

CREGAGH 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 2022 including a Balance Sheet as at that date.

REFERENCE AND ADMINISTRATIVE DETAILS

Cregagh Congregation of the Presbyterian Church in Ireland
102-104 Cregagh Road, Belfast BT6 9ER

Registered Charity in Northern Ireland (NIC104556)

CHARITY TRUSTEES

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

Mr T McCluskey	Mr M R Graham
Mrs B McCluskey	Mrs B Dunlop
Mrs J Taylor	Ms M Mulligan
Mrs B McNair	Mr R Oliver
Ms R Clarke	Mrs E Molyneaux
Mrs D Platt	Mrs A Graham
Mrs A Sheppard	Mr R Molyneaux
Mr D Gillespie	Mr R McNair
Mrs A Pollock	Rev. E McKenzie
Mr W G Dunlop	

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PRINCIPAL OFFICE BEARERS

Minister	Rev Edward J B McKenzie
Clerk of Session	Michael R. Graham
Church Treasurer	W. Gordon Dunlop
Church Secretary	James I McCurry

INDEPENDENT EXAMINER:	BANKERS:
Muir & Addy Chartered Accountants Muir Building 427 Hollywood Road Belfast BT4 2LT	Ulster Bank Connswater Link Arches Retail Park Belfast BT5 4AF

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 (PCI), the Kirk Session seeks to watch over and promote the spiritual interest of the congregation and of persons not connected with

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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 congregation. 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 on 1st Tuesday of February and the 3rd Tuesday of May and September.

To be chosen for the office of the eldership in the congregation a person must be a voting member and a regular attender on its ordinances. The selection of those proposed to be called to the office can either be 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 congregation assigned to it by the General Assembly of the Presbyterian Church in Ireland. Cregagh 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.

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, administrative and judicial authority, in dealing with all matters brought before it. 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. The General

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Assembly is usually constituted during the first week in June for worship and to conduct its business. At its meeting in 2021 General Assembly agreed that from 2022 it would move to a slightly later start in June. The 2022 General Assembly of the Presbyterian Church in Ireland took place in the Assembly Buildings with the opening night on Wednesday 22nd June and not on a Monday as had been the case in previous years. Business was conducted into the evenings of Thursday 23rd June and Friday 24th June. Business sessions were also held on Saturday 25th June (morning and afternoon) to enable greater opportunity for those entitled to attend to take part in discussions and the decision making process.

DESCRIPTION AND PURPOSE

Cregagh 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 her members to play their part in fulfilling God's mission to our world.

The congregation's mission purpose is by the grace of God, to help people of all ages become fully devoted followers of Jesus Christ. Our vision is, by the grace of God, to be an inclusive, welcoming community of Christ's people of all ages, which:

- is increasingly characterised by love for God, and love and concern for others;
- Is committed to the historic Christian Gospel as revealed in the Bible;
- Is relevant to people of this time and place.

The vision of Cregagh Presbyterian Church:

WORSHIP: To achieve vital and meaningful worship of God.

DISCIPLESHIP: To grow together in our knowledge of God.

FELLOWSHIP: To provide supportive and pastoral caring ministry to one another.

OUTREACH: To reach out actively and seek to bring others into the community of faith.

MINISTRY: To proclaim God's love by work and action, here and throughout the world.

RESOURCES: To develop ourselves and use our property to be welcoming to all.

The congregation aims to live out its Mission and Vision as a family of God's people by being:

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- A Covenant Community: where our relationships are rooted in the promises of God by living faithfully toward him and toward one another.
- An Intergenerational Community: where adults intentionally take the lead to engage with, encourage and nurture younger members to maturity in Christ.
- An Outward looking Community: where we want the blessings of God that belong to us in the gospel to become blessings for others beyond the bounds of our Community.
- As a congregation of the Presbyterian Church in Ireland, we believe that the Bible is the supreme authority over all we do, and that the Westminster Confession of faith, along with the Larger and Shorter Catechisms set out what we understand the Bible teaches on key matters of Christian faith and practice.

