

**CARGYCREEVY CONGREGATION OF THE PRESBYTERIAN CHURCH IN  
IRELAND**

**Trustees Annual Report and Financial Statements  
for the year ended 31 December 2022**

**Registered Charity in Northern Ireland NIC105083**

**CARGYCREEVY 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 Statement of Assets and Liabilities as at that date.

**REFERENCE AND ADMINISTRATIVE DETAILS**

Cargycreevy congregation of the Presbyterian Church in Ireland  
192 Old Ballynahinch Road, Lisburn. BT27 6TP.

Registered Charity in Northern Ireland (NIC105083).

**CHARITY TRUSTEES**

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

Rev. Leslie Patterson	Miss Christine McConaghy
Miss Beth Bell	Miss Heather McConaghy
Mr James Crawford	Mrs Ella McLoughlin
Mr Mark Douglas	Mr Alan Strain
Mr Paul Magill	

**PRINCIPAL OFFICE BEARERS**

Minister	Rev. Leslie Patterson
Clerk of Session	Miss Heather McConaghy
Treasurer	Miss Heather McConaghy

**INDEPENDENT EXAMINER**

McCleary & Company Limited  
Garvey Studios,  
14 Longstone Street, Lisburn,  
Co Antrim,  
BT28 1TP

**BANKERS**

Danske Bank  
62-66 Bow Street, Lisburn, Co. Antrim, BT28 1YS

**SOLICITORS**

W G Maginess and Son  
68 Bow Street  
Lisburn  
BT28 1AL

## **CARGYCREEVY 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 five times in the year i.e., once every two months with a break in the summer.

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. Cargycreevy congregation of the Presbyterian Church has been assigned to the Dromore 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.

## CARGYCREEVY 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.

Cargycreevy 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 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 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.*

**CARGYCREEVY 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 Lord's 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 (closed 2021)
- Boys' Brigade (closed 2021)
- Girls' Brigade (closed 2022)
- Presbyterian Women
- Bowling Club

**ACHIEVEMENTS AND PERFORMANCE**

**Worship and prayer**

The congregation normally meets for worship each Sunday at 12.30pm and occasional evening services throughout the year. On a monthly basis our Bible Study provides an opportunity for members to meet for fellowship, to study the scriptures and for a time of prayer.

As well as our regular services during the year we conducted online services for members and non-members and gave thanks for faithful service and sought to comfort those who had been bereaved during the year.

On 31 December 2022 there were 66 communicant members and 62 families connected with the congregation. The average weekly attendance at morning worship is 47.

**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 and elders, although in 2022 contact was still made by phone due to Covid-19 restrictions.

**Mission and outreach**

At a local level, the congregation financially supported Mission work through United Appeal, World Development Appeal, Christian Aid and the Presbyterian Children's Society.

Due to the Covid-19 Crisis the Congregation was unable to run the usual Holiday Bible Club for the children of their own families and those in the surrounding area.

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

The congregation also contributes to the denomination's 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 / or one of the elders (the number of these were curtailed due to lockdown caused by Covid-19). 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 due to be held in June in Assembly Buildings, Belfast.

### **Property**

The interior of the Church was painted during 2022.

### **Organisations**

- Due to several of the older members of the Girls' Brigade finishing their time in the Company and a lack of enough new members the decision was taken, very reluctantly, to close. The small number of girls remaining in the Company transferred to other Companies in the area.
- Presbyterian Women meets monthly from September to May with a planning meeting, for the following year, in June. It has an average membership of 16 but the attendance at meetings could vary between 11 to 150 depending on the subject of the meeting or the speaker(s) invited.
- Bowling Club recommenced in 2022 after Covid-19 restrictions were lifted. It meets weekly from September to March in Cargycreevy Church Hall while also playing away matches with Bowling Clubs from other churches. It has an average membership of 18.

**CARGYCREEVY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
TRUSTEES ANNUAL REPORT (cont'd)**

**- 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 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 using 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.

**CARGYCREEVY 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 65 contributors during the year [62 in previous year, 2021] donating a total of £24,110. [£21,344 in previous year, 2021].

Total Income of the congregation (including organisations) during the year was £55,249 compared to £51,722 in the previous year.

Total expenditure increased from £52,484 to £55,922.

**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 congregation's 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 14 March 2022 and signed on its behalf by

[Name] M. Douglas

[Name] ME McLoughlin

[Date] 14/3/23

[Date] 14/3/23

## **INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF CARGYCREEVY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

I report on the accounts for the year ended 31 December 2022 set out on pages eleven to seventeen.

