

Belfast/St.George/Connor/Church of Ireland

Northern Ireland · Charity number 101556

Details

Status	Received
Registered	2015-01-12
Register	View on the Charity Commission for Northern Ireland register

Contact

Address	105 High Street Belfast BT1 2ag BT1 2AG
Phone	02890231275
Email	stgeorgesoffice@btconnect.com
Website	www.saint-george.org.uk

Activities

Purposes: The principal function is to support the advancement of the Christian religion by promoting through the work of the Parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. Being open to and engaging with society as a whole and offering support for those needing help is fundamental to the practical delivery of the tenets of Christianity. As a result of activity in pursuit of the advancement of the Christian religion, the Parish has custody of a large body of records, materials and artefacts of significance to the cultural heritage, the maintenance of which is undertaken by the Parish as a secondary charitable purpose.

What the charity does: The advancement of religion

How the charity works: Religious activities

Who the charity helps: General public

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£275,129	£220,438	£-23,000	2

Trustees

Name	Role	Appointed
Adam Gadd		
Francis Fitzgibbon		
James Dingley		
Jim Mcilmoyle		
Kieran Mcglade		
Madeleine Welch		
Martin Taggart		
Matthew Jeffrey		
Michael Mcglade		
Mr Philip Black		
Mrs Lyn Mcglade		
Ms Pamela Tilson		
Peter Hunter		
Rev. Brian Stewart		
Scott Harte		
Tony Merrick		
Will Miscampbell		
William Odling-Smee		

Belfast/St.George/Connor/Church of Ireland

Northern Ireland - Charity number 101556

Accounts

Profit and Loss

St Georges Parish Church
For the year ended 31 December 2024

2024

Turnover

Alms	11,202.00
Building Fund	6,730.00
Candleclub/Sacristy	938.00
Car Parking	34,959.00
Charitable Donations	16,428.00
Choir Fund	16,541.00
Collections	2,540.00
Freewill Offering S/O's	84,996.00
Gift Aid	32,703.00
Hire of hall/rooms	6,568.00
Interest Income	19,775.00
Listed Places of Worship refunds	10,289.00
Music Scholars s/o's	1,320.00
Nave Pillar Boxes	603.00
Organ Fund	15,004.00
Storehouse	12,688.00
Stripe Donations	1,845.00
Total Turnover	275,129.00

Gross Profit 275,129.00

Administrative Costs

Assistant Clergy	465.00
Bank Fees	179.00
Bread & Wine	751.00
Candles	868.00
Charitable Donations	21,686.00
Choir & Music Expenses	47,490.23
Cleaning	519.00
Diocesan levies	25,410.00
Flowers	120.00
Funeral & Wedding costs	1,911.00
General Expenses	5,684.00
Glebe overheads	4,771.00
Hospitality, social & Presentations	979.00
Insurance	8,589.00
Light, Power, Heating	12,036.00
Postage, printing & paper	3,165.00
Rates & water charges	3,237.00
Repairs & Maintenance	25,604.00
Salaries	53,368.00

2024

Service charges for rented property	2,601.00
Telephone & Internet	1,005.00
Total Administrative Costs	220,438.23
Operating Profit	54,690.77
Profit on Ordinary Activities Before Taxation	54,690.77
Profit after Taxation	54,690.77

Balance Sheet

St Georges Parish Church As at 31 December 2024

31 DEC 2024

Fixed Assets

Tangible Assets

350 Merville Garden Village	125,000.00
85 Loopland Drive	120,000.00
Ground Rents	1,187.00
Unlisted Investments	198,333.00
Total Tangible Assets	444,520.00
Total Fixed Assets	444,520.00

Current Assets

Cash at bank and in hand

ST GEORGES CH 1AC	1,777.64
ST GEORGES CHURCH	53,953.08
Total Cash at bank and in hand	55,730.72

688.03 Triodos Depository Receipts	47,215.36
Church of Ireland Trustees 29817 units	40,665.62
Ecology Building Society	74,631.13
Interest ex Ecological/Progressive	9,536.00
NI Central Investment Fund for Charities 9040 units	132,816.64
Oikocredit	10,065.00
Premier Ethical	50,000.00
Prepayments	34,476.88
Progressive BS	14,000.00
Progressive Building Society	24,320.69
Representative Church Body 63,995 units	203,874.50
Triodos Bank	73,751.02
Triodos No 2 a/c	8,343.47
Ulster Bank 12 month deposit	198,367.74
Total Current Assets	977,794.77

Creditors: amounts falling due within one year

Income in Advance	23,000.00
Total Creditors: amounts falling due within one year	23,000.00

Net Current Assets (Liabilities)

