

Comber Non-Subscribing Presbyterian Church

Northern Ireland · Charity number 100413

Details

Status	Received
Registered	2014-10-14
Register	View on the Charity Commission for Northern Ireland register

Contact

Address	Manse 15 Windmill Hill Comber Newtownards County Down Bt23 5wh BT23 5WH
Phone	028 9187 2265
Email	info@nspresbyterian.org
Website	http://www.nspresbyterian.org/churches/church23/churchdetail.htm

Activities

Purposes: To promote the inalienable right of every Christian to search the records of Divine Truth (The Scriptures of the Old and New Testament) for his own instruction and guidance, to form his own opinions with regard to what they teach, and to worship God in sincerity, agreeably to the dictates of his own conscience, without privation, penalty, or inconvenience inflicted by his fellow-men.

What the charity does: The advancement of religion

How the charity works: Community development, Education/training, General charitable purposes, Religious activities

Who the charity helps: General public

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£97,994	£103,168	£0	1

Trustees

Name	Role	Appointed
The Non-Subscribing Presbyterian Church Of Ireland Trustees		

Comber Non-Subscribing Presbyterian Church

Northern Ireland - Charity number 100413

Accounts

Receipts and payments accounts

For the period from	01/01/2024	To	31/12/2024	
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Banking	11,447		7,500	18,947	63,925
Barbeque (Fund Raising)	1,235			1,235	-
Car Boot Sale	-			-	267
Charity Support	-			-	-
Christmas Craft Fair (Fund Raising)	1,750			1,750	1,720
Collections (For Charity Support)	2,439			2,439	885
Denominational Support	150			150	150
Fund Raising				-	964
General Fund Offerings	64,059			64,059	36,883
Guild	506			506	3,441
Office Services	-			-	58
Payroll	924			924	-
Property Expenses	654			654	2,669
Property Fund Offerings (Restricted)		6,280		6,280	8,741
Sunday School	1,051			1,051	494
A1 Sub total (Gross income for the Annual Return)	84,214	6,280	7,500	97,994	120,197
A2 Asset and investment sales (see tables 1 and 2 in section 7 of the guidance).					
	-	-	-	-	-
	-	-	-	-	-
A2 Sub total	-	-	-	-	-
Total receipts	84,214	6,280	7,500	97,994	120,197
A3 Payments					
Banking	1,018			1,018	55,509
Barbeque (Fund Raising)	355			355	-
Car Boot Sale	-			-	276
Charity Support	3,785			3,785	5,665
Christmas Craft Fair (Fund Raising)	485			485	460
Collections (For Charity Support)	-			-	-
Denominational Support	2,464			2,464	1,829
General Fund Offerings	30			30	-
Guild	139			139	1,252
Office Services	955			955	2,226
Payroll	36,124			36,124	33,368
Property Expenses		19,505		19,505	33,149
Property Fund Offerings (Restricted)	6,500			6,500	-
Sunday School	1,473			1,473	1,974
A3 Sub total	53,328	19,505	-	72,833	135,707
A4 Asset and investment purchases (see tables 1 and 2 in section 7 of the guidance)					
Legacy reinvestments	-	-	30,336	30,336	-
	-	-	-	-	-
A4 Sub total	-	-	30,336	30,336	-
Total payments	53,328	19,505	30,336	103,168	135,707
Net of receipts/(payments)	30,886	- 13,224	- 22,836	- 5,174	- 15,510
A5 Transfers between funds	- 13,224	13,224		-	-
A6 Cash funds last year end	67,406.25	10,000.33	23,835.55	101,242.13	116,752.12
Cash funds this year end	85,068	9,999.96	1,000.00	96,068.11	101,242.13

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £	Total funds to nearest £	Last year to nearest £
B1 Cash funds	General Account	77,479	-	-	77,479	59,762
	Property Account		10,000	-	10,000	10,000
	Legacy Investments (to be reinvested)			1,000	1,000	23,836
	Ladies Guild	2,556			2,556	2,189
	Sunday School Account	5,033			5,033	5,455
	Total cash funds	85,068	9,999.96	1,000.00	96,068.11	101,242.13
	(agree balances with receipts and payments account(s))	OK	OK	OK	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £	Total funds to nearest £	Last year to nearest £
B2 Other monetary assets		-	-	-	-	
		-	-	-	-	
		-	-	-	-	
		-	-	-	-	
		-	-	-	-	

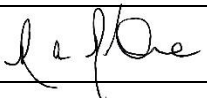
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)	Last year
B3 Investment assets	Progressive Investment		-	-	-
	M&G Investments		-	180,456	147,167
	Computershare Investments		-	1,983	1,983
	Total		-	182,439	149,150

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)	Last year
B4 Assets retained for the charity's own use			-	-	
			-	-	
			-	-	
			-	-	
			-	-	
			-	-	
	Total			Total	-

	Details	Fund to which liability relates	Fund to which liability relates	Amount due (optional)	Last year
B5 Liabilities				-	
				-	
				-	
				-	
	Total			-	

Signed by at least one trustee on behalf of all the trustees

Signature



Print Name

Robert Alan Robinson

Date of approval

30-Oct-25

Comber Non-Subscribing Presbyterian Church

Northern Ireland - Charity number 100413

Accounts

Receipts and payments accounts

For the period from	01/01/2023	To	31/12/2023	
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Banking	63,925			63,925	8,527
Car Boot Sale	267			267	-
Charity Support				-	-
Christmas Craft Fair (Fund Raising)	1,720			1,720	1,931
Collections (For Charity Support)	885			885	1,820
Denominational Support	150			150	450
Fund Raising	964			964	
General Fund Offerings	36,883			36,883	35,464
Ladies Guild	3,441			3,441	
Office Services	58			58	280
Payroll				-	-
Property Expenses		2,669		2,669	2,051
Sunday School	494			494	504
Property Fund Offerings (Restricted)		6,741	2,000	8,741	8,067
A1 Sub total (Gross income for the Annual Return)	108,787	9,410	2,000	120,197	59,094
A2 Asset and investment sales (see tables 1 and 2 in section 7 of the guidance).					
	-	-	-	-	-
	-	-	-	-	-
A2 Sub total	-	-	-	-	-
Total receipts	108,787	9,410	2,000	120,197	59,094
A3 Payments					
Banking	55,509			55,509	175
Car Boot Sale	276			276	-
Charity Support	5,665			5,665	2,745
Christmas Craft Fair (Fund Raising)	460			460	250
Collections (For Charity Support)	-			-	-
Denominational Support	1,829			1,829	3,164
General Fund Offerings	-			-	-
Ladies Guild	1,252			1,252	
Office Services	2,226			2,226	830
Payroll	33,368			33,368	34,363
Property Expenses		33,149		33,149	27,211
Sunday School	1,974			1,974	1,549
Property Fund Offerings (Restricted)	-			-	-
A3 Sub total	102,558	33,149	-	135,707	70,288
A4 Asset and investment purchases (see tables 1 and 2 in section 7 of the guidance)					
	-	-	-	-	-
	-	-	-	-	-
A4 Sub total	-	-	-	-	-
Total payments	102,558	33,149	-	135,707	70,288
Net of receipts/(payments)	6,229	- 23,739	2,000	- 15,510	- 11,194
A5 Transfers between funds	- 23,739	23,739	-	-	-
A6 Cash funds last year end	84,916.35	10,000.22	21,835.55	116,752.12	127,946.31
Cash funds this year end	67,407	10,000.05	23,835.55	101,242.18	116,752.12

