SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

Trustees Annual Report and Financial Statements for the year ended 31 December 2025

Registered Charity in Northern Ireland (NIC105052)

SCARVA STREET BANBRIDGE, 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 2025, including a Statement of Assets and Liabilities as at that date.

REFERENCE AND ADMINISTRATIVE DETAILS

SCARVA STREET BANBRIDGE, congregation of the Presbyterian Church in Ireland
The Manse
Scarva Street
Banbridge
BT32 3AD
Registered Charity in Northern Ireland (NIC105052)

CHARITY TRUSTEES

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

K BENTLEY
A CLOSE
MRS Y CLYDESDALE
MRS E CROTHERS
C HARRIS
D HAYES
T LINDSAY
N BELL
T HILLEN
K QUINN
G RADCLIFFE
L REA
E ROWAN
J R SANDS
R WILSON

PRINCIPAL OFFICE BEARERS

Minister	REV C HARRIS
Clerk of Session	L REA
Treasurer	MRS P MORTON

INDEPENDENT EXAMINER

S M VINT & CO
8 NEWRY ROAD
BANBRIDGE
BT32 3HN

SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
TRUSTEES ANNUAL REPORT (cont'd)

BANKERS

ULSTER BANK
22 BRIDGE STREET
BANBRIDGE
BT32 3JT

SOLICITORS

JOHN McBURNEY
5 CHURCH SQUARE
BANBRIDGE
BT32 4AS

SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
TRUSTEES ANNUAL REPORT (cont'd)

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 Sessions 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 per 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. Scarva Street Banbridge, congregation of the Presbyterian Church has been assigned to the Iveagh 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 the congregation.

SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
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

The charitable purpose of the congregation is the advancement of religion.

Scarva Street Banbridge, congregation of the 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 congregations mission purposes is ---
WORSHIP
We seek to glorify God and advance Christ's Kingdom through a variety of services and activities designed to draw people of all ages and backgrounds to Him in saving faith.
FELLOWSHIP
We seek to be a welcoming, caring, encouraging community of believing people, loving each other and serving Christ together.
DISCIPLESHIP
We seek, as followers of Christ, to learn from Him and grow in His grace through Bible study, prayer and acts of practical service.
OUTREACH
We seek to be witnesses to Christ, by our words and actions furthering His mission of salvation locally and world-wide.

SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
TRUSTEES ANNUAL REPORT (cont'd)

ACTIVITIES AND OBJECTIVES

The congregation meets for worship every Sunday and visitors are welcome to join. The Sacrament of the Lords Supper is observed on several occasions during 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 Breakfast Club, Kingdom Kids, Youth Club, Mums and Tots, Boy's Brigade, Girl's Brigade, Bowling Club, Presbyterian Women, Men's Fellowship and Bereavement Committee.

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation normally meets for worship each Sunday at 11.00am and 6.30pm on the third Sunday in the month from September to March. During the week the mid-week Bible Study and prayer meeting meets on Wednesdays each month.

As well as our regular services during the year we sought to comfort those who had been bereaved during the year.

At 31 December 2025 there were 222 communicant members and 227 families connected with the congregation. The average weekly attendance at morning worship in 2025 was 140. For those unable to attend worship in person, the service is recorded and downloaded on YouTube on Sunday evening and DVD's continue to be delivered to those with no access to YouTube.

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 or by telephone.

Mission and outreach

As part of our overseas mission outreach, donations were made to a variety of projects including Tear Fund. 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 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,

SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
TRUSTEES ANNUAL REPORT (cont'd)

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 congregations in the areas of worship, discipleship, global mission, outreach, leadership and pastoral care.

The congregation also contributes to the denominations annual World Development Appeal and any other special appeals.

Presbytery

The congregation was 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.

Property

During the year a total of £35,659 was expended on work to the church hall which included work carried out on Toilet Area, Kitchen and repairs due to storm damage.

Grants and/or bequest

The Boys' Brigade received £1,600 from the Education Authority.

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.

SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
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 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 Commissions Public benefit requirement statutory guidance.

SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 171 contributors during the year [181 in 2024] donating a total of £133,693 (£133,657 in 2024).