954,794.77

Total Assets less Current Liabilities

1,399,314.77

Net Assets

1,399,314.77

Capital and Reserves

Current Year Earnings	54,690.77
Organ Fund Restricted	113,071.79

31 DEC 2024

Retained Earnings	1,231,552.21
Total Capital and Reserves	1,399,314.77

Belfast/St.George/Connor/Church of Ireland

Northern Ireland - Charity number 101556

Accounts

Saint George's Parish Church
Charity number NIC 101556
XT 16932

SOFA 2023
Income

	2021	2022	2023
Standing orders	59092	44020	44336
Alms	4164	7409	12768
Freewill Offering	21671	17223	19163
Collections	57	1011	1553
Choir Fund	3855	6461	5813
Carparking	28585	32897	35014
flowers R	20	735	1081
Candleclub/sacristy fund R	3048	1808	1977
Charitable donations R	24447	15948	7240
Storehouse R	0	29571	3043
building fund R	7046	5124	5625
organ fund R	0	1115	24663
Other donations to church funds	4927	5346	1410
Hire of hall/rooms	1090	3308	5989
Other payments to parish	11379	2314	767
Printing and outreach fund R	350	744	
standing orders music scholars R	0	1280	1130
Nave Box	75	490	826
other EBTs & BACs	0	4803	861
grants/dividends/interest	19538	19561	27228
gift aid refund	28875	29078	29091
bank interest	130	380	5796
Total income	218348	230624	235374
Legacies	205026	224659	24000
	423374	455282	259374
Expenditure			
	2021	2022	2023
administration costs	£2,192	£2,546	£2,780
assisting clergy	£1,535	£1,985	£760
bank charges	£146	£165	£173
bread and wine	£51	£274	£514
candles	£173	£558	£528
Charities (parish funded)	£24,672	£12,326	£10,910
churtyard rates	£3,843	£4,815	£4,696
C&M	£18,762	£25,808	£52,345
diocesan levies	£24,869	£24,214	£25,252
ESB	£981	£1,391	£3,095
Fabric fixtures etc	£20,406	£14,766	£115,261
Firmus gas	£3,303	£6,029	£8,040
Flowers	£30	£978	£895
funerals/weddings costs	£780	£2,855	£1,099
Gardening club	£18	£0	£0
Glebe	£4,215	£5,950	£4,223
hospitality, social & presentations	£1,228	£2,699	£504
Insurance	£7,155	£7,331	£9,283
kitchen supplies	£0	£314	£358
non kitchen supplies	£0	£40	£645
postage	£374	£481	£512
printing & paper	£1,162	£2,193	£2,197
Sanctuary Guild	£636	£768	£1,178
Stipends, salaries,taxes and NIC	£48,702	£65,296	£57,681
telephone & IT	£922	£1,419	£1,915
water charges and others	£0	£0	£2,115
totals	£167,860	£185,652	£306,960
Elective expenditure			
Support Fund (MGV)	11613	6953	2882
parishioners' charities	19480	47021	11450
Choir Fund		786	8313
Total Parish expenditure	198952	240413	329604
TOTAL INCOME	423372	455282	259374
Surplus (deficit)	224419	214870	-70230
True Defecit after bequests			-94230

Parish Church of Saint George

Charity No. NIC 101556

XT 16932

Balance sheet as at 31 December 2023

	2021	2022	2023
Fixed Assets			
Representative Church Body	194875	203875	203875
Church of Ireland Trustees	40666	40666	40666
Northern Ireland Central Inve	80496	104522	132817
Oikocredit	10065	10065	10065
Premier Ethical	37400	44600	51800
Triodos Depository Receipts	47215	47215	47215
sub total	410716	450942	486437
Investments combatting climate change			
Since 2015	153256	153256	153256
In 2019	21600	21600	21600
in 2020	16900	16900	16900
in 2021	6532	6532	6532
in 2022	198288	6800	6800
in 2023		205088	4987
sub total			210075
Property			
Ground rents	1188	1188	1188
one tenth share of leasehold	3000	3000	0
purchase of dwelling house	125000	245000	245000
sub total	129188	249188	246188
Total Fixed Assets			
less returned capital in 2018	738192	905218	942700
True Fixed Assets	725950	12242	12242
	725950	892976	930458
change in value of fixed asset	63745	167026	37482
Current Assets			
Ulster Bank Current Account	2000	1930	1822
Ulster Bank Special Interest a	144996	57657	30888
Ulster Bank 12 Month deposit	80000	220000	157089
Ecology Building Society	74631	74631	74631
Progressive Building Society	24321	24321	24321
Progressive Building Society (12000	14000	14000
Triodos bank	56491	56491	56491
Triodos no.2 (support fund)	18207	11459	9795
Total current assets	412645	460489	369037
change in value of current ass	160674	47801	-91452
Total Assets	1138595	1353465	1299495
Increase/Decrease	224419	214870	-53970
SOFA surplus (defecit)	224419	214870	-94230
interest, dividends, income	5109	9250	18425
Gift aid to be recovered	29078	29091	32703
Total Debtors	34187	38341	51129
Liabilities	8000	6000	6000
Total Creditors	8000	6000	6000
net creditors/debtors	26187	32341	45129
total wealth	1164782	1385805	1344624
change in net wealth 2020/20	229394		
change in net wealth 2021/2022		221023	
change in net wealth 2022/2023			-41182

Note 1 in previous years the balance sheet included stocks and shares left to the parish by Miss Farish. As these were not in the legal ownership of the parish in 2021 and 2022 - although the parish has always enjoyed the income they produce - they are not explicitly included on this balance sheet.

Receivable interest in 2023

Triodos 88	£51.38
Triodos 80	£6,953.99
Ecological Building Society	£1,975.21
Progressive	£1,258.82
Ulster bank interest capitalise	£8,185.92
total	£18,425.32

Belfast/St.George/Connor/Church of Ireland

Northern Ireland - Charity number 101556

Annual report

The Parish Church of St George, Belfast

Report of the Select Vestry

Report for 2023



NI registered Charity Number NIC 101556 since January 2015

Administrative Details: Who we are

Saint George's is a Church of Ireland parish within the Diocese of Connor and the Rural Deanery of Central Belfast. Its address is 105 High Street, Belfast BT1 2AG. It was opened for public worship in 1816 on a site which had already been consecrated as a place of Christian worship for many hundreds of years.

The responsibility for the management of the parish lies with the Select Vestry (SV) which is elected at our Easter General Vestry (EGV) meeting. This is held no later than the 2nd week after Easter each year. Those members of the congregation who are eligible to vote at the EGV or to stand for election are those who have chosen to become members of the General Vestry.

The Rector – the Reverend Brian Stewart – is an ex officio member of the Select Vestry and presides at its meetings. The two Church Wardens and the two Glebe Wardens are also ex officio members. One Glebe Warden and one Church Warden are nominated by the Rector. The other two wardens are elected from among the members of the General Vestry as are the parish's representatives at the Diocesan Synod and the parochial nominators who represent the parishioners on a Board of nomination should the incumbent retire, move or die in post.

