

# Rugby Avenue Congregational Church

Northern Ireland · Charity number 100952

## Details

**Known as** Carryduff Congregational Church

**Status** Received

**Registered** 2016-05-26

**Register** [View on the Charity Commission for Northern Ireland register](#)

## Contact

**Address** 12 Carolhill Road  
Glengormley  
Co Antrim  
Northern Ireland  
BT36 7af  
BT36 7AF

**Phone** 02890843865

## Activities

**Purposes:** The purpose of the Church is to glorify God and to work for the advancement of Christ's Kingdom in Carryduff and its environs and throughout the world.

**What the charity does:** The advancement of religion

**How the charity works:** Religious activities

**Who the charity helps:** General public, Older people

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£29,394	£29,909	£0	1

## Trustees

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Name	Role	Appointed
Hilda Johnston		
Mr Reginald Humphreys		
Mrs Edith Young		
Mrs Margaret Stokes		

**Rugby Avenue Congregational Church**

Northern Ireland - Charity number 100952

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# Accounts

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**Receipts and Payments Account**  
**For Financial Year ended 31 December 2025**

	Note	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
		£	£	£	£	£
<b>Receipts</b>						
Donations and legacies	3	23,902	2,540	-	26,442	21,516
Investment/Bank Income	4	2,348	-	-	2,348	1,817
Other Income	5	604	-	-	604	596
<b>Total Receipts</b>		<b>26,854</b>	<b>2,540</b>	<b>-</b>	<b>29,394</b>	<b>23,929</b>
<b>Payments</b>						
Raising funds	6	-	-	-	-	95
Charitable activities	7	25,058	3,679	-	28,737	26,399
<b>Total Payments</b>		<b>25,058</b>	<b>3,679</b>	<b>-</b>	<b>28,737</b>	<b>26,494</b>
<b>Net of Receipts/(Payments)</b>						
<b>before Transfers</b>		<b>1,796</b>	<b>-1,139</b>	<b>-</b>	<b>657</b>	<b>-2,565</b>
Transfers between Funds		-1,172	1,172	-	-	-
<b>Surplus/(- Deficit) for the year</b>		<b>624</b>	<b>33</b>	<b>-</b>	<b>657</b>	<b>- 2,565</b>
<b>Reconciliation</b>						
Funds brought forward		93,894	-	-	93,894	96,459
Surplus/(- Deficit) for the year		624	33	-	657	- 2,565
<b>Funds carried forward</b>	9	<b>94,518</b>	<b>33</b>	<b>-</b>	<b>94,551</b>	<b>93,894</b>

**Statement of Assets and Liabilities  
As at 31 December 2025**

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Note					
<b>Funds Reconciliation</b>					
Bank and Cash at start of year	93,894	-	-	93,894	96,459
Net movement in funds	624	33	-	657	- 2,565
<b>Bank and Cash at end of year</b>	<b>94,518</b>	<b>33</b>	<b>-</b>	<b>94,551</b>	<b>93,894</b>
<b>Bank &amp; Cash Balances</b>					
Bank Deposit Accounts				54,208	51,973
Bank Current Accounts				40,343	41,921
<b>Total Bank &amp; Cash Balances</b>				<b>94,551</b>	<b>93,894</b>

Approved by the Trustees at a meeting on 18 March 2026 and signed on their behalf by:

*Margaret A. Stokes*

Margaret Stokes  
Treasurer

Date: 18 March 2026

## Notes to the financial statements

### 1. Accounting Policies

#### Accounting standards

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 payment basis.

#### Fund accounting

Unrestricted funds are expendable at the discretion of the management committee in the furtherance of the charitable objectives of the charity.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor.

Endowment funds, in simple terms, refers to a gift of property or money given to a charity as a restricted fund. Trust law requires a charity to invest the assets of an endowment, or to retain them for the charity's use in furtherance of its charitable purposes, rather than apply or spend them as income. The income generated from endowment funds held for investment is then used to further the purposes of the charity.

### 2. Status

The Rugby Avenue Congregational Church is an unincorporated association and is registered with the NI Charities Commission with registration number NIC100952.

