

Rosemary Congregation of the Presbyterian Church in Ireland

Northern Ireland · Charity number 104448

Details

Known as	Rosemary Presbyterian Church
Status	Received
Registered	2016-08-05
Register	View on the Charity Commission for Northern Ireland register

Contact

Address	12 Sunningdale Park North Belfast Belfast BT14 6rz BT14 6RZ
Phone	02890710012
Website	http://www.rosemarypresbyterianchurch.org/

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	£186,419	£248,504	£0	3

Trustees

Name	Role	Appointed
Avril Hunter		
Barton Hunter		
Brenda Nicholl		
Dr Claire M Bennett		
James Dickson		
James Mcconachie		
Kaye White		
Margaret Crilly		
Margaret Mcguiggan		
Margaret Sterrett		
Mr Samuel Russell		
Mrs Muriel Thompson		
Rev Philip Mccrea		
Roy Eakin		
Trevor Long		

Rosemary Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104448

Accounts

ROSEMARY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

**Financial Statements
for the year ended 31 December 2024**

Registered Charity in Northern Ireland NIC 104448

ROSEMARY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)
for the year ended 31 December 2024

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
		£	£	£	£	£
Receipts						
Donations and legacies	2	100615	38270	0	138885	228634
Charitable activities	3	474	0	0	474	496
Other trading activities	4	0	0	0	0	680
Investment Income	5	13603	6429	0	20032	9975
Other	6	0	0	0	0	0
		-----	-----	-----	-----	-----
Organisations		0	25919	0	25919	9879
Sale of Investments		0	0	0	0	0
Sale of fixed assets		0	0	0	0	0
Loans Received		0	0	0	0	0
		-----	-----	-----	-----	-----
Total Receipts		115801	70618	0	186419	249664
		-----	-----	-----	-----	-----
Payments						
Raising funds	7	654	0	0	654	681
Charitable activities	8	122507	94690	0	217197	177306
Investment costs		0	0	0	0	0
Other	9	0	578	0	578	0
		-----	-----	-----	-----	-----
Organisations		0	30075	0	30075	8865
Purchase of Investments		0	0	0	0	0
Purchase of fixed assets		0	0	0	0	0
Loan Repayments		0	0	0	0	0
		-----	-----	-----	-----	-----
Total Payments		123161	125343	0	248504	186852
		-----	-----	-----	-----	-----
Net receipts / (payments)		-7360	-54725	0	-62085	62812

Transfers between funds		-25150	25150	0	0	0
		-----	-----	-----	-----	-----
Net movement in funds		-32510	-29575	0	-62085	62812
Funds brought forward		286701	196553	0	483254	420442
		-----	-----	-----	-----	-----
Funds carried forward	12	254191	166978	0	421169	483254
		=====	=====	=====	=====	=====

**ROSEMARY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF ASSETS AND LIABILITIES**

As at 31 December 2024

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£	£
Funds Reconciliation					
Bank and Cash at start of year	286701	196553	0	483254	420442
Net movement in funds	-32510	-29575	0	-62085	62812
	-----	-----	-----	-----	-----
Bank and Cash at end of year	254191	166978	0	421169	483254
	=====	=====	=====	=====	=====
Bank & Cash Balances					
Bank Deposit Accounts				371997	418008
Bank Current Accounts				30828	42148
Cash in hand - Organisations				75	75
Bank Current Accounts - Organisations				18269	23023
				-----	-----
			Total	421169	483254
				=====	=====

Other Assets				2024	2023
Fixed Assets – Note 10					
• Church Premises				203595	203595
• Fixtures, Fittings & Equipment				21529	21529
• Vehicles				0	0
Investments – Note 11				65277	62330
Gift Aid receivable on donations				22750	23000
Liabilities					
Loans				0	0
Other				0	0

Accounts prepared by Roy Eakin - Treasurer

Approved by the Kirk Session at a meeting on 14th January 2025 and signed on its behalf by

Name Brenda Nicholl

Name Muriel Thompson

Date 14/01/2025

Date 14/01/2025

ROSEMARY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS
31 December 2024

• **1 ACCOUNTING POLICIES**

BASIS OF FINANCIAL STATEMENTS

As the total income of the congregation is less than £250,000 the congregation have elected in accordance with the provisions in The Charities (Accounts and Reports Regulations (Northern Ireland) 2015 to prepare its accounts on a receipts and payments basis.

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 endowment 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.

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 congregation for use in the future.

• **2 DONATIONS AND LEGACIES**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Recorded givings	79785	21247	0	101032	98803
Loose collections	3442	0	0	3442	4395
Donations and gifts	120	11025	0	11145	15226
Gift Aid	17212	5998	0	23210	24131
Legacies and bequests	56	0	0	56	86079
	-----	-----	-----	-----	-----
	100615	38270	0	138885	228634

- 3 CHARITABLE ACTIVITIES**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Income from charitable activities	474	0	0	474	496
Fees from weddings and funerals	0	0	0	0	0
Fundraising events	0	0	0	0	0
HMRC – Job Retention Scheme	0	0	0	0	0
Grant – Urban Mission Trust	0	0	0	0	0
	-----	-----	-----	-----	-----
	474	0	0	474	496

- 4 OTHER TRADING ACTIVITIES**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Letting of premises	0	0	0	0	680
Trading income	0	0	0	0	0
	-----	-----	-----	-----	-----
	0	0	0	0	680