In addition to the ex officio members up to twelve parishioners are elected to serve on the SV. The SV elects such other officers as it requires to fill specific functions such as secretary and treasurer and also appoints a charity co-ordinator and members of the Safeguarding Committee. The SV meets monthly apart from July and August when a caretaker committee consisting of the officers looks after day to day issues which require decisions.

Those who served on the Select Vestry in addition to the Rector in the calendar year 2023 (elected at the Easter Vestry in 2022 and / or 2023) are as follows: Tony Merrick, Douglas McIlldoon, Pam Tilson, Fr Graeme Pollock, George Storey, Madeline Welch, Peter Hunter, Chris Jenkins, Michael McGlade, Matty Jeffrey, Agape Laoye, Lyn McGlade, Philip Black, Selby Nesbitt, Rod Clarke, Billy McArthur, James Beattie and James Dingley.

No trustee other than the Rector receives any payment from the parish. The payment to the Rector is his stipend and locomotory expenses paid in accordance with the scales set each year by the Church of Ireland. In addition to the payment of the Rector's stipend, the Church employs a sexton on a part time basis and funds the cost of a Director of Music, Assistant Organist and vocal coach through a dedicated music budget.

In addition to the Rector, Rev'd Brian Stewart, there are a number of other clergy who assist in a variety of ways in Parish life. Rev'd William Odling Smee assists at most Sunday 11am services. Other Honorary Assistant Priests who assisted over the course of the year include Archdeacon Scott Harte and Rev Dr Keith Suckling. Rev'd Graeme Pollock facilitates our Walsingham group and has been instrumental in preparing new members of the congregation particularly from Iran who have presented themselves candidates for baptism and confirmation. As well as assisting with preparation of Iranian parishioners for baptism and confirmation alongside Rev'd Graeme Pollock, Meisam Khalili continued to assist at services in his role as a Parish Reader.

Charitable Purpose and Public Benefit: what we do

The statements of public benefit and charitable purpose, which were declared in 2015 on being recognised by and registered as a charity by the Northern Ireland Charity Commission, have not been amended or changed in any way in 2023. The charitable purpose is the advancement of religion. The parish seeks to do this by its presence, and by what it does, in the city centre. The beneficiary is the general public. We aspire to being "an open door in the heart of the city; a place of prayer and peace". To this end the church is open, with few exceptions, six or seven days a week in the morning and until three o'clock in the afternoon. Outside these hours additional services are held on Sundays and on certain days of the year.

Public worship is in the Anglican tradition in the form of the Eucharist, Morning and Evening Prayers. On Sundays evening prayer normally takes the form of Choral Evensong. Public worship takes place every Sunday at an early service at 9.30am, a Eucharist at 11am and Evensong at 5pm. A mid week eucharist continues to be

celebrated at 10.30am each Wednesday. In addition the church is open and welcoming most days to those who wish to pray or to pause for a few moments from the activities of the day.

Christian worship takes a variety of forms. Part of the vocation of Saint George's is to add to that rich diversity the welcoming presence of liturgy and music in the Anglican tradition and to offer it where it is accessible to the greatest number of people - in the heart of the city.

We have continued to livestream our services online via the church Facebook page. Online streaming allowed our regular attendees to continue to partake of worship (even if not in a public context). It allowed those with connections with the Parish but who have moved away to reconnect with St George's. Regularly we had (and continue to have) people joining in from across the island of Ireland, from the rest of the UK and from further afield. People from the USA, France, Australia and the Philippines have all joined our online services at some point, and some continue to do so regularly. Our services regularly have over 100 watching either as they are livestreamed or viewed at a later time and often many more. Our Facebook page now has over 1000 followers.

There were eight baptisms, two weddings and five funerals conducted during 2023. Six candidates were confirmed by the Bishop at the Easter Eve ceremony as had long been the tradition in the Parish. There were a total of 272 households registered in the Parish, an increase from 266 in 2022.

How we do it

Our Choir

The parish choir is a robed choir of men and boys. We support also the Chamber Choir of mixed voices. We regard, as part of our vocation, the provision of a good quality musical education, training and apprenticeship for young people. The far reaching results of this are reflected in the number of young men who, having started their musical formation as choristers in Saint George's, now occupy positions as organists or choir masters throughout the wider Anglican Communion. Many young men have

progressed to undertake Choral and Organ scholarships while pursuing third level education.

The year 2022-2023 was a re start year. The Covid restrictions were no longer in place, although we continued to use the Air filter in the Chancel.

The choir consisted of 16 trebles and 16 gentlemen, including 10 under 18 choral scholars.

The choir sang the services and had the usual routine of Rehearsals during the week.

David Falconer and Daniel Clements visited schools for recruitment purposes and we added a further 7 probationers to the choir: Sean, Matthew, and Arthur from St Bride's, Milo and Rocco from Inchmarlo, Leo from Campbell and Stefan joined as the youngest brother of Matthew and Thomas, although only in P3.

The choral scholars continued to make good progress, with Luke and Nicholas achieving distinctions in Grade 8 ABRSM, Oliver taking Grade 7 and Daniel with distinction in his ARSM diploma. Trebles David Miscampbell and Noah Burke both achieved Grade 5 singing in the summer term.

We ended the term with a day singing the services in St Bartholomew's in Dublin. We received a lovely welcome and performed at a very high standard. Head chorister, Max Blakely retired to the choral scholars after his voice broke.

The summer was supposed to be a time when major renovation work took place in the choir room, but this did not happen due to poor third party management. This work was carried out later in the autumn of 2023.

