St Columba's

a Congregation of the Presbyterian Church in Ireland

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

Registered with the Charity Commission for Northern Ireland NIC 105238

TRUSTEES' ANNUAL REPORT

The Trustees present their Annual Report and Financial Statements for the year ended 31 December 2025.

Reference and administrative details

Address:	10 Killaney Avenue, Lisburn, BT28 1QU
Registered Charity Number	NIC 105238

Charity Trustees

Rev Rodney Cameron

Ellen Hillen

Myrtle Ferguson

Ronnie McAuley

Shirley Harrison

Lexi Burrows (Resigned as Elder, retained as Elder emeritus)

Principal Office Bearers

Minister	Rev Rodney Cameron
Clerk of Session	Ellen Hillen
Treasurer	Valerie Nettleship

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

Bankers
Ulster Bank Ltd
Bow Street
Lisburn
BT28 1BN

Solicitors
Carson McDowell LLP
Murray House
14 Murray Street
Belfast
BT1 6DN

TRUSTEES' ANNUAL REPORT (continued)

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 congregation. All members are entitled to propose, speak and exercise equal votes at meetings, except that the Moderator, the minister in active duty in the congregation, has no deliberative but only a casting vote.

Stated meetings of the Kirk session are held on average 5 times per year – 3 times in 2025.

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. St Columba's 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, minsters who have retired from active duty and an elder appointed by the Kirk Session of the congregation: Mrs Ellen Hillen represents our congregation.

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, administrative 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 minsters and a representative elder appointed by the Kirk Session of each congregation.

TRUSTEES' ANNUAL REPORT (continued)

DESCRIPTION AND PURPOSE

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

St Columba's 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 as a congregation we commit ourselves to worship which puts God at the centre, opens us up to His love, faces us with our shortcomings and, making known His forgiveness, frees us to grow through His grace. We commit ourselves to becoming a fellowship where we care for and encourage one another, using and developing the gifts that God has given us as we respond to His call to the young.

We commit ourselves to loving service to the community in which we are set, and to the world around us, witnessing to Christ, caring for a needy world, working for peace that God intends, and exercising a responsible stewardship for the environment.

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 four 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:

- Presbyterian Women
- Afternoon Club
- Line Dancing Exercise Class
- Kids Club
- Stitch and Enrich
- Drop-in Coffee Morning
- Drop-in Lunch (Monthly)

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation normally meets for worship each Sunday at 11.30am.

Additional regular group prayer time is within weeky bible study/Easter 12 prayer vigil.

As at December 2025, there were 39 communicant members and 159 families. Weekly attendance at morning worship is 35.

TRUSTEES' ANNUAL REPORT (continued)

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

The congregation has been sharing God's word to the local community through:-
Annual Harvest Appeal – Donations to the local food bank were provided to help local families in need. This was continued through the year when a specific need was required.
Annual Christmas Gift Appeal – Donations were made to the local Food Bank
Due to the storm damage to the church hall, we were unable to hold the Kids Club, however, the Holiday Bible Club was hosted by Old Warren Primary School for a week in July 2025.

We made financial contributions to:-

Earl Haig Fund
Christian Aid

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 it's 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, assists 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. In 2025, St Columba's donated £3,467.

Presbytery

The congregation was represented at the regular meetings of Presbytery by Rev Rodney Cameron, our minister and Mrs Myrtle Ferguson. This provides an important link between the congregation and the wider structures of the church.

General Assembly

The minister and elder, Mrs Ellen Hillen attended the meeting of the General Assembly of the Presbyterian Church in Ireland held in Assembly Buildings, Belfast, in June 2025.

TRUSTEES' ANNUAL REPORT (continued)

Property

Church Buildings:
In January 2025, as a result of Storm Eowyn, our church hall suffered serious damage to the roof, resulting in the hall being totally flooded. This meant that our regular organisations had to be suspended until the final repairs were signed over in December 2025. Continued upkeep of gardens and external areas are ongoing.
Manse:
Works consisted of removal of the PVC conservatory in May 2025 and replacement PVC windows in July 2025, alongside the day to day upkeep and maintenance.