- 5 INVESTMENT INCOME**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Deposit interest	12962	5527	0	18489	8759
General Investment Fund	641	902	0	1543	1216
Rents investment properties	0	0	0	0	0
Other investment income	0	0	0	0	0
	-----	-----	-----	-----	-----
	13603	6429	0	20032	9975

- 6 OTHER INCOME**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Insurance claims	0	0	0	0	0
Other income – Bungalow rates refund	1109	0	0	1109	0
	-----	-----	-----	-----	-----
	1109	0	0	1109	0

- 7 RAISING FUNDS**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
FWO envelopes	654	0	0	654	681
Fundraising events	0	0	0	0	0
	-----	-----	-----	-----	-----
	654	0	0	654	681

- 8 CHARITABLE ACTIVITIES**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
General Assembly Assessments	20864	0	0	20864	20673
Presbytery fees	984	0	0	984	770
Ministry and support staff costs	67024	0	0	67024	64001
Congregational running expenses	33180	75139	0	108319	69865
Donations to Missions and charities	0	19551	0	19551	21537
Governance costs	455	0	0	455	460
	-----	-----	-----	-----	-----
	122507	94690	0	217197	177306

- 9 OTHER EXPENDITURE**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Investment properties expenses	0	0	0	0	0
Bibles for Cavehill School	0	578	0	578	0
	0	578	0	578	0

- **10 FIXED ASSETS**

The congregation owns the Church premises situated at 26 - 36 North Circular Road, Belfast BT15 5HD, the Ekenhead Memorial Halls situated at 19 North Circular Road, Belfast BT15 5HB, the Manse occupied by our Minister and his family situated at 17 Innisfayle Park, Belfast BT15 5HS and the associated fixtures, fittings, plant and machinery. These have a combined insurance value of £10.331 million at last renewal date.

- **11 INVESTMENTS**

The congregation has the following investments. Amounts are shown at market valuation.

				2024	2023
				£	£
General Investment Fund				65277	62330
Property, furnishings & fittings at cost				0	0
Other investments - bank deposit				0	0
				-----	-----
				65277	62330

- **12 FUND BALANCES**

Fund	Balance at start	Receipts	Payment	Surplus / (Deficit)	Transfer	Balance at end
	£	£	£	£	£	£
Unrestricted Funds						
General Fund	-4314	104627	123161	-18534	15330	-7518
Burns Bequest	11648	555	0	555	0	12203
McMillan Bequest	25739	1128	0	1128	0	26867
Davenport Bequest	31700	1619	0	1619	0	33319
Wightman Bequest	64876	2581	0	2581	0	67457
Carroll Bequest	28924	1064	0	1064	0	29988
Gault Bequest	20382	638	0	638	0	21020
Potter Bequest	30565	1064	0	1064	0	31629

McGovern Bequest	74529	2525	0	2525	-40000	37054
Special Projects	2652	0	0	0	-480	2172
	-----	-----	-----	-----	-----	-----
	286701	115801	123161	-7360	-25150	254191
	-----	-----	-----	-----	-----	-----
Restricted Funds						
Maintenance of Property	13824	13845	68995	-55150	50348	9022
Mission in Rosemary	5480	0	0	0	0	5480
Gill Mission Funds	87659	4330	0	4330	-1578	90411
J H C Fund	21539	1085	0	1085	0	22624
Transport / Minibus Fund	28086	825	0	825	-25250	3661
Undistributed Trust Income	6460	394	0	311	0	6854
Investment Funds	8992	113	0	113	0	9105
309 Cavehill Road	533	0	0	0	0	533
Sunday School	882	152	90	62	0	944
Organisations	23098	25919	30075	-4156	-598	18344
Presentation	0	0	0	0	0	0
Missions & Charities Fund	0	18401	19551	-1150	1150	0
Heat & Light	0	5554	6054	-500	500	0
Bibles for Cavehill School	0	0	578	-578	578	0
	-----	-----	-----	-----	-----	-----
	196553	70618	125343	-54725	25150	166978
	-----	-----	-----	-----	-----	-----
Endowment Funds	0	0	0	0	0	0
	-----	-----	-----	-----	-----	-----
Total Funds	483254	186419	248501	-62085	0	421169
	-----	-----	-----	-----	-----	-----
	Valuation at start			Revaluation Increase		Valuation at end
General Investment Fund	62330			2947		65277

Rosemary Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104448

Accounts

**ROSEMARY CONGREGATION
OF
THE PRESBYTERIAN CHURCH IN IRELAND**

**STATEMENT OF FINANCIAL ACTIVITY
(Receipts and Payments Account)
for the year ended 31 December 2023**

ROSEMARY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)
for the year ended 31 December 2023

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
		£	£	£	£	£
Receipts						
Donations and legacies	2	185464	43170	0	228634	240466
Charitable activities	3	496	0	0	496	645
Other trading activities	4	680	0	0	680	1400
Investment Income	5	6625	3350	0	9975	2415
Other	6	0	0	0	0	1640
		-----	-----	-----	-----	-----
Organisations		0	9879	0	9879	1426
Sale of Investments		0	0	0	0	0
Sale of fixed assets		0	0	0	0	0
Loans Received		0	0	0	0	0
		-----	-----	-----	-----	-----
Total Receipts		193265	56399	0	249664	247992
		-----	-----	-----	-----	-----
Payments						
Raising funds	7	681	0	0	681	681
Charitable activities	8	112181	65125	0	177306	153225
Investment costs		0	0	0	0	0
Other	9	0	0	0	0	1640
		-----	-----	-----	-----	-----
Organisations		0	8865	0	8865	1403
Purchase of Investments		0	0	0	0	0
Purchase of fixed assets		0	0	0	0	0
Loan Repayments		0	0	0	0	0
		-----	-----	-----	-----	-----
Total Payments		112862	73990	0	186852	156949
		-----	-----	-----	-----	-----