The new term saw a move to use the Friends of Cathedral Music grant that we had been awarded previously. With this money, we invested in iPads and Forscore in order to digitise the choir library. With the help of a parent lawyer, we agreed a contract to allow each chorister an iPad and to ensure that all weekly music is added to it during rehearsals. We also used a donated TV to display the scores on Apple TV. The rest of the funds purchased a Yamaha G5 piano for the church.

We planned for a choir trip to Berlin in June/July 2024.

The choir sang for charity Christmas concerts at the Harbour and in La Mon hotel as well as the usual concerts in the church for Christmas and end of term.

Staff included David Falconer, Maeve Falconer, Mark McGrath and Daniel Clements.

Outreach

Saint George's provides – with the consent of the Bishop - a home for a small Russian Orthodox community in Belfast who use the church and facilities approximately once a month.

This is in addition to the work we undertake with organisations such as the Welcome Organisation to support those who are homeless, as well financial support for Storehouse to continue its work in providing a foodbank for those in need. As a result of the pandemic the foodstore which the parish supports ceased to do weekly collections of food, but the generosity of some parishoners ensured that we were able to make significant financial contributions to foodstore to allow them to continue to help those most in need.

In association with organisations such as Changing Attitude Ireland a service is held on IDAHOT Sunday (International Day Against Homophobia and Transphobia) in May each year. The 2023 service saw us welcome the Very Rev'd Susan Green. Dean of Cloyne as our preacher. The Parish also usually joins alongside Changing Attitude and churches from other denominations to support 'Christians at Pride' – a group affirming LGBT inclusion – to support Belfast Pride and walk as a group in the Parade in August.

Mission and support

We continued to support, financially and in our prayers, our linked diocese of Northern Zambia and our partners in mission in Zambia as well as other church and secular charities which are listed in our accounts.

Parish Organisations

The Walsingham Group meets on the last Thursday of each month for a celebration of the Eucharist and to enjoy fellowship over lunch. The Group is open to anyone from any Christian denomination who is interested in promoting the work of the Shrine of Our Lady of Walsingham in Norfolk England which includes the aim of bringing together the various Christian Churches to a greater understanding of each other and ultimately Unity. In late September 2023 nine members of the Belfast Ecumenical Group once again made the annual pilgrimage to Walsingham. The trip included a two night stop with the Community of the Resurrection at Mirfield, West Yorkshire

Safeguarding Trust

The Safeguarding Trust Panel in 2023 consisted of the Rector, Lyn McGlade, Karen Brett and James Beattie. The panel ensured that all relevant Access NI applications and annual declarations were completed. The members of the panel also undertook training as required by the Diocese which was held online and updated the Vestry at their meeting each month as required.

Maintaining the Buildings

The Parish is responsible for meeting all the running costs of the Glebe, its repair and upkeep to provide a home and office for the Rector.

The total cost of the Glebe in 2023 was £7701.01 This represented the cost of insurance, telephone, rates and ground rent and some minor repairs and decoration.

The Glebe is in effect endowed using the profit from the sale of the house which previously served as the Rectory. If the cost of the rectory exceeds the income the gap is bridged by Parish funds. In recent years the income from the Glebe has exceeded the expenditure needed so that in a modest way the Glebe is helping to finance the church. In 2023 Glebe income was £5588.20, indicating a deficit of £2112.82. This was primarily due to £3547.97 on necessary painting costs.

Significant repairs and refurbishment were undertaken to the Church building in the course of 2023 and are outlined in the finance section of the report.

Parish Finances in 2023.

Financially this was always going to be a challenging year for the parish. Some of the challenges came to us and some were challenges which the parish chose to shoulder at this time.

In 2023 the parish's income rose but less than the rate of inflation from £230,623 in 2022 to £235,373.

Parish expenditure increased from £240,412 in 2022 to £329,604 giving an excess of expenditure over normal in-year income of £94,231.

There were several factors which coincided in 2023 to disrupt our ability to balance our books by growing parish income annually - as we must because even modest levels of inflation mean that last year's income is normally insufficient to cover next year's costs and we have had two years' of above average inflation. While this was of course the financial environment in which all churches, charities and households had to operate for us it coincided with additional financial burdens which we started to tackle in 2023.

The Quinquennial Report had indicated that the Victorian era brickwork at the rear of the church required re-pointing. This was a major piece of work which locked this part of the building in a scaffolding embrace for many months. It is a testimony to the skill of the original builders that their work had never hitherto needed to be renewed in a hundred and sixty years. We hope that it will be another century and more before later generations of parishioners have to repeat the repointing.

The need for improving the accommodation and other aspects of our facilities for our choirs and the musical training of both boys and girls led to the complete refurbishment of the choir room. These two projects along with other inescapable costs associated with the state, upkeep, maintenance and security of the church and the church grounds required an expenditure in excess of £115,000 on capital project and their ancillary

costs. This represents a six fold increase on our average annual investment in the fabric of our building.

This year also saw a large preliminary expenditure on the choir and church music and in particular preparation for the 2024 choir trip to Berlin. Total expenditure on choir and music thus increased from £25,808 in 2022 to £52,344. Again half of this increase will be re-couped in 2024 as funds come in for financing the choir trip. And the other half is investment in equipment - including a new piano and ipads for the choristers - which will earn its keep for many years to come.

It had been recognised for some time that it would at some point be necessary to ensure that the organ would require attention and considerable investment to prolong and enhance its life. The organ's last major work was in 1978 and the Select Vestry is well aware of the need to raise a substantial sum to enable us to tackle this work to the high standard incumbent on the parish. Consequently an organ appeal fund was launched formally towards the end of 2023 and by the end of the year approximately £24,000 had been raised for the organ fund which will grow with interest and further fund raising drives in 2024 and – if necessary - beyond.

