

Report Details

<u>Charity Name:</u>	Comber Non-Subscribing Presbyterian Church [CNSPC]
<u>Charity's Address:</u>	15 Windmill Hill, Comber, Newtownards, Co. Down, BT23 5WH
<u>Registered Charity Number:</u>	NIC100413
<u>Reporting Period Starting:</u>	01 January 2023
<u>Reporting Period Ending:</u>	31 December 2023

Structure, Governance & Administration Details

Trustees:

<u>Position</u>	<u>Name</u>	<u>Dates of Office (If not for full year)</u>	<u>Appointed By</u>
Trustee	Mr. S. H. Semple		Congregation
Trustee	Mr. W. A. Carson		Congregation
Trustee (Company)	The Non-Subscribing Presbyterian Church of Ireland Trustee Company		Congregation

Office Bearers:

<u>Position</u>	<u>Name</u>	<u>Dates of Office (If not for full year)</u>	<u>Appointed By</u>
Minister	Rev. I. Gilpin, B.A., B.D.		Presbytery
Session Clerk	Mrs. A. Anderson		Session
Synod Representative		Vacant	Congregation
Presbytery Representative		Vacant	Congregation
Hon. Secretary	Mrs. J. Newell Mr. P. Whyte	To April 2023 From April 2023	Congregation
Honorary Treasurer	Mr. G. Campbell		Congregation
Sunday School Superintendent	Mrs. E. Lynch		Session
Free-Will Offering Administrator(s)	Mr. R. Grace		Congregation
Building Fund Administrator	Mr. R. Brown		Congregation
Child Protection Designated Person(s)	Mrs. J. Dempster (Designated) Mrs. E. Lynch (Deputy) Rev. I. Gilpin Mrs. A. Anderson		Congregation
Organist	Mrs. J. Newell	To April 2023	Committee
Cleaner	Mrs. J. Newell	To April 2023	Committee
Honorary Health / Fire Safety Officer	Mr. H. Russell		Congregation

<u>Position</u>	<u>Name</u>	<u>Dates of Office</u> <u>(If not for full year)</u>	<u>Appointed</u> <u>By</u>
Session & Committee Committee Committee Session & Committee Committee Session & Committee Committee Committee Session & Committee Committee Committee Committee Session & Committee Committee Session & Committee Session & Committee Session & Committee Session & Committee Session & Committee Session & Committee Committee Committee	Mrs. A. Anderson Mr. R. Brown Mrs. M. Burnside Mrs. N. Burrows Mr. G. Campbell Mr. W. A. Carson Mr. A. Charles Mrs. J. Dempster Mr. R. Ferguson Mr. R. Grace Miss. L. Low Mr. A. McKenzie Mrs. E. Marshall Mr. H. Miller Mrs. J. Miskelly Mr. J. Montgomery Mrs. J. Newell Mrs. S. E. Newell Mr. R. A. Robinson Mr. S. H. Semple Mrs. G. A. Spratt Mr. N. Walker Mr. P. Whyte		Congregation
Sub Committee Members: Finance & Internal Auditors	Mr. G. Campbell Mr. R. Grace Mr. R. Brown		Congregation

Type of Governing Document:

Constitution

Trustee Selection Method:

Congregation (at A.G.M or E.G.M)

Nominated External Examiner:

Mr. D. Bennett

Aim and purposes

The CNSPC, in co-operation through the directly employed incumbent (the Reverend Ian Gilpin), provide our aims and purposes in promoting the inalienable right of every Christian to search the records of Divine Truth (The Scriptures of the Old and New Testament) for their own instruction and guidance, to form their own opinions with regard to what they teach, and to worship God in sincerity, agreeably to the dictates of their own conscience, without privation, penalty, or inconvenience inflicted by their fellow-men.

The CNSPC is also specifically responsible for the provision and maintenance of the Church complex at Windmill Hill, Comber, where persons can feel welcome and safe for the purposes of worship, ceremony, or community activities.