Net receipts / (payments)		80403	-17591	0	62812	91043
Transfers between funds		-11650	11650	0	0	0
		-----	-----	-----	-----	-----
Net movement in funds		68753	-5941	0	62812	91043
Funds brought forward		217948	202494	0	420442	329399
		-----	-----	-----	-----	-----
Funds carried forward	12	286701	196553	0	483254	420442
		=====	=====	=====	=====	=====

ROSEMARY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF ASSETS AND LIABILITIES

As at 31 December 2023

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£	£
Funds Reconciliation					
Bank and Cash at start of year	217948	202494	0	420442	329399
Net movement in funds	68753	-5941	0	62812	91043
	-----	-----	-----	-----	-----
Bank and Cash at end of year	286701	196553	0	483254	420442
	=====	=====	=====	=====	=====
Bank & Cash Balances					
Bank Deposit Accounts				418008	288186
Bank Current Accounts				42148	109320
Cash in hand - Organisations				75	227
Bank Current Accounts - Organisations				23023	22709
				-----	-----
			Total	483254	420442
				=====	=====
Other Assets				2023	2022
Fixed Assets – Note 10					
• Church Premises				203595	203595
• Fixtures, Fittings & Equipment				21529	21529
• Vehicles				0	0
Investments – Note 11				62330	57157
Gift Aid receivable on donations				23000	24000

Liabilities					
Loans				0	0
Other				0	0

Accounts prepared by Roy Eakin - Treasurer

Approved by the Kirk Session at a meeting on 16th January 2024 and signed on its behalf by

Name James Dickson

Name Avril Hunter

Date 16/01/2024

Date 16/01/2024

Rosemary Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104448

Annual report

ROSEMARY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

**Trustees Annual Report
for the year ended 31 December 2023**

Registered Charity in Northern Ireland NIC 104448

**ROSEMARY 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 Statement of Assets and Liabilities as at that date.

REFERENCE AND ADMINISTRATIVE DETAILS

Rosemary Congregation of the Presbyterian Church in Ireland
19 North Circular Road,
Belfast
BT15 5HB

Registered Charity in Northern Ireland NIC104448

CHARITY TRUSTEES

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

Claire Bennett Peggy Crilly James Dickson Roy Eakin Avril Hunter Barton Hunter Trevor Long James McConachie	Rev Philip McCrea Margaret McGuiggan Brenda Nicholl Sam Russell Heather Semple Margaret Sterrett Muriel Thompson Kaye White

PRINCIPAL OFFICE BEARERS

Minister	Rev Philip McCrea
Clerk of Session	Trevor Long
Treasurer	Roy Eakin

INDEPENDENT EXAMINER

Wendy Thompson
25 Cardy Road, Greyabbey
Newtownards
Co Down BT22 2LT

BANKERS

Danske Bank, Donegall Square West, Belfast BT1 6JS
Ulster Bank Ltd, Belfast City Office, Donegall Sq East, Belfast BT1 5UB
Progressive Building Society, 323 Antrim Road, Newtownabbey, BT36 5DY

SOLICITORS

Messrs Magennis & Creighton
614 Shore Road
Newtownabbey
Co Antrim
BT37 0SN

STRUCTURE AND MANAGEMENT

The Kirk Session

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

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

Stated meetings of the Kirk session are normally held **at least six times in each year.**

To be chosen for the office of the eldership in the congregation a person must be a voting member and a regular attendant on its ordinances. The selection of those proposed to be called to the office can be either by the congregation or by the Kirk Session. Members are elected if they obtain two-thirds of those who vote.

Presbytery

Under the Presbyterian Church in Ireland form of governance the corporate oversight of a congregation is the responsibility of a Presbytery which superintends generally the spiritual and temporal affairs of the congregations assigned to it by the General Assembly of the Presbyterian Church in Ireland. Rosemary congregation of the Presbyterian Church has been assigned to the North 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 Church, 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

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

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

The congregation's mission purpose is that 'We believe we are called to worship God, to share the good news of Jesus Christ with all, to enable believers to mature in their faith and deepen their fellowship and equip them for the ministry of reaching out to others in need'. *Our vision is, by the grace of God, to be an inclusive, welcoming community of Christ's people of all ages, which:*

- *is increasingly characterised by love for God, and love and concern for others;*
- *is committed to the historic Christian gospel as revealed in the Bible;*
- *is relevant to people of this time and place.*

The congregation aims to live out its Mission and Vision as a family of God's people by being:

- *A Covenant Community: where our relationships are rooted in the promises of God by living faithfully toward Him and toward one another*
- *An Intergenerational Community: where adults intentionally take the lead to engage with, encourage and nurture younger members to maturity in Christ.*
- *An Outward looking Community: where we want the blessings of God that belong to us in the gospel to become blessings for others beyond the bounds of our community.*
- *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.*

ACTIVITIES AND OBJECTIVES

The congregation meets for worship every Sunday and visitors are welcome to join. The Sacrament of the Lords Supper is observed on 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 bible study meetings and has a wide range of organisations including

- Youth Fellowship
- Boy's Brigade – Anchor Boys, Junior Section & Company Section
- Crochet Group
- Painting Group
- Drama Group
- CAP Job Club
- Heart to Heart
- Seniors' Fellowship (Coffee and Chat)

Audio and video recordings of services of worship which were introduced in 2020 have continued and these have enabled those who are unable or unwilling to attend in person to engage in worship.

