

Saintfield Road Congregation of the Presbyterian Church in Ireland

Northern Ireland · Charity number 104268

Details

Known as	SRPC
Status	Received
Registered	2016-08-04
Register	View on the Charity Commission for Northern Ireland register

Contact

Address	Saintfield Road Presbyterian Church Myrtledene Road Belfast BT8 6GQ
Phone	02890 403333
Email	info@srpc.org.uk
Website	1 myrtledene road

Activities

Purposes: THE PRESBYTERIAN CHURCH IN IRELAND, as a Reformed Church within the wider body of Christ is grounded in the Scriptures, and exists to love and honour God through faith in His Son and by the power of His Spirit, and to enable her members to play their part in fulfilling God's mission to our world

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	£300,527	£318,999	£-7,859	4

Trustees

Name	Role	Appointed
Dr Andrew Hamilton		
Dr Jean Benson McClune		
Dr Jonathan Patterson		
Dr William McClune		
Jonny McClune		
Miss Alison Janet Templeton		
Miss Alison Mullen		
Miss Heather Lowry		
Miss Heather Montgomery		
Mr Alexander David Rice		
Mr Alfred Thompson		
Mr David William Thomson		
Mr Derek Henderson		
Mr Gavin John Hamilton		
Mr Ian Richard Mullen		
Mr John Hamilton		
Mr Jonathan Bell		
Mr Malcolm Buchanan		
Mr Neil Templeton		
Mr William Robert John Clarke		
Mrs Lorna Rodgers		
Prof Alistair Mccracken		
Rev Ben Walker		
Rev Gordon Campbell		

Saintfield Road Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104268

Accounts

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

STATEMENT OF FINANCIAL ACTIVITY
for the year ended 31 December 2024

	Notes	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2024	Total Funds 2023
		£	£	£	£	£
Income from:						
Donations and grants	2	204,076	93,810	-	297,886	235,853
Legacies	2	-	-	-	-	127,242
Investments		1,668	973	-	2,641	2,081
		-----	-----	-----	-----	-----
Total		205,744	94,783	-	300,527	365,176
		-----	-----	-----	-----	-----
Expenditure on:						
Charitable activities	3	181,123	68,999	-	250,122	210,652
Other	4	7,616	61,261	-	68,877	84,318
		-----	-----	-----	-----	-----
Total		188,739	130,260	-	318,999	294,969
		-----	-----	-----	-----	-----
Net gains/(losses) on investments	8	-	-	5,043	5,043	8,852
		-----	-----	-----	-----	-----
Net Income /(expenditure)		17,005	(35,477)	5,043	(13,429)	79,059
		-----	-----	-----	-----	-----
Transfer Between Funds		(15,000)	15,000	-	-	-
		-----	-----	-----	-----	-----
Net movement in funds		2,005	(20,477)	5,043	(13,429)	79,059
		-----	-----	-----	-----	-----
Reconciliation of funds:						
Total funds brought forward		183,618	3,381,534	106,669	3,671,821	3,592,762
		-----	-----	-----	-----	-----
Total funds carried forward		185,623	3,361,057	111,712	3,658,392	3,671,821
		=====	=====	=====	=====	=====

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

BALANCE SHEET
As at 31 December 2024

	Notes	2024 £	2023 £
Fixed assets:			
Tangible assets	7	3,332,418	3,355,975
Investments	8	111,712	106,669
		-----	-----
Total fixed assets		3,444,130	3,462,644
		-----	-----
Current assets			
Debtors	9	43,762	35,021
Cash at bank	10	178,359	185,525
		-----	-----
Total current assets		222,121	220,546
		-----	-----
Liabilities:			
Creditors: Amounts falling due within one year	11	(7,859)	(11,369)
		-----	-----
Net current assets		214,262	209,177
		-----	-----
Total assets less current liabilities		3,658,392	3,671,821
		-----	-----
Net assets		3,658,392	3,671,821
		-----	-----

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

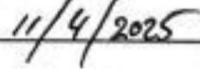
BALANCE SHEET (cont'd)
As at 31 December 2024

	Note	2024	2023
		£	£
Funds of the charity			
Endowment funds	12	111,712	106,669
Restricted income funds	12	3,361,057	3,381,534
Unrestricted funds	12	185,623	183,618
		-----	-----
Total charity funds		3,658,392	3,671,821
		-----	-----

The financial statements have been prepared in accordance with the provisions under Section 1A of FRS102 – “The Financial Reporting Standard applicable in the UK and Republic of Ireland”.



Ross Withers ACA (Treasurer)



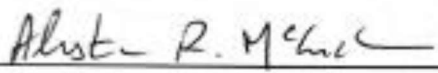
Date

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

They have been approved by the Kirk Session at a meeting on Thursday 20th March 2025 and signed on its behalf on Friday 11th April 2025 by



Rev Ben Walker (Minister)



Dr. Alistair McCracken (Clerk of Session)

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS

31 December 2024

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Ireland (effective 1 January 2019) and section 1A of FRS 102

The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the congregation is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those that are informal gatherings of church members.

The church meets the definition of a public benefit entity as defined in section 34 of FRS102.

In the opinion of the Trustees, there are no significant judgements, assumptions or estimates included in the financial statements, other than those described in the accounting policies below.

FUND ACCOUNTING

Endowment funds are funds, the capital of which must be retained either permanently or at the congregation's discretion. The income derived from the endowments is to be used either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established in the first place.

Restricted funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor and (b) revenue donations or grants for a specific congregational activity intended by the donor. Where these funds have unspent

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

balances, interest on their pooled investment is apportioned to the individual funds on an average balance basis.

NOTES TO THE ACCOUNTS (cont'd)
31 December 2024

1. ACCOUNTING POLICIES (cont'd)

Unrestricted funds are income funds which are to be spent on the congregation's general purposes. Designated funds are general funds set aside by the Trustees and Congregational Committee for use in the future.

INCOMING RESOURCES

(i) Recognition of incoming resources

These are included in the Statement of Financial Activities (SoFA) when:

- the congregation becomes entitled to the resources;
- it is probable that the funds will be received; and
- the monetary value can be measured with sufficient reliability.

(ii) Incoming resources with related expenditure

Where incoming resources have related expenditure (as with insurance proceeds) the incoming resources and related expenditure are reported gross in the SoFA.

(iii) Grants and donations

Grants and donations are only included in the SoFA when the congregation has unconditional entitlement to the resources.

(iv) Tax reclaims on donations and gifts

Incoming resources from tax reclaims are included in the SoFA in the same period as the gift to which they relate.

(v) Contractual income and performance related grants

This is only included in the SoFA once the related goods or services have been delivered and all performance conditions met.

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS (cont'd)

31 December 2024

1. ACCOUNTING POLICIES (cont'd)

(vi) Gifts in kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.

(vii) Donated services and facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

(viii) Investment income

This is included in the accounts in the period to which it relates.

(ix) Investment gains and losses

This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

EXPENDITURE AND LIABILITIES

(i) Liability recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the congregation to pay out resources.

(ii) Governance costs

These are shown within charitable activities and include the costs of preparation and examination of accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS (cont'd)

31 December 2024

1. ACCOUNTING POLICIES (cont'd)

(iii) Grants with performance conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

(iv) Grants payable without performance conditions

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

(v) Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, e.g. allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

ASSETS

(i) Tangible Fixed Assets

Tangible fixed assets for use by the charity are capitalised if they can be used for more than one year, and cost at least £2,500. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation is recorded on all tangible fixed assets other than freehold land, at rates calculated to write of the cost, less estimated residual value, of each asset over its expected useful life as follows

Buildings:	- over 100 years
Fixtures, fittings and equipment:	- between 5 and 20 years

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS (cont'd)

31 December 2024

1. ACCOUNTING POLICIES (cont'd)

(ii) Investments

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£
Donations and gifts	151,657	81,182	232,839	184,944
Legacies	-	-	-	127,242
Gift aid	33,847	9,978	43,825	28,152
Grants	-	2,650	2,650	11,690
Loose collections	775	-	775	1,140
Misc. income	17,797	-	17,797	9,927
	----- 204,076 -----	----- 93,810 -----	----- 297,886 -----	----- 363,095 -----

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS (cont'd)

31 December 2024

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£
General Assembly assessments	16,213	-	16,213	15,724
Presbytery fees	1,857	-	1,857	1,485
Ministry and support staff costs	133,555	-	133,555	121,303
Congregational running costs	26,930	-	26,930	21,464
Donations to Missions & Charities	-	68,999	68,999	48,249
Governance costs	2,568	-	2,568	2,427
	-----	-----	-----	-----
	181,123	68,999	250,122	210,652
	-----	-----	-----	-----

Fees payable to the church's independent examiner were £2,568 (2023 £2,427). The independent examiners also provided payroll processing at a cost of £997 (2023 £951).