### 3. Donations and Legacies

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 24 £
Freewill Offerings	7,425	-	-	7,425	6,610
Collections	8,241	378	-	8,619	8,296
Donations, grants and gifts	3,225	2,162	-	5,387	2,840
Gift Aid on Donations	5,011	-	-	5,011	3,770
<b>Total Donations and Legacies</b>	<b>23,902</b>	<b>2,540</b>	<b>-</b>	<b>26,442</b>	<b>21,516</b>

**Notes to the financial statements continued**

**4. Investment Income**

	<b>Unrestricted Funds 2025 £</b>	<b>Restricted Funds 2025 £</b>	<b>Endowment Funds 2025 £</b>	<b>Total 2025 £</b>	<b>Total 2024 £</b>
Total Bank Interest	2,348	-	-	2,348	1817
<b>Total Investment Income</b>	<b>2,348</b>	<b>-</b>	<b>-</b>	<b>2,348</b>	<b>1817</b>

**5. Other Income**

	<b>Unrestricted Funds 2025 £</b>	<b>Restricted Funds 2025 £</b>	<b>Endowment Funds 2025 £</b>	<b>Total 2025 £</b>	<b>Total 2024 £</b>
Event Income	601	-	-	601	594
Other Income	3	-	-	3	2
<b>Total Other Income</b>	<b>604</b>	<b>-</b>	<b>-</b>	<b>604</b>	<b>596</b>

**6. Raising Funds**

	<b>Unrestricted Funds 2025 £</b>	<b>Restricted Funds 2025 £</b>	<b>Endowment Funds 2025 £</b>	<b>Total 2025 £</b>	<b>Total 2024 £</b>
FWO Envelopes	0	-	-	0	95
<b>Total Raising Funds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>95</b>

Nil expenditure in 2025 as sufficient FWO envelopes remained from those purchased in 2024.

**Notes to the financial statements continued**

**7. Charitable Activities**

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Ministry and Support Staff Costs	12,422	-	-	12,422	11,828
Congregational Running Expenses	3,142	-	-	3,142	2,786
Christmas Dinner Catering Building Maintenance Expenses	624			624	650
	8,820			8,820	6,812
Donations to Missions & Charities	-	3,679	-	3,679	3,935
Congregational Union of Ireland Subscription	-			-	110
Governance Costs	50	-	-	50	278
<b>Total Charitable Activities</b>	<b>25,058</b>	<b>3,679</b>	<b>-</b>	<b>28,737</b>	<b>26,399</b>

**8. Fixed Assets**

The congregation owns the Church premises situated at 8 Queensfort Road, Carryduff, BT8 8NG and the associated fixtures. These have an insurance value of £2,721,949

**Notes to the financial statements continued**

**9. Fund Balances**

	2025	2024
	£	£
<b><u>Unrestricted Funds</u></b>		
At 1 January	93,894	96,459
Net Surplus/(- <i>Deficit</i> ) for the year	1,796	- 1,352
Funds transfer	<u>-1,172</u>	<u>-1,213</u>
<b>At 31 December</b>	<b><u>94,518</u></b>	<b><u>93,894</u></b>
<b><u>Restricted Funds</u></b>		
At 1 January	-	-
Net Surplus/(- <i>Deficit</i> ) for the year	-1,139	-1,213
Funds transfer	<u>1,172</u>	<u>1,213</u>
<b>At 31 December</b>	<b><u>33</u></b>	<b><u>-</u></b>
<b><u>Endowment Funds</u></b>		
At 1 January	-	-
Net Surplus/(- <i>Deficit</i> ) for the year	-	-
Funds transfer	<u>-</u>	<u>-</u>
<b>At 31 December</b>	<b><u>-</u></b>	<b><u>-</u></b>
<b>Total Funds</b>	<b><u>94,551</u></b>	<b><u>93,894</u></b>

**10. Reimbursements to officers and the management committee**

There were no expenses incurred by the officers and management committee members in undertaking the activities of the charity which required to be reimbursed.

Apart from the Minister (as declared within the Trustee's Report above) no other Trustee, Principal Office Bearer or Management Committee member received any remuneration during the year (2024: £Nil).

**Rugby Avenue Congregational Church**

Northern Ireland - Charity number 100952

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# Accounts

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**Receipts and Payments Account  
For Financial Year ended 31 December 2024**

	Note	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024	Total 2023
		£	£	£	£	£
<b>Receipts</b>						
Donations and legacies	3	18,794	2,722	-	21,516	25,834
Investment/Bank Income	4	1,817	-	-	1,817	256
Other Income	5	596	-	-	596	1,863
<b>Total Receipts</b>		<b>21,207</b>	<b>2,722</b>	<b>-</b>	<b>23,929</b>	<b>27,953</b>
<b>Payments</b>						
Raising funds	6	95	-	-	95	-
Charitable activities	7	22,464	3,935	-	26,399	32,367
<b>Total Payments</b>		<b>22,559</b>	<b>3,935</b>	<b>-</b>	<b>26,494</b>	<b>32,367</b>
<b>Net of Receipts/(Payments) before Transfers</b>						
		<b>-1,352</b>	<b>-1,213</b>	<b>-</b>	<b>-2,565</b>	<b>-4,414</b>
Transfers between Funds		-1,213	1,213	-	-	-
<b>Surplus/(- Deficit) for the year</b>		<b>-2,565</b>	<b>0</b>	<b>-</b>	<b>-2,565</b>	<b>- 4,414</b>
<b>Reconciliation</b>						
Funds brought forward		96,459	-	-	96,459	100,873
Surplus/(- Deficit) for the year		-2,565	0	-	-2,565	- 4,414
<b>Funds carried forward</b>	9	<b>93,894</b>	<b>-</b>	<b>-</b>	<b>93,894</b>	<b>96,459</b>