Objectives and Activities

The CNSPC is committed to enabling as many people as possible to worship at our meeting house (Church) and to become part of our community in Comber and the surrounding area. The CNSPC maintains an overview of worship throughout the local area and makes suggestions on how our services can involve the many groups that live within our local area. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, the incumbent, the CNSPC Committee and the CNSPC Trustees have considered the Charity Commission's guidance on public benefit and the specific guidance on charities for the advancement of religion. In particular, we try to enable all persons to live out their selected faith as part of our local area community by:

1. Providing weekly religious meetings and a children's Sunday school where teachings and guidance are provided through the Scriptures of the Old and New Testament.
2. Providing financial support through freewill offerings and collections for a number of charities.
3. Providing meaning to life & spiritual well-being, development of spirituality as well as providing a moral and ethical framework to live by. This provides comfort, solace and a sense of purpose and also benefits the wider society. Increasing congregation numbers as well as long founded member numbers help support our services to the society.
4. Providing a means, through religious teachings and support, where persons can find purpose in life and increase mental and physical health which assists in recovery from illness.
5. Providing a meeting house (Church) where persons can feel welcome and safe for the purposes of worship or ceremony. Sacred spaces are also provided for burial and memorial purposes.
6. Providing a Church Hall for the purposes of individuals, groups, and entertainment events.
7. Providing support through a dedicated Minister, friends, and spiritual teachings to aid the resolve of grief and find further meaning to life.
8. Providing services for rituals and ceremonies such as Baptism and Marriage.
9. Providing financial as well as education opportunities for Students and Ministers. Financial support through an Auxiliary Fund and the provision of a meeting house and associated buildings for the furtherance of the Students or Ministers education. This includes the invitation of other religious charities to conduct services within the meeting house.

Achievements and Performance

Owing to the spiritual nature of the church's objectives it is sometimes difficult to quantify achievements; however we have in the past year undertaken the following activities:

Kirk Session Report – 2023

2023 saw the return to a new normal, Church attendance continues to grow averaging 33+ approx . The Sunday School has also shown an increase, both of which is an encouraging sign as members grow in confidence following Covid Guidelines and Restrictions.

Visiting Clergy

Our thanks to the following visiting ministers who covered or were invited to take our morning service in the absence of Rev Gilpin:

Rev Dr Linda Ballard, Rev Chris Wilson and Rev Brian Cockcroft.

Ministerial Duties

Alongside his duties as Minister of Comber Congregation our Minister is Minister -In-Charge of the small rural congregation of Ballyhemlin. Our thanks to both congregations on the support shown to each other for Special Services.

The Minister continues his other duties:

- Transferor Governor on the Board of Governors at Comber Primary and Andrews Memorial Primary Schools
- Active member of the Comber Clergy Fellowship
- Conducts occasional Services, with some Choir Members in local Nursing Homes
- Officiates at the Annual Titanic Memorial Service, hosted jointly by Belfast Titanic Society and Belfast City Council

Organist

Our thanks and gratitude to Mrs Jennifer Newell who stepped down as Organist after 29 years and her commitment on the various roles she played in the life of our Church. However, we are delighted she will continue to play the organ on the last Sunday of each month. The remaining Sunday services will be accompanied by Rev Noel Williamson, Mr Csaba Szabo of Moneyreagh and when not available a CD will be played and monitored by Mr Keith Burnside. Our thanks and gratitude to all for their support.

Elders Elect

The process for election of Elders is time consuming however, a notice for the nomination of Church Elders was issued in February resulting in 6 acceptances and 6 who declined with possibility of future acceptance. The Ordination and Installation of the Elders Elect will take place in January 2024.

Communion

Sacrament of Communion continues to be held twice annually (May and October). In May the Minister was assisted by Mrs Audrey Anderson (Reserve: Mrs Nan Burrows) and Mrs Sheila Newell assisted in October.

Full Attendance

Full Attendance Sunday was a joint celebration with the Coronation of King Charles III. The service was very well attended by friends and families and the PSNI Male Voice Choir who performed a number of special pieces of music. A retiring collection for the PSNI Benevolent Fund totalled £1000.00. Our thanks to the Guild and all volunteers who decorated the Church, the Hall and providing a feast 'fit for a King'.

Harvest

The morning Harvest Service was led by the Rev Brian Cockcroft who deputised for his wife, Rt Rev. Lena Cockcroft, Moderator of the General Synod due to illness. The evening service was conducted by our Minister, Rev Ian Gilpin and Comber Lily of the Valley Accordion Band provided the music.