### **Respective responsibilities of trustees and examiner**

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

It is our responsibility to:

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

### **Basis of the independent examiner's report**

I have examined your charity accounts as required under section 65 of the Charities Act and our examination was carried out in accordance with the general directions given by the Charities 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.

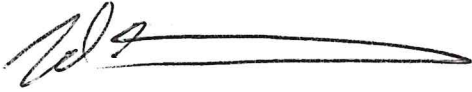
My role is to state whether any material matters have come to my attention giving me cause to believe:

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.

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CARGYCREEVY CONGREGATION OF THE  
PRESBYTERIAN CHURCH IN IRELAND (cont'd)**



John McCleary FCA  
McCleary & Company Ltd  
Chartered Accountants  
Garvey Studios  
14 Longstone Street  
Lisburn  
Co. Antrim  
BT28 1TP

Date: 14 March 2023

**CARGYCREEVY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)**  
**for the year ended 31 December 2022**

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
		£	£	£	£	£
<b>Receipts</b>						
Donations and legacies	2	31,065	9,757		40,822	37,209
Charitable activities	3	1,049	8,410		9,459	4,589
Other trading activities	4	3,300			3,300	3,300
Investment Income	5	954	714		1,668	1,624
Other	6					5,000
		-----	-----	-----	-----	-----
Sale of Investments						
Sale of fixed assets						
Loans Received						
		-----	-----	-----	-----	-----
<b>Total Receipts</b>		<b>36,368</b>	<b>18,881</b>		<b>55,249</b>	<b>51,722</b>
		-----	-----	-----	-----	-----
<b>Payments</b>						
Raising funds	7	523			523	180
Charitable activities	8	32,794	22,605		55,399	34,669
Investment costs						
Other	9					
		-----	-----	-----	-----	-----
Investments Written off	11					17,635
Purchase of fixed assets						
Loan Repayments						
		-----	-----	-----	-----	-----
<b>Total Payments</b>		<b>33,317</b>	<b>22,605</b>		<b>55,922</b>	<b>52,484</b>
		-----	-----	-----	-----	-----
Net receipts / (payments)		3,051	(3,724)		(673)	(762)
Transfers between funds		(4,762)	4,762			
		-----	-----	-----	-----	-----
Net movement in funds		(1,711)	1,038		(673)	(762)
Funds brought forward		54,967	29,304	177,630	261,901	262,663
		-----	-----	-----	-----	-----
Funds carried forward	12	53,256	30,342	177,630	261,228	261,901
		=====	=====	=====	=====	=====

**CARGYCREEVY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

**STATEMENT OF ASSETS AND LIABILITIES**

**As at 31 December 2022**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
<b>Funds Reconciliation</b>					
Bank and Cash at start of year	54,967	29,304	177,630	261,901	245,028
Net movement in funds	(1,711)	1,038	0	(673)	16,873
	-----	-----	-----	-----	-----
Bank and Cash at end of year	53,256	30,342	177,630	261,228	261,901
	=====	=====	=====	=====	=====
<b>Bank &amp; Cash Balances</b>					
Bank Deposit Accounts				38,439	40,099
Bank Current Accounts				45,159	44,172
Cash in Hand					
				-----	-----
				83,598	84,271
				=====	=====
<b>Other Assets</b>					
Fixed Assets – Note 10				2,154,528	2,004,212
- Church Premises					
- Fixtures, Fittings & Equipment					
- Vehicles					
Investments – Note 11				177,630	177,630
Gift Aid receivable on donations				6,391	5,813
				-----	-----
				2,338,549	2,187,655
				=====	=====
<b>Liabilities</b>					
Loans					
Other					
				-----	-----
				=====	=====

Approved by the Kirk Session at a meeting on 14 March 2022 and signed on its behalf by

[Name] *M. Douglas*

[Name] *ME McLaughlin*

[Date] *14/3/23*

[Date] *14/03/23*

**CARGYCREEVY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**NOTES TO THE ACCOUNTS**  
**31 December 2022**

**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**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total 2022</b>	<b>Total 2021</b>
	£	£	£	£	£
Recorded giving:	26,509	3,554		30,063	30,049
Loose collections	188	87		275	86
Donations and gifts	300	4,886		5,186	1,270
Gift Aid	4,068	1,111		5,179	5,804
Legacies and bequest		119		119	
	----- 31,065 -----	----- 9,757 -----	-----	----- 40,822 -----	----- 37,209 -----

