

CARGYCREEVY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

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

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 2023 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.

- Girls' Brigade (Closed 2023)
- 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 2023 there were 68 communicant members and 61 families connected with the congregation. The average weekly attendance at morning worship is 40.

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.

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 Assembly Buildings, Belfast. Usually held in June, it was delayed until later in the year.

Property

During the Year, the inside of the Church building and the outside railings were painted.

Organisations

- Due to smaller numbers the Girls' Brigade Company was no longer able to continue and the few remaining girls joined other companies in the area.
- The Presbyterian Women meet monthly from September to May with a planning meeting, for the following year, in June. It has an average membership of 16 but the meetings would have anything up to 200 depending on the subject matter of the meeting or the speaker(s) invited.
- Bowling Club meets weekly from September to March, playing home and away matches with Bowling Clubs from other churches. It has an average membership of 22.

**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 64 contributors during the year [62 in previous year, 2022] donating a total of £25,424. [£24,110 in previous year, 2022].

Total Income of the congregation (including organisations) during the year was £61,419 compared to £55,249 in the previous year.

Total expenditure decreased from £55,922 to £51,919.

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) 2008 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 12 March 2024 and signed on its behalf by

[Name] *M. Douglas*

[Name] *JW A Strain*

[Date] *12/3/24*

[Date] *12/3/24*

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 2023 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 of disclosures in the accounts and seeking explanations from you as charity trustees concerning any such matters.

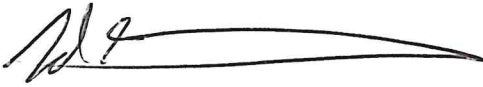
My role is to state whether any material matters have come to my attention giving me cause to believe:

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: 12 March 2024

CARGYCREEVY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)
for the year ended 31 December 2023

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
		£	£	£	£	£
Receipts						
Donations and legacies	2	34,166	10,923		45,089	40,822
Charitable activities	3		7,155		7,155	9,459
Other trading activities	4	3,300			3,300	3,300
Investment Income	5	2,393	2,074		4,467	1,668
Other	6					40,822
		-----	-----	-----	-----	-----
Sale of Investments						
Sale of fixed assets						
Loans Received						
		-----	-----	-----	-----	-----
Total Receipts		40,945	20,474		61,419	55,249
		-----	-----	-----	-----	-----
Payments						
Raising funds	7					523
Charitable activities	8	31,700	20,219		51,919	55,399
Investment costs						
Other	9					
		-----	-----	-----	-----	-----
Investments Written off	11					
Purchase of fixed assets						
Loan Repayments						
		-----	-----	-----	-----	-----
Total Payments		31,700	20,219		51,919	55,922
		-----	-----	-----	-----	-----
Net receipts / (payments)		9,245	255		9,500	(673)
Transfers between funds		1,827	(1,827)		0	0
		-----	-----	-----	-----	-----
Net movement in funds		11,072	(1,572)		9,500	(673)
Funds brought forward		53,256	30,342	177,630	261,228	261,901
		-----	-----	-----	-----	-----
Funds carried forward	12	64,328	28,770	177,630	270,728	261,228
		=====	=====	=====	=====	=====

CARGYCREEVY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

STATEMENT OF ASSETS AND LIABILITIES

As at 31 December 2023

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£	£
Funds Reconciliation					
Bank and Cash at start of year	53,256	30,342	177,630	261,228	261,901
Net movement in funds	11,072	(1,572)	0	9,500	(673)
	-----	-----	-----	-----	-----
Bank and Cash at end of year	64,328	28,770	177,630	270,728	261,228
	=====	=====	=====	=====	=====
Bank & Cash Balances					
Bank Deposit Accounts				42,419	38,439
Bank Current Accounts				50,679	45,159
Cash in Hand					
				-----	-----
				93,098	83,598
				=====	=====
Other Assets					
Fixed Assets – Note 10				2,316,118	2,004,212
- Church Premises					
- Fixtures, Fittings & Equipment					
- Vehicles					
Investments – Note 11				177,630	177,630
Gift Aid receivable on donations				6,830	6,391
				-----	-----
				2,500,578	2,188,233
				=====	=====
Liabilities					
Loans					
Other					
				-----	-----
				0	0
				=====	=====

