

**FINAGHY LOWE MEMORIAL PRESBYTERIAN CHURCH**  
a Congregation of The Presbyterian Church In Ireland

**Finaghy Lowe Memorial Presbyterian Church a congregation  
of the Presbyterian Church in Ireland**

**Trustees Annual Report and Financial Statements  
for the year ended 31 December 2024**

**Registered with the Charity Commission for Northern Ireland NIC104313**

**FINAGHY LOWE MEMORIAL PRESBYTERIAN CHURCH**  
**a Congregation of The Presbyterian Church In Ireland**  
**TRUSTEES ANNUAL REPORT**

The Trustees present their Annual Report and Financial Statements for the year ended 31 December 2024 including a Balance Sheet as at that date.

**REFERENCE AND ADMINISTRATIVE DETAILS**

Finaghy Lowe Memorial congregation of the Presbyterian Church in Ireland  
191 – 193 Upper Lisburn Road  
Belfast  
BT10 0LL

Registered Charity in Northern Ireland (NIC104313)

**CHARITY TRUSTEES**

The Charity Trustees who served during the year or who were trustees at the date of this report were

Mrs Audrey Alexander	Mr Joe Furphy
Mr Kyle Alexander	Dr Nan Hill
Dr Moyna Bill	Mr Bobby Keag
Dr Ian Carson	Mr Roger Knipe
Mr Cyril Cavan	Mrs Pat Martin
Mrs Evelyn Cavan	Mr Ricky Massey
Mr Alastair Craig	Mrs Isobel McAuley
Mrs Lisa Craig	Rev Dr John McCracken (Moderator)
Mrs Heather Currie	Mrs Helen Minford
Mr James Currie	Mrs Clare Monington
Mr Roger Davison	Mr David Savage
Mrs Janet Ellames	Mrs Louise Smyth
Dr Peter Elliott	Mrs Jenny Stewart
Mrs Nicole Ford	Mr John White

**PRINCIPAL OFFICE BEARERS**

Minister	Rev Dr John McCracken
Clerk of Session	Dr Moyna Bill
Chair of Church Committee	Mr Alastair Craig
Church Secretary	Mr Alan Esdale
Treasurer	Mr John White

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**INDEPENDENT EXAMINER**

**Stuart M Lynn FCCA**  
5 Springhill  
Lisburn  
BT28 3QE

**BANKERS**

**Danske Bank Ltd**  
Donegall Square West  
Belfast  
BT1 6JS

**SOLICITORS**

**Hewitt & Gilpin Solicitors Limited**  
8 High Street  
Holywood  
BT18 9AZ

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**STRUCTURE AND MANAGEMENT**

**The Kirk Session**

The charity trustees of the congregation are the members of its Kirk Session. Under the congregation's governing document, The Code, the book of the constitution and government of the Presbyterian Church in Ireland, the Kirk Session seeks to watch over and promote the spiritual interest of the congregation and of persons not connected with any congregation who are within its bounds. It ensures pastoral care is in place in the congregation and seeks to further the contribution of the Church to Christian witness and service in the local community. The Kirk Session has delegated to its Congregational Committee the temporal affairs of the congregation including administering all funds and property belonging to the congregation. Members of the Kirk Session are ex-officio members of the Congregational Committee.

The Kirk Session consists of the ordained minister and the ruling elders of the congregations. All members are entitled to propose, speak and exercise equal votes at meetings, except that the Moderator, the minister in active duty in the congregation, has no deliberative but only a casting vote.

Stated meetings of the Kirk session are held approximately 10 times a year.

To be chosen for the office of the eldership in the congregation a person must be a voting member and a regular attendant on its ordinances. The selection of those proposed to be called to the office can be either by the congregation or by the Kirk Session. Members are elected if they obtain two-thirds of those who vote.