ACTIVITIES AND OBJECTIVES

The congregation meets for worship every Sunday morning at 11:00am and on the 2nd and 3rd Sunday evenings of each month at 6:30pm and visitors are welcome to join. The Sacrament of the Lord's Supper is observed five times throughout the year and all those who have been baptised and who have made a profession of faith in the Lord Jesus Christ are admitted to the Lord's Supper. The congregation holds regular bible study meetings and has a wide range of organisations including:

Organisation	Day and time of meeting	Numbers attending
Kidzone	Sunday from 11:20am	19
Creche	During Sunday morning service	4
Youth BIG night	Saturday at 8pm	16
Mothers and Toddlers	Thursday at 10am	Did not meet
Church Choir	Thursday at 7:30pm plus Sunday	24
Junior Choir	Tuesday at 6:30pm	11
Praise Group	Sunday	12
Handbell Choir	Wednesday at 7:30pm	16
Presbyterian Women	Monday at 2:30pm (monthly)	26
Evergreens (retired folk)	Wednesday at 2:30pm (monthly)	20
Girl Guides	Thursday at 6:30pm	14
Brownies	Thursday at 6:30pm	22
Rainbows	Thursday at 6:00pm	14
Squirrels	Wednesday at 6:30pm	Did not meet
Beavers	Wednesday at 6:30pm	Did not meet
Cub Scouts	Monday at 6:30pm	Did not meet
Trefoil Guild	1st & 3rd Thursdays as arranged	6
Tea & Talk	2nd & 4th Wednesdays	21

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ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The Congregation meets for worship each Sunday at 11:00am and has three evening services each month. Bible study groups, including Zoom Bible study, meet at various times during the year (Wednesday mornings and evenings as arranged) These Bible study groups provide an opportunity for members to meet together for fellowship, to study the scriptures and for a time of prayer. Morning Watch meets fortnightly at 10:45am when following a short meditation, prayers are offered for the bereaved, ill, lonely and situations in the church community or worldwide where difficulties are experienced.

As well as our regular services during 2022, we acknowledged God's gift of life at 1 Sacrament of Baptism, we conducted 1 marriage service and gave thanks for faithful service and sought to comfort 5 families who had been bereaved during the year.

At 31st December 2022, there were 220 communicant members.

The average weekly attendance at morning worship continues to be 160.

PASTORAL CARE

Members of the congregation who are unable to attend church due to sickness or age are visited by the minister, elders and Congregational Committee members.

MISSION AND OUTREACH

At a local level, the congregation endeavours to encourage and welcome members of the community to join us at special services, at social events and engage through personal approaches and involvement. Occasional door to door contact is made to non-members inviting them to join us for special occasions such as Christmas and Easter. Our premises are used to facilitate local folk through Blood Transfusion Donation Sessions, Puppy Training Classes, Car Boot Sales etc. In addition to local mission support, the congregation has a strong record of supporting overseas mission, and in particular various projects in Malawi, India and Nigeria.

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

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

GENERAL ASSEMBLY

In a change to the traditional format of General Assemblies and in an effort to enable greater opportunity for those entitled to attend to take part in discussions and the decision making process the 2022 meeting of General Assembly opened on a Wednesday evening and continued to deal with business on Thursday, Friday and Saturday (mornings and afternoons).

ORGANISATIONS

See list above.

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.

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

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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, such as Cregagh, 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 notice boards, 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 Commission's public benefit requirement statutory guidance.

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FINANCIAL REVIEW

The congregation's main source of income is members' contributions to the General Fund (through the Weekly Freewill Offering), and the Building Fund. 181 families contributed to Weekly Freewill Offering in 2022 (182 in 2021). There were 119 contributors to the Building Fund (130 in 2021). In 2022, total income across both funds was £162,791 (£187,746 in 2021).

The General Fund recorded operating expenditure of £110,629 in 2022 (£104,747 in 2021).

The church restoration and refurbishment project, completed in June 2018, required the Trustees to enter into a loan agreement with Ulster Bank for a loan facility of up to £350,000. Of this loan facility, only £264,000 was required to complete the project. At the end of 2021, the balance was £44,381. The loan was fully repaid in June 2022.

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 congregation 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 judgments 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 fund 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. 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.

RESERVES POLICY

The Trustees have considered the level of unrestricted reserves that it is appropriate to hold against Cregagh's current and projected operating expenditure. It is the policy of the Trustees to hold in reserve the equivalent of at least four months' of normal operating expenditure. At the year end, unrestricted funds totalled £128,789 (four months operating expenditure in 2023 is expected to be in the region of £40,000).

RISK REVIEW

The Trustees consider that the principal risks relate to the likelihood of reputational damage, and financial risk, associated with the expectation of ongoing financial support from members. These risks are mitigated by the Trustees, and the Congregational Committee, monitoring the various activities of the congregation at regular meetings, and by encouraging members in their regular giving.

Approved by Kirk Session on 16 May 2023 and signed on its behalf by:



Michael R. Graham
16 May 2023



W. Gordon Dunlop
16 May 2023