December Calendar

Friday 08.12.23	Sunday School Party in the Church Hall
Sunday 10.12.23	12.00 noon Sunday School Nativity in the Church Hall 7:30pm Service of Carols/Lessons, music from Comber Music Club and refreshments afterwards in the Church Hall
Sunday 17.12.23	Service of Carols/Lessons taken by Elders Elect
Sunday 24.12.23	12:00 noon service with soloist Cormac Thompson (grandson of Mr and Mrs Robert Morrison)
Christmas Day	11:30 Service
Sunday 31.12.23	12 noon Service

Sunday School

The Sunday School continues to flourish under the guidance of Mrs Emma Lynch (Superintendent) and Mrs Nadine Dorrian. Numbers, as expected fluctuate however we are still one of the most successful Sunday Schools with 29 young people (down 6 from January) on our Roll. The impact of Covid has resulted in a slow return to full capacity of many Sunday Schools in the Denomination and as such, the Denominational Sunday School Conference in June had to be cancelled. We are hopeful that given time the decision will be reversed.

The young people continue to show enthusiasm in their Sunday School work and participate in their Prize Giving Day in June and the Nativity Service in December with lessons, prayers and music. They have also played an important role in Mothering Sunday (including distribution of flowers to all Ladies in the congregation) and our Family Service, October.

General Synod / Presbytery

The Annual General Synod Meeting took place in Coleraine and was attended by our Minister, Rev Ian Gilpin. Representative Elder for Presbytery of Bangor and General Synod is being sought. Our appreciation to Mrs Audrey Anderson who previously held the position.

Mrs Anderson recently resigned from her position as Clerk of Session however has confirmed she will continue her position as Clerk.

Miss Lynda Low, Elder Elect attended the Quarterly Presbytery Meeting in November as an Observer.

Charitable Contributions

Comber congregation continues to support the following Charitable bodies:

- Blythswood Annual Shoe Box Appeal (97 boxes this year)
- Dean of St Anne's Appeal (£700.00)
- Annual Poppy Appeal

And the following Denominational Charitable bodies:

- Benevolent Fund
- The Orphan Society
- Ministers Widows Fund
- Students and Ministers Fund
- Bodel-Mackenzie & Porter Benevolent Funds (Widows and Spinsters)

Births and Marriages

The Moderator officiated at 8 Sacrament of Baptism's and officiated at 3 marriages. As a congregation, we extend God's blessing on all new members of our congregation and our best wishes to the young couples in their future life together.

Deaths

Our Minister officiated at 2 funerals in respect of our Ballyhemlin Congregation and 1 funeral at our Mountpottinger Congregation. He was also approached by a further 6 families to officiate at loved one's funerals. In true Christian spirit we respond sympathetically to all those who look to our Church in times of need and who may not have a formal Church connection. An acknowledgement of the high esteem in which our Congregation is held by the wider Community.

It is also with great sadness we report that the Moderator officiated at the funerals of 13 members of our congregation. We extend our condolences and prayers to those affected by the passing of loved ones who we remember with fondness and love:

- Mr Eric McKibbin
- Mrs Francis McRoberts (nee McGrath)
- Mrs Jean Smyth (nee Martin)
- Mrs Jean Smyth (nee McMurray)
- Mrs Agnes Burgess (nee Carsar)
- Mr William Rainey
- Mr David McMillan

- Mrs Christine Cleland (nee Hiles)
- Mr John Robinson
- Mr Francis Lindsay Osborne
- Mr William Ian Brady
- Mrs Edna Harris (nee Finlay)
- Mrs Phyllis Wilson (nee Bennett)

On reflection, the past few years have been stressful for many struggling with Covid and the restrictions placed upon us. It was therefore a joy to celebrate the Coronation of King Charles III with such outpouring of love, joy and hope for the future and the growth of our Church and Sunday School.

We look forward to starting the new year with the Ordination and Installation of new Elders and offer our gratitude to them in their acceptance of same as we continue to assist the Minister in the spiritual needs of the congregation. With God's blessings may we continue our journey together in faith and love.

The year has also seen our Minister undergo some health issues that has caused stress and concerns for him and his family. As would be expected, he has adopted to minor changes and continues to lead our Church. On behalf of Kirk Session and Committee we extend the hand of friendship and offer assistance to him with assurance we are on this journey together.

In conclusion we offer our support, continued good health and God's blessings to Rev Ian Gilpin and his family.

Clerk of Session – Mrs Audrey Anderson

Committee Report 2023

The Church Committee met on five occasions throughout the year, instead of the 10 scheduled meetings, due to a combination of unavailability and illness. However, these five meetings ensure the overall life of the Church continues to move forward.

The Finance, and Property & Grounds sub-committees undertake a huge amount of unseen work to ensure that our finances and buildings remain stable and the grounds look well for the congregation and the many people who visit the church or walk through the grounds. A significant progression this year was the amalgamation of the Ladies Guild Account (although small) into the main Church bank account which will *allow all sections within the Church to enjoy the benefits of charity registration and gift aid.* Another important annual task is the work undertaken by Harry Russell and Alan Charles to ensure the Entertainment's Licence for the Church is granted.