**Presbytery**

Under the Presbyterian Church in Ireland form of governance the corporate oversight of a congregation is the responsibility of a Presbytery which superintends generally the spiritual and temporal affairs of the congregations assigned to it by the General Assembly of the Presbyterian Church in Ireland. Finaghy Lowe Memorial Presbyterian Church has been assigned to the South Belfast Presbytery of the Presbyterian Church in Ireland. The membership of the Presbytery consists mainly of the active ministers of congregations assigned to it by the General Assembly, ministers who have retired from active duty and an elder appointed by the Kirk Session of each congregation.

**The General Assembly**

The General Assembly is the supreme court of the Church, representing in one body the whole Church and acting as its supreme legislative, administration and judicial authority, in dealing with all matters brought before it. The General Assembly is normally constituted

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during the first week in June for worship and to conduct its business. At the end of business it is dissolved. The membership of the General Assembly consists mainly of the active ministers of each congregation, retired ministers and a representative elder appointed by the Kirk Session of each congregation.

**DESCRIPTION AND PURPOSE**

Finaghy Lowe Memorial Presbyterian Church is a congregation of the Presbyterian Church in Ireland. The Presbyterian Church in Ireland, as a Reformed Church within the wider body of Christ is grounded in the Scriptures, and exists to love and honour God through faith in His Son and by the power of His Spirit, and to enable its members to play their part in fulfilling God's mission to our world.

**MISSION AND VISION STATEMENT**

Finaghy Lowe Memorial Presbyterian Church has adopted the following statement to describe its Mission and Purpose:

**OUR PURPOSE**

is to serve Christ in the community by:

Loving as Christ loved

Offering ourselves in worship & service

Welcoming everyone

Encouraging all to faith & spiritual maturity

To underpin this mission and purpose it has set out the following vision for Lowe Memorial Church:

**OUR VISION**

**is to trust God**, and do what must be done in order to reach the whole community for Christ, by becoming:

- a loving fellowship of Christ's people;
- worshipful and open;
- vibrant and relevant;
- expectant and helpful.

*A church for all the community*

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**Core Values**

We aim to achieve our Mission and Vision by the adoption of the following core values:

**OUR VALUES** are:

- Christ centred
- Bible based
- Persistent in prayer
- Seeking God's will
- Sharing God's grace through faith
- Every member ministering through service
- Valuing everyone equally

Its purpose and values are timeless whereas the vision sets out the key action areas for the next three years. Everything that it does needs to be assessed against these overall goals. It has adopted a number of key priorities and targets to enable the delivery of the mission and vision to be monitored.

We also have a commitment to:

- work well together;
- innovation; and
- be adaptable to change.

**ACTIVITIES AND OBJECTIVES**

The congregation meets for worship every Sunday and visitors are welcome to join. The Sacrament of the Lord's Supper is normally observed on three stated occasions during the year, together with a number of informal communion services. All those who have made a profession of faith in the Lord Jesus Christ are welcome to the Lord's Supper. The congregation has a wide range of organisations providing Spiritual, Social and Recreational activities for all ages within the congregation. Particular emphasis is given to Youth and Children's work with the church normally employing a Youth Associate, Childrens & Family Associate and a student intern to facilitate such work. The church has large BB, GB and Scout uniformed organisations and also provides more informal activities through its weekend youth activities. Details of the range of activities that take place at the church are displayed on the church's web site <https://www.lowe.church> and in printed literature which is distributed to each house in the district (currently 4000 copies).

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**ACHIEVEMENTS AND PERFORMANCE**

**Worship and prayer**

The congregation normally meets for worship each Sunday at 11:00 a.m. and 7:00 p.m. Except where children were involved in leading a service, the church streams the morning service over the internet and members can log onto most Sunday evening services. During the week the church provides a wide range of small group ministries meeting a variety of needs. In particular, Contact Groups provide an opportunity for members to meet together for fellowship, to study the scriptures and for a time of prayer. With the easing of the pandemic many of the small groups resumed in person meetings while some continued to meet virtually using Zoom. Other group activities have resumed meeting in person on the church premises.