4. OTHER EXPENDITURE

	Unrestricted Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£
Depreciation	-	45,631	45,631	53,392
Property expenses	-	15,630	15,630	22,857
Other costs	7,616	-	7,616	8,069
	-----	-----	-----	-----
	7,616	61,261	68,877	84,318
	-----	-----	-----	-----

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2024

5. EMPLOYEES

Employment Costs	2024	2023
	£	£
Stipend and Salaries	102,208	95,721
Social Security Costs	6,441	5,133
Pension contributions	13,663	13,076
	-----	-----
	122,311	113,929
	-----	-----

Number of Employees

The Minister is an office holder and not an employee. He receives a stipend from the Presbyterian Church but this, and associated costs including pension, are reimbursed by the congregation. In 2023, the church took on a student minister whom, in 2024, was promoted to Assistant Minister. He also receives remuneration from the Presbyterian Church which is reimbursed by the congregation. For the purposes of these accounts, the stipend of the minister is included in employee costs as well as the salary of the assistant minister. The average number of employees during the year, including the minister of the congregation, was

	2024	2023
Average number of employees	4	4
	-----	-----

There were no employees in receipt of employee benefits in excess of £60,000 (2023: none)

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS (cont'd)

31 December 2024

Two trustees were in receipt of remuneration, including a stipend, during the current year (2023: 2) in relation to their engagement as minister and employment as director of youth ministries respectively. The total of such remuneration during the year, excluding pension and social security costs, were as follows:

	2024	2023
	£	£
Ben Walker (Minister)	41,050	40,095
Johnny Bell (Director of Youth Ministries)	33,169	32,061
	-----	-----
	74,219	72,156
	=====	=====

No trustees received remuneration in their role as trustee (2023: none).

The above trustees also received expenses reimbursed during the year as follows:

	2024	2023
	£	£
Ben Walker (Minister)	7,756	6,701
Johnny Bell (Director of Youth Ministries)	840	952
	-----	-----
	8,596	7,653
	=====	=====

These expenses were in relation to their respective role as minister and employee of the church. No trustees received reimbursement of expenses in their role as trustee (2023: none).

6. PENSION COSTS

The minister of the congregation is a member of the Presbyterian Church in Ireland Pension Scheme (2009). This is a scheme operated by the Presbyterian Church in Ireland, a separate

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS (cont'd)

31 December 2024

registered charity. The congregation pays an assessment to the Presbyterian Church in Ireland equivalent to the employer's pension contribution for the Scheme and based on the stipend paid to the minister. The Presbyterian Church in Ireland Pension Scheme (2009) is a funded Scheme of the defined benefit type, providing defined benefits based on career average re-valued salary. The Scheme has assets held in a separately administered fund managed by a board of trustees. The Presbyterian Church and the Scheme Trustees have agreed a funding plan to ensure the Scheme is sufficiently funded to meet current and future obligations. The Presbyterian Church has agreed to contributions of 24% of pensionable salaries to cover the accrual of benefits for future service, expenses, the cost of insuring death in service benefits and funding the scheme deficit.

As it is not possible to separately identify the assets and liabilities of the scheme that relate to Saintfield Road Presbyterian Church, the scheme has been accounted for as a defined contribution scheme, in accordance with the provisions of section 29 of FRS 102.

The contributions made by the congregation towards the pension of the Minister during the year were

	2024	2023
	£	£
Contributions	9,852	9,383
	-----	-----

Two employees of the church are enrolled with the National Employment Savings Trust, an occupational pension scheme, and the congregation makes a contribution towards their pensions. The congregation also contributes to a private pension scheme for one of its employees. The pension charge represents the contributions paid during the year.

	2024	2023
	£	£
Contributions	3,811	3,694
	-----	-----

There were no contributions outstanding (2023: £nil) to either scheme at the year end.

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2024

7. TANGIBLE FIXED ASSETS

	Land & Buildings	Fixtures and Fittings	Total
	£	£	£
Cost or valuation			
At 1 January 2024	3,672,562	172,950	3,845,512
Additions	-	22,074	22,074
	-----	-----	-----
At 31 December 2024	3,672,562	195,024	3,867,586
	-----	-----	-----
Depreciation			
At 1 January 2024	343,557	145,979	489,536
Charge for year	36,855	8,776	45,631
	-----	-----	-----
At 31 December 2024	380,412	154,755	535,167
	-----	-----	-----
Net Book Value			
At 31 December 2024	3,292,150	40,269	3,332,419
	-----	-----	-----
At 31 December 2023	3,329,005	26,971	3,355,976
	-----	-----	-----

8. INVESTMENTS

	2024	2023
Value at 1 January 2024	106,669	97,816
Gain/(Loss) on revaluation	5,043	8,852
	-----	-----
Value at 31 December 2024	111,712	106,669
	=====	=====

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

The investments are held, and managed, on behalf of the congregation in the General Investment Fund of the Presbyterian Church in Ireland.

NOTES TO THE ACCOUNTS (cont'd)

31 December 2024

9. DEBTORS

	2024	2023
Gift Aid Recoverable	38,722	29,600
Bank Interest Receivable	246	1,106
Prepayments	4,795	4,315
	-----	-----
	43,763	35,021
	=====	=====

10. CASH AT BANK AND IN HAND

	2024	2023
Cash at bank	178,359	185,525
	-----	-----
	178,359	85,329
	=====	=====

11. CREDITORS: amount falling due within one year

	2024	2023
Accruals	7,859	11,369
	-----	-----
	7,859	11,369
	=====	=====

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS (cont'd)

31 December 2024

12. FUND BALANCES AND RECONCILIATION OF FUNDS

Fund	Balance at 1 Jan 2024 £	Income £	Expenditure £	Gains/losses £	Transfer £	Balance at 31 Dec 2024 £
Unrestricted funds						
General fund	183,618	205,744	(188,739)	-	(15,000)	185,623
	183,618	205,744	(188,739)	-	(15,000)	185,623
Restricted funds						
Property reserves fund	3,312,825	-	(45,631)	-	22,074	3,289,268
Support fund	55,819	63,403	(60,231)	-	(7,074)	51,917
Other funds	12,890	31,380	(24,398)	-	-	19,872
	3,381,534	94,783	(130,260)	-	15,000	3,361,057
Endowment and investment funds						
Funds	106,669	-	-	5,043	-	111,712
	106,669	-	-	5,043	-	111,712
Total funds	3,671,821	300,527	(318,999)	5,043	-	3,658,392

A transfer was made from the General Fund to the Support Fund in year to maintain optimum operating levels.

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS (cont'd)

31 December 2024

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2024
	£	£	£	£
Tangible Fixed Assets	-	3,332,418	-	3,332,418
Investments	-	-	111,712	111,712
Current Assets	188,864	33,257	-	222,121
Creditors: Due within one year	(3,241)	(4,618)	-	(7,859)
	-----	-----	-----	-----
	185,623	3,361,057	111,712	3,658,392
	-----	-----	-----	-----

Unrestricted funds

These funds are available for the continuation of the church's activities, without restriction.

Restricted funds

Property reserves

These funds arose on the donation of the church as a gift to the congregation, and on subsequent revaluation on transition to FRS102.

Support fund

These are funds available for use in the areas of major property maintenance, capital expenditure and mission and outreach activities.

Other funds

These are small restricted funds belonging to various church organisations.

Endowment funds

These are funds arising from endowment investments and managed, on the church's behalf, by the Presbyterian Church in Ireland.

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2024

13. RELATED PARTY TRANSACTIONS

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

- £16,123 (2023: £15,528) for congregational assessments
- £14,115 (2023: £13,500) towards the PCI United Appeal
- £2,851 (2023: £2,878) towards the PCI World Development Appeal

The congregation contributed £1,857 (2023: £1,485) towards Presbytery Assessments during the year.

The total amount of donations received in year from Trustees without conditions attached to them were £51,450 (2023; £36,862).

A donation of £2,000 was given to Heather Lowry (trustee) who was working abroad.

Under the terms specified by PCI, Gordon Campbell (trustee) received the recommended pulpit supply fee of £83 for leading a service in 2024.

No trustees received remuneration in respect of their role as trustee in 2024.

14. COMMITMENTS

In 2017, the church committed to support the work of a member and his family overseas. The church is currently committed to providing this support to the end of December 2027.