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation normally meets for worship each Sunday at 11.00am. During the week the Bible Study and Prayer Times provides an opportunity for members to meet together for fellowship, to study the scriptures and for a time of prayer.

As well as our regular services during the year we gave thanks for faithful services and sought to comfort those who had been bereaved.

At 31 December 2023 there were 137 communicant members and 167 families connected with the congregation. The average weekly attendance at morning worship was 50.

Pastoral care

Members of the congregation who are unable to attend church due to sickness or age are visited on a regular basis by the minister or by an elder.

Mission and outreach

At a local level the congregation supports the operation of the North Belfast Foodbank which operates from our Church Halls under the guidance of the Trussell Trust.

A fundamental element of our purpose as a Church is to reach out to the community around us and share our faith as well as meet the needs of our neighbours. This work includes an increasing number of people of all ages who do not attend church of any denomination.

Our work has two main elements:

1. Organisations which meet weekly in our suite of halls and
2. Activities and events held in a 'satellite' venue located at 309 Cavehill Road.

Rosemary Organisations

The various organisations listed earlier would normally meet in our halls at various times throughout the week providing activities and services for all ages. Other community concerts, events and fund raisers take place in our halls during the year and we welcome these as opportunities to establish relationships with the people who attend.

309 Cavehill Road

The opportunity to hold events in 309 Cavehill Road is warmly accepted by our congregation and weekly activities including a Job Club, Seniors' Fellowship (Coffee and Chat). Prayer times and Bible studies are held there. Other outreach events including video evenings, suppers and discussion groups are organised on an ad-hoc basis.

All of our activities and organisations are open to everyone and we are proud of the diverse nature of our membership and attendees.

During 2023 a total of £21,537 was donated to Missions and other charitable agencies.

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

The congregation also contributes to the denomination's annual World Development Appeal, Sunday School project and any other special appeals that are launched by the Moderator of the Presbyterian Church in Ireland in response to a major catastrophe.

Presbytery

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

General Assembly

The minister and one of our elders were nominated to attend the meeting of the General Assembly of the Presbyterian Church in Ireland held in Assembly Buildings, Belfast.

Property

We have an extensive suite of buildings located over three sites as follows: Church premises situated at 26-36 North Circular Road, Belfast BT15 5HD, the Ekenhead Memorial Halls situated at 19 North Circular Road, Belfast BT15 5HB, the residential bungalow situated at 19A North Circular Road, Belfast BT15 5HB and the church Manse situated at 17 Innisfayle Park, Belfast

BT15 5HS. During the year a total of £21,529 was spent on property maintenance. Included within this figure is a sum of £5,814 for the installation of a CCTV system around the Ekenhead Memorial Halls. A total of £11,550 was spent on survey reports to identify areas needing attention during 2024 and beyond.

Organisations

Rosemary congregation has a wide range of organisations catering for all ages. They meet throughout the week at various times and our halls are fully utilised. Membership numbers are in brackets.

The adult organisations include Drama group (51), Crochet group (21), and Painting group (16). Fellowship groups, Bible study and prayer times are held at various times during each week.

The youth organisations of the Congregation include the 77th Company of the Boys' Brigade [Anchor Boys (12), Junior Section (10) and Company Section (8)], Youth Fellowship (5).

A satellite venue located at 309 Cavehill Road offers various services, support and outreach to the entire community.

The purpose of all of these organisations is to serve our community and fulfil our Christian calling as a church which reaches out to the community around it while at the same time providing fellowship and teaching for our existing members.

The Congregation also partners with the Trussell Trust to provide a Foodbank on its premises which offers food support to anyone in need who is referred to them by a wide range of recognised agencies.

Cavehill Job Club is run jointly with Eglinton Presbyterian Church under the banner of Christians Against Poverty which is a UK wide charity providing help advice and training to those in financial difficulty. The Job Club did not operate fully during 2023.

All organisations are open to everyone and religious background is irrelevant.

The programs are wide and varied and relevant to the specific ages involved. The emphasis is always on the needs of the members and providing fellowship, fun and teaching.

Proper arrangements for child protection and leadership training are provided and the standards and procedures of the Presbyterian Church in Ireland are implemented in full.

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 noticeboards, printed material, press advertisement, websites, and social media or in other ways.

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

The purpose does not lead to harm. The only private benefit flowing from our purpose is related to Ministers, Missionaries, Deaconesses, Irish Mission workers and Lay Agents who receive benefits as a result of their holding office or employment. However, this is incidental and necessary in order to further our charitable purpose. There are no other private benefits. The beneficiaries of this purpose are members, their families, other individuals that the Presbyterian Church in Ireland is in direct and indirect contact with, the community in which pastoral services are provided and other communities throughout Northern Ireland, the Republic of Ireland, and worldwide which benefit from our engagement with and support for both Christian and other secular organisations, charities and individual members of the public.

The Kirk Session has had regard to the Charity Commissions Public benefit requirement statutory guidance.

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 107 contributors during the year (109 in previous year, 2022) donating a total of £76,391 (£78,042 in previous year, 2022)

Total Income of the congregation during the year was £249,664, compared to £247,992 in the previous year. The main reasons for the change were a decrease of £7,451 in Recorded Givings, a decrease of £4,519 in Legacies and Bequests, an increase of £7,560 in Investment Income, a decrease of £1,640 in Other Income and an increase of £8,453 in Organisations Income following the ending of Covid.

