

**Garnerville Presbyterian Church a congregation of the
Presbyterian Church in Ireland**

**Trustees Annual Report and Financial Statements
for the year ended 31 December 2023**

REFERENCE AND ADMINISTRATIVE DETAILS

Garnerville Presbyterian congregation of the Presbyterian Church in Ireland
84 Glenmachan Road
Belfast
BT4 2NN
Registered Charity in Northern Ireland (NIC104542)

CHARITY TRUSTEES

The Charity Trustees who were trustees at the date of this report were:

Rev. Jonathan Frazer	David McCullough
Annette Wright	Albert Hamilton
Mary Shaw	Mavis Anderson
Richard Cherry	David Cunningham
Osmond McClean	Desmond Kirk
Desmond Collins	Greig Mentiplay
Jean Cunningham	Heather Woods

PRINCIPAL OFFICE BEARERS

Minister	Rev Jonathan Frazer
Clerk of Session	Mrs Annette Wright
Treasurer	Mr Tom Clarke

INDEPENDENT EXAMINER
PMB Chartered Accountants
7 The Square
Comber
BT23 5DX

BANKERS
Danske Bank
P.O Box 183
Donegall Square West
Belfast
BT1 6JS

TRUSTEES ANNUAL REPORT

The Trustees present their Annual Report and Financial Statements for the year ended 31 December 2023.

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 ministers in active duty in the congregation, has no deliberative but only a casting vote.

Stated meetings of the Kirk session are held at least four times each year or as appropriate.

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. Garnerville Presbyterian Church has been assigned to the East 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.

TRUSTEES ANNUAL REPORT (cont'd)

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 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

Garnerville 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 honor God through faith in His Son and by the power of His Spirit, and to enable her members to play their part in fulfilling God's mission to our world.

The congregation mission and purpose is to bring people to Jesus, to encourage them to grow in a Christ like maturity and to enable them to fulfill their God-given purpose in life, the Church and the wider world.

Garnerville Presbyterian Church exists to help the wider community in its practical and spiritual needs. The church is open to anyone who wishes to worship God or explore spiritual question. It serves the island of Ireland with it links to congregations both in Northern Ireland and the Republic of Irelands and its social care outreach. It serves the wider world by its overseas partnerships.

TRUSTEES ANNUAL REPORT (cont'd)

ACTIVITIES AND OBJECTIVES

The congregation meets for worship every Sunday and visitors are welcome to join. Sacrament of the Lords supper is observed on approximately 6 occasions during the year and those who have been baptised and who have made a profession of faith in Jesus are admitted to the Lord's Supper. The congregation holds regular bible study meetings for various age groups and at various times through the week. As well as weekly prayer times the church has a wide range of organisations including:

- Sunday School
- Bible Class
- Friendly Club
- Café Church
- J team & Summer youth Club
- Mothers and Toddlers
- Alpha Course

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation meets for worship each Sunday at 11.00am. During the week various fellowship groups provide the opportunity for members to meet together for fellowship, to study the scriptures and for a time of prayer.

As well as our regular services during the year we celebrated baptisms, conducted marriage services and sought to comfort those who had been bereaved during the year.

Pastoral care

Members of the congregation who are unable to attend church due to sickness or age are visited on a regular basis by the minister, elders or by one of the congregation's pastoral visitors.

TRUSTEES ANNUAL REPORT (cont'd)

Mission and outreach

The congregation supports the United Appeal for Mission 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 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, assist with the running costs of Union Theological College, the church's training college for ministry students, and financially supports congregation in the areas of worship, discipleship, global mission, outreach, leadership and pastoral care.

Presbytery

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

General Assembly

The minister and one of our elders were nominated to attend the meeting of the General Assembly of the Presbyterian Church in Ireland held in Assembly Buildings, Belfast, in June.

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.

TRUSTEES ANNUAL REPORT (cont'd)

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.

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

TRUSTEES ANNUAL REPORT (cont'd)

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. Donations for the year were £66,984 (2022: £66,053).

Total Income of the congregation during the year was £101,987. (2022: £94,381).

Total expenditure increased to £106,366 from (2022) £90,791.

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 congregations 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.

GOING CONCERN

The total income of the church is in line with the prior year. The balance sheet shows a cash balance of £80,483, and Net asset position of £78,683.

The activities of the congregation are dependent on ongoing contributions from its members. The Trustees are of the opinion that 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. As a result, the financial statements have been prepared on a going concern basis.

RESERVES POLICY

The Trustees have considered the level of unrestricted reserves that it is appropriate to hold taking account of current and ongoing commitments. At the year-end unrestricted reserves were £15,259 the Trustees, consider it prudent to hold reserves at this level as the funding of its present activities is dependent of the ongoing financial support of members.