**Statement of Assets and Liabilities  
As at 31 December 2024**

	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024	Total 2023
Note	£	£	£	£	£
<b>Funds Reconciliation</b>					
Bank and Cash at start of year	96,459	-	-	96,459	100,873
Net movement in funds	<u>-2,565</u>	<u>-</u>	<u>-</u>	<u>-2,565</u>	<u>- 4,414</u>
<b>Bank and Cash at end of year</b>	<b>93,894</b>	<b>-</b>	<b>-</b>	<b>93,894</b>	<b>96,459</b>
<b>Bank &amp; Cash Balances</b>					
Bank Deposit Accounts				51,973	50,275
Bank Current Accounts				<u>41,921</u>	<u>46,184</u>
<b>Total Bank &amp; Cash Balances</b>				<b><u>93,894</u></b>	<b><u>96,459</u></b>

Approved by the Trustees at a meeting on 16 April 2025 and signed on their behalf by:

*Margaret A Stokes*

Margaret Stokes  
Treasurer

Date: 16 April 2025

## Notes to the financial statements

### 1. Accounting Policies

#### Accounting standards

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 payment basis.

#### Fund accounting

Unrestricted funds are expendable at the discretion of the management committee in the furtherance of the charitable objectives of the charity.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor.

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### 2. Status

The Rugby Avenue Congregational Church is an unincorporated association and is registered with the NI Charities Commission with registration number NIC100952.

### 3. Donations and Legacies

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
Freewill Offerings	6,610	-	-	6,610	8,215
Collections	8,059	237	-	8,296	8,395
Donations, grants and gifts	355	2,485	-	2,840	8,224
Gift Aid on Donations	3,770	-	-	3,770	
<b>Total Donations and Legacies</b>	<b>18,794</b>	<b>2,722</b>	<b>-</b>	<b>21,516</b>	<b>24,834</b>

**Notes to the financial statements continued**

**4. Investment Income**

	<b>Unrestricted Funds 2024 £</b>	<b>Restricted Funds 2024 £</b>	<b>Endowment Funds 2024 £</b>	<b>Total 2024 £</b>	<b>Total 2023 £</b>
Total Bank Interest	1,817	-	-	1,817	256
<b>Total Investment Income</b>	<b>1,817</b>	<b>-</b>	<b>-</b>	<b>1,817</b>	<b>256</b>

**5. Other Income**

	<b>Unrestricted Funds 2024 £</b>	<b>Restricted Funds 2024 £</b>	<b>Endowment Funds 2024 £</b>	<b>Total 2024 £</b>	<b>Total 2023 £</b>
Event Income	594	-	-	594	660
Other Income	2	-	-	2	1,203
<b>Total Other Income</b>	<b>596</b>	<b>-</b>	<b>-</b>	<b>596</b>	<b>1,863</b>

**6. Raising Funds**

	<b>Unrestricted Funds 2024 £</b>	<b>Restricted Funds 2024 £</b>	<b>Endowment Funds 2024 £</b>	<b>Total 2024 £</b>	<b>Total 2023 £</b>
FWO Envelopes	95	-	-	95	0
<b>Total Raising Funds</b>	<b>95</b>	<b>0</b>	<b>0</b>	<b>95</b>	<b>0</b>

Nil expenditure in 2023 as sufficient FWO envelopes remained from those purchased in 2021.

**Notes to the financial statements continued**

**7. Charitable Activities**

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
Ministry and Support Staff Costs	11,828	-	-	11,828	11,910
Congregational Running Expenses	2,786	-	-	2,786	5,184
Christmas Dinner Catering Building Maintenance Expenses	650			650	579
Donations to Missions & Charities	6,812	3,935	-	6,812	9,844
Congregational Union of Ireland Subscription	-		-	3,935	4,694
Governance Costs	110		-	110	85
	278	-	-	278	71
<b>Total Charitable Activities</b>	<b>22,464</b>	<b>3,935</b>	<b>-</b>	<b>26,399</b>	<b>32,367</b>

**8. Fixed Assets**

The congregation owns the Church premises situated at 8 Queensfort Road, Carryduff, BT8 8NG and the associated fixtures. These have an insurance value of £2,567,875.