Section B Statement of assets and liabilities at the end of the period

	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £	Total funds to nearest £	Last year to nearest £
B1 Cash funds					
General Account	59,762	-	-	59,762	77,981
Property Account		10,000	-	10,000	10,000
LejaCy Investments (to be reinvested)			23,836	23,836	21,836
Ladies Guild	2,189			2,189	
Sunday School Account	5,455			5,455	6,936
Total cash funds	67,407	10,000.05	23,835.55	101,242.18	116,752.12
(agree balances with receipts and payments account(s))	OK	OK	OK	OK	OK


	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £	Total funds to nearest £	Last year to nearest £
B2 Other monetary assets					
Details	-	-	-	-	
	-	-	-	-	
	-	-	-	-	
	-	-	-	-	
	-	-	-	-	
	-	-	-	-	
	-	-	-	-	
	-	-	-	-	
	-	-	-	-	

	Fund to which asset belongs	Cost (optional)	Current value (optional)	Last year
B3 Investment assets				
Details				
Progressive Investment		-	-	-
M&G Investments		-	149,140	150,708
Computershare Investments		-	1,983	1,983
Total		-	151,123	152,691

	Fund to which asset belongs	Cost (optional)	Current value (optional)	Last year
B4 Assets retained for the charity's own use				
Details				
		-	-	
		-	-	
		-	-	
		-	-	
		-	-	
		-	-	
		-	-	
		-	-	
Total		Total	-	

	Fund to which liability relates	Fund to which liability relates	Amount due (optional)	Last year
B5 Liabilities				
Details				
			-	
			-	
			-	
			-	
			-	
			-	
			-	
			-	
Total		Total	-	

Signed by at least one trustee on behalf of all the trustees

Signature
 FOR NSPC TRUSTEES


Print Name
 EVAN LARIS

Date of approval
 30/10/24

Comber Non-Subscribing Presbyterian Church

Northern Ireland - Charity number 100413

Annual report

Report Details

<u>Charity Name:</u>	Comber Non-Subscribing Presbyterian Church [CNSPC]
<u>Charity's Address:</u>	15 Windmill Hill, Comber, Newtownards, Co. Down, BT23 5WH
<u>Registered Charity Number:</u>	NIC100413
<u>Reporting Period Starting:</u>	01 January 2023
<u>Reporting Period Ending:</u>	31 December 2023

Structure, Governance & Administration Details

Trustees:

<u>Position</u>	<u>Name</u>	<u>Dates of Office</u> <u>(If not for full year)</u>	<u>Appointed</u> <u>By</u>
Trustee	Mr. S. H. Semple		Congregation
Trustee	Mr. W. A. Carson		Congregation
Trustee (Company)	The Non-Subscribing Presbyterian Church of Ireland Trustee Company		Congregation

Office Bearers:

<u>Position</u>	<u>Name</u>	<u>Dates of Office</u> <u>(If not for full year)</u>	<u>Appointed</u> <u>By</u>
Minister	Rev. I. Gilpin, B.A., B.D.		Presbytery
Session Clerk	Mrs. A. Anderson		Session
Synod Representative		Vacant	Congregation
Presbytery Representative		Vacant	Congregation
Hon. Secretary	Mrs. J. Newell Mr. P. Whyte	To April 2023 From April 2023	Congregation
Honorary Treasurer	Mr. G. Campbell		Congregation
Sunday School Superintendent	Mrs. E. Lynch		Session
Free-Will Offering Administrator(s)	Mr. R. Grace		Congregation
Building Fund Administrator	Mr. R. Brown		Congregation
Child Protection Designated Person(s)	Mrs. J. Dempster (Designated) Mrs. E. Lynch (Deputy) Rev. I. Gilpin Mrs. A. Anderson		Congregation
Organist	Mrs. J. Newell	To April 2023	Committee
Cleaner	Mrs. J. Newell	To April 2023	Committee
Honorary Health / Fire Safety Officer	Mr. H. Russell		Congregation

<u>Position</u>	<u>Name</u>	<u>Dates of Office</u> <u>(If not for full year)</u>	<u>Appointed</u> <u>By</u>
Session & Committee Committee Committee Session & Committee Committee Session & Committee Committee Committee Session & Committee Committee Committee Committee Session & Committee Committee Session & Committee Session & Committee Session & Committee Session & Committee Session & Committee Session & Committee Committee Committee	Mrs. A. Anderson Mr. R. Brown Mrs. M. Burnside Mrs. N. Burrows Mr. G. Campbell Mr. W. A. Carson Mr. A. Charles Mrs. J. Dempster Mr. R. Ferguson Mr. R. Grace Miss. L. Low Mr. A. McKenzie Mrs. E. Marshall Mr. H. Miller Mrs. J. Miskelly Mr. J. Montgomery Mrs. J. Newell Mrs. S. E. Newell Mr. R. A. Robinson Mr. S. H. Semple Mrs. G. A. Spratt Mr. N. Walker Mr. P. Whyte		Congregation
Sub Committee Members: Finance & Internal Auditors	Mr. G. Campbell Mr. R. Grace Mr. R. Brown		Congregation

Type of Governing Document:

Constitution

Trustee Selection Method:

Congregation (at A.G.M or E.G.M)

Nominated External Examiner:

Mr. D. Bennett

Aim and purposes

The CNSPC, in co-operation through the directly employed incumbent (the Reverend Ian Gilpin), provide our aims and purposes in promoting the inalienable right of every Christian to search the records of Divine Truth (The Scriptures of the Old and New Testament) for their own instruction and guidance, to form their own opinions with regard to what they teach, and to worship God in sincerity, agreeably to the dictates of their own conscience, without privation, penalty, or inconvenience inflicted by their fellow-men.

The CNSPC is also specifically responsible for the provision and maintenance of the Church complex at Windmill Hill, Comber, where persons can feel welcome and safe for the purposes of worship, ceremony, or community activities.

Objectives and Activities

The CNSPC is committed to enabling as many people as possible to worship at our meeting house (Church) and to become part of our community in Comber and the surrounding area. The CNSPC maintains an overview of worship throughout the local area and makes suggestions on how our services can involve the many groups that live within our local area. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, the incumbent, the CNSPC Committee and the CNSPC Trustees have considered the Charity Commission's guidance on public benefit and the specific guidance on charities for the advancement of religion. In particular, we try to enable all persons to live out their selected faith as part of our local area community by:

1. Providing weekly religious meetings and a children's Sunday school where teachings and guidance are provided through the Scriptures of the Old and New Testament.
2. Providing financial support through freewill offerings and collections for a number of charities.
3. Providing meaning to life & spiritual well-being, development of spirituality as well as providing a moral and ethical framework to live by. This provides comfort, solace and a sense of purpose and also benefits the wider society. Increasing congregation numbers as well as long founded member numbers help support our services to the society.
4. Providing a means, through religious teachings and support, where persons can find purpose in life and increase mental and physical health which assists in recovery from illness.
5. Providing a meeting house (Church) where persons can feel welcome and safe for the purposes of worship or ceremony. Sacred spaces are also provided for burial and memorial purposes.
6. Providing a Church Hall for the purposes of individuals, groups, and entertainment events.
7. Providing support through a dedicated Minister, friends, and spiritual teachings to aid the resolve of grief and find further meaning to life.
8. Providing services for rituals and ceremonies such as Baptism and Marriage.
9. Providing financial as well as education opportunities for Students and Ministers. Financial support through an Auxiliary Fund and the provision of a meeting house and associated buildings for the furtherance of the Students or Ministers education. This includes the invitation of other religious charities to conduct services within the meeting house.