Approved by the Kirk Session at a meeting on 12 March 2024 and signed on its behalf by

[Name] *M. Douglas*

[Date] *12/3/24*

[Name] *Just Strain*

[Date] *12/3/24*

CARGYCREEVY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS
31 December 2023

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 2023	Total 2022
	£	£	£	£	£
Recorded giving:	28,148	4,355		32,503	30,063
Loose collections	167			167	275
Donations and gifts	400	5,101		5,501	5,186
Gift Aid	5,451	1,017		6,468	5,179
Legacies and bequest		450		450	119
	-----	-----	-----	-----	-----
	34,166	10,923		45,089	40,822
	-----	-----	-----	-----	-----

CARGYCREEVY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS (cont'd)
31 December 2023

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Income from charitable activities	1,086	4,595		5,681	5,493
Fees from weddings and funerals		700		700	2,000
Fundraising events		1,822		1,822	1,566
Membership Fees		360		360	400
Grants					
	----- 1,086 -----	----- 7,477 -----	-----	----- 8,563 -----	----- 9,459 -----

4. OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
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 2023	Total 2022
	£	£	£	£	£
Deposit interest	500			500	47
General Investment Fund					
Rents investment properties					
Other investment income	1,893	2,074		3,967	1,621
	----- 2,393 -----	----- 2,074 -----	-----	----- 4,467 -----	----- 1,668 -----

CARGYCREEVY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS (cont'd)
31 December 2023

6. OTHER INCOME

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
Legacy	-----	-----	-----	0	0
	-----	-----	-----	0	0

7. RAISING FUNDS

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
FWO envelopes				0	523
Fundraising events					
	-----	-----	-----	0	523
	-----	-----	-----	-----	-----

8. CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
General Assembly Assessments	2,067			2,067	2,089
Presbytery fees	230			230	219
Ministry and support staff costs	18,097			18,097	16,989
Congregational running expenses	10,238	12,334		22,572	28,705
Donations to Missions and charities		7,885		7,885	5,629
Governance costs	1,068			1,068	1,020
EA Grant Underspent					748
	-----	-----	-----	-----	-----
	31,700	20,219		51,919	55,399
	-----	-----	-----	-----	-----

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

31 December 2023

9. OTHER EXPENDITURE

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
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 £2,316,118.

11. INVESTMENTS

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

	2023 £	2022 £
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	2620	2,620
	-----	-----
	177,630	177,630
	-----	-----

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

31 December 2023

12. FUND BALANCES

Fund	Balance at start	Receipts	Payment	Surplus / (Deficit)	Transfer	Balance at end
	£	£	£	£	£	£
Unrestricted Funds						
General Account	53,256	40,945	31,700	9,245	1,827	64,328
	-----	-----	-----	-----	-----	-----
	53,256	40,945	31,700	9,245	1,827	64,328
	-----	-----	-----	-----	-----	-----
Restricted Funds						
Repair Fund	23,636	10,384	11,861	(1,477)		22,159
Graveyard	2,869	1,160		1,160		4,029
Choir	404	2		2		406
Bowling Club	508	682	476	206	(200)	514
Girls' Brigade	1,665		20	(20)	(1,645)	0
PW	1,260	3,651	3,149	502	(100)	1,662
PCI Schemes	0	4,595	4,713	(118)	118	0
	-----	-----	-----	-----	-----	-----
	30,342	20,474	20,219	255	(1,827)	28,770
	-----	-----	-----	-----	-----	-----
Endowment Funds						
Bequests Invested	177,630	0	0	0	0	177,630
	-----	-----	-----	-----	-----	-----
	177,630	0	0	0	0	177,630
	-----	-----	-----	-----	-----	-----
Total	261,228	61,419	51,919	9,500	0	270,728
	-----	-----	-----	-----	-----	-----