**Notes to the financial statements continued**

**9. Fund Balances**

	<b>2024</b>	<b>2023</b>
	£	£
<b><u>Unrestricted Funds</u></b>		
At 1 January	96,459	100,873
Net Surplus/(- <i>Deficit</i> ) for the year	-1,352	- 3,036
Funds transfer	-1,213	-1,378
<b>At 31 December</b>	<b><u>93,894</u></b>	<b><u>96,459</u></b>
<b><u>Restricted Funds</u></b>		
At 1 January	-	-
Net Surplus/(- <i>Deficit</i> ) for the year	0	0
Funds transfer	-	-
<b>At 31 December</b>	<b><u>-</u></b>	<b><u>-</u></b>
<b><u>Endowment Funds</u></b>		
At 1 January	-	-
Net Surplus/(- <i>Deficit</i> ) for the year	-	-
Funds transfer	-	-
<b>At 31 December</b>	<b><u>-</u></b>	<b><u>-</u></b>
<b>Total Funds</b>	<b><u>93,894</u></b>	<b><u>96,459</u></b>

**10. Reimbursements to officers and the management committee**

There were no expenses incurred by the officers and management committee members in undertaking the activities of the charity which required to be reimbursed.

Apart from the Minister (as declared within the Trustee's Report above) no other Trustee, Principal Office Bearer or Management Committee member received any remuneration during the year (2023: £Nil).

**Rugby Avenue Congregational Church**

Northern Ireland - Charity number 100952

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# Annual report

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# **RUGBY AVENUE CONGREGATIONAL CHURCH**

**Trustees Report and Financial Statements**

**For the year ended 31 December 2024**

**Registered Charity in Northern Ireland (NIC100952)**

**Contents**

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## Trustees' Report

The Trustees present their Report and the Financial Statement for the year ended 31 December 2024 including a Statement of Assets and Liabilities as at that date.

The Trustees of Rugby Avenue Congregational Church have had regard to the Charity Commission for Northern Ireland's Annual Reporting and Public Benefit Requirement Statutory Guidance in the preparation of this report and in the course of their business in the reporting period.

### Status

Rugby Avenue Congregational Church is governed by its constitution which was revised during 2015 and 2016 and came into effect at the Annual General Meeting on 17 February 2016.

### Key objectives, purposes and activities

Our purpose is to promote the Christian Faith and glorify God through the preaching and teaching of the Word of God in Public Worship, reaching out to people with the Gospel of Jesus Christ, and encouraging them in their daily lives. To reach out to the lonely and depressed and provide opportunities for them to relate to other people in similar circumstances, to build meaningful relationships and overcome social isolation.

### Activities undertaken for public benefit

**Public Benefit.** Our aim is to share the Christian Gospel and Faith through the advancement of Religion. The direct benefits of this aim include the provision of a Church building for public worship to provide spiritual and moral teaching and support for its members, and the general public who are welcome to attend. Opportunity is provided for Biblical teaching, prayer and worship. Our Church beneficiaries include our members, their families, the general public and the community in which our charity serves. All our activities are open to the general public and are advertised to them. There is no likelihood of our purpose being of harm to anyone. One of our aims is to do all the good we can to all those we can.

A **Private Benefit** flowing from our purpose is related to the employment of a part time minister and this is necessary in the furtherance of our charity's purpose and is reasonable and not excessive.

### What we do:

#### Services of Public Worship

During 2024 our activities continued without any restrictions concerning public health. There is one service each Sunday. Special services are in celebration of festivals such as Harvest, Christmas and Easter. There is an opportunity to share in refreshments, receive gifts and literature about the real meaning of these festivals.

The weekly activities have continued and new activities have commenced.

#### Talking Chairs

Talking Chairs was originally conceived as a result of a survey carried out by one of our local councillors who commented "that while the area of Carryduff did not have many "down and outs" but did have a lot of "up and ins". Meaning that there were many older single people who whilst not in dire financial difficulty live alone, lonely socially isolated and in mental deficit.

As a direct result of that comment, we conceived the idea of Talking Chairs. A place where potentially lonely people could meet in a warm pleasant atmosphere, have a cup of tea and a biscuit, a chat and a laugh. Something to look forward to and get them out of the house, a motivator to get up and dressed and an expectancy of a bit of "Craic", news and gossip. Good relationships have commenced over a cup of tea/coffee with positive outcomes.

We cleared part of our main Church building and introduced round tables and comfortable chairs and a facility for Tea and Coffee making. The area is warm, light and open and folk can come in and stay for the morning or for shorter periods – just as they please.