RISK REVIEW

The Trustees regularly review the risks and the systems and procedures implemented to manage the 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 26 May 2024 and signed on its behalf by:

Rev Jonathan Frazer

26/05/2024

Mrs. Annette Wright

26/05/2024

**QUALIFIED INDEPENDENT EXAMINERS OR AUDITORS REPORT TO THE TRUSTEES OF
GARNAVILLE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2023 which are set out on pages 10 to 17.

Respective responsibilities of trustees and examiner

As the charity's trustees of Garnerville Presbyterian Church, you are responsible for the preparation of the accounts in accordance with the requirements of The Charities Act (Northern Ireland) 2008 ('the Act').

I report in respect of my examination of the Garnerville Presbyterian Church's accounts carried out under section 25 of The Charities (Accounts and Reports) Regulations (Northern Ireland) 2015 and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 65(3)(a) of the 'the Act'.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of Garnerville Presbyterian Church as required by section 63(1) and (2) of the Regulations; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations (Northern Ireland) 2015 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn to this report in order to enable a proper understanding of the accounts to be reached.

.....

Peter Bond FCA

Date:

7 The Square
Comber
Newtownards
BT23 5DX

GARNERVILLE PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

STATEMENT OF FINANCIAL ACTIVITY
for the year ended 31 December 2023

	Notes	Unrestricted Funds	Restricted Funds	Total Funds 2023
		£	£	£
Income and Endowments from:				
Donations and legacies	2	75,884	7,964	83,848
Charitable activities	3	2,107	7,072	9,179
Investments	4	149	-	149
Other	4	8,881	-	8,811
		-----	-----	-----
Total		86,951	15,036	101,987
		-----	-----	-----
Expenditure on:				
Raising funds	5	-	-	-
Charitable activities	6	90,320	15,446	105,766
Governance	6	600	-	600
		-----	-----	-----
Total		90,920	15,446	106,366
		-----	-----	-----
Net Income / (expenditure)		(3,969)	(410)	(4,379)
Transfers between funds		11,796	(11,796)	-
		-----	-----	-----
Net movement in funds		7,827	(12,206)	3,589
Reconciliation of funds:				
Total funds brought forward		7,432	75,630	83,062
		-----	-----	-----
Total funds carried forward		15,259	63,424	78,683
		=====	=====	=====

GARNERVILLE PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

BALANCE SHEET

As at 31 December 2023

Notes	Unrestricted Funds	Restricted Funds	Total Funds 2023
	€	€	€
Current assets			
Debtors			-
Cash at bank and in hand	17,059	63,424	80,483
	-----	-----	-----
Total current assets	8,482	75,779	80,483
	-----	-----	-----
Liabilities:			
Creditors: Amounts falling due within one year	1,800	-	1,800
	-----	-----	-----
Net current assets or liabilities	15,259	63,424	78,683
	-----	-----	-----
Total assets less current liabilities	15,259	63,424	78,683
Creditors: Amounts falling due after more than one year	-	-	-
	-----	-----	-----
Total net assets or liabilities	15,259	63,424	78,683
	-----	-----	-----
Funds of the charity			
Restricted income funds		63,424	63,424
Unrestricted funds	15,259		15,259
	-----	-----	-----
Total charity funds	15,259	63,424	78,683
	-----	-----	-----

Approved by the Kirk Session at a meeting on 26 May 2024 and signed on its behalf by:

Rev Jonathan Frazer

26/05/2024

Mrs. Annette Wright

26/05/2024

GARNERVILLE PRESBYTERIAN CHURCH

a Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS

31 December 2023

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with Financial Reporting Standard applicable in the UK and Ireland (FRS102) (effective 1 January 2015).

The financial statements have been prepared under the historical cost convention except for residential properties, which are shown at fair value. The financial statements include all transactions, assets and liabilities for which the congregation is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those that are informal gatherings of church members.

The activities of the congregation are dependent on ongoing contributions from its members. The Trustees are of the opinion that 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. As a result the financial statements have been prepared on a going concern basis.

FUND ACCOUNTING

Restricted funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor and (b) revenue donations or grants for a specific congregational activity intended by the donor. Where these funds have unspent balances, interest on their pooled investment is apportioned to the individual funds on an average balance basis.

Unrestricted funds are income funds which are to be spent on the congregation's general purposes. Designated funds are general funds set aside by the congregation for use in the future.