As life got fully back to normal after Covid there were some increased costs arising from the church's being open and active on more hours of the year with the inevitable knock-on effects on basic expenditure such as gas and electricity but also liturgically on - for example - candles and wafers. Otherwise parish costs were well under control.

As far as possible the Select Vestry seeks to ensure that where expenditure exceeds income the benefits of that expenditure will be of measurable financial value to the parish for many future years – and in some cases for decades. The Select Vestry also recognises that - unless we manage it well - spending in excess of current income risks robbing next year's Peter to pay this year's Paul by jeopardising future income from investments and deposits. The Select Vestry has been able to finance the 2023 deficit without directly impairing the parish's investment income which it regards as an inheritance gifted to the present congregation from previous generations of the saints who worshipped in Saint George's and who bequeathed to us our presence and witnessing vocation in the centre of our city.

The above report is signed on behalf of the Select Vestry by

Reverend Brian Stewart (Rector)

Lyn McGlade (Secretary to the Select Vestry)

Belfast/St.George/Connor/Church of Ireland

Northern Ireland - Charity number 101556

Annual return

Independent Examiners Report to the Trustees of The Parish of St. George, Belfast

I report on the accounts of the Parish of St. George, Belfast for the year ended 31 December 2023, which are set out on pages 1 to 2.

Respective responsibilities of charity trustees and examiner

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the Charities Act (Northern Ireland) 2008.

It is my responsibility to:

- examine the accounts under section 65 of the Charities Act
- follow the procedures laid down in the general Directions given by the Commission under section 65(9)(b) of the Charities Act
- state whether particular matters have come to my attention.

Basis of independent examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act.

My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

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

1. That accounting records were not kept in accordance with section 63 of the Charities Act
2. That the accounts do not accord with those accounting records
3. That the accounts do not comply with the accounting requirements of the Charities Act
4. That there is further information needed for a proper understanding of the accounts to be reached.

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.



David Hunter FCA
Chartered Accountant
Templepatrick
Date: 4 March 2025

Belfast/St.George/Connor/Church of Ireland

Northern Ireland - Charity number 101556

Accounts

Saint George's Parish Church
Charity number NIC 101556
XT 16932

SOFA 2022

Income

	2021	2022
Standing orders	£59,091.72	£44,020.03
Alms	£4,163.70	£7,408.53
Freewill Offering	£21,671.00	£17,223.10
Collections	£57.00	£1,010.77
Choir Fund	£3,855.00	£6,461.00
Carparking	£28,584.71	£32,896.64
flowers R	£20.00	£735.00
Candleclub/sacristy fund R	£3,048.00	£1,808.00
Charitable donations R	£24,447.13	£15,947.52
Storehouse R	£0.00	£29,571.00
building fund R	£7,046.00	£5,124.00
organ fund R	£0.00	£1,114.60
Other donations to church funds	£4,927.22	£5,346.00
Hire of hall/rooms	£1,090.00	£3,307.50
Other payments to parish	£11,379.00	£2,313.79
Printing and outreach fund R	£350.00	£744.18
standing orders music scholars R	£0.00	£1,280.00
Nave Box	£74.85	£489.90
other EBTs & BACs	£0.00	£4,802.97
grants/dividends/interest	£19,538.03	£19,561.00
gift aid refund	£28,875.40	£29,078.46
bank interest	£129.60	£379.57
Total income	£218,348.36	£230,623.56
Legacies	£205,025.93	£224,658.56
	£423,374.29	£455,282.12

Saint George's Parish Church
Charity number NIC 101556
XT 16932

SOFA 2022

Expenditure

	2021	2022
administration costs	£2,191.61	£2,546.31
assisting clergy	£1,535.00	£1,985.00
bank charges	£146.40	£164.80
bread and wine	£51.04	£274.31
candles	£173.47	£558.11
Charities (parish funded)	£24,671.70	£12,325.80
churchyard rates	£3,843.04	£4,814.60
C&M	£18,761.63	£25,808.04
diocesan levies	£24,869.32	£24,214.19
ESB	£980.99	£1,391.48
Fabric fixtures etc	£20,405.67	£14,766.41
Firmus gas	£3,302.88	£6,029.31
Flowers	£30.00	£978.26
funerals/weddings costs	£780.00	£2,855.00
Gardening club	£18.45	£0.00
Glebe	£4,215.02	£5,949.81
hospitality, social & presentations	£1,227.62	£2,699.23
Insurance	£7,155.00	£7,331.17
kitchen supplies	£0.00	£313.99
Music Scholars and Choir fund	£1,705.00	£450.00
non kitchen supplies	£0.00	£40.00
postage	£374.00	£480.96
printing & paper	£1,161.66	£2,192.93
Sanctuary Guild	£635.94	£768.20
Stipends, salaries,taxes and NIC	£48,702.00	£65,295.90
telephone & 1T	£922.43	£1,418.68
water charges	£0.00	£0.00
totals	£167,859.87	£185,652.49

Elective expenditure

Support Fund (MGV)	£11,612.59	£6,952.56
parishioners' charities	£19,480.01	£47,021.10
Choir Fund		£786.47
Total Parish expenditure	£198,952.47	£240,412.62
TOTAL INCOME	£423,371.59	£455,282.12
Surplus (deficit)	£224,419.12	£214,869.50