This provision is free, thriving and open to everyone. Moving towards the 6<sup>th</sup> year it is serviced by 6 volunteers and attracts up to 40 individuals each Tuesday, from 10.30 am to 12.30 pm.

News of the facility is spread by word of mouth and new attendees appear regularly and are quickly and warmly welcomed into the Group.

### **Bible Study, Prayer and Fellowship**

Meeting weekly, up to ten people join in a course of study in Mark's Gospel (notes are provided each week). There are lots of sharing, questions and fellowship. Great concern is shown to each other in this learning environment.

### **The Ladies Guild**

This meeting for women meets monthly from September to May with a full and varied programme. This has included: a talk about her life in nursing by a retired Missionary Nurse, doing craft work, hearing about the work of various charities, and a flower arranging presentation. The purpose of the Guild is for Fellowship, Friendship and Encouragement.

### **Open for Prayer**

This meeting takes place on the first Friday of each month right around the year. Posters are out to invite anyone who wishes to attend. The building is open from 10.30 am to 12.30 pm. People can come and go as they please. This time is set aside for personal reflection, prayer and praise. Many use it as an opportunity to be quiet, to get away from all of life's cares, problems and chores. Many have stated that they have left refreshed looking forward to the next opportunity to avail themselves of this quiet time.

### **How we are funded:**

The charity has sufficient funds in its accounts to sustain its expenses and liabilities. The main source of annual income is the "Freewill Offerings" of those attending worship at our weekly Sunday Services, received either through money contained in sealed envelopes or by loose cash deposited in the collection plate. These are recorded and banked weekly. The Ladies meeting (called "The Ladies Guild") also have an offering plate and they are responsible for deciding how it is used in their organisation.

Reports on the Church's activities, and financial affairs, are prepared for the Congregational Meeting in November and for the AGM in April. The Reports are formally adopted at the AGM.

**Trustees' Report continued**

**REFERENCE AND ADMINISTRATIVE DETAILS**

**REGISTERED ADDRESS**

Rugby Congregational Church  
4 Queensfort Road  
Carryduff  
Belfast  
BT8 8NG

Registered Charity in Northern Ireland (NIC100952)

**CHARITY TRUSTEES**

The Charity Trustees who served during the year or who were Trustees at the date of this Report were:

Mrs Margaret Stokes  
Mrs Hilda Johnston

Mr Reginald Humphreys  
Mrs Edith Young

**PRINCIPAL OFFICE BEARERS**

Minister  
Church Secretary  
Treasurer

Rev Kenneth Irvine (PT)  
Mr Reginald Humphreys (Acting)  
Mrs Margaret Stokes

**INDEPENDENT EXAMINER**

Mr Stephen McCausland  
13 Cleland Park Central  
Bangor  
BT20 3EP

**BANKERS**

Danske Bank  
PO Box 183  
Donegall Square West  
Belfast  
BT1 6JS

**Trustees' Report continued**

**SOLICITORS**

Hewitt & Gilpin  
Thomas House  
14-16 James Street South  
Belfast  
BT2 7GA

Approved by the Trustees on 16 April 2025 and signed on its behalf by

A handwritten signature in black ink that reads "Margaret A Stokes". The signature is written in a cursive style with a large initial 'M' and 'S'.

Margaret Stokes

**Rugby Avenue Congregational Church**

Northern Ireland - Charity number 100952

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# Annual return

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**Independent examiner's report  
to the charity trustees of Rugby Avenue Congregational Church**

I report on the accounts of Rugby Avenue Congregational Church for the year ended 31 December 2024, which are set out on pages 8 to 13.

**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 sections and 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.



**Name:** Stephen McCausland

**Relevant professional qualification or body:** Bank Manager (Retired)

**Address:** 13 Cleland Park Central, Bangor, BT20 3EP

**Date:** 23 April 2025

**Rugby Avenue Congregational Church**

Northern Ireland - Charity number 100952

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# Accounts

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Rugby Avenue Congregational Church  
Trustees' Report and Financial Statements for the year ended 31 December 2023

