish Bible Society, 'Bibles for Bairns' project	7 725	0
Baanrai Church Central Thailand, foundation preparation	2 000	0
Womens Christian Hospital, Multan, Solar Panel Project	0	12 240
Junction 12, Glasgow Youth Project	0	12 240
Scripture Union Scotland	0	392
Tearfund, special events donations	3 573	3 886
UFM Worldwide	49	200
	<u>21 072</u>	<u>28 958</u>

These designated donations are not included in the church accounts.

*"Missionary Fund" :*

OMF, Sarah Melbourne	8 535	7 938
Yao ('Abel') Wang, international ministry	1 707	7 938
OMF, Douglas Humphris	1 707	1 588
OM International, Caroline White, Pakistan	1 707	1 588
Wycliffe UK, Jo Crotty, Papua New Guinea	1 707	1 588
UCCF Scotland	1 707	1 588
Scottish Bible Society	1 707	1 588
Scripture Union Scotland	1 707	1 588
	<u>20 484</u>	<u>25 400</u>

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