The Church Hall continues to be used regularly by the following groups:

- Windmill Country Music Club
- Comber Flower Club
- Sunday School
- Ladies Guild

We hope to see the return of Silver Wings Country Music Club and usage by an Ulster Scots group going forward.

As a Committee, we are grateful for the work of our Minister and Mrs. Lynda Low plus many other volunteers who prepare the Church Hall for these events and ensure the hall is cleaned regularly.

As well as our usual denominational charity provision, we also held retiring collections for our sister church in Cork that has suffered a significant fire.

Our regular services continued throughout the year, and we had a special service and tea party to celebrate the Coronation of King Charles III. In attendance where the RUC Male Voice Choir who entertained a full Church, before everyone enjoyed a tea party in glorious weather.

Overall, this year has seen the Church return to normality after the Covid years, which is to be welcomed by all. This return to normal requires ongoing work by a dedicated bunch of volunteers, led by our Minister who ensure the Church life continues moving forward.

I would like to take this opportunity to thank all Committee members for their patience and advice as I have taken on the role of Honorary Secretary.

Lastly, I would pay tribute to my predecessor, Jennifer Newel. Only by undertaking the role that Jennifer performed for many years do I understand the work that is involved. In addition to this, Jennifer was also the Church Organist and Cleaner. Being a male I am unable to multi-task to the level Jennifer did but we should all be grateful for the many years of volunteering undertaken by Jennifer.

Hon Secretary – Mr Peter Whyte

Sunday School 2022 & 2023

Sunday School 2022

Following the suspension of Sunday School on account of Covid restrictions, then their removal and finally a return to normal, we resumed on Sunday May 8th. It had been just over 2 years since we, in accordance with Government rules, suspended our meetings.

We were delighted to welcome 24 children on the first day, not only returnees but also several new faces. Before the end of term, our Sunday School Roll would increase to 36 young people. A credit to them and to their families.

Mrs. Nadine Dorrian returned as a teacher, to be joined by Mrs. Emma Lynch. Making up the corps was Rev. Gilpin assisted on certain Sundays by Mrs. Sandra Gilpin. By consensus, Mrs. Lynch became Superintendent with Mrs. Dorrian as Assistant.

The new term went in very quickly with a regime of refreshments on arrival, some limbering up activities, and then the lessons themselves. Very much hands-on with some innovative approaches. All-too-soon- we had the end of term Service on June 19th, in which the children excelled themselves in music (both coral and instrumental), written, and spoken pieces. It was a great Service and it all fely very 'normal'!

The actual Prize giving consisted of 21 children receiving their prizes for 2019/2020 (curtailed by Covid) and 36 children receiving theirs for 2021/2022. Quite a marathon but richly deserved! A big thankyou to Cecil Kittel and Staff at Comber Post Office for the very generous discounts received on the books etc., purchased for the day.

This was also the opportunity to pay tribute to Mrs. Beth Marshall (former Superintendent and Teacher), Mrs. Shelia Newell (former Teacher), and Mr. Sidney Semple (former Sunday School Treasurer) who had stepped down (at various stages) from their respective positions after many years distinguished service. The Sunday School would mark these noteworthy accomplishments with suitable presentations.

Following the Summer break, we resumed in early September with 35 young people on the Roll. It was good to see everyone back and eager to get going again. The successful format of the previous term was built upon and in October we had our Family Service, again the young people excelled themselves and all present really appreciated the Service.

With the children being off school for Halloween, a very successful trip to the cinema in Newtownards was organized and enjoyed by all, irrespective of age.

Following a short break for the Autumn half term it was back to work. Themes covered included Communion, Harvest, remembrance, Advent and Christmas preparations.

This year, the children's Nativity Service took place in the Church Hall, making good use of the stage. Thanks to: Mrs. Lynch and Mrs' Dorrian for constructing the Service in such a way as to include all the children; Mr. Keith Burnside for work on lighting and sound; Mrs. Jennifer Newell for music and tuition; and all others that helped. Another well received innovation at the end of Service was a very lavish buffet style lunch. All the young ones received a selection box. Thankyou to Raymond Barr, Manager of Supervalu, for the very generous discount received. Also, a big thankyou to Mr. James Montgomery for his personal generosity towards all the young people of the Sunday School. Mr. Montgomery has been exceptionally kind to all the young one at Christmas, Easter and many other times in the year.