Achievements and Performance

Owing to the spiritual nature of the church's objectives it is sometimes difficult to quantify achievements; however we have in the past year undertaken the following activities:

Kirk Session Report – 2023

2023 saw the return to a new normal, Church attendance continues to grow averaging 33+ approx . The Sunday School has also shown an increase, both of which is an encouraging sign as members grow in confidence following Covid Guidelines and Restrictions.

Visiting Clergy

Our thanks to the following visiting ministers who covered or were invited to take our morning service in the absence of Rev Gilpin:

Rev Dr Linda Ballard, Rev Chris Wilson and Rev Brian Cockcroft.

Ministerial Duties

Alongside his duties as Minister of Comber Congregation our Minister is Minister -In-Charge of the small rural congregation of Ballyhemlin. Our thanks to both congregations on the support shown to each other for Special Services.

The Minister continues his other duties:

- Transferor Governor on the Board of Governors at Comber Primary and Andrews Memorial Primary Schools
- Active member of the Comber Clergy Fellowship
- Conducts occasional Services, with some Choir Members in local Nursing Homes
- Officiates at the Annual Titanic Memorial Service, hosted jointly by Belfast Titanic Society and Belfast City Council

Organist

Our thanks and gratitude to Mrs Jennifer Newell who stepped down as Organist after 29 years and her commitment on the various roles she played in the life of our Church. However, we are delighted she will continue to play the organ on the last Sunday of each month. The remaining Sunday services will be accompanied by Rev Noel Williamson, Mr Csaba Szabo of Moneyreagh and when not available a CD will be played and monitored by Mr Keith Burnside. Our thanks and gratitude to all for their support.

Elders Elect

The process for election of Elders is time consuming however, a notice for the nomination of Church Elders was issued in February resulting in 6 acceptances and 6 who declined with possibility of future acceptance. The Ordination and Installation of the Elders Elect will take place in January 2024.

Communion

Sacrament of Communion continues to be held twice annually (May and October). In May the Minister was assisted by Mrs Audrey Anderson (Reserve: Mrs Nan Burrows) and Mrs Sheila Newell assisted in October.

Full Attendance

Full Attendance Sunday was a joint celebration with the Coronation of King Charles III. The service was very well attended by friends and families and the PSNI Male Voice Choir who performed a number of special pieces of music. A retiring collection for the PSNI Benevolent Fund totalled £1000.00. Our thanks to the Guild and all volunteers who decorated the Church, the Hall and providing a feast 'fit for a King'.

Harvest

The morning Harvest Service was led by the Rev Brian Cockcroft who deputised for his wife, Rt Rev. Lena Cockcroft, Moderator of the General Synod due to illness. The evening service was conducted by our Minister, Rev Ian Gilpin and Comber Lily of the Valley Accordion Band provided the music.

December Calendar

Friday 08.12.23	Sunday School Party in the Church Hall
Sunday 10.12.23	12.00 noon Sunday School Nativity in the Church Hall 7:30pm Service of Carols/Lessons, music from Comber Music Club and refreshments afterwards in the Church Hall
Sunday 17.12.23	Service of Carols/Lessons taken by Elders Elect
Sunday 24.12.23	12:00 noon service with soloist Cormac Thompson (grandson of Mr and Mrs Robert Morrison)
Christmas Day	11:30 Service
Sunday 31.12.23	12 noon Service

Sunday School

The Sunday School continues to flourish under the guidance of Mrs Emma Lynch (Superintendent) and Mrs Nadine Dorrian. Numbers, as expected fluctuate however we are still one of the most successful Sunday Schools with 29 young people (down 6 from January) on our Roll. The impact of Covid has resulted in a slow return to full capacity of many Sunday Schools in the Denomination and as such, the Denominational Sunday School Conference in June had to be cancelled. We are hopeful that given time the decision will be reversed.

The young people continue to show enthusiasm in their Sunday School work and participate in their Prize Giving Day in June and the Nativity Service in December with lessons, prayers and music. They have also played an important role in Mothering Sunday (including distribution of flowers to all Ladies in the congregation) and our Family Service, October.

General Synod / Presbytery

The Annual General Synod Meeting took place in Coleraine and was attended by our Minister, Rev Ian Gilpin. Representative Elder for Presbytery of Bangor and General Synod is being sought. Our appreciation to Mrs Audrey Anderson who previously held the position.

Mrs Anderson recently resigned from her position as Clerk of Session however has confirmed she will continue her position as Clerk.

Miss Lynda Low, Elder Elect attended the Quarterly Presbytery Meeting in November as an Observer.

Charitable Contributions

Comber congregation continues to support the following Charitable bodies:

- Blythswood Annual Shoe Box Appeal (97 boxes this year)
- Dean of St Anne's Appeal (£700.00)
- Annual Poppy Appeal

And the following Denominational Charitable bodies:

- Benevolent Fund
- The Orphan Society
- Ministers Widows Fund
- Students and Ministers Fund
- Bodel-Mackenzie & Porter Benevolent Funds (Widows and Spinsters)

Births and Marriages

The Moderator officiated at 8 Sacrament of Baptism's and officiated at 3 marriages. As a congregation, we extend God's blessing on all new members of our congregation and our best wishes to the young couples in their future life together.

Deaths

Our Minister officiated at 2 funerals in respect of our Ballyhemlin Congregation and 1 funeral at our Mountpottinger Congregation. He was also approached by a further 6 families to officiate at loved one's funerals. In true Christian spirit we respond sympathetically to all those who look to our Church in times of need and who may not have a formal Church connection. An acknowledgement of the high esteem in which our Congregation is held by the wider Community.

It is also with great sadness we report that the Moderator officiated at the funerals of 13 members of our congregation. We extend our condolences and prayers to those affected by the passing of loved ones who we remember with fondness and love:

- Mr Eric McKibbin
- Mrs Francis McRoberts (nee McGrath)
- Mrs Jean Smyth (nee Martin)
- Mrs Jean Smyth (nee McMurray)
- Mrs Agnes Burgess (nee Carsar)
- Mr William Rainey
- Mr David McMillan

- Mrs Christine Cleland (nee Hiles)
- Mr John Robinson
- Mr Francis Lindsay Osborne
- Mr William Ian Brady
- Mrs Edna Harris (nee Finlay)
- Mrs Phyllis Wilson (nee Bennett)

On reflection, the past few years have been stressful for many struggling with Covid and the restrictions placed upon us. It was therefore a joy to celebrate the Coronation of King Charles III with such outpouring of love, joy and hope for the future and the growth of our Church and Sunday School.

We look forward to starting the new year with the Ordination and Installation of new Elders and offer our gratitude to them in their acceptance of same as we continue to assist the Minister in the spiritual needs of the congregation. With God's blessings may we continue our journey together in faith and love.

The year has also seen our Minister undergo some health issues that has caused stress and concerns for him and his family. As would be expected, he has adopted to minor changes and continues to lead our Church. On behalf of Kirk Session and Committee we extend the hand of friendship and offer assistance to him with assurance we are on this journey together.

