

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

**Trustees Annual Report and Financial Statements  
for the year ended 31 December 2019**

**Registered Charity in Northern Ireland (NIC105109)**

**GILFORD 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 2019 including a Statement of Assets and Liabilities as at that date.

**REFERENCE AND ADMINISTRATIVE DETAILS**

Gilford congregation of the Presbyterian Church in Ireland  
66 Dunbarton Street,  
Gilford.  
BT63 6HJ

Registered Charity in Northern Ireland (NIC105109)

**CHARITY TRUSTEES**

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

Paul Cochrane	William Allen
Reginald McElroy	Raymond Edgar
Albert Kinnear	Herbert McNellis

**PRINCIPAL OFFICE BEARERS**

Convenor	Rev Andrew Conway
Clerk of Session	Paul Cochrane
Treasurer	Ruby Hamilton

**INDEPENDENT EXAMINER**

Barry Thompson and company  
76-78 Church Street  
Portadown  
BT62 3EU

**BANKERS**

Danske Bank  
37-39 Bridge Street  
Banbridge  
BT32 3JL

**SOLICITORS**

Thompson Mitchell Solicitors  
12-14 Mandeville Street  
Portadown  
BT62 3NZ

**GILFORD 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 alternate months 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. Gilford 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.

## **GILFORD 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.

Gilford 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 *to proclaim the Gospel of our Lord and Saviour Jesus Christ both through our individual lives and through our corporate worship on Sunday mornings.*

### **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 number of organisations including

- Sunday School
- Bowling Club
- Presbyterian Woman's meeting

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

**ACHIEVEMENTS AND PERFORMANCE**

**Worship and prayer**

The congregation normally meets for worship each Sunday at 10.30am. 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 celebrated the blessing of one marriage and gave thanks for faithful services and sought to comfort those who had been bereaved during the year.*

At 31 December 2019 there were 50 communicant members and 74 families connected with the congregations. The average week attendance at morning worship is 55.

**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 one of the elders.

**Mission and outreach**

At a local level the congregation has supported the following charities and appeals. Some of these are by purely financial support, however we also support a local Scout Troup in our buildings which helps us reach out to young people in our community.

**Presbyterian Children's Society**

**British Legion Poppy Appeal**

**Kids4Schools**

**Moderators Appeal**

**Spud Bear Ministries**

**Army Benevolent Fund**

**Belfast City Mission**

## **GILFORD 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 / 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.

### **Organisations**

Our Sunday School and Bible class meet each Sunday during our morning worship service. The children are taught from a varied curriculum appropriate to their age group.

On the third Thursday evening of each month, our Presbyterian Woman meet and after a time of worship and prayer an invited guest speaker will bring a gospel centred message through their chosen topic or testimony.

On Wednesday evenings we join with members of our sister church in Tullylish for a time of bible study and prayer.

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

Every Wednesday evening our bowling club meets in hall for a time of fun and friendship as they enjoy a game of bowls together. Again this club attracts members from the congregation and elsewhere as well. They also enjoy hosting visiting teams for matches and travelling to other church halls to play.

On Thursday evening a group of beavers from the local Scout Troup meet in our halls. Whilst we have no direct role in the leadership of this, it provides a safe and enjoyable environment for young people from all sections and backgrounds in our local community.

On Friday evenings the bowling club meets for a night of 'fun bowls' which attracts people from the surrounding area and further afield.

**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.

**GILFORD 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.

**GILFORD 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 57 contributors during the year (100 in previous year, 2018) donating a total of £19,066 (£18,268 in previous year, 2018)

Total Income of the congregation during the year was £50,313 compared to £49,900 in 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) 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 15th September 2020 and signed on its behalf by



Rev Andrew Conway

Date: 15/9/20



Paul Cochrane

Date:

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

I report on the accounts of Gilford Parish Church for the year ended 31 December 2019, which are set out on pages 11 to 17.

### **Respective responsibilities of charity 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 Commission under section 65(9)(b) of the Charities Act.
- 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.