Total Income of the congregation during the year was £214,259 compared to £234,527 in the previous year (the 2024 year included a grant of £6,000 and a loan of £20,000).

Total expenditure during the year was £200,136 compared to £187,104 the previous year.

STATEMENT OF TRUSTEE RESPONSIBILITIES

The Trustees are responsible for preparing the annual report and the financial statements of the congregation in accordance with applicable law and generally accepted accounting practice.

As the congregations total income does not exceed £250,000, the Trustees have elected under Section 64(3) of the Charities Act (Northern Ireland) 208 to prepare a receipts and payment account and a statement of assets and liabilities.

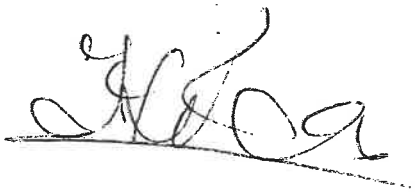
The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the congregation's transactions and disclose with reasonable accuracy at any time its financial position. They are also responsible for safeguarding the assets of the congregation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Kirk Session at a meeting on 11 May 2026 and signed on its behalf by

Rev C Harris (Minister)



L Rea (Clerk of Session)



Presbyterian
CHURCH IN IRELAND

INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF SCARVA STREET CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

I report on the accounts of the charity for the year ended 31st December 2025 which are set out on pages 11 to 17.

Respective responsibilities of Trustees and Examiner

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

It is my responsibility to:

- examine the accounts under section 65 of the Charities Act;
- follow the procedures laid down in the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act.

My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. That accounting records were not kept in accordance with section 63 of the Charities Act
2. That the accounts do not accord with those accounting records
3. That the accounts do not comply with the accounting requirements of the Charities Act
4. That there is further information needed for a proper understanding of the accounts to be reached.

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.



B. Magennis FCCA FCA
For and on behalf of S.M. Vint & Co
Chartered Certified Accountants & Registered Auditors
8 Newry Road
Banbridge
BT32 3HN

1st June 2026

SCARVA STREET CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)
for the year ended 31 December 2025

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
		£	£	£	£	£
Receipts						
Donations and legacies	2	153,649	38,872	0	192,521	188,777
Charitable activities	3	150	10,425	0	10,575	24,237
Other trading activities	4	250	0	0	250	1,000
Investment Income	5	65	0	0	65	63
Other	6	65	10,783	0	10,848	20,450
		154,179	60,080	0	214,259	234,527
Sale of Investments		0	0	0	0	0
Sale of fixed assets		0	0	0	0	0
Loans Received		0	0	0	0	0
Total Receipts		154,179	60,080	0	214,259	234,527
Payments						
Raising funds	7	691	0	0	691	679
Charitable activities	8	110,454	34,980	0	145,434	137,894
Investment costs		0	0	0	0	0
Other	9	13,954	40,057	0	54,011	48,531
		125,099	75,037	0	200,136	187,104
Purchase of Investments		0	0	0	0	0
Purchase of fixed assets		0	0	0	0	0
Loan Repayments		0	0	0	0	0
Total Payments		125,099	75,037	0	200,136	187,104
Net receipts / (payments)		29,080	(14,957)	0	14,123	47,423
Transfers between funds		(9,832)	9,832	0	0	0
Net movement in funds		19,248	(5,125)	0	14,123	47,423
Funds brought forward		59,413	32,088	0	91,501	44,078
Prior year adjustment		0	0	0	0	0
Funds carried forward	11	78,661	26,693	0	105,624	91,501

Presbyterian
CHURCH IN IRELAND

SCARVA STREET CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF ASSETS AND LIABILITIES
As at 31 December 2025

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£	£
Funds Reconciliation					
Bank and Cash at start of year	59,413	32,088	0	91,501	44,078
Net movement in funds	19,248	(5,125)	0	14,123	47,423
Bank and Cash at end of year	78,661	26,963	0	105,624	91,501
Bank & Cash Balances					
Bank Deposit Accounts				0	0
Bank Current Accounts				105,425	91,091
Cash in Hand				199	410
				105,624	91,501
Other Assets					
Fixed Assets – Note 10					
- Church Premises				7,182,910	7,182,910
- Fixtures, Fittings & Equipment				0	0
- Vehicles				0	0
Investments					
Gift Aid receivable on donations				0	0
				7,182,910	7,182,910
Liabilities					
Loans				13,000	17,000
Other				0	0
				13,000	0

Approved by the Committee at a meeting on 18 May 2026 and signed on its behalf by

Rev C Harris
Minister

Mrs P Morton
Treasurer

SCARVA STREET CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS
31 December 2025

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

As the total income of the congregation is less than £250,000 the congregation have elected in accordance with the provisions in The Charities (Accounts and Reports Regulations (Northern Ireland) 2015 to prepare its accounts on a receipts and payments basis.