In conclusion we offer our support, continued good health and God's blessings to Rev Ian Gilpin and his family.

Clerk of Session – Mrs Audrey Anderson

Committee Report 2023

The Church Committee met on five occasions throughout the year, instead of the 10 scheduled meetings, due to a combination of unavailability and illness. However, these five meetings ensure the overall life of the Church continues to move forward.

The Finance, and Property & Grounds sub-committees undertake a huge amount of unseen work to ensure that our finances and buildings remain stable and the grounds look well for the congregation and the many people who visit the church or walk through the grounds. A significant progression this year was the amalgamation of the Ladies Guild Account (although small) into the main Church bank account which will *allow all sections within the Church to enjoy the benefits of charity registration and gift aid.* Another important annual task is the work undertaken by Harry Russell and Alan Charles to ensure the Entertainment's Licence for the Church is granted.

The Church Hall continues to be used regularly by the following groups:

- Windmill Country Music Club
- Comber Flower Club
- Sunday School
- Ladies Guild

We hope to see the return of Silver Wings Country Music Club and usage by an Ulster Scots group going forward.

As a Committee, we are grateful for the work of our Minister and Mrs. Lynda Low plus many other volunteers who prepare the Church Hall for these events and ensure the hall is cleaned regularly.

As well as our usual denominational charity provision, we also held retiring collections for our sister church in Cork that has suffered a significant fire.

Our regular services continued throughout the year, and we had a special service and tea party to celebrate the Coronation of King Charles III. In attendance where the RUC Male Voice Choir who entertained a full Church, before everyone enjoyed a tea party in glorious weather.

Overall, this year has seen the Church return to normality after the Covid years, which is to be welcomed by all. This return to normal requires ongoing work by a dedicated bunch of volunteers, led by our Minister who ensure the Church life continues moving forward.

I would like to take this opportunity to thank all Committee members for their patience and advice as I have taken on the role of Honorary Secretary.

Lastly, I would pay tribute to my predecessor, Jennifer Newel. Only by undertaking the role that Jennifer performed for many years do I understand the work that is involved. In addition to this, Jennifer was also the Church Organist and Cleaner. Being a male I am unable to multi-task to the level Jennifer did but we should all be grateful for the many years of volunteering undertaken by Jennifer.

Hon Secretary – Mr Peter Whyte

Sunday School 2022 & 2023

Sunday School 2022

Following the suspension of Sunday School on account of Covid restrictions, then their removal and finally a return to normal, we resumed on Sunday May 8th. It had been just over 2 years since we, in accordance with Government rules, suspended our meetings.

We were delighted to welcome 24 children on the first day, not only returnees but also several new faces. Before the end of term, our Sunday School Roll would increase to 36 young people. A credit to them and to their families.

Mrs. Nadine Dorrian returned as a teacher, to be joined by Mrs. Emma Lynch. Making up the corps was Rev. Gilpin assisted on certain Sundays by Mrs. Sandra Gilpin. By consensus, Mrs. Lynch became Superintendent with Mrs. Dorrian as Assistant.

The new term went in very quickly with a regime of refreshments on arrival, some limbering up activities, and then the lessons themselves. Very much hands-on with some innovative approaches. All-too-soon- we had the end of term Service on June 19th, in which the children excelled themselves in music (both coral and instrumental), written, and spoken pieces. It was a great Service and it all fely very 'normal'!

The actual Prize giving consisted of 21 children receiving their prizes for 2019/2020 (curtailed by Covid) and 36 children receiving theirs for 2021/2022. Quite a marathon but richly deserved! A big thankyou to Cecil Kittel and Staff at Comber Post Office for the very generous discounts received on the books etc., purchased for the day.

This was also the opportunity to pay tribute to Mrs. Beth Marshall (former Superintendent and Teacher), Mrs. Shelia Newell (former Teacher), and Mr. Sidney Semple (former Sunday School Treasurer) who had stepped down (at various stages) from their respective positions after many years distinguished service. The Sunday School would mark these noteworthy accomplishments with suitable presentations.

Following the Summer break, we resumed in early September with 35 young people on the Roll. It was good to see everyone back and eager to get going again. The successful format of the previous term was built upon and in October we had our Family Service, again the young people excelled themselves and all present really appreciated the Service.

With the children being off school for Halloween, a very successful trip to the cinema in Newtownards was organized and enjoyed by all, irrespective of age.

Following a short break for the Autumn half term it was back to work. Themes covered included Communion, Harvest, remembrance, Advent and Christmas preparations.

This year, the children's Nativity Service took place in the Church Hall, making good use of the stage. Thanks to: Mrs. Lynch and Mrs' Dorrian for constructing the Service in such a way as to include all the children; Mr. Keith Burnside for work on lighting and sound; Mrs. Jennifer Newell for music and tuition; and all others that helped. Another well received innovation at the end of Service was a very lavish buffet style lunch. All the young ones received a selection box. Thankyou to Raymond Barr, Manager of Supervalu, for the very generous discount received. Also, a big thankyou to Mr. James Montgomery for his personal generosity towards all the young people of the Sunday School. Mr. Montgomery has been exceptionally kind to all the young one at Christmas, Easter and many other times in the year.

Although following Covid, our own Sunday School in Comber resumed, this was not generally the case elsewhere. In the wider Denomination, many Sunday Schools had either not yet reconvened or, in a number of cases, sadly had closed. Accordingly, there were no Denominational Sunday School activities *during the year. This meant that the Annual Sunday School Conference in June did not happen.*

I would conclude by placing on record my appreciation to Mrs. Emma Lynch and Mrs. Nadine Dorrian for their professionalism, dedication, and enthusiasm throughout the year. It has been a pleasure to work alongside them. I would also thank our Congregation and friends for the support and encouragement they have given both to the Teachers and Children. It means a great deal!

We can all say 'it's good to be back' and that 'normal-service has been resumed'!

Rev. Ian Gilpin

Sunday School 2023

Following the break for Christmas, the children returned in January, refreshed from their holidays.. very quickly everyone got back into a good routine with refreshments, warm up activities and lessons and craft activities on Biblical themes.

In February we marked the 150th anniversary of the birth in 1873 of Thomas Andrews (junior). This enabled the children to understand that once upon a time, Thomas Andrews Junior was a little baby, then toddler, then a child. I was a very successful day.

The children and parents were actively involved with the Mothering Sunday Service on March 19th, which saw an excellent turnout of members and friends. In addition to readings and prayers there were also a number of musical pieces, sung and instrumental. As traditional, all ladies present (and some who weren't) received a beautiful arrangement of spring daffodils, which really added to the atmosphere.

Sadly, given that the number of Sunday Schools still either hadn't reconvened following Covid or had ceased functioning, the Denominational Sunday School Committee reluctantly took the decision to cancel the Annual Spring event in Lisburn where traditionally the children participated in a variety of activities. It was disappointing that it couldn't go ahead.

On a more positive note, the Children received pretty substantial Easter eggs just prior to the Easter break. A big thankyou to Tesco (Newtownards) for their generosity. Also, to Mr. James Montgomery for his generosity towards all the children with an additional supply of Easter eggs, something he has been doing now for over twenty years!

To celebrate the Coronation of his Majesty, King Charles III, we had a special afternoon service in the Meeting House on Sunday May 7th with nearly 300 adults and children in attendance! The weather was absolutely perfect and as they arrived, all children received a Coronation Goody Bag. The day was a resounding success and the Hall, Marquee, Gazebo and beautiful lawns were filled to overflowing of folk who really relished the Celebrations.