**Receipts and Payments Account**  
**For Financial Year ended 31 December 2023**

	Note	Unrestricted Funds 2023	Restricted Funds 2023	Endowment Funds 2023	Total 2023	Total 2022
		£	£	£	£	£
<b>Receipts</b>						
Donations and legacies	3	22,518	3,316	-	25,834	18,585
Investment/Bank Income	4	256	-	-	256	219
Other Income	5	1,863	-	-	1,863	562
<b>Total Receipts</b>		<b>24,637</b>	<b>3,316</b>	<b>-</b>	<b>27,953</b>	<b>19,366</b>
<b>Payments</b>						
Raising funds	6	-	-	-	-	-
Charitable activities	7	27,673	4,694	-	32,367	29,159
<b>Total Payments</b>		<b>27,673</b>	<b>4,694</b>	<b>-</b>	<b>32,367</b>	<b>29,159</b>
<b>Net of Receipts/(Payments)</b>						
<b>before Transfers</b>		<b>-3,036</b>	<b>-1,378</b>	<b>-</b>	<b>-4,414</b>	<b>- 9,793</b>
Transfers between Funds		-1,378	1,378	-	-	-
<b>Surplus/(- Deficit) for the year</b>		<b>-4,414</b>	<b>0</b>	<b>-</b>	<b>-4,414</b>	<b>- 9,793</b>
<b>Reconciliation</b>						
Funds brought forward		100,873	-	-	100,873	110,666
Surplus/(- Deficit) for the year		-4,414			-4,414	- 9,793
<b>Funds carried forward</b>	9	<b>96,459</b>	<b>-</b>	<b>-</b>	<b>96,459</b>	<b>100,873</b>

Rugby Avenue Congregational Church  
Trustees' Report and Financial Statements for the year ended 31 December 2023

**Statement of Assets and Liabilities**  
**As at 31 December 2023**

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £	Total 2022 £
Note					
<b>Funds Reconciliation</b>					
Bank and Cash at start of year	100,873	-	-	100,873	110,666
Net movement in funds	<u>-4,414</u>		-	<u>-4,414</u>	<u>- 9,793</u>
<b>Bank and Cash at end of year</b>	<b>96,459</b>	<b>-</b>	<b>-</b>	<b>96,459</b>	<b>100,873</b>
 <b>Bank &amp; Cash Balances</b>					
Bank Deposit Accounts				50,275	50,150
Bank Current Accounts				<u>46,184</u>	<u>50,723</u>
<b>Total Bank &amp; Cash Balances</b>				<b><u>96,459</u></b>	<b><u>100,873</u></b>

Approved by the Trustees at a meeting on 26<sup>th</sup> April 2024 and signed on their behalf by:

*Margaret A Stokes*

Margaret Stokes  
Treasurer

Date: 30<sup>th</sup> April 2024

**Notes to the financial statements**

**1. Accounting Policies**

**Accounting standards**

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 payment basis.

**Fund accounting**

Unrestricted funds are expendable at the discretion of the management committee in the furtherance of the charitable objectives of the charity.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor.

Endowment funds, in simple terms, refers to a gift of property or money given to a charity as a restricted fund. Trust law requires a charity to invest the assets of an endowment, or to retain them for the charity's use in furtherance of its charitable purposes, rather than apply or spend them as income. The income generated from endowment funds held for investment is then used to further the purposes of the charity.

**2. Status**

The Rugby Avenue Congregational Church is an unincorporated association and is registered with the NI Charities Commission with registration number NIC100952.

**3. Donations and Legacies**

	<b>Unrestricted Funds 2023 £</b>	<b>Restricted Funds 2023 £</b>	<b>Endowment Funds 2023 £</b>	<b>Total 2023 £</b>	<b>Total 2022 £</b>
Freewill Offerings	8,215	-	-	8,215	8,030
Collections	8,913	482	-	9,395	7,799
Donations, grants and gifts	5,390	2,834	-	8,224	2,756
Gift Aid on Donations	-	-	-	-	-
<b>Total Donations and Legacies</b>	<b>22,518</b>	<b>3,316</b>	<b>-</b>	<b>25,834</b>	<b>18,585</b>

**Notes to the financial statements continued**

**4. Investment Income**

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £	Total 2022 £
Total Bank Interest	256	-	-	256	219
<b>Total Investment Income</b>	<b>256</b>	<b>-</b>	<b>-</b>	<b>256</b>	<b>219</b>

**5. Other Income**

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £	Total 2022 £
Event Income	660	-	-	660	560
Other Income	1,203	-	-	1,203	2
<b>Total Other Income</b>	<b>1,863</b>	<b>-</b>	<b>-</b>	<b>1,863</b>	<b>562</b>

**6. Raising Funds**

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £	Total 2022 £
FWO Envelopes	-	-	-	-	0
<b>Total Raising Funds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Nil expenditure in 2023 as sufficient FWO envelopes remained from those purchased in 2021.