Parish Church of Saint George

Charity No. NIC 101556

XT 16932

Balance sheet as at 31 December 2022

	2021	2022
Fixed Assets		
Representative Church Body	£194,874.50	£203,874.50
Church of Ireland Trustees	£40,665.61	£40,665.61
Northern Ireland Central Investment Fund for Charities	£80,495.93	£104,521.86
Oikocredit	£10,065.00	£10,065.00
Premier Ethical	£37,400.00	£44,600.00
Triodos Depository Receipts	£47,215.36	£47,215.36
sub total	£410,716.40	£450,942.33
Investments combatting climate change		
Since 2015	£153,256.00	£153,256.00
In 2019	£21,600.00	£21,600.00
in 2020	£16,900.00	£16,900.00
in 2021	£6,532.00	£6,532.00
in 2022	£6,800.00	£6,800.00
sub total	£198,288.00	£205,088.00
Property		
Ground rents	£1,187.50	£1,187.50
one tenth share of leasehold	£3,000.00	£3,000.00
purchase of dwelling house	£125,000.00	£245,000.00
sub total	£129,187.50	£249,187.50
Total Fixed Assets		
less returned capital in 2018 and 2019 (£12,242)	£738,191.90	£905,217.83
True Fixed Assets	£725,949.90	£12,242.00
	£725,949.90	£892,975.83
change in value of fixed assets	£63,745.18	£167,025.93

Parish Church of Saint George

Charity No. NIC 101556

XT 16932

Balance sheet as at 31 December 2022

	2021	2022
Current Assets		
Ulster Bank Current Account	£1,999.53	£1,929.76
Ulster Bank Special Interest account	£144,995.67	£57,657.14
Ulster Bank 12 Month deposit	£80,000.00	£220,000.00
Ecology Building Society	£74,631.13	£74,631.13
Progressive Building Society	£24,320.69	£24,320.69
Progressive Building Society (boiler fund)	£12,000.00	£14,000.00
Triodos bank	£56,490.74	£56,490.74
Triodos no.2 (support fund)	£18,207.39	£11,459.26
Total current assets	<u>£412,645.15</u>	<u>£460,488.72</u>
change in value of current assets	£160,673.94	£47,800.68
Total Assets	<u>£1,138,595.05</u>	<u>£1,353,464.55</u>
Increase/Decrease	£224,419.12	£214,869.50
SOFA surplus (defecit)	£224,419.12	£214,869.50
interest, dividends, income receivable	£5,108.86	£9,249.95
Gift aid to be recovered	£29,078.46	£29,090.73
Total Debtors	£34,187.32	£38,340.68
Liabilities	£8,000.00	£6,000.00
Total Creditors	£8,000.00	£6,000.00
net creditors/debtors	£26,187.32	£32,340.68
total wealth	<u>£1,164,782.37</u>	<u>£1,385,805.23</u>
change in net wealth 2020/2021	£229,393.80	
change in net wealth 2021/2022		£221,022.86

Belfast/St.George/Connor/Church of Ireland

Northern Ireland - Charity number 101556

Annual report

The Parish Church of St George, Belfast

Report of the Select Vestry

Report for 2022



NI registered Charity Number NIC 101556 since January 2015

Administrative Details: Who we are

Saint George's is a Church of Ireland parish within the Diocese of Connor and the Rural Deanery of Central Belfast. Its address is 105 High Street, Belfast BT1 2AG. It was opened for public worship in 1816 on a site which had already been consecrated as a place of Christian worship for many hundreds of years.

The responsibility for the management of the parish lies with the Select Vestry (SV) which is elected at our Easter General Vestry (EGV) meeting. This is held no later than the 2nd week after Easter each year. Those members of the congregation who are eligible to vote at the EGV or to stand for election are those who have chosen to become members of the General Vestry.

The Rector – the Reverend Brian Stewart – is an ex officio member of the Select Vestry and presides at its meetings. The non-stipendiary curate, the Reverend William Odling-Smee, is also an ex officio member as are the two Church Wardens and the two Glebe Wardens. One Glebe Warden and one Church Warden are nominated by the Rector. The other two wardens are elected from among the members of the General Vestry as are the parish's representatives at the Diocesan Synod and the parochial nominators who represent the parishioners on a Board of nomination should the incumbent retire, move or die in post.

In addition to the ex officio members up to twelve parishioners are elected to serve on the SV. The SV elects such other officers as it requires to fill specific functions such as secretary and treasurer and also appoints a charity co-ordinator and members of the Safeguarding Committee. The SV meets monthly apart from July and August when a caretaker committee consisting of the officers looks after day to day issues which require decisions.

Those who have served on the Select Vestry in addition to the Rector and the Curate in the calendar year 2022 (elected at the Easter Vestry in 2021 and / or 2022) are as follows: Michael Clendinning , Tony Merrick, Archdeacon Scott Harte, Douglas McIlldoon, Pam Tilson, , Eleanor Maynard, Fr Graeme Pollock, George Storey, Madeline Welch, Peter Hunter, Chris Jenkins, Michael McGlade, Matty Jeffrey, Agape Lowry, Lyn McGlade, Janet Sandikli and Janice Carruthers.

No trustee other than the Rector receives any payment from the parish. The payment to the Rector is his stipend and locomotory expenses paid in accordance with the scales set each year by the Church

of Ireland. In addition to the payment of the Rector's stipend, the Church employs a sexton on a part time basis and funds the cost of a Director of Music, organists and singing teacher.

In addition to the Rector, Rev'd Brian Stewart and the honorary Curate, Rev'd William Odling Smee, there are a number of other clergy who assist in a variety of ways in Parish life. Rev'd Graeme Pollock facilitates our Walsingham group and has been instrumental in preparing new members of the congregation particularly from Iran who have presented themselves candidates for baptism and confirmation.

Others who assisted over the course of the year include Archdeacon Scott Harte, Rev Dr Keith Suckling, Rev'd Colin Young, Rev'd Terence Dunlop and Rev'd Ian Frazer. Meisam Khalili continued to assist at services in his role as a Parish Reader.