As well as our regular services during the year we acknowledged God's gift of new life at two baptisms and one dedication, gave thanks for faithful service and sought to comfort those who had been bereaved during the year. At 31 December 2024 there were 230 (236 in 2023) communicant members and 270 families connected with the congregation. Although it is difficult to give accurate numbers, a significant extra number of people joined our morning streamed services. Attendance at various Zoom meetings was also encouraging.

**Pastoral care**

The church places a high value on pastoral care for its members. Such care is offered to all members of the congregation and to the local community if a person approaches the church for help. The church concentrates such provision in two areas; prayer ministry and home visits. The provision is shared among the minister, a pastoral care associate, the elders and members of the congregation. As well as visits from the staff of the church, members of the congregation who are unable to attend church due to sickness or age are visited by other members of the congregation and by district elders. Recently bereaved members are invited to avail of the service provided by the "Bereavement Care Team". The church does not provide counselling services. If, during a pastoral visit, it is observed that counselling might help, the pastoral visitor may encourage the recipient to seek help from an appropriate counsellor.

**Mission and outreach**

The Session of the church actively encourages every member ministry. One strand of this outreach is facilitated by a link with the charity, Christians Against Poverty (CAP). The church is designated Belfast South and West CAP Debt Centre and provides support for those in need under three programmes: CAP Debt Counselling, CAP Money (control of

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income and expenditure through budgeting and other financial techniques) and CAP Life Skills. The church also uses the Alpha outreach programmes to further its witness to the Gospel of Jesus Christ.

The congregation supports the United Appeal for Mission £16,334, (2023 - £15,888) which is a central fund of the Presbyterian Church in Ireland. This fund enables congregations to support the wider mission of the denomination and to do mission and outreach on a denominational basis beyond what the congregation could do on its own. The United Appeal Fund provides financial support for mission personnel at home and overseas, assists congregations with the deployment of locally based staff, enables church planting, provides grant support for the upkeep of church premises, assists with the running costs of Union Theological College, the Church's training college for ministry students, and financially supports congregations in the areas of worship, discipleship, global mission, outreach, leadership and pastoral care.

**Presbytery**

The congregation was represented at the regular meetings of Presbytery by our minister and one of the elders. This provides an important link between the congregations and the wider structures of the church.

**General Assembly**

The minister, assistant minister and one of our elders attended the meeting of the General Assembly of the Presbyterian Church in Ireland held in Assembly Buildings, Belfast, in June.

**Ministers**

Rev Dr John McCracken continues as minister to the congregation where his ministry is greatly appreciated by all. He and his family have endeared themselves to the congregation. During the year we welcomed Dr Graham Shearer as assistant minister. It has also been delightful to welcome his wife and family to our fellowship.

**Property**

The Church Property Sub-committee regularly reviews the fabric of its suite of buildings and brings recommendations to the Church Committee for work required to the premises. The church undertakes preventative maintenance and repairs any damaged property or equipment on a timely basis. The main item of repair was the re-roofing of the church house at a cost of £11,820. The church expended £12,735 on other repairs.

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The Committee has set a depreciation policy for its soft furnishings and fittings (usually 5 years) which enables it to renew such fittings when appropriate.

**Volunteers**

The Trustees wish to acknowledge their deep appreciation of those who give freely of their time by serving on committees and helping with organisations and other church activities. A recent count indicated that over 70 members were involved in leadership of youth activities.

**PUBLIC BENEFIT STATEMENT**

The Presbyterian Church in Ireland meets the public benefit requirement by providing benefit to its members and the general public by making known the Christian Gospel of the Lord Jesus Christ through the advancement of religion.