Regrettably the Denominational Sunday School Committee felt that an Annual Conference in June couldn't be organized owing to a number of Sunday Schools that had not yet restarted following Covid. However,

the Children of our Sunday School followed items on the Syllabus and completed a number of questions. On a positive note, it was hoped that an event might take place in the Autumn.

Preparations were in hand for the Sunday School Prize Day in Comber on June 11th and much of the Children's work was on display in the Meeting House for the Service. Everything looked really well. The Children had put in a great deal of preparation for the Service with readings, prayers, songs, and a variety of musical instrument pieces. We were delighted when Mrs. Irene Kirk (nee Brady) agreed to present the young people with their prizes, all 35 of them! This marked what by all accounts had been a very successful Sunday School year.

Thanks must go to Cecil Kittel and staff at Comber Post Office and also Clyde of Hardys for their generous support with the purchases of prizes etc. Also, Ards Evangelical Bookshop for the generous discount in respect of the books which were bought.

Sunday School resumed on September 10th after a well-deserved summer break for the children and teachers alike. By the end of the term, we would have 29 Children on the roll with a good regular attendance throughout.

The successful format of refreshments on arrival, followed by warm up activities then Sunday School work was continued and is well received by everyone.

Preparations were quickly underway for Family Sunday October 1st which was very successful. The children undertaking readings, prayers, and a variety of musical pieces prepared in advance. The service was very well supported by family and friends alike.

The months of October and November were occupied with work focusing on the themes of Harvest, Communion and Remembrance. It wasn't all hard work as the children enjoyed a trip to the Ice Bowl followed by refreshments at the nearby McDonalds. This was a half term treat.

All-too-soon the children were busily engaged with all the work in preparation for the Nativity Play which was very successfully presented in the Church Hall, on December 10th, making excellent use of the stage. The children excelled themselves and were well supported by family and friends. A really nice initiative was to provide a lavish buffet style lunch in the Hall at the conclusion of the Service, which everyone really enjoyed.

Another highly commendable initiative from the Comber Sunday School was to organize a very successful Christmas Party in the Church Hall on Friday December 8th to which all the Sunday Schools in the Denomination were invited. We were pleased that both the Moderator, the Rt. Rev. Lena Cockroft, and the Sunday School Convenor, the Rev. Stephen Reain-Adair were also able to attend.

2023 was a very successful year for our Sunday School and I pay tribute to our Superintendent, Mrs. Emma Lynch, and Assistant, Mrs. Nadine Dorrian, for their dedication and commitment without which we simply

would not have the successful Sunday School we have. It is a privilege to work alongside them and give them support and assistance.

Rev. Ian Gilpin

Church Finances (Note: See also separate accounts breakdown)

A customary 'thankyou' to all members & visitors for their continued trust, generosity & support throughout the year.

2023 was another relatively tough year for us financially. We are all glad the Covid impact is nearly at an end but the recent impact of the Ukraine war on costs again keeps us watching the pennies.

Income & Expenditure:

Our income for the year totalled £65,197 which, although is an increase of around 9% compared to last year, our expenditure reached £80,706. Increases in expenditure mainly extended from property maintenance.

Our main sources of funding are from direct giving by members with over 70% of our income derived from Freewill Offerings, Property Maintenance Contributions, Stipends and Sunday Collections – all demonstrating the continued generosity of our Church members.

Our investments performed well again with dividend income of £8,769 (approx. 6% return). Our total investment value, which had recovered well from 2020's slump, dropped only slightly from £152,691 to £149,150. The influence of Wars around the world have had, and will have, likely continued influence on our investments going forward. Our congregation numbers remain static with donations growing slightly with the upturn of online banking and monthly standing orders. Fuel costs have increased by around 10% from last year.

Unfortunately, Gift Aid was not claimed in 2023 (including 2022 and 2021) but will be reflective in 2024's accounts to a figure circa £20k (already claimed at time of drafting). Gift Aid has immense value to our Charity no extra cost to our congregation or visitors. By simply registering with us for Gift Aid, your donations automatically grow by 25% (as long as you are still paying income tax)

Donations remain lower than pre-Covid due to our Church Hall not back to full utilisation (yet). Donations totalled around £6,100 and I would like to make special note of the following donations received throughout the year:

£1,000 – K Watson

£690 – Windmill Country Music Club

£500 – J Andrews & Co

£2000 – Family of Late George & Edna Grace (Legacy Donation)

The generous support we receive from clubs and individuals greatly helps us in maintaining the Church and Hall for the local community.

Our main item of expenditure this year was for property repairs (including our trees and lands) and accounted for 41% of our annual expenditure with second notable expenditure being our Ministry which accounted for another 41%.

Fund Raising & Charity Donations

Our Christmas Craft Fair finally returned for 2023 and raised a wonderful £1,260. There was no annual BBQ again in 2023.

We have always been known as a generous congregation & that generosity continued with an amazing £7,494 going to good causes as we continued to support local, national and denominational charities.

Legacies

As mentioned above, there was a very generous Legacy Donation (and was Gift Aided) from the family of and in remembrance of George and Edna Grace. Previous matured and donated legacies from post 2023 are still to be reinvested with M&G Charifunds.

Close

The 2023 accounts still reflect the increased costs which remain from outside influences. They do however reflect well on the stability of our Churches finances, even in time of uncertainty. Our investments continue to deliver well, and your contributions remain steady, which makes it easier to meet the financial demands placed upon us and helps us plan with more certainty when funding future projects to keep the church properties & grounds in the fabulous state they are currently in.

None of this could be delivered without your continued support. The Congregation's and visitor's generosity continues to amaze me each year, especially in comparison to other larger congregations.

I finish by thanking everyone, on behalf of the Finance Committee, for the generosity, trust & support in us and hopefully we have repaid that by maintaining our Churches finances to within acceptable limits.

Hon. Treasurer - Graham Campbell

Reserves Policy


Our reserves policy has been agreed for the retention of at least 1 year's average expenditure (£70k rounded to the nearest £10k) within our bank accounts. This is to be held in our Santander Deposit Account, when possible, taking account of our current outgoings. Any yearly surplus is expected to be split between charity donations and re-investments.

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees (At least one trustee to sign)


Signature

FOR THE NON-SUBSCRIBING PRESBYTERIAN
CHURCH OF IRELAND TRUSTEES


Date

30 OCTOBER 2024

Full name

 IVAN LAIRD

Comber Non-Subscribing Presbyterian Church

Northern Ireland - Charity number 100413

Annual return

Independent examiner's report to the charity trustees of
COMBER NON-SUBSCRIBING PRESBYTERIAN CHURCH
Charity Reference: NIC100413



I report on the accounts of the Comber Non-Subscribing Presbyterian Church for the year **01 January 2023 to 31 December 2023**, as supplied by Mr Graham Campbell (Honorary Treasurer of the above charity) and attached.

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.

My statement as Independent examiner

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.

Name: **David J Bennett**

Signature:

A handwritten signature in black ink, appearing to read "D.J. Bennett".