Charitable Purpose and Public Benefit: what we do

The statements of public benefit and charitable purpose, which were declared in 2015 on being recognised by and registered as a charity by the Northern Ireland Charity Commission, have not been amended or changed in any way in 2021. The charitable purpose is the advancement of religion. The parish seeks to do this by its presence, and by what it does, in the city centre. The beneficiary is the general public. We aspire to being "an open door in the heart of the city; a place of prayer and peace". To this end the church is open, with few exceptions, six or seven days a week in the morning and until three o'clock in the afternoon. Outside these hours additional services are held on Sundays and on certain days of the year.

Public worship is in the Anglican tradition in the form of the Eucharist, Morning and Evening Prayers. On Sundays evening prayer normally takes the form of Choral Evensong. Public worship takes place every Sunday at an early service at 9.30am, a Eucharist at 11am and Evensong at 5pm. A mid week eucharist continued to be celebrated at 10.30am each Wednesday. In addition the church is open and welcoming most days to those who wish to pray or to pause for a few moments from the activities of the day.

Christian worship takes a variety of forms. Part of the vocation of Saint George's is to add to that rich diversity the welcoming presence of liturgy and music in the Anglican tradition and to offer it where it is accessible to the greatest number of people - in the heart of the city.

We have continued to livestream our services online via the church Facebook page. Online streaming allowed our regular attendees to continue to partake of worship (even if not in a public context). It allowed those with connections with the Parish but who have moved away to reconnect with St George's. Regularly we had (and continue to have) people joining in from across the island of Ireland, from the rest of the UK and from further afield. People from the USA, France, Australia and the Philippines have all joined our online services at some point, and some continue to do so regularly.

There was one baptism, one wedding and eight funerals conducted during the year and five candidates were confirmed by the Bishop at the Easter Eve ceremony as had long been the tradition in the Parish. There were a total of 266 households registered in the Parish.

How we do it

Our Choir

The parish choir is a robed choir of men and boys. We support also the Chamber Choir of mixed voices. We regard, as part of our vocation, the provision of a good quality musical education, training and apprenticeship for young people. The far reaching results of this are reflected in the number of young men who, having started their musical formation as choristers in Saint George's, now occupy positions as organists or choir masters throughout the wider Anglican Communion. Many young men have progressed to undertake Choral and Organ scholarships while pursuing third level education.

The choir began to rebuild in 2022 with the freedom to sing full services and to rehearse in closer proximity. The parish choir continued to flourish and the new recruits settled in well. The choir numbered 22 trebles and 19 gentlemen. Voices began to break, and the alto line gained Ben Falconer, Edward Quinn, Stuart Knox, Eoghan McInerney, Vincent Havlin and Billy Whitten. The treble line was quite bereft by June, although there were no upper 6th students to leave in June 22.

The choir sang the weekly services and began to explore new repertoire, performing at the summer concert in June 22.

In September 22, the parish launched the SSA choir, for girls aged between 11 and 18 years. They met on Tuesday evenings and sang one evensong per month. Initially there were 8 singers, 5 of whom received choral scholarship lessons. The girls sang their first evensong on the third Sunday in September.

The chamber choir continued to sing on the second Sunday evening of the month.

Regular concerts were held to showcase the work of the choir, including recitals by the Choral Scholars and our annual concerts at both Christmas at the end of the Choir year in June.

Outreach

Saint George's provides – with the consent of the Bishop - a home for a small Russian Orthodox community in Belfast.

This is in addition to the work we undertake with organisations such as the Welcome Organisation to support those who are homeless, as well financial support for Storehouse to continue its work in providing a foodbank for those in need. The impact of the global pandemic meant that the Divine Healing Ministry and the Russian Orthodox community also had to cease their public worship. As a result of the pandemic the foodstore which the parish supports ceased to do weekly collections of food, but the generosity of some parishoners ensured that we were able to make significant financial contributions to foodstore to allow them to continue to help those most in need.

In association with organisations such as Changing Attitude Ireland a service is held on IDAHOT Sunday (International Day Against Homophobia and Transphobia) in May each year. The 2022 service welcomed Rev Karen Setheuraman as our preacher. The Parish also usually joins alongside Changing Attitude and churches from other denominations to support 'Christians at Pride' – a group affirming LGBT inclusion – to support Belfast Pride and walk as a group in the Parade in August.

Mission and support

We continued to support, financially and in our prayers, our linked diocese of Northern Zambia and our partners in mission in Zambia as well as other church and secular charities which are listed in our accounts.

Parish Organisations

The Walsingham Group meets on the last Thursday of each month for a celebration of the Eucharist and to enjoy fellowship over lunch. The Group is open to anyone from any Christian denomination who is interested in promoting the work of the Shrine of Our Lady of Walsingham in Norfolk England which includes the aim of bringing together the various Christian Churches to a greater understanding

of each other and ultimately Unity. In late September 2022, and after a two year break due to covid restrictions, eight pilgrims made the journey to Walsingham from Belfast. The journey was broken with a stop for two nights with the Community of the Resurrection at Mirfield, West Yorkshire. After a stay of five days in Walsingham, sharing in the worship and life at the Shrine we returned to Belfast, breaking our journey in Co. Durham, where we stopped for two nights. During our time there we visited Durham Cathedral amongst other local parish churches in the area where the group received very generous hospitality.

Safeguarding Trust

The Safeguarding Trust Panel in 2022 consisted of the Rector, Carolyn Rhodes, Pam Tilson, Peter Hunter and Geoff Newell. The panel ensured that all relevant Access NI applications and annual declarations were completed. The members of the panel also undertook training as required by the Diocese which was held online and updated the Vestry at their meeting each month as required.

Maintaining the Buildings

The Parish is responsible for meeting all the running costs of the glebe, its repair and upkeep to provide a home and office for the Rector. The Quinquennial Inspection report carried out by the Diocese in July 2022 indicated that the standard of maintenance at the Rectory was very good

The total cost of the Glebe in 2022 was £5,156.12. This represented the cost of insurance, telephone, rates and ground rent and some minor repairs and decoration.