Saintfield Road Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104268

Accounts

Saintfield Road Presbyterian Church
a congregation of the Presbyterian Church in Ireland

Trustees' Annual Report and Financial Statements
for the year ended 31 December 2023

Registered with the Charity Commission for Northern Ireland NIC104268

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

STATEMENT OF FINANCIAL ACTIVITY
for the year ended 31 December 2023

	Notes	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Total Funds 2022
		£	£	£	£	£
Income from:						
Donations and grants	2	163,323	72,530	-	235,853	244,454
Legacies	2	127,242	-	-	127,242	-
Investments		1,315	766	-	2,081	2,161
Total		291,880	73,296	-	365,176	246,615
Expenditure on:						
Charitable activities	3	162,403	48,249	-	210,652	202,921
Other	4	8,069	76,249	-	84,318	77,451
Total		170,472	124,498	-	294,969	280,372
Net gains/(losses) on investments	8	-	-	8,852	8,852	(8,761)
Net Income /(expenditure)		121,408	(51,202)	8,852	79,059	(42,518)
Transfer Between Funds		(47,857)	47,857	-	-	-
Net movement in funds		73,551	(3,345)	8,852	79,059	(42,518)
Reconciliation of funds:						
Total funds brought forward		110,067	3,384,879	97,816	3,592,762	3,635,280
Total funds carried forward		183,618	3,381,534	106,669	3,671,821	3,592,762

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

BALANCE SHEET
As at 31 December 2023

	Notes	2023 £	2022 £
Fixed assets:			
Tangible assets	7	3,355,975	3,376,277
Investments	8	106,669	97,816
		-----	-----
Total fixed assets		3,462,644	3,474,093
		-----	-----
Current assets			
Debtors	9	35,021	41,408
Cash at bank	10	185,525	85,329
		-----	-----
Total current assets		220,546	126,737
		-----	-----
Liabilities:			
Creditors: Amounts falling due within one year	11	(11,369)	(8,068)
		-----	-----
Net current assets		209,177	118,669
		-----	-----
Total assets less current liabilities		3,671,821	3,592,762
		-----	-----
Net assets		3,671,821	3,592,762
		-----	-----

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

BALANCE SHEET (cont'd)
As at 31 December 2023

	Note	2023	2022
		£	£
Funds of the charity			
Endowment funds	12	106,669	97,816
Restricted income funds	12	3,381,534	3,384,879
Unrestricted funds	12	183,618	110,067
		-----	-----
Total charity funds		3,671,821	3,592,762
		-----	-----

The financial statements have been prepared in accordance with the provisions under Section 1A of FRS102 – “The Financial Reporting Standard applicable in the UK and Republic of Ireland”.



Ross Withers ACA (Treasurer)

19/7/2024

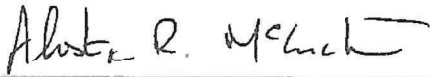
Date

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

They have been approved by the Kirk Session at a meeting on 21st March 2024 and signed on its behalf on 19th July 2024 by



~~Rev Ben Walker (Minister)~~



Dr. Alistair McCracken (Clerk of Session)

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS
31 December 2023

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Ireland (effective 1 January 2019) and section 1A of FRS 102

The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the congregation is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those that are informal gatherings of church members.

The church meets the definition of a public benefit entity as defined in section 34 of FRS102.

In the opinion of the Trustees, there are no significant judgements, assumptions or estimates included in the financial statements, other than those described in the accounting policies below.

FUND ACCOUNTING

Endowment funds are funds, the capital of which must be retained either permanently or at the congregation's discretion. The income derived from the endowments is to be used either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established in the first place.

Restricted funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor and (b) revenue donations or grants for a specific congregational activity intended by the donor. Where these funds have unspent balances, interest on their pooled investment is apportioned to the individual funds on an average balance basis.

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2023

1. ACCOUNTING POLICIES (cont'd)

Unrestricted funds are income funds which are to be spent on the congregation's general purposes. Designated funds are general funds set aside by the Trustees and Congregational Committee for use in the future.

INCOMING RESOURCES

(i) Recognition of incoming resources

These are included in the Statement of Financial Activities (SoFA) when:

- the congregation becomes entitled to the resources;
- it is probable that the funds will be received; and
- the monetary value can be measured with sufficient reliability.

(ii) Incoming resources with related expenditure

Where incoming resources have related expenditure (as with insurance proceeds) the incoming resources and related expenditure are reported gross in the SoFA.

(iii) Grants and donations

Grants and donations are only included in the SoFA when the congregation has unconditional entitlement to the resources.

(iv) Tax reclaims on donations and gifts

Incoming resources from tax reclaims are included in the SoFA in the same period as the gift to which they relate.

(v) Contractual income and performance related grants

This is only included in the SoFA once the related goods or services have been delivered and all performance conditions met.

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2023

1. ACCOUNTING POLICIES (cont'd)

(vi) Gifts in kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.

(vii) Donated services and facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

(viii) Investment income

This is included in the accounts in the period to which it relates.

(ix) Investment gains and losses

This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

EXPENDITURE AND LIABILITIES

(i) Liability recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the congregation to pay out resources.

(ii) Governance costs

These are shown within charitable activities and include the costs of preparation and examination of accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS (cont'd)

31 December 2023

1. ACCOUNTING POLICIES (cont'd)

(iii) Grants with performance conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

(iv) Grants payable without performance conditions

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

(v) Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, e.g. allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

ASSETS

(i) Tangible Fixed Assets

Tangible fixed assets for use by the charity are capitalised if they can be used for more than one year, and cost at least £2,500. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation is recorded on all tangible fixed assets other than freehold land, at rates calculated to write off the cost, less estimated residual value, of each asset over its expected useful life as follows

Buildings:	- over 100 years
Fixtures, fittings and equipment:	- between 5 and 20 years

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2023

1. ACCOUNTING POLICIES (cont'd)

(ii) Investments

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£
Donations and gifts	133,142	51,802	184,944	197,560
Legacies	127,242	-	127,242	-
Gift aid	19,114	9,038	28,152	36,654
Grants	-	11,690	11,690	3,437
Loose collections	1,140	-	1,140	923
Misc. income	9,927	-	9,927	5,880
	----- 290,565 -----	----- 72,530 -----	----- 363,095 -----	----- 244,454 -----

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS (cont'd)

31 December 2023

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£
General Assembly assessments	15,724	-	15,724	15,749
Presbytery fees	1,485	-	1,485	1,381
Ministry and support staff costs	121,303	-	121,303	111,667
Congregational running expenses	21,464	-	21,464	25,305
Donations to missions and charities		48,249	48,249	46,609
Governance costs	2,427		2,427	2,210
	----- 162,403	----- 48,249	----- 210,652	----- 202,921

Fees payable to the church's independent examiner were £2,427 (2022 £2,200). The independent examiners also provided payroll processing at a cost of £951 (2022 £1,328).

4. OTHER EXPENDITURE

	Unrestricted Funds	Restricted Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£
Depreciation		53,392	53,392	63,448
Property expenses		22,857	22,857	-
Other costs	8,069	-	8,069	14,003
	----- 8,069	----- 76,249	----- 84,318	----- 77,451

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2023

5. EMPLOYEES

Employment Costs	2023	2022
	£	£
Stipend and Salaries	95,721	87,747
Social Security Costs	5,133	5,027
Pension contributions	13,076	12,211
	-----	-----
	113,929	104,985
	-----	-----

Number of Employees

The Minister is an office holder and not an employee. He receives a stipend from the Presbyterian Church but this, and associated costs including pension, are reimbursed by the congregation. In addition, in 2023, the church took on a student minister who also receives remuneration from the Presbyterian Church which is reimbursed by the congregation. For the purposes of these accounts, the stipend of the minister is included in employee costs as well as the salary of the student minister. The average number of employees during the year, including the minister of the congregation, was

	2023	2022
Average number of employees	4	4
	-----	-----

There were no employees in receipt of employee benefits in excess of £60,000 (2022: none)

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS (cont'd)

31 December 2023

Two trustees were in receipt of remuneration, including a stipend, during the current year (2022: 2) in relation to their engagement as minister and employment as director of youth ministries respectively. The total of such remuneration during the year, excluding pension and social security costs, were as follows:

	2023	2022
	£	£
Ben Walker (Minister)	40,095	37,233
Johnny Bell (Director of Youth Ministries)	32,061	30,054
	-----	-----
	72,156	67,287
	=====	=====

No trustees received remuneration in their role as trustee (2022: none).

The above trustees also received expenses reimbursed during the year as follows:

	2023	2022
	£	£
Ben Walker (Minister)	6,701	6,382
Johnny Bell (Director of Youth Ministries)	952	1,317
	-----	-----
	7,653	7,699
	=====	=====

These expenses were in relation to their respective role as minister and employee of the church. No trustees received reimbursement of expenses in their role as trustee (2022: none).

6. PENSION COSTS

The minister of the congregation is a member of the Presbyterian Church in Ireland Pension Scheme (2009). This is a scheme operated by the Presbyterian Church in Ireland, a separate

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2023

registered charity. The congregation pays an assessment to the Presbyterian Church in Ireland equivalent to the employer's pension contribution for the Scheme and based on the stipend paid to the minister. The Presbyterian Church in Ireland Pension Scheme (2009) is a funded Scheme of the defined benefit type, providing defined benefits based on career average re-valued salary. The Scheme has assets held in a separately administered fund managed by a board of trustees. The Presbyterian Church and the Scheme Trustees have agreed a funding plan to ensure the Scheme is sufficiently funded to meet current and future obligations. The Presbyterian Church has agreed to contributions of 24% of pensionable salaries to cover the accrual of benefits for future service, expenses, the cost of insuring death in service benefits and funding the scheme deficit.

As it is not possible to separately identify the assets and liabilities of the scheme that relate to Saintfield Road Presbyterian Church, the scheme has been accounted for as a defined contribution scheme, in accordance with the provisions of section 29 of FRS 102.