Relevant professional qualification or body: **Chartered Certified Accountant**

Address: **9 Londonderry Avenue, Comber, Newtownards, BT23 4DE**

Date: **23/10/2024**

Comber Non-Subscribing Presbyterian Church

Northern Ireland - Charity number 100413

Accounts

Receipts and payments accounts

For the period from	01/01/2022	To	31/12/2022	
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Banking	8,527			8,527	7,591
Barbeque (Fund Raising)	-			-	-
Charity Support				-	-
Christmas Craft Fair (Fund Raising)	1,931			1,931	-
Collections (For Charity Support)	1,820			1,820	1,133
Denominational Support	450			450	-
General Fund Offerings	35,464			35,464	38,684
Office Services	280			280	20
Payroll				-	58
Property Expenses	2,051			2,051	1,603
Sunday School	504			504	198
Property Fund Offerings (Restricted)		8,067		8,067	6,151
A1 Sub total (Gross income for the Annual Return)	51,027	8,067	-	59,094	55,437
A2 Asset and investment sales (see tables 1 and 2 in section 7 of the guidance).					
	-	-	-	-	-
	-	-	-	-	-
A2 Sub total	-	-	-	-	-
Total receipts	51,027	8,067	-	59,094	55,437
A3 Payments					
Banking	175			175	158
Barbeque (Fund Raising)				-	-
Charity Support	2,745			2,745	640
Christmas Craft Fair (Fund Raising)	250			250	-
Collections (For Charity Support)	-			-	-
Denominational Support	3,164			3,164	-
General Fund Offerings	-			-	30
Office Services	830			830	738
Payroll	34,363			34,363	34,458
Property Expenses		27,211		27,211	13,547
Sunday School	1,549			1,549	-
Property Fund Offerings (Restricted)	-	-		-	-
A3 Sub total	43,077	27,211	-	70,288	49,571
A4 Asset and investment purchases (see tables 1 and 2 in section 7 of the guidance)					
	-	-	-	-	-
	-	-	-	-	-
A4 Sub total	-	-	-	-	-
Total payments	43,077	27,211	-	70,288	49,571
Net of receipts/(payments)	7,950	- 19,144	-	- 11,194	5,866
A5 Transfers between funds	- 19,144	19,144	-	-	-
A6 Cash funds last year end	96,110.34	10,000.42	21,835.55	127,946.31	122,080.07
Cash funds this year end	84,916	10,000.22	21,835.55	116,752.12	127,946.31

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £	Total funds to nearest £	Last year to nearest £
B1 Cash funds	General Account	77,981	-	-	77,981	88,129
	Property Account		10,000	-	10,000	10,000
	Matured Investments (to be reinvested)			21,836	21,836	21,836
	Sunday School Account	6,936	-	-	6,936	7,981
	Total cash funds	84,916	10,000.22	21,836.55	116,762.12	127,946.31
	(agree balances with receipts and payments account(s))	OK	OK	OK	OK	OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £	Total funds to nearest £	Last year to nearest £
B2 Other monetary assets		-	-	-	-	
		-	-	-	-	
		-	-	-	-	
		-	-	-	-	
		-	-	-	-	

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)	Last year
B3 Investment assets	Progressive Investment		-		
	M&G Investments		-	150,708	159,598
	Computershare Investments		-	1,983	1,983
	Total		-	162,691	161,581

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)	Last year
B4 Assets retained for the charity's own use			-	-	
			-	-	
			-	-	
			-	-	
			-	-	
			-	-	
	Total		Total	Total	Total

Categories	Details	Fund to which liability relates	Fund to which liability relates	Amount due (optional)	Last year
B5 Liabilities				-	
				-	
				-	
				-	
	Total		Total	Total	Total

Signed by at least one trustee on behalf of all the trustees

Signature
 FOR NSPCI TRUSTEES
 Iwan Laird DIRECTOR

Print Name
 IVAN LAIRD

Date of approval
 02/11/23

Comber Non-Subscribing Presbyterian Church

Northern Ireland - Charity number 100413

Annual report

Report Details

<u>Charity Name:</u>	Comber Non-Subscribing Presbyterian Church [CNSPC]
<u>Charity's Address:</u>	15 Windmill Hill, Comber, Newtownards, Co. Down, BT23 5WH
<u>Registered Charity Number:</u>	NIC100413
<u>Reporting Period Starting:</u>	01 January 2022
<u>Reporting Period Ending:</u>	31 December 2022

Structure, Governance & Administration Details

Trustees:

<u>Position</u>	<u>Name</u>	<u>Dates of Office (If not for full year)</u>	<u>Appointed By</u>
Trustee	Mr. S. H. Semple		Congregation
Trustee	Mr. W. A. Carson		Congregation
Trustee (Company)	The Non-Subscribing Presbyterian Church of Ireland Trustee Company		Congregation

Office Bearers:

<u>Position</u>	<u>Name</u>	<u>Dates of Office (If not for full year)</u>	<u>Appointed By</u>
Minister	Rev. I. Gilpin, B.A., B.D.		Presbytery
Session Clerk	Mrs. A. Anderson		Session
Synod Representative	Mrs. A. Anderson		Congregation
Presbytery Representative	Mrs. A. Anderson		Congregation
Hon. Secretary	Mrs. J. Newell		Congregation
Hon. Assistant Secretary	Mr. W. A. Carson		Congregation
Treasurer	Mr. G. Campbell		Congregation
Assistant Treasurer	Mr. N. Walker		Congregation
Sunday School Superintendent	Mrs. E. Marshall		Session
Free-Will Offering Administrator(s)	Mr. G. Grace Mr. R. Grace	To 12 Nov (DOD)	Congregation
Building Fund Administrator	Mr. R. Brown		Congregation
Child Protection Designated Person(s)	Mrs. J. Dempster (Designated) Mrs. S.E. Newell (Deputy) Rev. I. Gilpin Mrs. A. Anderson		Congregation
Organist	Mrs. J. Newell		Committee
Cleaner	Mrs. J. Newell		Committee
Honorary Health / Fire Safety Officer	Mr. H. Russell		Congregation

<u>Position</u>	<u>Name</u>	<u>Dates of Office</u> <u>(If not for full year)</u>	<u>Appointed</u> <u>By</u>
Session & Committee	Mrs. A. Anderson		Congregation
Committee	Mr. R. Brown		
Committee	Mrs. M. Burnside		
Session & Committee	Mrs. N. Burrows		
Committee	Mr. G. Campbell		
Session & Committee	Mr. W. A. Carson		
Committee	Mr. A. Charles		
Committee	Mrs. J. Dempster		
Session & Committee	Mr. R. Ferguson		
Committee	Mrs. N. Gillespie	Retired April 2022	
Committee	Mr. G. Grace	12 Nov (DOD)	
Committee	Mr. R. Grace		
Session & Committee	Mrs. A. Halliday	Retired June 2022	
Committee	Miss. L. Low		
Session & Committee	Mr. R. McDowell	14 Dec (DOD)	
Committee	Mr. A. McKenzie		
Session & Committee	Mrs. E. Marshall		
Committee	Mr. H. Miller		
Session & Committee	Mrs. J. Miskelly		
Session & Committee	Mr. J. Montgomery		
Committee	Mrs. S. Mulholland	Retired April 2022	
Session & Committee	Mrs. J. Newell		
Session & Committee	Mrs. S. E. Newell		
Session & Committee	Mr. I. Parsons	6 th Oct (DOD)	
Session & Committee	Mr. R. A. Robinson		
Session & Committee	Mr. S. H. Semple		
Session & Committee	Mrs. G. A. Spratt		
Committee	Mr. N. Walker		
Committee	Mrs. M. Wallace	Retired April 2022	
Committee	Mr. P. Whyte		
Sub Committee Members: Finance & Internal Auditors	Mr. G. Campbell Mr. R. Grace Mr. G. Grace Mr. N. Walker Mr. R. Brown	12 Nov (DOD)	Congregation

Type of Governing Document: Constitution

Trustee Selection Method: Congregation (at A.G.M or E.G.M)

Nominated External Examiner: Mr. D. Bennett

Aim and purposes

The CNSPC, in co-operation through the directly employed incumbent (the Reverend Ian Gilpin), provide our aims and purposes in promoting the inalienable right of every Christian to search the records of Divine Truth (The Scriptures of the Old and New Testament) for their own instruction and guidance, to form their own opinions with regard to what they teach, and to worship God in sincerity, agreeably to the dictates of their own conscience, without privation, penalty, or inconvenience inflicted by their fellow-men.