The Glebe is in effect endowed using the profit from the sale of the house which previously served as the Rectory. If the cost of the rectory exceeds the income the gap is bridged by Parish funds. In recent years the income from the glebe has exceeded the expenditure needed so that in a modest way the Glebe is helping to finance the church. In 2022 Glebe income was £5254.04, indicating a surplus of £97.92.

In addition, there were £7965.91 of repairs and maintenance on the church itself over the spring and summer of 2022. Work was carried out to paint external windows, update some electrics and prune trees in the church yard.

Parish Finances in 2022.

This was the year when financially the parish began to recover from the two years of Covid with all the associated inhibitions and restrictions on parish life.

One of life's surprises had been that Covid's principal financial effect was to suppress parish costs by a greater amount than parish income. We were greatly helped by the willingness of so many parishioners to continue or to begin to contribute to the parish by standing order. So while income dropped we did get by with respectable surpluses.

As we came out of Covid our running cost rose towards its former level but income did not. A major factor was the financial impact of the loss of a large number of the parish veterans as older parishioners' mortality caught up with them. During Covid it was not to be expected that our losses would be offset by new joiners. Also the cost of gas and electricity increased but also the basics such as the bread and wine for communion.

Parish income did grow slightly in 2022 to £230,623.56pp. This was an increase of £12,277.90p from the total of £218,345.66 in 2021. In 2022 however parish expenditure grew by an even larger amount from £185,652.42p to £240,412.62. This was an increase £54,760.20p and shows how parish costs - but also the parish's giving - shot up as we came out of Covid and its associated restrictions. ,

The effect of the escalation in costs and – and giving - in 2022 was an excess of expenditure over income of £9,789.06p.

This is our first loss making year in over a decade.

In the course of 2022 we added £49,000 to our investments and this should lead to income growth in 2023 and in future years. We also - in part motivated by our commitment as a parish enrolled in Ecocongregation to combat climate change - bought a house. It has poor insulation and heating is by an old inefficient system. Getting this house's CO2 emissions down to the low or zero level of emissions which all houses will need to move to in future is an appropriate part of the commitment we have made as a parish. This is a journey which combines financial prudence and environmental integrity and is a logical development of an approach which we have tried to honour within the church both with our photovoltaic array/energy efficiency measures and our investments in green energy producers.

Our expenditure did include £47,021.10p which parishioners raised for various charities. Some of this was raised through one-off appeals or retiring collections. Like many parishes we too have been drawn into supporting foodbanks. Thanks to a special arrangement every pound our Storehouse supporters subscribe resulted this year in two pounds fifty pence going to Storehouse. In 2022 this enabled us to contribute £17,200 going to Storehouse. Unfortunately for those who have had to turn to food banks there was as yet little sign of light at the end of the tunnel.

Our fund raising for those other than ourselves also included the church charities and missionary societies and the contribution to the diocese all of which came out of normal parish income. In total about a third of the parish's income was spent supporting church and charitable activities outside the parish and the remaining two thirds of our income was sufficient for meeting the cost of running the parish.

Our total income for the year included a number of bequests which came to £224,658.56p. These bequests had the effect of converting the loss of £9,789.06p into a surplus £214,869.50p. The income stream in future years which these bequests generate more or less matches what we have lost in regular income formerly contributed by those who are no longer physically present with us. For that reason if for no other these bequests should not be regarded as some sort of "free money" to be spent on whatever takes our fancy. On the contrary we try to ensure that they are managed with care, reverence and gratitude and extend the journey in faith we continue to walk with our most life long and committed parishioners.

Although we endeavour to manage our costs carefully we cannot escape the financial consequences of the choices we have made as a parish. Occupying a centuries old Listed building in a prominent city centre position imposes - over the long term - high maintenance costs. Our determination – a determination which we re-affirmed as we came out of Covid - to be open every morning of the working week for public worship and private prayer, meditation and peace also comes with a price – most noticeably the need to employ a sexton. Our musical standards and the musical growth and engagement opportunities we seek to provide, particularly to boys and girls, are an abnormally high cost for a small parish but this we have willingly shouldered for many generations. It is not just Belfast that has benefitted but the Anglican tradition throughout these islands.

Our ability to manage these costs which are additional to the costs borne by most parishes imposes on us the obligation to think and act long term. Over the years we have been able to build up an income from the bequests left to us by former parishioners. Without the growing income from the

investments which these bequests have generated we would not be able finance our current range of activities or seek the support of our parishioners for the charities we support.

The above report is signed on behalf of the Select Vestry by

Reverend Brian Stewart (Rector)

Lyn McGlade (Secretary to the Select Vestry)

Belfast/St.George/Connor/Church of Ireland

Northern Ireland - Charity number 101556

Annual return

Independent Examiners Report to the Trustees of The Parish of St. George, Belfast

I report on the accounts of the Parish of St. George, Belfast for the year ended 31 December 2022, which are set out on pages 1 to 4.

Respective responsibilities of charity trustees and examiner

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the Charities Act (Northern Ireland) 2008.

It is my responsibility to:

- examine the accounts under section 65 of the Charities Act
- follow the procedures laid down in the general Directions given by the Commission under section 65(9)(b) of the Charities Act
- state whether particular matters have come to my attention.

Basis of independent examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act.

My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

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

1. That accounting records were not kept in accordance with section 63 of the Charities Act
2. That the accounts do not accord with those accounting records
3. That the accounts do not comply with the accounting requirements of the Charities Act
4. That there is further information needed for a proper understanding of the accounts to be reached.

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.



David Hunter FCA
Chartered Accountant
Templepatrick
Date: 23 November 2023