Although following Covid, our own Sunday School in Comber resumed, this was not generally the case elsewhere. In the wider Denomination, many Sunday Schools had either not yet reconvened or, in a number of cases, sadly had closed. Accordingly, there were no Denominational Sunday School activities *during the year. This meant that the Annual Sunday School Conference in June did not happen.*

I would conclude by placing on record my appreciation to Mrs. Emma Lynch and Mrs. Nadine Dorrian for their professionalism, dedication, and enthusiasm throughout the year. It has been a pleasure to work alongside them. I would also thank our Congregation and friends for the support and encouragement they have given both to the Teachers and Children. It means a great deal!

We can all say 'it's good to be back' and that 'normal-service has been resumed'!

Rev. Ian Gilpin

Sunday School 2023

Following the break for Christmas, the children returned in January, refreshed from their holidays.. very quickly everyone got back into a good routine with refreshments, warm up activities and lessons and craft activities on Biblical themes.

In February we marked the 150th anniversary of the birth in 1873 of Thomas Andrews (junior). This enabled the children to understand that once upon a time, Thomas Andrews Junior was a little baby, then toddler, then a child. I was a very successful day.

The children and parents were actively involved with the Mothering Sunday Service on March 19th, which saw an excellent turnout of members and friends. In addition to readings and prayers there were also a number of musical pieces, sung and instrumental. As traditional, all ladies present (and some who weren't) received a beautiful arrangement of spring daffodils, which really added to the atmosphere.

Sadly, given that the number of Sunday Schools still either hadn't reconvened following Covid or had ceased functioning, the Denominational Sunday School Committee reluctantly took the decision to cancel the Annual Spring event in Lisburn where traditionally the children participated in a variety of activities. It was disappointing that it couldn't go ahead.

On a more positive note, the Children received pretty substantial Easter eggs just prior to the Easter break. A big thankyou to Tesco (Newtownards) for their generosity. Also, to Mr. James Montgomery for his generosity towards all the children with an additional supply of Easter eggs, something he has been doing now for over twenty years!

To celebrate the Coronation of his Majesty, King Charles III, we had a special afternoon service in the Meeting House on Sunday May 7th with nearly 300 adults and children in attendance! The weather was absolutely perfect and as they arrived, all children received a Coronation Goody Bag. The day was a resounding success and the Hall, Marquee, Gazebo and beautiful lawns were filled to overflowing of folk who really relished the Celebrations.

Regrettably the Denominational Sunday School Committee felt that an Annual Conference in June couldn't be organized owing to a number of Sunday Schools that had not yet restarted following Covid. However,

the Children of our Sunday School followed items on the Syllabus and completed a number of questions. On a positive note, it was hoped that an event might take place in the Autumn.

Preparations were in hand for the Sunday School Prize Day in Comber on June 11th and much of the Children's work was on display in the Meeting House for the Service. Everything looked really well. The Children had put in a great deal of preparation for the Service with readings, prayers, songs, and a variety of musical instrument pieces. We were delighted when Mrs. Irene Kirk (nee Brady) agreed to present the young people with their prizes, all 35 of them! This marked what by all accounts had been a very successful Sunday School year.

Thanks must go to Cecil Kittel and staff at Comber Post Office and also Clyde of Hardys for their generous support with the purchases of prizes etc. Also, Ards Evangelical Bookshop for the generous discount in respect of the books which were bought.

Sunday School resumed on September 10th after a well-deserved summer break for the children and teachers alike. By the end of the term, we would have 29 Children on the roll with a good regular attendance throughout.

The successful format of refreshments on arrival, followed by warm up activities then Sunday School work was continued and is well received by everyone.

Preparations were quickly underway for Family Sunday October 1st which was very successful. The children undertaking readings, prayers, and a variety of musical pieces prepared in advance. The service was very well supported by family and friends alike.

The months of October and November were occupied with work focusing on the themes of Harvest, Communion and Remembrance. It wasn't all hard work as the children enjoyed a trip to the Ice Bowl followed by refreshments at the nearby McDonalds. This was a half term treat.

All-too-soon the children were busily engaged with all the work in preparation for the Nativity Play which was very successfully presented in the Church Hall, on December 10th, making excellent use of the stage. The children excelled themselves and were well supported by family and friends. A really nice initiative was to provide a lavish buffet style lunch in the Hall at the conclusion of the Service, which everyone really enjoyed.