Total expenditure increased from £156,949 to £186,852. The main reasons for the change were an increase of £25,641 in Congregational running expenses, a decrease of £1,640 in Other expenditure and an increase of £7,462 in Organisations expenditure following the ending of Covid.

At the end of 2023 net funds carried forward were £483,254 - £286,701 unrestricted and £196,553 restricted compared to £420,442 - £217,948 unrestricted £202,494 restricted at the end of 2022.

STATEMENT OF TRUSTEE RESPONSIBILITIES

The Trustees are responsible for preparing the annual report and the financial statements of the congregation in accordance with applicable law and generally accepted accounting practice.

As the congregation's total income does not exceed £250,000, the Trustees have elected under Section 64(3) of the Charities Act (Northern Ireland) 208 to prepare a receipts and payment account and a statement of assets and liabilities.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the congregation's transactions and disclose with reasonable accuracy at any time its financial position. They are also responsible for safeguarding the assets of the congregation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Kirk Session on the 6th October 2024 and signed on its behalf by

James McConachie

6 /10/2024

Muriel Thompson

6/10/2024

Rosemary Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104448

Annual return

ROSEMARY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

**Independent Examiner's Report
for the year ended 31 December 2023**

Registered Charity in Northern Ireland NIC 104448

Independent examiner's report to the charity trustees of Rosemary Presbyterian Church

I report on the accounts of the Church for the year ended 31 December 2023, which are set out on pages 12 to 19.

Respective responsibilities of charity trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report

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

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

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

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

Independent examiner's statement

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

Name: Wendy Thompson
Relevant professional qualification or body: Institute of Chartered Accountants in Ireland
Address: 25 Cardy Road, Greyabbey,
Newtownards, County Down. BT22 2LT
Date: 15th February 2024

Rosemary Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104448

Accounts

**ROSEMARY CONGREGATION OF THE
PRESBYTERIAN CHURCH IN IRELAND**

**Financial Accounts for the year ended 31 December
2022**

Registered Charity in Northern Ireland NIC 104448

ROSEMARY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)
for the year ended 31 December 2022

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
		£	£	£	£	£
Receipts						
Donations and legacies	2	105915	134551	0	240466	207962
Charitable activities	3	645	0	0	645	6095
Other trading activities	4	1400	0	0	1400	1030
Investment Income	5	1373	1042	0	2415	2121
Other	6	0	1640	0	1640	0
		-----	-----	-----	-----	-----
Organisations		0	1426	0	1426	1643
Sale of Investments	0	0	0	0	0	0
Sale of fixed assets	0	0	0	0	0	0
Loans Received	0	0	0	0	0	0
		-----	-----	-----	-----	-----
Total Receipts		109333	138659	0	247992	218851
		-----	-----	-----	-----	-----
Payments						
Raising funds	7	81	0	0	681	642
Charitable activities	8	109505	43720	0	153225	153738
Investment costs		0	0	0	0	0
Other	9	0	1640	0	1640	0
		-----	-----	-----	-----	-----
Organisations		0	1403	0	1403	2102
Purchase of Investments		0	0	0	0	0
Purchase of fixed assets		0	0	0	0	0
Loan Repayments		0	0	0	0	0
		-----	-----	-----	-----	-----
Total Payments		110186	46763	0	156949	156482
		-----	-----	-----	-----	-----
Net receipts / (payments)		-853	91896	0	91043	62369

Transfers between funds		-70	70	0	0	0
		-----	-----	-----	-----	-----
Net movement in funds		-923	91966	0	91043	62369
Funds brought forward		218871	110528	0	329399	267030
		-----	-----	-----	-----	-----
Funds carried forward	12	217948	202494	0	420442	329399
		=====	=====	=====	=====	=====

ROSEMARY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF ASSETS AND LIABILITIES

As at 31 December 2022

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
Funds Reconciliation					
Bank and Cash at start of year	218871	110528	0	329399	267030
Net movement in funds	-923	91966	0	91043	62369
	-----	-----	-----	-----	-----
Bank and Cash at end of year	217948	202494	0	420442	329399
	=====	=====	=====	=====	=====
Bank & Cash Balances					
Bank Deposit Accounts				288186	141533
Bank Current Accounts				109320	163498
Cash in hand - Organisations				227	981
Bank Current Accounts - Organisations				22709	23387
				-----	-----
			Total	420442	329399
				=====	=====

Other Assets				2022	2021
Fixed Assets – Note 10					
• Church Premises				203595	203595
• Fixtures, Fittings & Equipment				21529	21529
• Vehicles				0	0
Investments – Note 11				57157	62277
Gift Aid receivable on donations				24000	24000
Liabilities					
Loans				0	0
Other				0	0

Approved by the Kirk Session at a meeting on 24th January 2023 and signed on its behalf by

Name James McConachie

Name Muriel Thompson

Date 24/01/2023

Date 24/01/2023

ROSEMARY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS
31 December 2022

• **1 ACCOUNTING POLICIES**

BASIS OF FINANCIAL STATEMENTS

As the total income of the congregation is less than £250,000 the congregation have elected in accordance with the provisions in The Charities (Accounts and Reports Regulations (Northern Ireland) 2015 to prepare its accounts on a receipts and payments basis.

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 endowment 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.

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 congregation for use in the future.