The contributions made by the congregation towards the pension of the Minister during the year were

	2023	2022
	£	£
Contributions	9,383	8,739
	-----	-----

Two employees of the church are enrolled with the National Employment Savings Trust, an occupational pension scheme, and the congregation makes a contribution towards their pensions. The congregation also contributes to a private pension scheme for one of its employees. The pension charge represents the contributions paid during the year.

	2023	2022
	£	£
Contributions	3,694	3,275
	-----	-----

There were no contributions outstanding (2021: £nil) to either scheme at the year end.

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2023

7. TANGIBLE FIXED ASSETS

	Land & Buildings	Fixtures and Fittings	Total
	£	£	£
Cost or valuation			
At 1 January 2023	3,644,932	167,490	3,812,422
Additions	27,630	5,460	33,090
	-----	-----	-----
At 31 December 2023	3,672,562	172,950	3,845,512
	-----	-----	-----
Depreciation			
At 1 January 2023	307,108	129,037	436,145
Charge for year	36,449	16,942	53,392
	-----	-----	-----
At 31 December 2023	343,557	145,979	489,536
	-----	-----	-----
Net Book Value			
At 31 December 2023	3,329,005	26,971	3,355,976
	-----	-----	-----
At 31 December 2022	3,337,824	38,453	3,376,277
	-----	-----	-----

8. INVESTMENTS

	2023	2022
Value at 1 January 2023	97,816	106,577
Gain/(Loss) on revaluation	8,852	(8,761)
	-----	-----
Value at 31 December 2023	106,669	97,816
	=====	=====

The investments are held, and managed, on behalf of the congregation in the General Investment Fund of the Presbyterian Church in Ireland.

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2023

9. DEBTORS

	2023	2022
Gift Aid Recoverable	29,600	37,597
Bank Interest Receivable	1,106	
Prepayments	4,315	3,811
	-----	-----
	35,021	41,408
	=====	=====

10. CASH AT BANK AND IN HAND

	2023	2022
Cash at bank	185,525	85,329
	-----	-----
	185,525	85,329
	=====	=====

11. CREDITORS: amount falling due within one year

	2023	2022
Accruals	11,369	8,068
	-----	-----
	11,369	8,068
	=====	=====

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2023

12. FUND BALANCES AND RECONCILIATION OF FUNDS

Fund	Balance at 1 Jan 2023	Income	Expenditure	Gains/losses	Transfer	Balance at 31 Dec 2023
	£	£	£	£	£	£
Unrestricted funds						
General fund	110,067	291,879	(170,472)	-	(47,857)	183,618
	110,067	291,879	(170,472)	-	(47,857)	183,618
Restricted funds						
Property reserves fund	3,333,128	-	(53,392)	-	33,090	3,312,826
Support fund	46,643	64,715	(70,306)	-	14,767	55,819
Other funds	5,108	8,581	(800)	-	-	12,890
	3,384,879	73,296	(124,498)	-	47,857	3,381,534
Endowment and investment funds						
Funds	97,816	-	-	8,852	-	106,669
	97,816	-	-	8,852	-	106,669
Total funds	3,592,762	365,176	(294,969)	8,852	-	3,671,821

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2023

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023
	£	£	£	£
Tangible Fixed Assets	-	3,355,975	-	3,355,975
Investments	-	-	106,669	106,669
Current Assets	188,316	32,230	-	220,546
Creditors: Due within one year	(4,698)	(6,671)	-	(11,369)
	-----	-----	-----	-----
	183,618	3,381,534	106,669	3,671,821
	-----	-----	-----	-----

Unrestricted funds

These funds are available for the continuation of the church's activities, without restriction.

Restricted funds

Property reserves

These funds arose on the donation of the church as a gift to the congregation, and on subsequent revaluation on transition to FRS102.

Support fund

These are funds available for use in the areas of major property maintenance, capital expenditure and mission and outreach activities.

Other funds

These are small restricted funds belonging to various church organisations.

Endowment funds

These are funds arising from endowment investments and managed, on the church's behalf, by the Presbyterian Church in Ireland.

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2023

13. RELATED PARTY TRANSACTIONS

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

- £15,528 (2022: £15,749) for congregational assessments
- £13,500 (2022: £12,000) towards the PCI United Appeal
- £2,878 (2022: £2,893) towards the PCI World Development Appeal

The congregation contributed £1,485(2022: £1,381) towards Presbytery Assessments during the year.

The total amount of donations received in year from Trustees without conditions attached to them were £36,862 (2022; £34,423).

A donation of £2,000 was given to a Trustee who was working abroad.

14. COMMITMENTS

In 2017, the church committed to support the work of a member and his family overseas. The church decided to continue this for a further period to the end of December 2027.

Saintfield Road Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104268

Annual report

Saintfield Road Presbyterian Church
a congregation of the Presbyterian Church in Ireland

Trustees' Annual Report and Financial Statements
for the year ended 31 December 2023

Registered with the Charity Commission for Northern Ireland NIC104268

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

TRUSTEES' ANNUAL REPORT

The Trustees present their Annual Report and Financial Statements for the year ended 31 December 2023, including a Balance Sheet as at that date.

REFERENCE AND ADMINISTRATIVE DETAILS

Saintfield Road congregation of the Presbyterian Church in Ireland: Myrtledene Road, Belfast, BT8 6GQ, Co. Down, Northern Ireland.

Registered Charity in Northern Ireland: NIC104268

CHARITY TRUSTEES

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

Malcolm Buchanan
Gordon Campbell
Andrew Hamilton
Gavin Hamilton
Heather Lowry
Jean McClune
William McClune
Ian Mullen
Jonny Patterson
Lorna Rodgers
Neil Templeton
David Thomson

Johnny Bell
Robert Clarke
Derek Henderson
John Hamilton
Jonny McClune
Alistair McCracken
Heather Montgomery
Alison Mullen
David Rice
Alison Templeton
Alf Thompson
Ben Walker (Minister)

PRINCIPAL OFFICE BEARERS

Minister
Clerk of Session
Treasurer

Rev. Ben Walker
Dr. Alistair R. McCracken
Mr. Ross Withers ACA

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

TRUSTEES' ANNUAL REPORT (cont'd)

INDEPENDENT EXAMINERS

Finegan Gibson Limited

BANKERS

Danske Bank Limited
Donegall Square West
Belfast
BT1 6JS

STRUCTURE AND MANAGEMENT

The Kirk Session

The charity trustees of the congregation are the members of its Kirk Session. Under the congregation's governing document, the Code, the book of the constitution and government of the Presbyterian Church in Ireland, the Kirk Session seeks to watch over and promote the spiritual interest of the congregation and of persons not connected with any congregation who are within its bounds. It ensures pastoral care is in place in the congregation and seeks to further the contribution of the Church to Christian witness and service in the local community. The Kirk Session has delegated to its Congregational Committee the temporal affairs of the congregation including administering all funds and property belonging to the congregation. Members of the Kirk Session are also members of the Congregational Committee.

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

Stated meetings of the Kirk Session are held eight times per year, monthly September to May.

To be chosen for the office of the eldership in the congregation a person must be a voting member and a regular attendant on its ordinances. The selection of those proposed to be called to the office can be either by the congregation or by the Kirk Session.

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

Presbytery

Under the Presbyterian Church in Ireland's form of governance, the corporate oversight of a congregation is the responsibility of a Presbytery which superintends generally the spiritual and temporal affairs of the congregations assigned to it by the General Assembly of the Presbyterian Church in Ireland. Saintfield Road Presbyterian Church has been assigned to the South Belfast Presbytery of the Presbyterian Church in Ireland. The membership of the Presbytery consists mainly of the active ministers of congregations assigned to it by the General Assembly, ministers who have retired from active duty and an elder appointed by the Kirk Session of each congregation.

The General Assembly

The General Assembly is the supreme court of the Presbyterian Church in Ireland, representing in one body the whole Church and acting as its supreme legislative, administration and judicial authority, in dealing with all matters brought before it. The General Assembly is normally constituted during the first week in June for worship and to conduct its business. At the end of business, it is dissolved. The membership of the General Assembly consists mainly of the active ministers of each congregation, retired ministers and a representative elder appointed by the Kirk Session of each congregation.

DESCRIPTION AND PURPOSE

Saintfield Road Presbyterian Church is a congregation of the Presbyterian Church in Ireland. The Presbyterian Church in Ireland, as a Reformed Church within the wider body of Christ, is grounded in the Scriptures, and exists to love and honour God through faith in His Son and by the power of His Spirit, and to enable its members to play their part in fulfilling God's mission to our world.

As a congregation of the Presbyterian Church in Ireland, we believe that the Bible is the supreme authority over all we do, and that the Westminster Confession of Faith, along with the Larger and Shorter Catechisms set out what we understand the Bible teaches on key matters of Christian faith and practice.

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

ACTIVITIES AND OBJECTIVES

The congregation usually meets for worship every Sunday and visitors are welcome to join. The Sacrament of the Lord's Supper is observed on several occasions during the year and all those who have been baptised and who have made a profession of faith in the Lord Jesus Christ are admitted to the Lord's Supper. The congregation holds regular prayer and Bible study meetings and has a wide range of organisations. Other external organisations also use our church premises and are supported by the congregation.

