

**2nd and 3rd RATHFRILAND 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 (NIC105069)

**2nd & 3rd RATHFRILAND 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

2nd & 3rd RATHFRILAND Congregation of the Presbyterian Church in Ireland
27 Cross Road Hilltown BT34 5TF

Registered Charity in Northern Ireland (NIC105069)

CHARITY TRUSTEES

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

Rev Seamus Burke	Mr Ernie Moorhead
Mr Kenneth Bready	Mr Ivan Johnston
Mr Ivor Trimble	Mr Samuel McRoberts
Mr Andrew Bell	Mr Dessie Trimble
Mr John Henning	

PRINCIPAL OFFICE BEARERS

Minister	Rev Seamus Burke
Clerk of Session	Mr Kenneth Bready
Treasurer	Mr John Henning

INDEPENDENT EXAMINER

(S.M. Vint & Co, 8 Newry Rd, Banbridge BT32 3HN)

BANKERS

(Ulster Bank, 14 Church Square, Rathfriland, Newry BT34 5PT)

SOLICITORS

(Gordon Bell & Son, 9-11 Newry St, Rathfriland, Newry BT34 5PY)

**2nd & 3rd RATHFRILAND 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 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 twice in 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. 2nd & 3rd Rathfriland 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.

2nd & 3rd RATHFRILAND 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.

2nd & 3rd Rathfriland 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 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 congregation aims to live out its Mission and Vision as a family of God's people by being:

- 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

2nd & 3rd RATHFRILAND 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

- Sunday School
- Children's Church and Creche
- Small Groups
- PW
- Youth Fellowship
- Mothers and Toddlers
- Bowling Club
- Seniors Fellowship Meeting

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation normally meets for worship each Sunday at 11.30am and on the first and third Sunday evening at 6.30pm. During the week the Bible Study provides an 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 had 1 going through the Sacrament of Baptism, we conducted 2 marriage service and gave thanks for faithful services and sought to comfort those who had been bereaved during the year.

At 31 December 2025 there were 141 communicant members and 316 persons connected with the congregation. The average week attendance at morning worship is 120.

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.

Mission and outreach

At a local level the congregation reaches out to the community through the programs listed above as well as supporting various mission organisations such as: PCI United appeal, Global appeal and the World development appeal for Myanmar, Evora, the Leprosy mission, the Poppy appeal, the student bursary fund and C.E.F.

**2nd & 3rd RATHFRILAND CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
TRUSTEES ANNUAL REPORT (cont'd)**

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, 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.

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

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 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

There was upkeep done to both church buildings.

**2nd & 3rd RATHFRILAND CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
TRUSTEES ANNUAL REPORT (cont'd)**

Organisations

- Sunday School: Each Sunday morning our Sunday School children meet to be taught the Scriptures.
- Childrens Church & Creche: Childrens Church & Creche gather during the service of worship from 12-12:30pm
- Small Groups: Four Small Groups of between 4-8 adults meet for fellowship and Bible Study alternate Sunday, Monday evenings at approximately 7pm
- Parents and Toddlers. Each Tuesday morning at 10:30am our hall is used by "Little Islanders" our mothers and toddlers group.
- PW: Our ladies gather for fellowship and Bible study on the first Tuesday of the month 8-9:30pm
- Thursday Morning Fellowship: Each Thursday 10am to 12pm our seniors meet for fellowship and Bible teaching
- Alive: Our church youth meet twice a month from 6:30-9pm for fellowship and Bible Study.

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.

**2nd & 3rd RATHFRILAND 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 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.

**2nd & 3rd RATHFRILAND 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 148 contributors during the year (154 in previous year, 2024) donating a total of £70,658 (£71,920 in previous year, 2024)

Total Income of the congregation during the year was £146,269 compared to £128,488 in the previous year. The total income figure this year includes income earned on the congregation's investments.

Total expenditure decreased from £110,056 in 2024 to £106,487 in 2025.