**Notes to the financial statements continued**

**7. Charitable Activities**

	<b>Unrestricted Funds 2023 £</b>	<b>Restricted Funds 2023 £</b>	<b>Endowment Funds 2023 £</b>	<b>Total 2023 £</b>	<b>Total 2022 £</b>
Ministry and Support Staff Costs	11,910	-	-	11,910	11,356
Congregational Running Expenses	5,184	-	-	5,184	1,362
Christmas Dinner Catering Building Maintenance Expenses	579	-	-	579	595
Donations to Missions & Charities	-	4,694	-	4,694	3,892
Congregational Union of Ireland Subscription	85	-	-	85	85
Governance Costs	71	-	-	71	514
<b>Total Charitable Activities</b>	<b>27,673</b>	<b>4,694</b>	<b>-</b>	<b>32,367</b>	<b>29,159</b>

**8. Fixed Assets**

The congregation owns the Church premises situated at 8 Queensfort Road, Carryduff, BT8 8NG and the associated fixtures. These have an insurance value of £1,882,873.

**Notes to the financial statements continued**

**9. Fund Balances**

	<b>20232</b>	<b>2022</b>
	£	£
<b><u>Unrestricted Funds</u></b>		
At 1 January	100,873	109,352
Net Surplus/(- <i>Deficit</i> ) for the year	-3,036	- 8,431
Funds transfer	-1,378	-48
<b>At 31 December</b>	<b><u>96,459</u></b>	<b><u>100,873</u></b>
<b><u>Restricted Funds</u></b>		
At 1 January	-	1,314
Net Surplus/(- <i>Deficit</i> ) for the year	-1,378	-1,362
Funds transfer	1,378	48
<b>At 31 December</b>	<b><u>-</u></b>	<b><u>-</u></b>
<b><u>Endowment Funds</u></b>		
At 1 January	-	-
Net Surplus/(- <i>Deficit</i> ) for the year	-	-
Funds transfer	-	-
<b>At 31 December</b>	<b><u>-</u></b>	<b><u>-</u></b>
<b>Total Funds</b>	<b><u><u>96,459</u></u></b>	<b><u><u>100,873</u></u></b>

**10. Reimbursements to officers and the management committee**

There were no expenses incurred by the officers and management committee members in undertaking the activities of the charity which required to be reimbursed.

No officer or management committee member received any remuneration during the year (2022: £Nil).

**Rugby Avenue Congregational Church**

Northern Ireland - Charity number 100952

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# Annual report

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**RUGBY AVENUE CONGREGATIONAL  
CHURCH**  
**Trading as Carryduff Congregational  
Church**

**Trustees Report and Financial Statements**

**For the year ended 31 December 2023**

Rugby Avenue Congregational Church  
Trustees' Report and Financial Statements for the year ended 31 December 2023

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## **Trustees' Report**

**The Trustees present their Report and the Financial Statement for the year ended 31 December 2023 including a Statement of Assets and Liabilities as at that date.**

**The Trustees of Rugby Avenue Congregational Church have had regard to the Charity Commission for Northern Ireland's Annual Reporting and Public Benefit Requirement Statutory Guidance in the preparation of this report and in the course of their business in the reporting period.**

### **Status**

**Rugby Avenue Congregational Church is governed by its constitution which was revised during 2015 and 2016 and came into effect at the Annual General Meeting on 17 February 2016. A change was made to the constitution 15<sup>th</sup> May 2022 to trade in the name of Carryduff Congregational Church. This Constitution is still in place**

### **Key objectives, purposes and activities**

**Our purpose is to promote the Christian Faith and glorify God through the preaching and teaching of the Word of God in Public Worship, reaching out to people with the Gospel of Jesus Christ, and encouraging them in their daily lives. To reach out to the lonely and depressed and provide opportunities for them to relate to other people in similar circumstances, to build meaningful relationships and overcome social isolation.**

### **Activities undertaken for public benefit**

**Public Benefit. Our aim is to share the Christian Gospel and Faith through the advancement of good citizenship. The direct benefits of this aim include the provision of a Church building for public worship, to provide spiritual and moral teaching and support for members, and the general public who are welcome to attend. Opportunity is provided for Biblical teaching, prayer and worship. Our Church beneficiaries include our members, their families, the general public and the community in which our charity serves. All our activities are open to the general public and are advertised to them. There is no likelihood of our purpose being of harm to anyone. One of our aims is to do all the good we can to all those we can.**

**A Private Benefit flowing from our purpose is related to the employment of a part time minister, and this is necessary in the furtherance of our charity's purpose and is reasonable and not excessive.**

### **What we do:**

#### **Services of public Worship**

**During 2023 our services have resumed and increased following a time of restriction due to the Covid Pandemic. There is one service each Sunday. Special services are in celebration of festivals such as**

### **Trustees' Report Continued**

Harvest , Christmas and Easter. There is an opportunity to share in refreshments, receive gifts and literature about the real meaning of these festivals

The weekly activities have continued and new activities have commenced.