The Rev. Ben Walker continued as Convenor of the vacancy in Belvoir Presbyterian Church. Following the recommendation of Kirk Session and as reported in the 2022 report representation was made to the Linkage Commission of PCI asking for permission to appoint an Associate Minister, to work primarily in the congregation meeting in Belvoir. A request was also made for additional funding. The Linkage Commission did not grant permission to call an Associate Minister. There are ongoing discussions by both Kirk Sessions, South Belfast Presbytery and the Belfast Conference about the ongoing relationship between Saintfield Road Presbyterian Church and Belvoir Presbyterian Church.

During the year (September) Mr Andrew Ferguson was appointed as an Assistant Minister of the congregation in Saintfield Road Presbyterian Church. This is a three-year training appointment and Mr Ferguson will be eligible for a call to his own congregation in September 2026.

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation normally meets for worship each Sunday at 11.00am and the services are also broadcast through live streaming. On some Sunday evenings, and during the week, meetings for prayer are held or also live streamed. Life Groups meet in homes or in the Church for Bible Study and prayer.

At 31 December 2023 there were 289 communicant members and approximately 290 families connected with the congregation. The average week attendance at Sunday morning worship was approximately 230.

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

Pastoral care

Members of the congregation who are unable to attend church due to sickness or age are normally visited on a regular basis by the minister, elders or by a member of the congregation. The structure for pastoral care was reviewed in 2022 and changes implemented in 2023. Three large pastorates were created and the pastoral needs of the people in each pastorate are met by a pastoral team lead by some of the elders. As part of this implementation a review of the names of people on the Church database was undertaken.

Mission and outreach

The congregation is involved in many differing types of local mission activity throughout the year. The congregation also supports workers overseas, including financial support.

The congregation supports the United Appeal for Mission, which is a central fund of the Presbyterian Church in Ireland. This fund enables congregations to support the wider mission of the denomination and to carry out mission and outreach on a denominational basis, beyond what the congregation could do on its own. The PCI United Appeal Fund provides financial support for mission personnel at home and overseas, assists congregations with the deployment of locally based staff, enables church planting, provides grant support for the upkeep of church premises, assists with the running costs of Union Theological College, the Church's training college for ministry students, and financially supports congregations in the areas of worship, discipleship, global mission, outreach, leadership and pastoral care.

Presbytery

The congregation was represented at the regular meetings of the Presbytery of South Belfast by our minister and one of the elders. This provides an important link between the congregations and the wider structures of the church.

General Assembly

The minister along with an elder nominated by Kirk Session normally attend the meeting of the General Assembly of the Presbyterian Church in Ireland held in Assembly Buildings, Belfast. The 2023 General Assembly was held in June. The Minister, Assistant Minister and a nominated elder attended and where appropriate contributed to debate and voted on resolutions.

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

Property

During 2023 a number of small-scale works were carried out. These include rendering the wall in front of the main Church, installing safety rails, new signage, improving the lightening conductor on the Church tower and some maintenance work on the manse.

Organisations

There are a range of other organisations in the church which provide fellowship for church members and others and which meet regularly, using church facilities.

Volunteers

The Trustees wish to acknowledge their deep appreciation of those who give freely of their time by serving on committees and helping with organisations and other church activities.

PUBLIC BENEFIT STATEMENT

The Presbyterian Church in Ireland meets the public benefit requirement by providing benefit to its members, and the general public, by making known the Christian Gospel of the Lord Jesus Christ through the advancement of religion.

The direct benefits which flow from the purposes of the Church include the gaining of an understanding in Christian beliefs as set out in the Bible and in the Church's subordinate standards (the Westminster Confession of Faith and the Shorter and Larger Catechisms), leading to spiritual and moral development and opportunities for response to Bible teaching. In turn, this framework leads to practical expressions of Christian beliefs and standards in the local community such as through the care of those in need (including the sick, disabled and bereaved).

Generally, the above benefits are delivered locally by congregations and their members, or are facilitated through presbyteries or are organised and delivered centrally. Local delivery is facilitated by central resources in almost all cases. Public access is made known through the use of notice boards, printed material, press advertisement, websites, and social media or in other ways.

The benefits are demonstrated through regular evaluation of the services and informal and ad-hoc feedback from members, their families, and members of the public.

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

The only private benefit flowing from our purpose is related to ministers and employees who receive benefits as a result of their holding office or employment or, on occasion, members serving either locally or overseas. However, this is incidental and necessary in order to further our charitable purpose. There are no other private benefits. The beneficiaries of this purpose are members, their families, other individuals that the Presbyterian Church in Ireland is in direct and indirect contact with, the community in which pastoral services are provided and other communities throughout Northern Ireland, the Republic of Ireland, and worldwide which benefit from our engagement with and support for both Christian and other secular organisations, charities and individual members of the public.

The Kirk Session has had regard to the Charity Commission's public benefit requirement and statutory guidance.

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through Freewill Offering, together with donations to the Support Fund (specifically for mission and property)

There were approximately 215 contributors to the General Fund during the year donating a total of £131,142 (£142,388 in 2022), excluding Gift Aid.

Total income of the congregation during the year was £363,095 compared to £244,454 in the previous year. Grants of £11,690 were claimed and received and the congregation were also in receipt of a legacy donation of £127,242 in 2023.

Total expenditure was £294,969 compared to £280,372 in 2022. This was primarily due to increases in staffing costs and increased property expenditure.

RESPONSIBILITIES IN RESPECT OF THE FINANCIAL STATEMENTS

The Trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

The Trustees are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the congregation and the financial activities for that year. In preparing the financial statements the Trustees are required to:

- select suitable accounting policies and then apply them consistently;

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Congregation will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the funds transactions and disclose with reasonable accuracy at any time the financial position of the congregations and enable them to ensure that the financial statements comply with the Statement of Recommended Practice "Accounting and Reporting by Charities (1 January 2019)". They are also responsible for safeguarding the assets of the congregation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

POST BALANCE SHEET EVENTS AND GOING CONCERN

The Trustees are of the opinion that the congregation has sufficient resources at the date of approval of these financial statements to meet commitments which will arise in the year from the date of signing this report and, subject to the continuing support from members, to fund, on an on-going basis, the congregation's current activities and other financial commitments.

RESERVES POLICY

The Trustees have considered the level of unrestricted reserves that it is appropriate to hold, taking account of current and ongoing commitments. It is the policy of the Trustees to hold between three and six month's normal expenditure. The Trustees also bear in mind the bank balance available and the net current asset position. During the year the Church received a legacy of £127,242 and until decisions about its use are made, this is being held in reserves and the bank account. At the year-end unrestricted reserves were £195,308 (2022 £110,067).

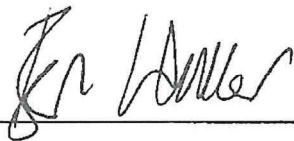
SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

RISK REVIEW

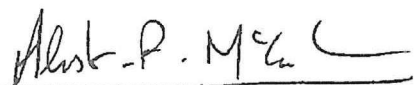
Following the fire damage, the Trustees have considered the risks around security and have enhanced the measures which were in place. A review of other major risks, including child protection and data security, has been undertaken by the Trustees and systems and procedures implemented to manage identified risks. The principal risks are in relation to the likelihood of reputational damage and financial risks associated with the expectation of on-going financial support from members. These risks are mitigated by the Trustees, and the Congregational Committee, regularly monitoring the various activities of the congregation at stated meetings and by encouraging members in their regular giving.

Regular training with regard to issues such as child protection is given.

They have been approved by the Kirk Session at a meeting on 21st March 2024 and signed on its behalf on 19th July 2024 by



Rev Ben Walker (Minister)



Dr. Alistair McCracken (Clerk of Session)

Saintfield Road Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104268

Annual return

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF SAINTFIELD ROAD
PRESBYTERIAN CHURCH, A CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

I report to the trustees on my examination of the financial statements of Saintfield Road Presbyterian Church, a congregation of the Presbyterian Church in Ireland ('the charity') for the year ended 31 December 2023, which are set out on pages 11 to 28.

Respective responsibilities of 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 Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act; and
- 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 REPORT TO THE TRUSTEES OF SAINTFIELD ROAD
PRESBYTERIAN CHURCH, A CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
(cont.)**

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.