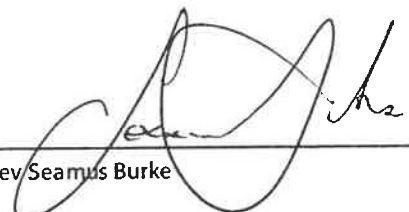
STATEMENT OF TRUSTEE RESPONSIBILITIES

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 and signed on its behalf by



Rev Seamus Burke

21st April 2026



Mr Kenneth Bready

21st April 2026

INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF 2ND AND 3RD RATHFRILAND 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 12 to 18.

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 behalf of S.M. Vint & Co
Chartered Certified Accountants & Registered Auditors
8 Newry Road
Banbridge
BT32 3HN

23rd April 2026

2nd and 3rd RATHFRILAND 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	Investment Funds	Total 2025	Total 2024
		£	£	£	£	£
Receipts						
Donations and legacies	2	87,959	26,331	0	114,290	110,591
Charitable activities	3	1,640	2,761	0	4,401	2,191
Other trading activities	4	15,400	0	0	15,400	15,000
Investment Income	5	20	88	12,068	12,176	131
Other	6	2	0	0	2	575
		-----	-----	-----	-----	-----
		105,021	29,180	12,068	146,269	128,488
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		105,021	29,180	12,068	146,269	128,488
		-----	-----	-----	-----	-----
Payments						
Raising funds	7	660	0	0	660	630
Charitable activities	8	85,582	20,245	0	105,827	109,426
Investment costs						
Other	9	0	0	0	0	0
		-----	-----	-----	-----	-----
		86,242	20,245	0	106,487	110,056
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		86,242	20,245	0	106,487	110,056
		-----	-----	-----	-----	-----
Net receipts / (payments)		18,779	8,935	12,068	39,782	18,432
Transfers between funds		(50,000)	0	50,000	0	0
		-----	-----	-----	-----	-----
Net movement in funds		(31,221)	8,935	62,068	39,782	18,432
Investments reclassified		0	0	134,490	134,490	0
Funds brought forward		120,860	98,927	0	219,787	201,355
		-----	-----	-----	-----	-----
Funds carried forward	12	89,639	107,862	196,558	394,059	219,787
		=====	=====	=====	=====	=====

2nd AND 3rd RATHFRILAND CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF ASSETS AND LIABILITIES


As at 31 December 2025

	Unrestricted Funds	Restricted Funds	Investment Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£	£
Funds Reconciliation					
Bank and Cash at start of year	120,860	98,927	0	219,787	201,355
Investments reclassified	0	0	134,490	134,490	0
Net movement in funds	18,779	8,935	12,068	39,782	18,432
Transfers between funds	-50,000	0	50,000	0	0
	-----	-----	-----	-----	-----
Bank and Cash at end of year	89,639	107,862	196,558	394,059	219,787
	=====	=====	=====	=====	=====
Bank & Cash Balances					
Investments				196,558	0
Bank Deposit Accounts				5,530	5,469
Bank Current Accounts				190,965	213,352
Cash in Hand				1,006	966
				-----	-----
				394,059	219,787
				=====	=====
Other Assets					
Fixed Assets – Note 10					
- Buildings – value insured				4,579,030	4,579,030
- Fixtures, Fittings & Equipment				0	0
- Vehicles				0	0
Investments – Note 11				0	134,490
Gift Aid receivable on donations				0	0
				-----	-----
				4,579,030	4,731,520
				=====	=====
Liabilities					
Loans				0	0
No other known liabilities				0	0
				-----	-----
				0	0
				=====	=====

Approved by the Kirk Session at a meeting on 21st April 2026 and signed on its behalf by