### **Talking Chairs**

Talking Chairs was originally conceived as a result of a survey carried out by one of our local councilors who commented" that while the area of Carryduff did not have many "down and outs" but did have a lot of "up and in's ". Meaning that there were many older single people who whilst not in dire financial difficulty live alone, lonely socially isolated and in mental deficit.

As a direct result of that comment, we conceived the idea of "Talking Chairs". A place where older potentially lonely people could meet in a warm pleasant atmosphere, have a cup of tea and a biscuit, a chat and a laugh. Something to look forward to and get them out of the house, a motivator to get up and dressed and an expectancy of a bit of" Craic "news and gossip. Good relationships have commenced over a cup of tea/coffee with positive outcomes

We cleared part of our main Church building and introduced round tables and comfortable chairs and a facility for Tea and Coffee making. The area is warm, light and open and folk can come in and stay for the morning or for shorter periods -just as they please.

This provision is free, thriving and open to everyone. Now in its 4<sup>th</sup> year it is serviced by 6 volunteers and attracts 30 to 35 individuals each Tuesday from 10.30am to 12.30.

News of the facility is spread by word of mouth and new attendees appear regularly and are quickly and warmly welcomed into the group.

### **Bible study, prayer and fellowship**

Meeting weekly, up to ten people join in a course of study in Mark's Gospel (notes are provided each week). There are lots of sharing, questions and fellowship. Great concern is shown to each other in this learning environment.

### **The Ladies' Guild**

This meeting for women meets monthly from September to May with a full and varied programme. This has included :- a talk about her life in Nursing by a retired Missionary Nurse, doing Craft work, Hearing about the work of various Charities, and a Flower Arranging Demonstration . The purpose of the Guild is for Fellowship, Friendship, and Encouragement.

## **Trustees' Report Continued**

### **Open for Prayer**

This takes place on the first Friday of each month right round the year. Posters are out to invite anyone who wishes to attend. The building is open from 10.30 -12.30. People can come and go as they please. This time is set aside for personal reflection, prayer and praise. Many use it as an opportunity to be quiet, to get away from all of life's cares, problems and chores. Many have stated that they have left refreshed looking forward to the next opportunity to avail themselves of this quiet time

### **How we are funded:**

The charity has sufficient funds in its accounts to sustain its expenses and liabilities. The main source of annual income is the "Freewill Offerings" of those attending worship at our weekly Sunday Services, received either through money contained in sealed envelopes or by loose cash deposited in the collection plate. These are recorded and banked weekly. The Ladies meeting (called "The Ladies Guild") also have an offering plate and they are responsible for deciding how it is used in their organisation.

Reports on the Church's activities, and financial affairs, are prepared for the Congregational Meeting in November and for the AGM in April. The reports are formally adopted at the AGM

## **REFERENCE AND ADMINISTRATIVE DETAILS**

Rugby Congregational Church  
4 Queensfort Road  
Carrduff  
Belfast  
BT8 8NG

Registered Charity in Northern Ireland (NIC100952)

## **CHARITY TRUSTEES**

The Charity Trustees who served during the year or who were Trustees at the date of this Report were:

Mrs Margaret Stokes  
Mrs Hilda Johnston

Mr Reginald Humphreys  
Mrs Edith Young

## **PRINCIPAL OFFICE BEARERS**

Minister  
Church Secretary

Rev Kenneth Irvine (PT)  
Mr Reginald Humphreys (Acting)

Rugby Avenue Congregational Church  
Trustees' Report and Financial Statements for the year ended 31 December 2023

Treasurer

Mrs Margaret Stokes

**INDEPENDENT EXAMINER**

Mr Stephen McCausland  
13 Cleland Park Central  
Bangor  
BT20 3EP

**BANKERS**


Danske Bank  
PO Box 183  
Donegall Square West  
Belfast  
BT1 6JS

**Trustees' Report continued**

**SOLICITORS**

Hewitt & Gilpin  
Thomas House  
14-16 James Street South  
Belfast  
BT2 7GA

Approved by the Trustees on 26<sup>th</sup> April 2024 and signed on its behalf by



Margaret Stokes

Chair of the Trustees 30<sup>th</sup> April 2024

**Rugby Avenue Congregational Church**

Northern Ireland - Charity number 100952

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# Annual return

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**Independent examiner's report  
to the charity trustees of Rugby Avenue Congregational Church**

I report on the accounts of Rugby Avenue Congregational Church for the year ended 31 December 2023, which are set out on pages 8 to 13.

**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 sections and 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.



**Name:** Stephen McCausland

**Relevant professional qualification or body:** Bank Manager (Retired)

**Address:** 13 Cleland Park Central, Bangor, BT20 3EP

**Date:** 6/5/2024