Organisations

The Kids Club was unable to meet in 2025 due to the damage to the main hall. We hope to reconvene in 2026.

PW meet on the 2nd Tuesday of the month with an average attendance of 15. Guest speakers included the PW President and a retired deaconess from PCI. The group led Sunday morning worship on Mothering Sunday and hosted the annual Christmas Carol service attended by visitors from other PW groups in the Lisburn area.

The Afternoon Club meet on alternate Wednesday afternoons with approx. 12 regular attendees. The club is open to anyone in the local community and the ladies enjoy visiting speakers, quizzes and bring & buy sales. The group dine out on 2 occasions during the year.

Stitch and Enrich meet on alternate Wednesday afternoons and membership includes church members and members of the community. The group undertake knitting/crocheting projects that support overseas and home missions work as well as supporting the outreach work within the local community.

The Mid-Week bible study meets on a Wednesday night and gives people the opportunity to study and discuss scripture. At least half an hour is set aside for prayer, where the group bring specific people and situations before God. Throughout the year we hold a series of 6 -8 week bible studies which are open to all.

Weekly Drop-in and Monthly Lunch is an opportunity to reach out to church members and the wider community. Regular attendance has resulted in new friendships forged and during this period of austerity, has provided a warm space for people to meet.

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.

TRUSTEES' ANNUAL REPORT (continued)

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.

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 69 families contributing during the year (78 in the previous year) donating a total of £36,556 (£36,694 in the previous year).

Total income of the congregation during the year was £108,872 compared to £79,699 in the previous year.
Total expenditure increased from £73,496 in 2024 to £134,704 in 2025.

STATEMENT OF TRUSTEES 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 6 May 2026 and signed on its behalf by

Rev Rodney Cameron

Ellen Hillen

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ST COLUMBA'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

I report on the accounts for the year ended 31 December 2025 set out on pages 11 to 17.

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 my 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 my 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 REPORT TO THE TRUSTEES OF ST COLUMBA'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND (cont'd)

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.

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

6 May 2026

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STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)
for the year ended 31 December 2025

	Note	Unrestricted Funds	Restricted Funds	2025	2024
		£	£	£	£
Receipts					
Donations and Legacies	2	46,202	10,723	56,925	61,133
Charitable Activities	3	500	4,651	5,151	17,797
Investment Income	4	237	238	475	769
Other	5	0	46,321	46,321	0
		46,939	61,933	108,872	79,699
Payments					
Raising Funds	6	283	0	283	271
Charitable Activities	7	52,971	81,450	134,421	73,225
		53,254	81,450	134,704	73,496
Total		(6,315)	(19,517)	(25,832)	6,203
Net Income/(Expenditure)		(6,315)	(19,517)	(25,832)	6,203
Transfer between funds		175	(175)	0	0
Net movement in funds		(6,140)	(19,692)	(25,832)	6,203
Funds brought forward		25,407	34,344	59,751	53,548
Funds carried forward	9	19,267	14,652	33,919	59,751

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STATEMENT OF ASSETS AND LIABILITIES
31 December 2025

	Unrestricted Funds £	Restricted Funds £	2025 £	2024 £
Funds Reconciliation				
Bank and Cash at start of year	25,407	34,344	59,751	53,548
Net movement in funds	(6,140)	(19,692)	(25,832)	6,203
Bank and cash at end of year	19,267	14,652	33,919	59,751
Bank & Cash Balances				
Bank Current Accounts			33,664	59,539
Cash in Hand			255	212
			33,919	59,751

Approved by the Kirk Session at a meeting on 6 May 2026 and signed on its behalf by

Rev Rodney Cameron

Ellen Hillen

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 it's accounts on a receipts and payments basis.

FUND ACCOUNTING

Restricted funds comprise of revenue donations or grants for a specific congregational activity intended by the donor. Where these funds have unspent balances, any 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.

TAXATION

The charity is exempt from tax on its charitable activities.