Rev Seamus Burke
21st April 2026



Mr Kenneth Bready
21st April 2026

2nd and 3rd RATHFRILAND 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 £	Investment Funds £	Total 2025 £	Total 2024 £
Recorded giving:					
Loose collections	1,732	990	0	2,722	2,134
Donations and gifts	70,658	24,372	0	95,030	93,831
Gift Aid	13,919	969	0	14,888	14,626
Legacies and bequest	1,650	0	0	1,650	0
	-----	-----	-----	-----	-----
	87,959	26,331	0	114,290	110,591
	-----	-----	-----	-----	-----

2nd and 3rd RATHFRILAND CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 December 2025

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Investment Funds	Total 2025	Total 2024
	£	£	£	£	£
Income from charitable activities					
Fees from weddings and funerals	1,640	1,500	0	3,140	1,435
Fundraising events	0	440	0	440	0
Membership fees	0	821	0	821	756
Grants	0	0	0	0	0
	----- 1,640	----- 2,761	----- 0	----- 4,401	----- 2,191

4. OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Investment Funds	Total 2025	Total 2024
	£	£	£	£	£
Letting of premises	15,400	0	0	15,400	15,000
Trading income	0	0	0	0	0
	----- 15,400	----- 0	----- 0	----- 15,400	----- 15,000

5. INVESTMENT INCOME

	Unrestricted Funds	Restricted Funds	Investment Funds	Total 2025	Total 2024
	£	£	£	£	£
Deposit interest	0	88	0	88	109
Net gain on investments	0	0	12,068	12,068	0
Wayleave	20	0	0	20	22
Other investment income	0	0	0	0	0
	----- 20	----- 88	----- 12,068	----- 12,176	----- 131

2nd and 3rd RATHFRILAND CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (cont'd)

31 December 2025

6. OTHER INCOME

	Unrestricted Funds	Restricted Funds	Investment Funds	Total 2025	Total 2024
	£	£	£	£	£
Insurance claims	0	0	0	0	0
Other income	2	0	0	2	575
	-----	-----	-----	-----	-----
	2	0	0	2	575
	-----	-----	-----	-----	-----

7. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Investment Funds	Total 2025	Total 2024
	£	£	£	£	£
FWO envelopes	660	0	0	660	630
Fundraising events	0	0	0	0	0
	-----	-----	-----	-----	-----
	660	0	0	660	630
	-----	-----	-----	-----	-----

8. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Investment Funds	Total 2025	Total 2024
	£	£	£	£	£
General Assembly Assessments	15,656	0	0	15,656	16,975
Presbytery fees	827	0	0	827	674
Ministry and support staff costs	45,144	405	0	45,549	43,434
Congregational running expenses	21,160	2,643	0	23,803	32,925
Donations to Missions and charities	1,595	17,197	0	18,792	14,218
Governance costs	1,200	0	0	1,200	1,200
	-----	-----	-----	-----	-----
	85,582	20,245	0	105,827	109,426
	-----	-----	-----	-----	-----

2nd and 3rd RATHFRILAND CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (cont'd)

31 December 2025

9. OTHER EXPENDITURE

	Unrestricted Funds	Restricted Funds	Investment Funds	Total 2025	Total 2024
	£	£	£	£	£
Investment properties expenses	0	0	0	0	0
Other expenses	0	0	0	0	0
	-----	-----	-----	-----	-----
	0	0	0	0	0
	-----	-----	-----	-----	-----

10. FIXED ASSETS

The congregation owns 2nd church premises situated at Loughbrickland Road, the hall at Newry Street and the associated fixtures, fittings, plant and machinery. These have an insurance value of £962,273.

The congregation also owns 3rd church premises situated at 70 Newry Street, the halls at Newry Street and the Manse at 27 Cross Road, together with the associated fixtures, fittings, plant and machinery. These have an insurance value of £3,634,757.

11. INVESTMENTS

The congregation has the following investments. Amounts are shown at market valuation.

	2025	2024
	£	£
General Investment Fund	134,490	134,490
Investments reclassified	(134,490)	
Property	0	0
Other investments	0	0
	-----	-----
	0	134,490
	-----	-----