GARNERVILLE PRESBYTERIAN CHURCH

a Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS (cont'd)

31 December 2023

1. ACCOUNTING POLICIES (cont'd)

INCOMING RESOURCES

(i) Recognition of incoming resources

These are included in the Statement of Financial Activities (SoFA) when:

- the congregation becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

(ii) Incoming resources with related expenditure

Where incoming resources have related expenditure (as with fundraising income) the incoming resources and related expenditure are reported gross in the SoFA.

(iii) Grants and donations

Grants and donations are only included in the SoFA when the congregation has unconditional entitlement to the resources.

(iv) Tax reclaims on donations and gifts

Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.

(v) Contractual income and performance related grants

This is only included in the SoFA once the related goods or services have been delivered.

(vi) Gifts in kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.

EXPENDITURE AND LIABILITIES

(vii) Liability recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the congregation to pay out resources.

GARNERVILLE PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2023

1. ACCOUNTING POLICIES (cont'd)

(viii) Governance costs

These are shown within charitable activities and include the costs of preparation and examination of accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

ASSETS

(ix) Tangible Fixed Assets

Tangible fixed assets, except residential properties, for use by charity are capitalised if they can be used for more than one year, and cost at least £2,500. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation is recorded on the below tangible fixed assets other than freehold land, at rates calculated to write of the cost, less estimated residual value, of each asset over its expected useful life as follows

Buildings:	- between 20 and 50 years
Fixtures, fittings and equipment	- over 10 years
IT and technical equipment	- over 5 years
Motor Vehicles	- over 4 years

GARNERVILLE PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland
NOTES TO THE ACCOUNTS (cont'd)
31 December 2023

2. DONATIONS AND LEGACIES

	Unrestricted funds £	Restricted Funds £	Total Funds 2023 £
Recorded giving:			
Loose collections	60,470	6,514	66,987
Donations and gifts	230	-	230
Gift Aid	15,184	1,449	16,633
Legacies and bequest	-	-	-
	-----	-----	-----
	75,884	7,964	83,848
	-----	-----	-----

3. CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Income from charitable activities:			
Fees from weddings and funerals	-	-	-
Fundraising events	2,107	-	2,107
Organisations	-	7,072	7,072
	-----	-----	-----
	2,107	7,072	9,179
	-----	-----	-----

GARNERVILLE PRESBYTERIAN CHURCH

a Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS (cont'd)

31 December 2023

4. OTHER INCOME

	Unrestricted Funds	Restricted Funds	Total Funds 2023
	£	£	£
Bank Interest	149	-	149
Other Income	8,811	-	8,811
	-----	-----	-----
	8,960	-	8,960
	-----	-----	-----

5. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Total Funds 2023
	£	£	£
FWO envelopes	-	-	-
Fundraising events	-	-	-
	-----	-----	-----
	-	310	310
	-----	-----	-----

6. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total Funds 2023
	£	£	£
General Assembly Assessments	6,723	-	6,723
Presbytery fees	2,825	-	2,825
Ministry and support staff costs	61,393	-	61,393
Congregational running expenses	19,379	7,604	26,983
Donations to Missions and charities Organisations	-	439	439
	-	7,403	7,403
	-----	-----	-----
	90,320	15,446	105,766
	-----	-----	-----
Governance costs	600	-	600
	-----	-----	-----

GARNERVILLE PRESBYTERIAN CHURCH

a Congregation of The Presbyterian Church in Ireland

7. EMPLOYEES

	Total Funds 2023
Employment Costs	£
Wages and Salaries	55,385

	55,385

The minister of the congregation is remunerated by the Presbyterian Church in Ireland. The congregation pays an assessment to the Presbyterian Church and based on the stipend paid to the minister

Number of Employees

The average number of full time employees, including the minister of the congregation, during the year was 1 (2022: 1) and the average number of part time staff was 1 (2022: 1).

There were no employees in receipt of employee benefits in excess of £60,000.

8. FUND BALANCES AND RECONCILIATION OF FUNDS *

Fund	Balance at start £	Income £	Expenditure £	Transfer £	Balance at end £
Unrestricted Funds					
General fund	7,432	86,951	(90,920)	11,796	7,432
	-----	-----	-----	-----	-----
	7,432	86,951	(90,920)	19,376	7,432
	-----	-----	-----	-----	-----
Restricted Funds					
Special project fund					-
Repairs & Maintenance	14,616	8,521	(7,403)	(13,546)	14,616
Grants	61,235	6,514	(8,043)	1,750	61,014
Missions	-	-	-	-	-
Bequests	-	-	-	-	-
	-----	-----	-----	-----	-----
	75,630	15,036	(15,446)	(11,796)	75,630
	-----	-----	-----	-----	-----
Total Charity Funds	83,062	101,987	(106,366)	-	83,061
	-----	-----	-----	-----	-----

* - rounded to nearest £1