• **2 DONATIONS AND LEGACIES**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
Recorded giving:	78042	28212	0	106254	108202
Loose collections	5002	0	0	5002	4945
Donations and gifts	1350	13561	0	14911	7679
Gift Aid	16938	6763	0	23701	27136
Legacies and bequests	4583	86015	0	90598	60000
	-----	-----	-----	-----	-----
	105915	134551	0	240466	207962

- 3 CHARITABLE ACTIVITIES**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
Income from charitable activities	645	0	0	645	325
Fees from weddings and funerals	0	0	0	0	0
Fundraising events	0	0	0	0	0
HMRC – Job Retention Scheme	0	0	0	0	5770
Grant – Urban Mission Trust	0	0	0	0	0
	-----	-----	-----	-----	-----
	645	0	0	645	6095

- 4 OTHER TRADING ACTIVITIES**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
Letting of premises	1400	0	0	1400	1030
Trading income	0	0	0	0	0
	-----	-----	-----	-----	-----
	1400	0	0	1400	1030

- 5 INVESTMENT INCOME**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
Deposit interest	848	304	0	1152	905
General Investment Fund	525	738	0	1263	1216
Rents investment properties	0	0	0	0	0
Other investment income	0	0	0	0	0
	-----	-----	-----	-----	-----
	1373	1042	0	2415	2121

- 6 OTHER INCOME**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
Insurance claims	0	0	0	0	0
Other income – Retirement presentation	0	1640	0	1640	0
	-----	-----	-----	-----	-----
	0	1640	0	1640	0

- 7 RAISING FUNDS**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
FWO envelopes	681	0	0	681	642
Fundraising events	0	0	0	0	0
	-----	-----	-----	-----	-----
	681	0	0	681	642

- 8 CHARITABLE ACTIVITIES**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
General Assembly Assessments	20100	0	0	20100	20719
Presbytery fees	905	0	0	905	887
Ministry and support staff costs	64004	0	0	64004	66123
Congregational running expenses	24051	20173	0	44224	45180
Donations to Missions and charities	0	23547	0	23547	20384
Governance costs	445	0	0	445	445
	-----	-----	-----	-----	-----
	109505	43720	0	153225	153738

- 9 OTHER EXPENDITURE**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
Investment properties expenses	0	0	0	0	0
	-----	-----	-----	-----	-----
	0	0	0	0	0

- 10 FIXED ASSETS**

The congregation owns the Church premises situated at 26 - 36 North Circular Road, Belfast BT15 5HD, the Ekenhead Memorial Halls situated at 19 North Circular Road, Belfast BT15 5HB, the residential bungalow situated at 19A North Circular Road, Belfast BT15 5HB, the Manse occupied by our Minister and his family situated at 17 Innisfayle Park, Belfast BT15 5HS and the associated fixtures, fittings, plant and machinery. These have a combined insurance value of £9.598 million at last renewal date.

- 11 INVESTMENTS**

The congregation has the following investments. Amounts are shown at market valuation.

				2022	2021
				£	£
General Investment Fund				57157	62277
Property, furnishings & fittings at cost				0	0
Other investments - bank deposit				0	0
				-----	-----
				57157	62277

- 12 FUND BALANCES**

Fund	Balance at start	Receipts	Payment	Surplus / (Deficit)	Transfer	Balance at end
	£	£	£	£	£	£
Unrestricted Funds						
General Fund	9577	106161	110186	-4025	410	5962
Burns Bequest	11306	44	0	44	0	11350
McMillan Bequest	25022	92	0	92	0	25114
Davenport Bequest	30722	124	0	124	0	30846
Wightman Bequest	60167	2716	0	2716	0	62883

Carroll Bequest	28391	71	0	71	0	28462
Gault Bequest	20049	50	0	50	0	20099
Potter Bequest	30025	75	0	75	0	30100
Special Projects	3612	0	0	0	-480	3132
	-----	-----	-----	-----	-----	-----
	218871	109333	110186	-853	-70	217948
	-----	-----	-----	-----	-----	-----
Restricted Funds						
Maintenance of Property	16092	15825	9348	6477	0	22569
Mission in Rosemary	5680	0	0	0	0	5680
Gill Mission Funds	0	86216	0	86216	0	86216
J H C Fund	21060	84	0	84	-80	21064
Transport / Minibus Fund	27286	825	500	325	0	27611
Undistributed Trust Income	5826	323	0	323	0	6149
Investment Funds	8865	19	0	19	0	8884
309 Cavehill Road	533	0	0	0	0	533
Sunday School	818	124	90	34	0	852
Organisations	24368	1426	1403	23	-1455	22936
Presentation	0	1640	1640	0	0	0
Missions & Charities Fund	0	22797	23547	-750	750	0
Heat & Light	0	9380	10235	-855	855	0
	-----	-----	-----	-----	-----	-----
	110528	138659	46763	91896	70	202494
	-----	-----	-----	-----	-----	-----
Endowment Funds	0					0
	-----	-----	-----	-----	-----	-----
Total Funds	329399	247992	156949	91043	0	420442
	-----	-----	-----	-----	-----	-----
	Valuation at start			Revaluation Decrease		Valuation at end
General Investment Fund	62277			5120		57157

Rosemary Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104448

Annual report

**ROSEMARY CONGREGATION OF THE
PRESBYTERIAN CHURCH IN IRELAND**

**Trustees Annual Report
for the year ended 31 December 2022**

Registered Charity in Northern Ireland NIC 104448

**ROSEMARY 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 Statement of Assets and Liabilities as at that date.

REFERENCE AND ADMINISTRATIVE DETAILS

Rosemary Congregation of the Presbyterian Church in Ireland
19 North Circular Road,
Belfast
BT15 5HB