**CARGYCREEVY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

**NOTES TO THE ACCOUNTS (cont'd)**

**31 December 2022**

**3. CHARITABLE ACTIVITIES**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
Income from charitable activities	1,049	4,444		5,493	2,680
Fees from weddings and funerals		2,000		2,000	125
Fundraising events		1,566		1,566	424
Membership Fees		400		400	160
Grants					1,200
	-----	-----	-----	-----	-----
	1,049	8,410		9,459	4,589
	-----	-----	-----	-----	-----

**4. OTHER TRADING ACTIVITIES**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
Letting of premises - Sexton's House	3,300			3,300	3,300
Trading income					
	-----	-----	-----	-----	-----
	3,300			3,300	3,300
	-----	-----	-----	-----	-----

**5. INVESTMENT INCOME**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
Deposit interest	47			47	46
General Investment Fund					
Rents investment properties					
Other investment income	907	714		1,621	1,578
	-----	-----	-----	-----	-----
	954	714		1,668	1,624
	-----	-----	-----	-----	-----

**CARGYCREEVY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**NOTES TO THE ACCOUNTS (cont'd)**  
**31 December 2022**

**6. OTHER INCOME**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
Legacy	-----	-----	-----	0	5,000
	-----	-----	-----	0	5,000

**7. RAISING FUNDS**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
FWO envelopes	523			523	180
Fundraising events	-----	-----	-----	-----	-----
	523			523	180

**8. CHARITABLE ACTIVITIES**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
General Assembly Assessments	2,089			2,089	1,961
Presbytery fees	219			219	214
Ministry and support staff costs	16,989			16,989	16,255
Congregational running expenses	12,395	16,310		28,705	11,639
Donations to Missions and charities		5,629		5,629	3,592
Governance costs	1,020			1,020	1,008
EA Grant Underspent	82	666		748	
	-----	-----	-----	-----	-----
	32,794	22,605		55,399	34,669

**CARGYCREEVY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

**NOTES TO THE ACCOUNTS (cont'd)**

**31 December 2022**

**9. OTHER EXPENDITURE**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
Investment properties expenses	-----	-----	-----	-----	-----
	-----	-----	-----	-----	-----

**10. FIXED ASSETS**

The congregation owns the Church premises situated at 192, Old Ballynahinch Road, Lisburn and the associated fixtures, fittings, plant and machinery. These have an insurance value of £2,154,528

**11. INVESTMENTS**

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

	2022 £	2021 £
General Investment Fund	720	720
Property		
Other investments - Progressive BS	85,895	85,895
Other Investments – PMS (in Administration and Scheme of Arrangement)	0	0
Scottish Widows	88,395	88,395
First Trust	2,620	2,620
	-----	-----
	177,630	177,630
	-----	-----

During 2021 the PMS confirmed that no further repayments of funds invested with them would be made and as such the investment held with the PMS in the prior year has been deemed a bad debt and was written off on the Balance Sheet accordingly.

CARGYCREEVY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
NOTES TO THE ACCOUNTS (cont'd)  
31 December 2022

12. FUND BALANCES

Fund	Balance at start £	Receipts £	Payment £	Surplus / (Deficit) £	Transfer £	Balance at end £
<b>Unrestricted Funds</b>						
General Account	54,967	36,368	33,317	3,051	(4,762)	53,256
	-----	-----	-----	-----	-----	-----
	54,967	36,368	33,317	3,051	(4,762)	53,256
	-----	-----	-----	-----	-----	-----
<b>Restricted Funds</b>						
Repair Fund	22,807	9,829	13,798	(3,969)	4,798	23,636
Graveyard	750	2,119	0	2,119	0	2,869
Choir	454	0	50	(50)	0	404
Bowling Club	434	360	86	274	(200)	508
Girls' Brigade	4,103	40	2,478	(2,438)	0	1,665
PW	756	2,088	1,484	604	(100)	1,260
PCI Schemes	0	4,445	4,709	(264)	264	0
	-----	-----	-----	-----	-----	-----
	29,304	18,881	22,605	(3,724)	4,762	30,342
	-----	-----	-----	-----	-----	-----
<b>Endowment Funds</b>						
Bequests Invested	177,630	0	0	0	0	177,630
	-----	-----	-----	-----	-----	-----
	177,630	0	0	0	0	177,630
	-----	-----	-----	-----	-----	-----
Total	261,901	55,249	55,922	(673)	0	261,228
	-----	-----	-----	-----	-----	-----