The CNSPC is also specifically responsible for the provision and maintenance of the Church complex at Windmill Hill, Comber, where persons can feel welcome and safe for the purposes of worship, ceremony, or community activities.

Objectives and Activities

Although Covid restrictions had put constraints on our normal practices, our objectives and activities remained the same where possible. The CNSPC is committed to enabling as many people as possible to worship at our meeting house (Church) and to become part of our community in Comber and the surrounding area. The CNSPC maintains an overview of worship throughout the local area and makes suggestions on how our services can involve the many groups that live within our local area. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, the incumbent, the CNSPC Committee and the CNSPC Trustees have considered the Charity Commission's guidance on public benefit and the specific guidance on charities for the advancement of religion. In particular, we try to enable all persons to live out their selected faith as part of our local area community by:

1. Providing weekly religious meetings and a children's Sunday school where teachings and guidance are provided through the Scriptures of the Old and New Testament.
2. Providing financial support through freewill offerings and collections for a number of charities.
3. Providing meaning to life & spiritual well-being, development of spirituality as well as providing a moral and ethical framework to live by. This provides comfort, solace and a sense of purpose and also benefits the wider society. Increasing congregation numbers as well as long founded member numbers help support our services to the society.
4. Providing a means, through religious teachings and support, where persons can find purpose in life and increase mental and physical health which assists in recovery from illness.
5. Providing a meeting house (Church) where persons can feel welcome and safe for the purposes of worship or ceremony. Sacred spaces are also provided for burial and memorial purposes.
6. Providing a Church Hall for the purposes of individuals, groups, and entertainment events.
7. Providing support through a dedicated Minister, friends, and spiritual teachings to aid the resolve of grief and find further meaning to life.
8. Providing services for rituals and ceremonies such as Baptism and Marriage.
9. Providing financial as well as education opportunities for Students and Ministers. Financial support through an Auxiliary Fund and the provision of a meeting house and associated buildings for the

furtherance of the Students or Ministers education. This includes the invitation of other religious charities to conduct services within the meeting house.

Achievements and Performance

Owing to the spiritual nature of the church's objectives it is sometimes difficult to quantify achievements; however we have in the past year undertaken the following activities:

KIRK SESSION REPORT - 2022

In 2022 the Church continued to operate within Covid19 guidelines, social distancing, track and trace and the one-way system. Following Government announcements throughout the year we were able to gradually lift the restrictions in place over the last couple of years. Attendance at Church Services had declined and continues to do so however we anticipate an increase once our services return to normal.

Visiting Clergy

Our thanks to Rev Gilpin for arranging cover during 2 weeks of absence and to the visiting Ministers for their continued support. Rev. Lena Cockcroft and Rev Dr Linda Ballard.

Church Business

With Social Distancing and track and trace still in operation the Kirk Session only met on two occasions during 2022, in March and September. It is important for us to continue with Church Business and our duty as Elders for the benefit of the congregation.

Sunday School

Following the retirement of Mrs Beth Marshall, Mrs Emma Lynch agreed to and took on the role of Sunday School Superintendent with Mrs Nadine Dorian as Sunday School Assistant. Several of the older Young People also provide assistance. The Sunday School re-opened after Easter with a marked increase of children (36) on the roll.

Births and Marriages

The Moderator officiated at 8 Sacrament of Baptism's and officiated at 5 marriages. As a congregation, we extend God's blessing on all new members of our congregation and our best wishes to the young couples in their future life together.

Deaths

During the year, the Moderator officiated at 2 funerals in connection with our Moira and Ballyhemlin congregations. He was also asked by another 11 families to officiate at the funeral of their loved ones.

In Comber, it was the very sad duty of our Moderator to officiate at the funerals of 18 members of our congregation. We remember them all with fondness and love:

Mrs Myra Francis Galbraith (nee Brooster)
Mr Evan Craig
Mr James Strain
Mrs Ralda Agnes Rudewicz (nee Long)
Mrs Meta Ann Finlay (nee Drain)
Mrs Heather Boyd (nee Andrews)
Ms Mary (May) Watson
Mr Paul Price
Mr Robert John (Roy) Watson
Mr Walter Coey
Mr Ian Frederick Parsons
Mrs Olive Stevenson (nee Corbett)
Mrs Margaret Robinson (nee Curragh)
Mrs Suzanne McDowell (nee McCormick)
Mr George McAuley Grace
Mr David Walker
Mr Charles Black
Mr Robert (Roy) McDowell

As mentioned earlier, the Church has slowly come through the worst of the Covid-19 pandemic and our services are almost back to normal. No track and trace, hymn singing with face masks, the congregation being shown to their seating and no Sunday School. It has been a long and difficult journey effecting everyone's health and well-being in many ways. Worrying about our loved ones, the effect on our congregation and Church life as we move forward and re-build our Church family. It will not be an easy task, however each day we grow in confidence on returning to everyday life, Sunday worship and the opening our Church building. With Gods guidance and love in our hearts nothing is impossible.

Our Church in Comber is renowned for its friendly atmosphere and many see it as an extension of our families. May we continue our journey together in faith and love. On behalf of the Kirk Session and Committee we extend our thanks to our Minister Rev Ian Gilpin and family, wishing them Gods blessings and continued good health.

Clerk of Session – Mrs Audrey Anderson

Committee Report 2022

Our Committee met on 6 occasions through the 2022 year with a fair attendance. June's meeting was not quorate so topics were deferred to the next meeting.

It was encouraging to see the Sunday School up and running once more with over 25 on the roll. The Christmas Childrens' service was more that enjoyable with the children taking an active role in creating the Nativity story on stage in the hall with support from parents. Again Keira Gleave delighted us with her rendition of Away in a Manger. Many thanks to Emma Lynch and Nadine Dorrian who created the play for the children. Also a big thanks to Keith Burnside for organising the sound system and to all the other helpers/husbands, etc. who made the service so enjoyable.

We also had an Adult's Candlelit Carol Service the following week with some members of the congregation helping out with singing and readings. A lovely atmospheric service.

The 'outside' groups who once used our Hall for their activities have been invited back and we are glad to say that these groups are once again bringing musical nights to the Hall on Tuesday and Wednesday nights. Family Sunday was held in September with various contributions from our musical talents in the Sunday School and trust that they will continue to grow in confidence as they move up the grades.

We held our Harvest Service in October with Comber Silver Band supporting the service with their musical talents, followed by light refreshments in the Hall provided by the Ladies Guild.