Registered Charity in Northern Ireland NIC104448

CHARITY TRUSTEES

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

Wilson Adair Claire Bennett Peggy Crilly James Dickson Roy Eakin Avril Hunter Barton Hunter Trevor Long James McConachie	Rev Philip McCrea Margaret McGuiggan Brenda Nicholl Sam Russell Heather Semple Margaret Sterrett Muriel Thompson Kaye White

PRINCIPAL OFFICE BEARERS

Minister	Rev Philip McCrea
Clerk of Session	Trevor Long
Treasurer	Roy Eakin

INDEPENDENT EXAMINER

Wendy Thompson
25 Cardy Road, Greyabbey
Newtownards
Co Down BT22 2LT

BANKERS

Danske Bank, Donegall Square West, Belfast BT1 6JS

Ulster Bank Ltd, Belfast City Office, Donegall Sq East, Belfast BT1 5UB

Progressive Building Society, 323 Antrim Road, Newtownabbey, BT36 5DY

SOLICITORS

Messrs Carson & McDowell

Murray House

4 Murray Street

Belfast

BT1 6DN

STRUCTURE AND MANAGEMENT

The Kirk Session

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

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

Stated meetings of the Kirk session are normally held **at least six times in each year.**

To be chosen for the office of the eldership in the congregation a person must be a voting member and a regular attendant on its ordinances. The selection of those proposed to be called to the office can be either by the congregation or by the Kirk Session. Members are elected if they obtain two-thirds of those who vote.

Presbytery

Under the Presbyterian Church in Ireland form of governance the corporate oversight of a congregation is the responsibility of a Presbytery which superintends generally the spiritual and temporal affairs of the congregations assigned to it by the General Assembly of the Presbyterian Church in Ireland. Rosemary congregation of the Presbyterian Church has been assigned to the North 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 Church, 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

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

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

The congregation's mission purpose is that 'We believe we are called to worship God, to share the good news of Jesus Christ with all, to enable believers to mature in their faith and deepen their fellowship and equip them for the ministry of reaching out to others in need'.

Our vision is, by the grace of God, to be an inclusive, welcoming community of Christ's people of all ages, which:

- *is increasingly characterised by love for God, and love and concern for others;*
- *is committed to the historic Christian gospel as revealed in the Bible;*
- *is relevant to people of this time and place.*

The congregation aims to live out its Mission and Vision as a family of God's people by being:

- *A Covenant Community: where our relationships are rooted in the promises of God by living faithfully toward Him and toward one another*
- *An Intergenerational Community: where adults intentionally take the lead to engage with, encourage and nurture younger members to maturity in Christ.*
- *An Outward looking Community: where we want the blessings of God that belong to us in the gospel to become blessings for others beyond the bounds of our community.*
- *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.*

ACTIVITIES AND OBJECTIVES

The congregation meets for worship every Sunday and visitors are welcome to join. The Sacrament of the Lords Supper is observed on 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 bible study meetings and has a wide range of organisations including

- Sunday School
- Youth Fellowship
- Boy's Brigade – Anchor Boys, Junior Section & Company Section
- Friday Fun Club
- Crochet Group
- Painting Group
- Drama Group
- CAP Job Club
- Rosemary Church Choir / Praise Group
- Heart to Heart
- Seniors' Fellowship (Coffee and Chat)

Audio and video recordings of services of worship which were introduced in 2020 have continued and these have enabled those who are unable or unwilling to attend in person to engage in worship.

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation normally meets for worship each Sunday at 11.00am. During the week the Bible Study and Prayer Times provides an opportunity for members to meet together for fellowship, to study the scriptures and for a time of prayer.

As well as our regular services during the year we gave thanks for faithful services and sought to comfort those who had been bereaved.

At 31 December 2022 there were 164 communicant members and 184 families connected with the congregation. The average weekly attendance at morning worship was 50.

Pastoral care

Members of the congregation who are unable to attend church due to sickness or age are visited on a regular basis by the minister or by an elder.

Mission and outreach

At a local level the congregation supports the operation of the North Belfast Food Bank which operates from our Church Halls under the guidance of the Trussell Trust.

A fundamental element of our purpose as a Church is to reach out to the community around us and share our faith as well as meet the needs of our neighbours. This work includes an increasing number of people of all ages who do not attend church of any denomination.

Our work has two main elements:

1. Organisations which meet weekly in our suite of halls and
2. Activities and events held in a 'satellite' venue located at 309 Cavehill Road.

Rosemary Organisations

The various organisations listed earlier would normally meet in our halls at various times throughout the week providing activities and services for all ages. Other community concerts, events and fund raisers take place in our halls during the year and we welcome these as opportunities to establish relationships with the people who attend.

309 Cavehill Road

The opportunity to hold events in 309 Cavehill Road is warmly accepted by our congregation and weekly activities including a Job Club, Seniors' Fellowship (Coffee and Chat). Prayer times and Bible studies are held there. Other outreach events including video evenings, suppers and discussion groups are organised on an ad-hoc basis.

All of our activities and organisations are open to everyone and we are proud of the diverse nature of our membership and attendees.

During 2022 a total of £23,547 was donated to Missions and other charitable agencies.

The congregation supports the United Appeal for Mission which is a central fund of the Presbyterian Church in Ireland. This fund enables congregations to support the wider mission of the denomination and to do mission and outreach on a denominational basis

beyond what the congregation could do on its own. The United Appeal Fund provides financial support for mission personnel at home and overseas, assists congregations with the deployment of locally based staff, enables church planting, provides grant support for the upkeep of church premises, assists with the running costs of Union Theological College, the Church's training college for ministry students, and financially supports congregations in the areas of worship, discipleship, global mission, outreach, leadership and pastoral care.