The direct benefits which flow from the purposes of the Church include the gaining of an understanding in Christian beliefs as set out in the Bible and in the Church's subordinate standards (the Westminster Confession of Faith and the Shorter and Larger Catechisms) leading to spiritual and moral development and opportunities for response to Bible teaching. In turn, this framework leads to practical expressions of Christian beliefs and standards in the local community such as through the care of those in need (including the sick, disabled and bereaved).

Generally, the above benefits are delivered locally by congregations and their members, or are facilitated through presbyteries or are organised and delivered centrally. Local delivery is facilitated by central resources in almost all cases. Public access is made known through the use of noticeboards, printed material, press advertisement, websites, and social media or in other ways.

The benefits are demonstrated through regular evaluation of the services and informal and ad-hoc feedback from members, their families, and members of the public.

The purpose does not lead to harm. The only private benefit flowing from our purpose is related to Ministers, Missionaries, Deaconesses, Irish Mission workers and Lay Agents who receive benefits as a result of their holding office or employment. However, this is incidental and necessary in order to further our charitable purpose. There are no other private benefits. The beneficiaries of this purpose are members, their families, other individuals that the Presbyterian Church in Ireland is in direct and indirect contact with, the community in which pastoral services are provided and other communities throughout Northern Ireland, the Republic of Ireland, and worldwide which benefit from our engagement with and support for both Christian and other secular organisations, charities and individual members of the public.

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The Kirk Session has had regard to the Charity Commissions public benefit requirement statutory guidance.

**FINANCIAL REVIEW**

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 207 contributors during the year (207 in 2023) donating to the work of the congregation as set out below.

	2024	2023
Member donations to the church	211,411	217,774
Gift aid thereon	52,423	55,224
Member donations to other charitable work (mostly overseas)	96,395	116,825
Other income	54,010	30,477
<b>Total income</b>	<b>414,263</b>	<b>420,300</b>
Less		
Expenditure on church work	353,874	317,265
Donations to other charitable work (mostly overseas)	100,895	113,781
<b>Total expenditure</b>	<b>454,768</b>	<b>431,046</b>

**RESPONSIBILITIES IN RESPECT OF THE FINANCIAL STATEMENTS**

The Trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

The Trustees are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the congregations and the financial activities for that year. In preparing the financial statements the Trustees are required to:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Funds will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the funds transactions and disclose with reasonable accuracy at any time the financial position of the congregation and enable them to ensure that the financial statements comply with the Statement of Recommended Practice "Accounting and Reporting by Charities (1 January 2015)". They are also responsible for safeguarding the assets of the congregation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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**GOING CONCERN**

The activities of the congregation are dependent on ongoing contributions from its members. Approximately 72% of Freewill Offering giving by members is donated by bank standing order. Given the stability of this income source, the Trustees are of the opinion that, including reserves, the congregation has sufficient resources at the date of approval of these financial statements to meet commitments which will arise in the year from the date of signing this report and, subject to the continuing support from members, to fund on an ongoing basis the congregation's current activities and other financial commitments.

**RESERVES POLICY**

The Trustees have considered the level of unrestricted reserves that it is appropriate to hold taking account of current and ongoing commitments. It is the policy of the Trustees to hold at least 3 month's normal expenditure. At the year end unrestricted reserves were £135,084 and more than sufficient to meet this policy. The Trustees wish to continue to hold this level of unrestricted reserves through careful management of expenditure over the succeeding years.

**RISK REVIEW**

A review of major risks has been undertaken by the Trustees and systems and procedures implemented to manage identified risks. The principal risks are in relation to the likelihood of reputational damage and financial risks associated with the expectation of ongoing financial support from members. These risks are mitigated by the Trustees, and the Congregational Committee, regularly monitoring the various activities of the congregation at stated meetings and by encouraging members in their regular giving.

Approved by the Kirk Session at a meeting on 18 February 2025 and signed on its behalf by



Rev Dr J McCracken Minister  
18 February 2025



J White Hon Treasurer  
18 February 2025