NOTES TO THE ACCOUNTS
31 December 2025

2. DONATIONS AND LEGACIES

	Unrestricted Funds £	Restricted Funds £	2025 £	2024 £
Recorded giving				
FWO	36,556	5,670	42,226	41,309
Loose collections	352	140	492	167
Donations and gifts	390	4,913	5,303	7,421
Gift Aid	7,904	0	7,904	7,236
Legacies and bequest	1,000	0	1,000	5,000
	46,202	10,723	56,925	61,133

3. CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	2025 £	2024 £
Income from charitable activities				
Organisation income	0	3,601	3,601	4,589
Fundraising events	0	0	0	9,140
Miscellaneous income	500	250	750	1,868
Grants	0	800	800	2,200
	500	4,651	5,151	17,797

4. INVESTMENT INCOME

	Unrestricted Funds £	Restricted Funds £	2025 £	2024 £
Deposit interest	237	238	475	769
	237	238	475	769

NOTES TO THE ACCOUNTS (cont'd)
31 December 2025

5. OTHER INCOME

	Unrestricted Funds	Restricted Funds	2025	2024
	£	£	£	£
Insurance for Oliver Brown Hall roof	0	46,321	46,321	0
	0	46,321	46,321	0

6. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	2025	2024
	£	£	£	£
FWO envelopes	283	0	283	271
	283	0	283	271

7. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	2025	2024
	£	£	£	£
General Assembly Assessments	2,923	0	2,923	5,024
Presbytery fees	577	0	577	490
Ministry and support staff costs	39,694	0	39,694	33,981
Congregational running expenses	8,155	76,597	84,752	20,402
Donations to Mission and charities	0	4,853	4,853	12,254
Governance costs	1,622	0	1,622	1,074
	52,971	81,450	134,421	73,225

NOTES TO THE ACCOUNTS (cont'd)
31 December 2025

8. FIXED ASSETS

The congregation owns the Church premises situated at Killaney Avenue, Old Warren, Lisburn and the manse situated at Knightsbridge, Lisburn and the associated fixtures, fittings, plant and machinery. These have an insurance value of £2,369,779 at last renewal date 31 October 2025.

9. FUND BALANCES

Fund	Balance at start	Receipts	Payment	Surplus/ (Deficit)	Transfer	Balance at end
	£	£	£	£	£	£
Unrestricted Funds						
General Fund	25,407	46,939	53,254	(6,315)	175	19,267
	25,407	46,939	53,254	(6,315)	175	19,267
Restricted Funds						
Building Fund	30,454	53,559	75,106	(21,547)	2,885	11,792
United Appeal	19	3,537	3,536	1	0	20
Presbyterian Women	456	1,447	1,259	188	(75)	569
Special Collections	992	431	431	0	0	992
Youth Council	76	803	34	769	0	845
Afternoon Club	217	351	334	17	0	234
Stitch and Enrich	149	155	30	125	(100)	174
Line Dancing Club	623	944	720	224	(830)	17
Drop-in & Soup Lunch	1,358	706	0	706	(2,055)	9
	34,344	61,933	81,450	(19,517)	(175)	14,652
Total	59,751	108,872	134,704	(25,832)	0	33,919

NOTES TO THE ACCOUNTS (cont'd)
31 December 2025

10. RELATED PARTY TRANSACTIONS

One of the trustees, the Minister of the congregation received remuneration of £21,776 and expenses of £8,252 for acting in that capacity. Pension contributions of £3,792 were paid by the congregation in respect of the Minister to the Presbyterian Church in Ireland Pension Scheme (2009). No trustee received any remuneration or expenses during the year in connection with their duties, other than those mentioned above.

During the year the congregation contributed the following amounts to Funds of the General Assembly of the Presbyterian Church in Ireland a separate charity

£2,923 to Presbyterian Congregational Assessments

£3,467 to Presbyterian United Appeal

The congregation contributed £577 towards Dromore Presbytery Assessments during the year. There were no other related party transactions.

11. GOVERNANCE COSTS

Governance costs of £1,140 were incurred during the year, all of which relates to fees paid to the independent examiner.