Finegan Gibson Ltd
Independent Examiner

Causeway Tower
9 James Street South
Belfast
BT2 8DN

Saintfield Road Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104268

Accounts

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

STATEMENT OF FINANCIAL ACTIVITY
for the year ended 31 December 2022

	Notes	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
		£	£	£	£	£
Income from:						
Donations and grants	2	185,505	58,949	-	244,454	238,471
Investments		1,365	796	-	2,161	2,081
		-----	-----	-----	-----	-----
Total		186,870	59,745	-	246,615	240,552
		-----	-----	-----	-----	-----
Expenditure on:						
Charitable activities	3	156,312	46,609	-	202,921	190,595
Other	4	14,003	63,448	-	77,451	76,365
		-----	-----	-----	-----	-----
Total		170,315	110,057	-	280,372	266,960
		-----	-----	-----	-----	-----
Net gains/(losses) on investments	8	-	-	(8,761)	(8,761)	12,152
		-----	-----	-----	-----	-----
Net Income /(expenditure)		16,555	(50,312)	(8,761)	(42,518)	(14,256)
		-----	-----	-----	-----	-----
Net movement in funds		16,555	(50,312)	(8,761)	(42,518)	(14,256)
		-----	-----	-----	-----	-----
Reconciliation of funds:						
Total funds brought forward		93,512	3,435,191	106,577	3,635,280	3,649,536
		-----	-----	-----	-----	-----
Total funds carried forward		110,067	3,384,879	97,816	3,592,762	3,635,280
		=====	=====	=====	=====	=====

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

BALANCE SHEET

As at 31 December 2022

	Notes	2022 £	2021 £
Fixed assets:			
Tangible assets	7	3,376,277	3,436,365
Investments	8	97,816	106,577
		-----	-----
Total fixed assets		3,474,093	3,542,942
		-----	-----
Current assets			
Debtors	9	41,408	45,628
Cash at bank	10	85,329	53,565
		-----	-----
Total current assets		126,737	99,193
		-----	-----
Liabilities:			
Creditors: Amounts falling due within one year	11	(8,068)	(6,855)
		-----	-----
Net current assets		118,669	92,338
		-----	-----
Total assets less current liabilities		3,592,762	3,635,280
		-----	-----
Net assets		3,592,762	3,635,280
		-----	-----

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

BALANCE SHEET (cont'd)
As at 31 December 2022

	Note	2022	2021
		£	£
Funds of the charity			
Endowment funds	12	97,816	106,577
Restricted income funds	12	3,384,879	3,435,191
Unrestricted funds	12	110,067	93,512
		-----	-----
Total charity funds		3,592,762	3,635,280
		-----	-----

The financial statements have been prepared in accordance with the provisions under Section 1A of FRS102 – “The Financial Reporting Standard applicable in the UK and Republic of Ireland”.



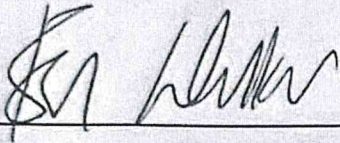
Ross Withers ACA (Treasurer)

25/06/2023

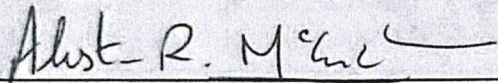
Date

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

They have been approved by the Kirk Session at a meeting on 20 April 2023 and signed on its behalf on 25th June 2023 by



Rev Ben Walker (Minister)



Dr. Alistair McCracken (Clerk of Session)

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS
31 December 2022

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Ireland (effective 1 January 2019) and section 1A of FRS 102

The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the congregation is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those that are informal gatherings of church members.

The church meets the definition of a public benefit entity as defined in section 34 of FRS102.

In the opinion of the Trustees, there are no significant judgements, assumptions or estimates included in the financial statements, other than those described in the accounting policies below.

FUND ACCOUNTING

Endowment funds are funds, the capital of which must be retained either permanently or at the congregation's discretion. The income derived from the endowments is to be used either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established in the first place.

Restricted funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor and (b) revenue donations or grants for a specific congregational activity intended by the donor. Where these funds have unspent balances, interest on their pooled investment is apportioned to the individual funds on an average balance basis.

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2022

1. ACCOUNTING POLICIES (cont'd)

Unrestricted funds are income funds which are to be spent on the congregation's general purposes. Designated funds are general funds set aside by the Trustees and Congregational Committee for use in the future.

INCOMING RESOURCES

(i) Recognition of incoming resources

These are included in the Statement of Financial Activities (SoFA) when:

- the congregation becomes entitled to the resources;
- it is probable that the funds will be received; and
- the monetary value can be measured with sufficient reliability.

(ii) Incoming resources with related expenditure

Where incoming resources have related expenditure (as with insurance proceeds) the incoming resources and related expenditure are reported gross in the SoFA.

(iii) Grants and donations

Grants and donations are only included in the SoFA when the congregation has unconditional entitlement to the resources.

(iv) Tax reclaims on donations and gifts

Incoming resources from tax reclaims are included in the SoFA in the same period as the gift to which they relate.

(v) Contractual income and performance related grants

This is only included in the SoFA once the related goods or services have been delivered and all performance conditions met.

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2022

1. ACCOUNTING POLICIES (cont'd)

(vi) Gifts in kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.

(vii) Donated services and facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

(viii) Investment income

This is included in the accounts in the period to which it relates.

(ix) Investment gains and losses

This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

EXPENDITURE AND LIABILITIES

(i) Liability recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the congregation to pay out resources.

(ii) Governance costs

These are shown within charitable activities and include the costs of preparation and examination of accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS (cont'd)

31 December 2022

1. ACCOUNTING POLICIES (cont'd)

(iii) Grants with performance conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

(iv) Grants payable without performance conditions

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

(v) Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, e.g. allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

ASSETS

(i) Tangible Fixed Assets

Tangible fixed assets for use by the charity are capitalised if they can be used for more than one year, and cost at least £2,500. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation is recorded on all tangible fixed assets other than freehold land, at rates calculated to write of the cost, less estimated residual value, of each asset over its expected useful life as follows

Buildings:	- over 100 years
Fixtures, fittings and equipment:	- between 5 and 20 years

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS (cont'd)

31 December 2022

1. ACCOUNTING POLICIES (cont'd)

(ii) Investments

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£
Donations and gifts	146,409	51,151	197,560	193,150
Gift aid	28,856	7,798	36,654	38,650
Grants	3,437	-	3,437	5,063
Loose collections	923	-	923	600
Misc. income	5,880	-	5,880	1,008
	-----	-----	-----	-----
	185,505	58,949	244,454	238,471
	-----	-----	-----	-----

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS (cont'd)

31 December 2022

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£
General Assembly assessments	15,749	-	15,749	15,405
Presbytery fees	1,381	-	1,381	1,286
Ministry and support staff costs	111,667	-	111,667	106,550
Congregational running expenses	25,305	-	25,305	23,993
Donations to missions and charities		46,609	46,609	41,435
Governance costs	2,210		2,210	2,016
	-----	-----	-----	-----
	156,312	46,609	202,921	190,595
	-----	-----	-----	-----

Fees payable to the church's independent examiner were £2,200 (2021 £2,100). The independent examiners also provided payroll processing at a cost of £1,328 (2021 £500).

4. OTHER EXPENDITURE

	Unrestricted Funds	Restricted Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£
Depreciation		63,448	63,448	62,489
Property expenses		-	-	2,911
Other costs	14,003	-	14,003	10,965
	-----	-----	-----	-----
	14,003	63,488	77,451	76,365
	-----	-----	-----	-----

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2022

5. EMPLOYEES

Employment Costs	2022	2021
	£	£
Stipend and Salaries	87,747	83,252
Social Security Costs	5,027	4,668
Pension contributions	12,211	11,938
	-----	-----
	104,985	99,858
	-----	-----

Number of Employees

The Minister is an office holder and not an employee. He receives a stipend from the Presbyterian Church but this, and associated costs including pension, are reimbursed by the congregation. For the purposes of these accounts, the stipend of the minister is included in employee costs. The average number of employees during the year, including the minister of the congregation, was

	2022	2021
Average number of employees	4	4
	-----	-----

There were no employees in receipt of employee benefits in excess of £60,000 (2021: none)

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS (cont'd)

31 December 2022

Two trustees were in receipt of remuneration, including a stipend, during the current year (2021: 2) in relation to their engagement as minister and employment as director of youth ministries respectively. The total of such remuneration during the year, excluding pension and social security costs, were as follows:

	2022	2021
	£	£
Ben Walker (Minister)	37,233	36,414
Johnny Bell (Director of Youth Ministries)	30,054	27,899
	-----	-----
	67,287	64,313
	=====	=====

No trustees received remuneration in their role as trustee (2021: none).

The above trustees also received expenses reimbursed during the year as follows:

	2022	2021
	£	£
Ben Walker (Minister)	6,382	6,242
Johnny Bell (Director of Youth Ministries)	1,317	1,454
	-----	-----
	7,699	7,696
	=====	=====

These expenses were in relation to their respective role as minister and employee of the church. No trustees received reimbursement of expenses in their role as trustee (2021: none).

6. PENSION COSTS

The minister of the congregation is a member of the Presbyterian Church in Ireland Pension Scheme (2009). This is a scheme operated by the Presbyterian Church in Ireland, a separate

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS (cont'd)

31 December 2022

registered charity. The congregation pays an assessment to the Presbyterian Church in Ireland equivalent to the employer's pension contribution for the Scheme and based on the stipend paid to the minister. The Presbyterian Church in Ireland Pension Scheme (2009) is a funded Scheme of the defined benefit type, providing defined benefits based on career average re-valued salary. The Scheme has assets held in a separately administered fund managed by a board of trustees. The Presbyterian Church and the Scheme Trustees have agreed a funding plan to ensure the Scheme is sufficiently funded to meet current and future obligations. The Presbyterian Church has agreed to contributions of 24% of pensionable salaries to cover the accrual of benefits for future service, expenses, the cost of insuring death in service benefits and funding the scheme deficit.