The congregation also contributes to the denomination's annual World Development Appeal, Sunday School project and any other special appeals that are launched by the Moderator of the Presbyterian Church in Ireland in response to a major catastrophe.

Presbytery

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

General Assembly

The minister and one of our elders were nominated to attend the meeting of the General Assembly of the Presbyterian Church in Ireland held in Assembly Buildings, Belfast.

Property

We have an extensive suite of buildings located over three sites as follows: Church premises situated at 26-36 North Circular Road, Belfast BT15 5HD, the Ekenhead Memorial Halls situated at 19 North Circular Road, Belfast BT15 5HB, the residential bungalow situated at 19A North Circular Road, Belfast BT15 5HB and the church Manse situated at 17 Innisfayle Park, Belfast BT15 5HS. While we had no major repair or refurbishment projects during the year a total of £9,348 was spent on general maintenance. Included within this figure is a sum of £1,848 for the replacement of lights in the minor hall & car park area with energy efficient LED units.

Organisations

Rosemary congregation has a wide range of organisations catering for all ages. They meet throughout the week at various times and our halls are fully utilised. Membership numbers are in brackets.

The adult organisations include Drama group (51), Crochet group (21), and Painting group (14). Fellowship groups, Bible study and prayer times are held at various times during each week.

The youth organisations of the Congregation include the 77th Company of the Boys' Brigade [Anchor Boys (12), Junior Section (11) and Company Section (7)], Youth Fellowship (5). Friday Fun Club, Sunday School and Bible Class did not meet during 2022.

A satellite venue located at 309 Cavehill Road offers various services, support and outreach to the entire community.

The purpose of all of these organisations is to serve our community and fulfil our Christian calling as a church which reaches out to the community around it while at the same time providing fellowship and teaching for our existing members.

The Congregation also partners with the Trussell Trust to provide a Foodbank on its premises which offers food support to anyone in need who is referred to them by a wide range of recognised agencies.

Cavehill Job Club is run jointly with Eglinton Presbyterian Church under the banner of Christians Against Poverty which is a UK wide charity providing help advice and training to those in financial difficulty. The Job Club did not operate fully during 2022.

All organisations are open to everyone and religious background is irrelevant.

The programs are wide and varied and relevant to the specific ages involved. The emphasis is always on the needs of the members and providing fellowship, fun and teaching.

Proper arrangements for child protection and leadership training are provided and the standards and procedures of the Presbyterian Church in Ireland are implemented in full.

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 noticeboards, printed material, press advertisement, websites, and social media or in other ways.

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

The purpose does not lead to harm. The only private benefit flowing from our purpose is related to Ministers, Missionaries, Deaconesses, Irish Mission workers and Lay Agents who receive benefits as a result of their holding office or employment. However, this is incidental and necessary in order to further our charitable purpose. There are no other private benefits. The beneficiaries of this purpose are members, their families, other individuals that the Presbyterian Church in Ireland is in direct and indirect contact with, the community in which pastoral services are provided and other communities throughout Northern Ireland, the Republic of Ireland, and worldwide which benefit from our engagement with and support for both Christian and other secular organisations, charities and individual members of the public.

The Kirk Session has had regard to the Charity Commissions Public benefit requirement statutory guidance.

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 109 contributors during the year [119 in previous year, 2021] donating a total of £78,042 (£82,130 in previous year, 2021)

Total Income of the congregation during the year was £247,992, compared to £218,851 in the previous year. The main reason for the change were a decrease of £1,948 in Recorded Givings, an increase of £7,232 in Donations and Gifts, a decrease of £3,435 in Gift Aid, an increase of £30,598 in Legacies and Bequests and a decrease of £5,770 as a result of the ending of the Job Retention Scheme.

Total expenditure increased slightly from £156,482 to £156,949.

At the end of 2022 net funds carried forward was £420,442 - £217,948 unrestricted and £202,494 restricted compared to £329,399 - £218,871 unrestricted £110,528 restricted at the end of 2021.

STATEMENT OF TRUSTEE RESPONSIBILITIES

The Trustees are responsible for preparing the annual report and the financial statements of the congregation in accordance with applicable law and generally accepted accounting practice.

As the congregation's total income does not exceed £250,000, the Trustees have elected under Section 64(3) of the Charities Act (Northern Ireland) 208 to prepare a receipts and payment account and a statement of assets and liabilities.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the congregation's transactions and disclose with reasonable accuracy at any time its financial position. They are also responsible for safeguarding the assets of the congregation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Kirk Session on the 29th September 2023 and signed on its behalf by

[Name] Margaret McGuiggan

[Name] James McConachie

[Date] 29/09/2023

[Date] 29/09/2023

Rosemary Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104448

Annual return

**ROSEMARY CONGREGATION OF THE
PRESBYTERIAN CHURCH IN IRELAND**

**Independent Examiners report to the Charity Trustees
for the year ended 31 December 2022**

Registered Charity in Northern Ireland NIC 104448

Independent Examiner's report to the charity trustees of Rosemary Presbyterian Church

I report on the accounts of the Church for the year ended 31 December 2022, which are set out on pages 12 to 19.

Respective responsibilities of charity trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report

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

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

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

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

Independent examiner's statement

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

Name:	Wendy Thompson
Relevant professional qualification or body:	Institute of Chartered Accountants in Ireland
Address:	25 Cardy Road, Greyabbey, Newtownards, County Down. BT22 2LT

Date:

23rd February 2023