FUND ACCOUNTING

Endowment funds are funds, the capital of which must be retained either permanently or at the congregation's discretion; the income derived from the endowment is to be used either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established in the first place.

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.

2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
Recorded giving:					
Loose collections	5,297	1,582	0	6,879	5,573
Donations and gifts	116,241	37,290	0	153,531	154,892
Gift Aid	32,111	0	0	32,111	27,909
Legacies and bequest	0	0	0	0	403
	153,649	38,872	0	192,521	188,777

SCARVA STREET CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS
31 December 2025

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
Income from charitable activities	150	500	0	650	0
Fees from weddings and funerals	0	0	0	0	0
Fundraising events	0	6,597	0	6,597	14,094
Membership fees	0	1,728	0	1,728	1,458
Grants	0	1,600	0	1,600	8,685
	150	10,425	0	10,575	24,237

4. OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
Use of premises	250	0	0	250	1,000
Land letting	0	0	0	0	0
	250	0	0	250	1,000

5. INVESTMENT INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
Deposit interest	0	0	0	0	0
General Investment Fund	65	0	0	65	63
Rents investment properties	0	0	0	0	0
Other investment income	0	0	0	0	0
	65	0	0	65	63

SCARVA STREET CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS (cont'd)
31 December 2025

6. OTHER INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
Insurance claims	0	6,476	0	6,476	0
Loan	0	0	0	0	20,000
Other income	65	4,307	0	4,372	450
	65	10,783	0	10,848	20,450

7. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
FWO envelopes	691	0	0	691	679
Fundraising events	0	0	0	0	0
	691	0	0	691	679

8. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
General Assembly Assessments	11,056	0	0	11,056	18,829
Presbytery fees	919	0	0	919	915
Ministry and support staff costs	78,717	580	0	79,297	74,786
Congregational running expenses	17,604	21,641	0	39,245	33,544
Donations to Missions and charities	350	12,759	0	13,109	7,939
Governance costs	1,808	0	0	1,808	1,881
	110,454	34,980	0	145,434	137,894

SCARVA STREET CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS (cont'd)
31 December 2025

9. OTHER EXPENDITURE

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
Property and equipment	0	35,695	0	35,695	31,740
Cleaner	7,684	0	0	7,684	7,311
Musicians	6,270	0	0	6,270	6,208
Loan repayments	0	4,362	0	4,362	3,272
	13,954	40,057	0	54,011	48,531

10. FIXED ASSETS

The congregation owns the Church premises with adjacent graveyard situated at Scarva Street and the Manse at Scarva Street together with the associated fixtures, fittings, plant and machinery. These have an insurance value of £7,182,910.

SCARVA STREET CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS (cont'd)
31 December 2025

11. FUND BALANCES

Fund	Balance at start	Prior Year adj.	Receipts	Payment	Surplus / (Deficit)	Transfer	Balance at end
	£	£	£	£	£	£	£
Unrestricted Funds							
General Fund	59,413	0	154,179	125,099	29,080	(9,832)	78,661
	59,413	0	154,179	125,099	29,080	(9,832)	78,661
Restricted Funds							
Cong. Organisational Funds	7,851	0	19,799	16,127	3,672	(5,369)	6,154
Building Fund	24,237	0	37,803	47,251	(9,448)	6,020	20,809
Missions and Charities Fund	0	0	2,478	11,659	(9,181)	9,181	0
	32,088	0	60,080	75,037	(14,957)	9,832	26,963
Endowment Funds							
Deposit Account	0	0	0	0	0	0	0
Total	91,501	0	214,259	200,136	14,123	0	105,624