Another highly commendable initiative from the Comber Sunday School was to organize a very successful Christmas Party in the Church Hall on Friday December 8th to which all the Sunday Schools in the Denomination were invited. We were pleased that both the Moderator, the Rt. Rev. Lena Cockroft, and the Sunday School Convenor, the Rev. Stephen Reain-Adair were also able to attend.

2023 was a very successful year for our Sunday School and I pay tribute to our Superintendent, Mrs. Emma Lynch, and Assistant, Mrs. Nadine Dorrian, for their dedication and commitment without which we simply

would not have the successful Sunday School we have. It is a privilege to work alongside them and give them support and assistance.

Rev. Ian Gilpin

Church Finances (Note: See also separate accounts breakdown)

A customary 'thankyou' to all members & visitors for their continued trust, generosity & support throughout the year.

2023 was another relatively tough year for us financially. We are all glad the Covid impact is nearly at an end but the recent impact of the Ukraine war on costs again keeps us watching the pennies.

Income & Expenditure:

Our income for the year totalled £65,197 which, although is an increase of around 9% compared to last year, our expenditure reached £80,706. Increases in expenditure mainly extended from property maintenance.

Our main sources of funding are from direct giving by members with over 70% of our income derived from Freewill Offerings, Property Maintenance Contributions, Stipends and Sunday Collections – all demonstrating the continued generosity of our Church members.

Our investments performed well again with dividend income of £8,769 (approx. 6% return). Our total investment value, which had recovered well from 2020's slump, dropped only slightly from £152,691 to £149,150. The influence of Wars around the world have had, and will have, likely continued influence on our investments going forward. Our congregation numbers remain static with donations growing slightly with the upturn of online banking and monthly standing orders. Fuel costs have increased by around 10% from last year.

Unfortunately, Gift Aid was not claimed in 2023 (including 2022 and 2021) but will be reflective in 2024's accounts to a figure circa £20k (already claimed at time of drafting). Gift Aid has immense value to our Charity no extra cost to our congregation or visitors. By simply registering with us for Gift Aid, your donations automatically grow by 25% (as long as you are still paying income tax)

Donations remain lower than pre-Covid due to our Church Hall not back to full utilisation (yet). Donations totalled around £6,100 and I would like to make special note of the following donations received throughout the year:

£1,000 – K Watson

£690 – Windmill Country Music Club

£500 – J Andrews & Co

£2000 – Family of Late George & Edna Grace (Legacy Donation)

The generous support we receive from clubs and individuals greatly helps us in maintaining the Church and Hall for the local community.

Our main item of expenditure this year was for property repairs (including our trees and lands) and accounted for 41% of our annual expenditure with second notable expenditure being our Ministry which accounted for another 41%.

Fund Raising & Charity Donations

Our Christmas Craft Fair finally returned for 2023 and raised a wonderful £1,260. There was no annual BBQ again in 2023.

We have always been known as a generous congregation & that generosity continued with an amazing £7,494 going to good causes as we continued to support local, national and denominational charities.

Legacies

As mentioned above, there was a very generous Legacy Donation (and was Gift Aided) from the family of and in remembrance of George and Edna Grace. Previous matured and donated legacies from post 2023 are still to be reinvested with M&G Charifunds.

Close

The 2023 accounts still reflect the increased costs which remain from outside influences. They do however reflect well on the stability of our Churches finances, even in time of uncertainty. Our investments continue to deliver well, and your contributions remain steady, which makes it easier to meet the financial demands placed upon us and helps us plan with more certainty when funding future projects to keep the church properties & grounds in the fabulous state they are currently in.

None of this could be delivered without your continued support. The Congregation's and visitor's generosity continues to amaze me each year, especially in comparison to other larger congregations.

I finish by thanking everyone, on behalf of the Finance Committee, for the generosity, trust & support in us and hopefully we have repaid that by maintaining our Churches finances to within acceptable limits.

Hon. Treasurer - Graham Campbell

Reserves Policy


Our reserves policy has been agreed for the retention of at least 1 year's average expenditure (£70k rounded to the nearest £10k) within our bank accounts. This is to be held in our Santander Deposit Account, when possible, taking account of our current outgoings. Any yearly surplus is expected to be split between charity donations and re-investments.

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees (At least one trustee to sign)


Signature

FOR THE NON-SUBSCRIBING PRESBYTERIAN
CHURCH OF IRELAND TRUSTEES


Date

30 OCTOBER 2024

Full name

 IVAN LAIRD