Barry Thompson

for and on behalf of Barry Thompson and Company  
Chartered Accountants and Statutory Auditors

76-78 Church Street

Portadown

Date:

**GILFORD CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)**  
**for the year ended 31 December 2019**

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2019	Total 2018
		£	£	£	£	£
<b>Receipts</b>						
Donations and legacies	2	31,467	4,471	-	35,938	35,725
Charitable activities	3	4,821	-	-	4,821	5,885
Other trading activities	4	954	-	-	954	1,015
Investment Income	5	6,065	-	-	6,065	5,903
Other	6	2,535	-	-	2,535	1,372
		-----	-----	-----	-----	-----
		45,842	4,471	-	50,313	49,900
Sale of Investments		-	-	-	-	-
Sale of fixed assets		-	-	-	-	-
Loans Received		-	-	-	-	-
		-----	-----	-----	-----	-----
<b>Total Receipts</b>		45,842	4,471	-	50,313	49,900
		-----	-----	-----	-----	-----
<b>Payments</b>						
Raising funds	7	692	-	-	692	815
Charitable activities	8	38,213	4,471	-	42,684	45,234
Investment costs		-	-	-	-	-
Other	9	940	-	-	940	401
		-----	-----	-----	-----	-----
		39,845	4,471	-	44,316	46,450
Purchase of Investments		-	-	-	-	-
Purchase of fixed assets		-	-	-	-	-
Loan Repayments		-	-	-	-	-
		-----	-----	-----	-----	-----
<b>Total Payments</b>		39,845	4,471	-	44,316	46,450
		-----	-----	-----	-----	-----
Net receipts / (payments)		5,997	-	-	5,997	3,450
Transfers between funds		-	-	-	-	-
		-----	-----	-----	-----	-----
Net movement in funds		5,997	-	-	5,997	3,450
Funds brought forward		71,966	-	-	71,966	68,516
		-----	-----	-----	-----	-----
Funds carried forward	12	77,963	-	-	77,963	71,966
		=====	=====	=====	=====	=====

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

**STATEMENT OF ASSETS AND LIABILITIES**

As at 31 December 2019

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2019	Total Funds 2018
	£	£	£	£	£
<b>Funds Reconciliation</b>					
Bank and Cash at start of year	71,966	-	-	71,966	68,516
Net movement in funds	5,997	-	-	5,997	3,450
	-----	-----	-----	-----	-----
Bank and Cash at end of year	77,963	-	-	77,963	71,966
	=====	=====	=====	=====	=====
<b>Bank &amp; Cash Balances</b>					
Bank Deposit Accounts				-	-
Bank Current Accounts				77,806	71,909
Cash in Hand				157	57
				-----	-----
				77,963	71,966
				=====	=====
<b>Other Assets</b>					
Fixed Assets – Note 10					
- Church Premises				-	-
- Fixtures, Fittings & Equipment				16,643	16,643
Investments – Note 11					
Property				270,000	270,000
				-----	-----
				286,643	286,643
				=====	=====
<b>Liabilities</b>					
liabilities				-	-
Other				-	-
				-----	-----
				-	-
				=====	=====

Approved by the Kirk Session at a meeting on 15th September 2020 and signed on its behalf by

Rev Andrew Conway

Paul Cochrane

Date: 15/9/20

Date: 15/9/20




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

**NOTES TO THE ACCOUNTS**

**31 December 2019**

**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 2019</b>	<b>Total 2018</b>
	£	£	£	£	£
Recorded giving:					
Loose collections	19,066	-	-	19,066	18,843
Donations and gifts	6,618	3,776	-	10,394	10,182
Gift Aid	4,590	695	-	5,285	5,529
Legacies and bequest	1,193	-	-	1,193	1,171
	-----	-----	-----	-----	-----
	31,467	4,471	-	35,938	35,725
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**GILFORD CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