As it is not possible to separately identify the assets and liabilities of the scheme that relate to Saintfield Road Presbyterian Church, the scheme has been accounted for as a defined contribution scheme, in accordance with the provisions of section 29 of FRS 102.

The contributions made by the congregation towards the pension of the Minister during the year were

	2022	2021
	£	£
Contributions	8,936	8,739
	-----	-----

Two employees of the church are enrolled with the National Employment Savings Trust, an occupational pension scheme, and the congregation makes a contribution towards their pensions. The congregation also contributes to a private pension scheme for one of its employees. The pension charge represents the contributions paid during the year.

	2022	2021
	£	£
Contributions	3,275	3,199
	-----	-----

There were no contributions outstanding (2021: £nil) to either scheme at the year end.

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2021

7. TANGIBLE FIXED ASSETS

	Land & Buildings	Fixtures and Fittings	Total
	£	£	£
Cost or valuation			
At 1 January 2022	3,641,572	167,490	3,809,062
Additions	3,360	-	3,360
	-----	-----	-----
At 31 December 2022	3,644,932	167,490	3,812,422
	-----	-----	-----
Depreciation			
At 1 January 2022	270,692	102,005	372,697
Charge for year	36,416	27,032	63,488
	-----	-----	-----
At 31 December 2022	307,108	129,037	436,145
	-----	-----	-----
Net Book Value			
At 31 December 2022	3,337,824	38,453	3,376,277
	-----	-----	-----
At 31 December 2021	3,370,880	65,485	3,436,365
	-----	-----	-----

8. INVESTMENTS

	2022	2021
Value at 1 January 2022	106,577	94,425
Gain/(Loss) on revaluation	(8,761)	12,152
	-----	-----
Value at 31 December 2022	97,816	106,577
	=====	=====

The investments are held, and managed, on behalf of the congregation in the General Investment Fund of the Presbyterian Church in Ireland.

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2022

9. DEBTORS

	2022	2021
Gift Aid Recoverable	37,597	39,164
Prepayments	3,811	6,464
	-----	-----
	41,408	45,628
	=====	=====

10. CASH AT BANK AND IN HAND

	2022	2021
Cash at bank	85,329	53,565
	-----	-----
	85,329	53,565
	=====	=====

11. CREDITORS: amount falling due within one year

	2022	2021
Accruals	8,068	6,855
	-----	-----
	8,068	6,855
	=====	=====

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2022

12. FUND BALANCES AND RECONCILIATION OF FUNDS

Fund	Balance at 1 Jan 2022 £	Income £	Expenditure £	Gains/losses £	Transfer £	Balance at 31 Dec 2022 £
Unrestricted funds						
General fund	93,512	186,870	(170,315)	-	-	110,067
	<u>93,512</u>	<u>186,870</u>	<u>(170,315)</u>	<u>-</u>	<u>-</u>	<u>110,067</u>
Restricted funds						
Property reserves fund	3,393,216	-	(63,448)	-	3,360	3,333,128
Support fund	37,529	58,561	(46,087)	-	(3,360)	46,643
Other funds	4,446	1,184	(522)	-	-	5,108
	<u>3,435,191</u>	<u>59,745</u>	<u>(110,057)</u>	<u>-</u>	<u>-</u>	<u>3,384,879</u>
Endowment and investment funds						
Funds	106,577	-	-	(8,761)	-	97,816
	<u>106,577</u>	<u>-</u>	<u>-</u>	<u>(8,761)</u>	<u>-</u>	<u>97,816</u>
Total funds	<u>3,635,280</u>	<u>246,615</u>	<u>(280,372)</u>	<u>(8,761)</u>	<u>-</u>	<u>3,592,762</u>

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS (cont'd)

31 December 2022

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022
	£	£	£	£
Tangible Fixed Assets	-	3,376,277	-	3,376,277
Investments	-	-	97,816	97,816
Current Assets	113,802	12,935	-	126,737
Creditors: Due within one year	(3,735)	(4,333)	-	(8,068)
	-----	-----	-----	-----
	110,067	3,384,879	97,816	3,392,762
	-----	-----	-----	-----

Unrestricted funds

These funds are available for the continuation of the church's activities, without restriction.

Restricted funds

Property reserves

These funds arose on the donation of the church as a gift to the congregation, and on subsequent revaluation on transition to FRS102.

Support fund

These are funds available for use in the areas of major property maintenance, capital expenditure and mission and outreach activities.

Other funds

These are small restricted funds belonging to various church organisations.

Endowment funds

These are funds arising from endowment investments and managed, on the church's behalf, by the Presbyterian Church in Ireland.

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2022

13. RELATED PARTY TRANSACTIONS

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

- £15,749 (2021: £15,405) for congregational assessments
- £12,000 (2021: £12,500) towards the PCI United Appeal
- £2,893 (2021: £3,154) towards the PCI World Development Appeal

The congregation contributed £1,381 (2021: £1,286) towards Presbytery Assessments during the year.

The total amount of donations received in year from Trustees without conditions attached to them were £34,423 (2021; £32,743).

14. COMMITMENTS

In 2017, the church committed to support the work of a member and his family overseas. The church decided to continue this for a further period to the end of December 2027.

Saintfield Road Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104268

Annual report

Saintfield Road Presbyterian Church

a congregation of the Presbyterian Church in Ireland

**Trustees' Annual Report and Financial Statements
for the year ended 31 December 2022**

Registered with the Charity Commission for Northern Ireland NIC104268

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

TRUSTEES' ANNUAL REPORT

The Trustees present their Annual Report and Financial Statements for the year ended 31 December 2022, including a Balance Sheet as at that date.

REFERENCE AND ADMINISTRATIVE DETAILS

Saintfield Road congregation of the Presbyterian Church in Ireland: Myrtledene Road, Belfast, BT8 6GQ, Co. Down, Northern Ireland.

Registered Charity in Northern Ireland: NIC104268

CHARITY TRUSTEES

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

Malcolm Buchanan	Johnny Bell
Gordon Campbell	Robert Clarke
Iris Francey (resigned 7 th January 2023)	John Francey (resigned 7 th January 2023)
Andrew Hamilton	Derek Henderson
Gavin Hamilton	John Hamilton
Heather Lowry	Jonny McClune
Jean McClune	Alistair McCracken
William McClune	Heather Montgomery
Ian Mullen	Alison Mullen
Jonny Patterson	David Rice
Lorna Rodgers	Alison Templeton
Neil Templeton	Alf Thompson
David Thomson	Ben Walker (Minister)

PRINCIPAL OFFICE BEARERS

Minister	Rev. Ben Walker
Clerk of Session	Dr. Alistair R. McCracken
Treasurer	Mr. Ross Withers ACA

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

TRUSTEES' ANNUAL REPORT (cont'd)

INDEPENDENT EXAMINERS

Finegan Gibson Limited

BANKERS

Danske Bank Limited
Donegall Square West
Belfast
BT1 6JS

STRUCTURE AND MANAGEMENT

The Kirk Session

The charity trustees of the congregation are the members of its Kirk Session. Under the congregation's governing document, the Code, the book of the constitution and government of the Presbyterian Church in Ireland, the Kirk Session seeks to watch over and promote the spiritual interest of the congregation and of persons not connected with any congregation who are within its bounds. It ensures pastoral care is in place in the congregation and seeks to further the contribution of the Church to Christian witness and service in the local community. The Kirk Session has delegated to its Congregational Committee the temporal affairs of the congregation including administering all funds and property belonging to the congregation. Members of the Kirk Session are also members of the Congregational Committee.

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

Stated meetings of the Kirk Session are held eight times per year, monthly September to May.

To be chosen for the office of the eldership in the congregation a person must be a voting member and a regular attendant on its ordinances. The selection of those proposed to be called to the office can be either by the congregation or by the Kirk Session.

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

Presbytery

Under the Presbyterian Church in Ireland's form of governance, the corporate oversight of a congregation is the responsibility of a Presbytery which superintends generally the spiritual and temporal affairs of the congregations assigned to it by the General Assembly of the Presbyterian Church in Ireland. Saintfield Road Presbyterian Church has been assigned to the South Belfast Presbytery of the Presbyterian Church in Ireland. The membership of the Presbytery consists mainly of the active ministers of congregations assigned to it by the General Assembly, ministers who have retired from active duty and an elder appointed by the Kirk Session of each congregation.

The General Assembly

The General Assembly is the supreme court of the Presbyterian Church in Ireland, representing in one body the whole Church and acting as its supreme legislative, administration and judicial authority, in dealing with all matters brought before it. The General Assembly is normally constituted during the first week in June for worship and to conduct its business. At the end of business, it is dissolved. The membership of the General Assembly consists mainly of the active ministers of each congregation, retired ministers and a representative elder appointed by the Kirk Session of each congregation.

DESCRIPTION AND PURPOSE

Saintfield Road Presbyterian Church is a congregation of the Presbyterian Church in Ireland. The Presbyterian Church in Ireland, as a Reformed Church within the wider body of Christ, is grounded in the Scriptures, and exists to love and honour God through faith in His Son and by the power of His Spirit, and to enable its members to play their part in fulfilling God's mission to our world.