We also held our Annual General Meeting in May reporting on the past three years 2019, 2020 and 2022 as Covid put a real spanner in the works with regard to regularity of meetings.

Continuing maintenance of church and grounds is being carried out around the Manse, Hall and grounds. Mr. Len Ball is in his retirement years and is sadly no longer to carry on his dedicated work in clearing gutters, down spouts etc. Mrs. Dempster has a contact to carry on this work, especially the roosting pigeons over the Church front door which is creating an unsightly mess. The area has been pressure washed and cleaned with spikes put up on the pillars to deter their roosting habits so hopefully they will move to other lodgings.

The Shoe Box appeal was well supported by the congregation and our thanks go to Kim who took them to Blytheswood in Lisburn to distribute to the various charities.

Crossnacreevy Nurseries continue to maintain the grounds around the graveyard and Garden of Remembrance with our Minister cutting the grass in the manse garden and lawn at the front, Mrs. Jennifer Newell strimming the edge of the manse garden and around the paths and driveway.

The Annual Reports are still in the pipeline and will probably culminate in a combined edition of the past three years.

We are in the process of creating a Social Media presence for our church which will hopefully keep others apprised of the activity of our Church and we are currently going through the process of discussing the correct protocol regarding Data Protection, Safeguarding Vulnerable adults etc., in order that we deal with this new activity in the proper manner.

Discussion also took place on the requirement of additional Trustees which will take some time to sort out. We would also like to express our grateful thanks to all those involved behind the scenes who wish to remain anonymous but are the silent workers who give of their time in keeping the Church and grounds in a beautiful state.

Our continued guidance and dedication from our Minister and family remains unstinting and we are most fortunate to have them as our leaders and our friends to the congregation.

Hon Secretary - Jennifer Newell

Sunday School

2019 has been another successful and enjoyable year for our Sunday School.

The denominational Sunday School games were held in March and this was greatly enjoyed by the children.

The children participated in our Mothering Sunday Service. During the service, the children presented flowers to each woman in the Congregation.

The Children's end of term service was held on 16th June when the children excelled themselves once again through their readings and songs. This service coincided with Father's Day. Both fathers and children participated in the service, during which we were thankful to Mr. Jim Miskelly for presenting the prizes for attendance. At the conclusion of the service, a button-hole flower was given by the children to all of the men present.

Following our summer break, Sunday School resumed on 8th September.

Our Sunday School teachers, along with the children, made a significant contribution to our Family service in October.

Our annual Children's Christmas Service was held during the festive season, during which the children, young people, teachers, Sunday School treasurer and music teacher read the lessons and the children sang a number of items. Some of the children also displayed their talent by playing musical instruments. The church was very tastefully decorated and the service was well attended and greatly enjoyed by everyone present. The Superintendent, explaining the true meaning of Christmas, based a short talk on the theme of Jesus being the centre of the Christmas celebrations. The prayers and address for the young-at-heart was given by the minister. As usual, the children and adults brought along gifts for our charities to share with children less fortunate.

We would like to thank the parents for sending their children to Sunday School, and for their help and support throughout the year. We are also indebted to the teachers for their unfailing and devoted work, and to our organist Mrs. Jennifer Newell. We owe a great deal of gratitude to our minister, Rev. Gilpin, for his continued support.

Sunday School Superintendent - Beth Marshal

Church Finances (Note: See also separate accounts breakdown)

A customary 'thankyou' to all members & visitors for their continued trust, generosity & support throughout the year.

It was another tough year for us financially with our protected trees eating up over £10,000 for their 6 yearly maintenance. Although our expenditure exceeded income, the 'gap' was artificially increased by not claiming our Gift Aid for the year. This will be claimed in 2023.

Income & Expenditure:

Our income for the year totalled £59,094, with expenditure at £70,288

Our main sources of funding are from direct giving by members with over 70% of our income derived from Freewill Offerings, Property Maintenance Contributions, Stipends and Sunday Collections – all demonstrating the continued generosity of our Church members.

Our investments performed reasonably well again with dividend income of £8,512 (approx. 5% return). Our total investment value, which had recovered from 2020's drop, dropped again from £161,580 to £152,691. The influence Covid and Wars around the world have had, and will have, likely continued influence on our investments going forward. Our congregation numbers are now 7% less than in 2019, with donations being 10% lower. Fuel costs have, surprisingly, not increased but this in turn is a reflection of less property usage.

As mentioned, Gift Aid has not been claimed for 2021 or 2022. These will be claimed in 2023 at around £10,000 which highlights the immense value we can gain at no extra cost to our congregation. By simply registering with us for Gift Aid, your donations automatically grow by 25% (as long as you are still paying income tax)

Donations fell from not having the full use of the hall to clubs. Donations totalled around £4,800 and I would like to make special note of the following donations received throughout the year:

£1,100 – Use of hall by Pianist
£1000 – P Johnston
£500 – Family of Anne Ferguson

The generous support we receive from clubs and individuals greatly helps us in maintaining the Church and Hall for the local community.

Our main item of expenditure this year was for property repairs (including our trees and lands) and accounted for 39% of our annual expenditure with second notable expenditure being our Ministry which accounted for 49%.

Fund Raising & Charity Donations

Our Christmas Craft Fair finally returned for 2022 and raised a wonderful £1,680. There was no annual BBQ this year.

We have always been known as a generous congregation & that generosity continued with £2,745 going to good causes as we continued to support local, national and denominational charities.

Legacies

There was no Legacy Donation made in 2022, although it is noted that previous invested legacies from 2019 are still to be reinvested.

Close

The 2022 accounts reflect the increased costs which remain from outside influences. The 2019 accounts reflect well on the stability of our Churches finances, even in time of uncertainty. Our investments continue to deliver well and your contributions remain steady, which makes it easier to meet the financial demands placed upon us and helps us plan with more certainty when funding future projects to keep the church properties & grounds in the fabulous state they are currently in.

None of this could be delivered without your continued support. The Congregation's generosity continues to amaze me each year, especially in comparison to other larger congregations.

I finish by thanking everyone, on behalf of the Finance Committee, for the generosity, trust & support in us and hopefully we have repaid that by the healthy position the church finances remain in.

Hon. Treasurer - Graham Campbell

Reserves Policy


Our reserves policy has been agreed for the retention of at least 1 year's average expenditure (£70k rounded to the nearest £10k) within our bank accounts. This is to be held in our Santander Deposit Account, when possible, taking account of our current outgoings. Any yearly surplus is expected to be split between charity donations and re-investments.

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees (At least one trustee to sign)

Signature

FOR HSPCL TRUSTEES

DIRECTOR

Date

2 NOVEMBER 2013

Full name

IVAN JAMES LAIRD

Comber Non-Subscribing Presbyterian Church

Northern Ireland - Charity number 100413

Annual return

Independent examiner's report to the charity trustees of
COMBER NON-SUBSCRIBING PRESBYTERIAN CHURCH
Charity Reference: NIC100413



I report on the accounts of the Comber Non-Subscribing Presbyterian Church for the year **01 January 2022 to 31 December 2022**, as supplied by Mr Graham Campbell (Honorary Treasurer of the above charity) and attached.

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.

My statement as Independent examiner

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.

Name: **David J Bennett**

Signature:

Relevant professional qualification or body: **Chartered Certified Accountant**

Address: **9 Londonderry Avenue, Comber, Newtownards, BT23 4DE**

Date: *02 Nov 2023*