**NOTES TO THE ACCOUNTS**

**31 December 2019**

**3. CHARITABLE ACTIVITIES**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total 2019</b>	<b>Total 2018</b>
	£	£	£	£	£
Income from charitable activities	-	-	-	-	-
Fees from weddings and funerals	-	-	-	-	-
Fundraising events	2,971	-	-	2,971	3,475
Membership fees	1,850	-	-	1,850	2,410
Grants	-	-	-	-	-
	-----	-----	-----	-----	-----
	4,821	-	-	4,821	5,885
	-----	-----	-----	-----	-----

**4. OTHER TRADING ACTIVITIES**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total 2019</b>	<b>Total 2018</b>
	£	£	£	£	£
Letting of premises	600	-	-	600	750
Trading income	354	-	-	354	265
	-----	-----	-----	-----	-----
	954	-	-	954	1,015
	-----	-----	-----	-----	-----

**5. INVESTMENT INCOME**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total 2019</b>	<b>Total 2018</b>
	£	£	£	£	£
Deposit interest	137	-	-	137	135
General Investment Fund	-	-	-	-	-
Rents investment properties	5,928	-	-	5,928	5,768
Other investment income	-	-	-	-	-
	-----	-----	-----	-----	-----
	6,065	-	-	6,065	5,903
	-----	-----	-----	-----	-----

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

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

**31 December 2019**

**6. OTHER INCOME**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total 2019</b>	<b>Total 2018</b>
	£	£	£	£	£
Insurance claims	2,355	-	-	2,355	-
Other income	180	-	-	180	1,372
	-----	-----	-----	-----	-----
	2,535	-	-	2,535	1,372
	-----	-----	-----	-----	-----

**7. RAISING FUNDS**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total 2019</b>	<b>Total 2018</b>
	£	£	£	£	£
FWO envelopes	364	-	-	364	350
Fundraising events	328	-	-	328	465
	-----	-----	-----	-----	-----
	692	-	-	692	815
	-----	-----	-----	-----	-----

**8. CHARITABLE ACTIVITIES**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total 2019</b>	<b>Total 2018</b>
	£	£	£	£	£
General Assembly Assessments	3,064	-	-	3,064	3,352
Presbytery fees	185	-	-	185	246
Ministry and support staff costs	18,906	-	-	18,906	22,367
Congregational running expenses	13,115	-	-	13,115	13,315
Donations to Missions and charities	2,943	4,471	-	7,414	5,954
Governance costs	-	-	-	-	-
	-----	-----	-----	-----	-----
	38,213	4,471	-	42,684	45,234
	-----	-----	-----	-----	-----

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

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

**31 December 2019**

**9. OTHER EXPENDITURE**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2019	Total 2018
	£	£	£	£	£
Investment properties expenses	940	-	-	940	401
Other	-	-	-	-	-
	----- 940	----- -	----- -	----- 940	----- 401

**10. FIXED ASSETS**

The congregation owns the Church premises situated at 66 Dunbarton Street, Gilford and the associated fixtures, fittings, plant and machinery. These have an insurance value of £2,269,259.

**11. INVESTMENTS**

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

	2019	2018
	£	£
Property	270,000	270,000
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**GILFORD CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

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

**31 December 2019**

**12. FUND BALANCES**

<b>Fund</b>	<b>Balance at start £</b>	<b>Receipts £</b>	<b>Payment £</b>	<b>Surplus / (Deficit) £</b>	<b>Transfer £</b>	<b>Balance at end £</b>
<b>Unrestricted Funds</b>						
General	71,966	45,842	(39,845)	5,997	-	77,963
	-----	-----	-----	-----	-----	-----
	71,966	45,842	(39,845)	5,997	-	77,963
	-----	-----	-----	-----	-----	-----
<b>Restricted Funds</b>						
General	-	4,471	(4,471)	-	-	-
	-----	-----	-----	-----	-----	-----
	-	4,471	(4,471)	-	-	-
	-----	-----	-----	-----	-----	-----
<b>Total</b>	<b>71,966</b>	<b>50,313</b>	<b>(44,316)</b>	<b>5,997</b>	<b>-</b>	<b>77,963</b>
	-----	-----	-----	-----	-----	-----