As a congregation of the Presbyterian Church in Ireland, we believe that the Bible is the supreme authority over all we do, and that the Westminster Confession of Faith, along with the Larger and Shorter Catechisms set out what we understand the Bible teaches on key matters of Christian faith and practice.

During the year, the Kirk Session continued work on a new vision statement under the general theme "Life together with Jesus". Five task groups ('Communicating the vision'; 'Next steps'; 'Pastoral care'; 'Partnership with Belvoir Presbyterian Church'; 'Reimagining

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

Life Groups') set up by Kirk Session in 2021 considered these areas more fully. The groups, each led by an elder but involving others who are not on Kirk Session met regularly, reported to the Kirk Session and to the congregation throughout the year.

Recommendations will be implemented during 2023. In 2022 the Rev Ben Walker took on responsibility as Convenor of the vacancy in Belvoir Presbyterian Church. After lengthy discussion by the Kirk Sessions of both congregations and by a dedicated group of representatives from both congregations the recommendation has been made to appoint an Associate Minister who will be part of the SRPC staff but will work mainly in Belvoir. It is hoped that an appointment can be made in 2023, dependant on putting in place a sustainable funding package.

ACTIVITIES AND OBJECTIVES

The congregation usually meets for worship every Sunday and visitors are welcome to join. The Sacrament of the Lord's Supper is observed on several occasions during the year. The congregation holds regular prayer and Bible study meetings and has a wide range of organisations. Other external organisations also use our church premises and are supported by the congregation.

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation normally meets for worship each Sunday at 11.00am and the services are also broadcast through live streaming. On some Sunday evenings, and during the week, meetings for prayer are held or also live streamed. Life Groups meet in homes or in the Church for Bible Study and prayer.

At 31 December 2022 there were 285 communicant members and approximately 289 families connected with the congregation. The average week attendance at Sunday morning worship was approximately 230.

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

Pastoral care

Members of the congregation who are unable to attend church due to sickness or age are normally visited on a regular basis by the minister, elders or by a member of the congregation. The structure for pastoral care has been reviewed during the year with implementation of changes in 2023.

Mission and outreach

The congregation is involved in many differing types of local mission activity throughout the year. The congregation also supports workers overseas, including financial support.

The congregation supports the United Appeal for Mission, which is a central fund of the Presbyterian Church in Ireland. This fund enables congregations to support the wider mission of the denomination and to carry out mission and outreach on a denominational basis, beyond what the congregation could do on its own. The PCI United Appeal Fund provides financial support for mission personnel at home and overseas, assists congregations with the deployment of locally based staff, enables church planting, provides grant support for the upkeep of church premises, assists with the running costs of Union Theological College, the Church's training college for ministry students, and financially supports congregations in the areas of worship, discipleship, global mission, outreach, leadership and pastoral care.

Presbytery

The congregation was represented at the regular meetings of the Presbytery of South Belfast by our minister and one of the elders. This provides an important link between the congregations and the wider structures of the church.

General Assembly

The minister along with an elder nominated by Kirk Session normally attend the meeting of the General Assembly of the Presbyterian Church in Ireland held in Assembly Buildings, Belfast. The 2022 General Assembly was held in June. However, the minister and the nominated elder both tested positive for Covid the week of the Assembly and were therefore unable to attend in person. As far as possible they followed proceedings online.

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

Property

Building work to restore the Church buildings was completed in 2018. During 2022 it was only necessary to carry out small scale work to maintain the facilities. Grants were received from external sources to enable the construction of a community garden.

Organisations

There are a range of other organisations in the church which enjoyed re-establishing normal patterns of meeting and use of Church facilities.

Volunteers

The Trustees wish to acknowledge their deep appreciation of those who give freely of their time by serving on committees and helping with organisations and other church activities.

PUBLIC BENEFIT STATEMENT

The Presbyterian Church in Ireland meets the public benefit requirement by providing benefit to its members, and the general public, by making known the Christian Gospel of the Lord Jesus Christ through the advancement of religion.

The direct benefits which flow from the purposes of the Church include the gaining of an understanding in Christian beliefs as set out in the Bible and in the Church's subordinate standards (the Westminster Confession of Faith and the Shorter and Larger Catechisms), leading to spiritual and moral development and opportunities for response to Bible teaching. In turn, this framework leads to practical expressions of Christian beliefs and standards in the local community such as through the care of those in need (including the sick, disabled and bereaved).

Generally, the above benefits are delivered locally by congregations and their members, or are facilitated through presbyteries or are organised and delivered centrally. Local delivery is facilitated by central resources in almost all cases. Public access is made known through the use of notice boards, printed material, press advertisement, websites, and social media or in other ways.

The benefits are demonstrated through regular evaluation of the services and informal and ad-hoc feedback from members, their families, and members of the public.

The only private benefit flowing from our purpose is related to ministers and employees who receive benefits as a result of their holding office or employment or, on occasion,

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

members serving either locally or overseas. However, this is incidental and necessary in order to further our charitable purpose. There are no other private benefits. The beneficiaries of this purpose are members, their families, other individuals that the Presbyterian Church in Ireland is in direct and indirect contact with, the community in which pastoral services are provided and other communities throughout Northern Ireland, the Republic of Ireland, and worldwide which benefit from our engagement with and support for both Christian and other secular organisations, charities and individual members of the public.

The Kirk Session has had regard to the Charity Commission's public benefit requirement and statutory guidance.

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through Freewill Offering, together with donations to the Support Fund (specifically for mission and property)

There were approximately 220 contributors to the General Fund during the year donating a total of £142,388 (£132,327 in 2021), excluding Gift Aid.

Total income of the congregation during the year was £244,454, compared to £238,471 in the previous year, although that included a bequest of £27,308. Grants of £3,437 were claimed and received.

Total expenditure was £280,372 compared to £266,960 in 2021. This was primarily due to increases in staffing costs and utility costs.

RESPONSIBILITIES IN RESPECT OF THE FINANCIAL STATEMENTS

The Trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

The Trustees are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the congregation and the financial activities for that year. In preparing the financial statements the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

- • prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Congregation will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the funds transactions and disclose with reasonable accuracy at any time the financial position of the congregations and enable them to ensure that the financial statements comply with the Statement of Recommended Practice “Accounting and Reporting by Charities (1 January 2019)”. They are also responsible for safeguarding the assets of the congregation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

POST BALANCE SHEET EVENTS AND GOING CONCERN

The Trustees are of the opinion that the congregation has sufficient resources at the date of approval of these financial statements to meet commitments which will arise in the year from the date of signing this report and, subject to the continuing support from members, to fund, on an on-going basis, the congregation’s current activities and other financial commitments.

RESERVES POLICY

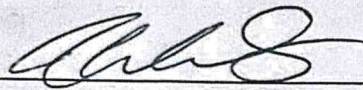
The Trustees have considered the level of unrestricted reserves that it is appropriate to hold, taking account of current and ongoing commitments. It is the policy of the Trustees to hold between three and six month’s normal expenditure. The Trustees also bear in mind the bank balance available and the net current asset position. At the year-end unrestricted reserves were £110,067 (2021 £93,512).

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

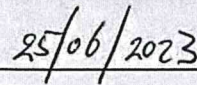
RISK REVIEW

Following the fire damage, the Trustees have considered the risks around security and have enhanced the measures which were in place. A review of other major risks, including child protection and data security, has been undertaken by the Trustees and systems and procedures implemented to manage identified risks. The principal risks are in relation to the likelihood of reputational damage and financial risks associated with the expectation of ongoing financial support from members. These risks are mitigated by the Trustees, and the Congregational Committee, regularly monitoring the various activities of the congregation at stated meetings and by encouraging members in their regular giving.

Regular training with regard to issues such as child protection is given.

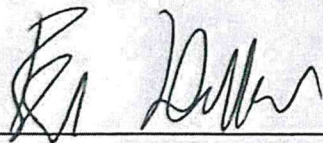


Ross Withers ACA (Treasurer)

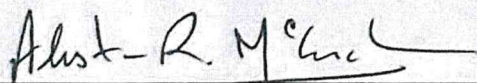


Date

They have been approved by the Kirk Session at a meeting on 20 April 2023 and signed on its behalf on 25th June 2023 by



Rev Ben Walker (Minister)



Dr. Alistair McCracken (Clerk of Session)

Saintfield Road Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104268

Annual return

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

**DRAFT INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF SAINTFIELD ROAD
PRESBYTERIAN CHURCH, A CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

I report to the trustees on my examination of the financial statements of Saintfield Road Presbyterian Church, a congregation of the Presbyterian Church in Ireland ('the charity') for the year ended 31 December 2022, which are set out on pages 13 to 30.

Respective responsibilities of 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 Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act; and
- 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.

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF SAINTFIELD ROAD
PRESBYTERIAN CHURCH, A CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
(cont.)**

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.



Finegan Gibson Ltd
Independent Examiner

Causeway Tower
9 James Street South
Belfast
BT2 8DN