

Mersey Street Congregation of the Presbyterian Church in Ireland

Northern Ireland · Charity number 104507

Details

Status	Received
Registered	2016-08-05
Register	View on the Charity Commission for Northern Ireland register

Contact

Address	17 Edgcumbe Gardens Belfast Bt4 2eg BT4 2EG
Phone	02890292195
Email	merseystreet@gmail.com

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	£83,755	£97,937	£0	1

Trustees

Name	Role	Appointed
Miss I. Scott		
Mr Drew Patton		
Mr George Dunbar		
Mr J Craig		
Mr J Nicholson		
Mr Ken Hamilton		
Mr Ronald Sykes		
Mr Thomas Craig		
Rev Colin Burcombe		

Mersey Street Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104507

Accounts

**Mersey Street Presbyterian Church - a congregation of
the Presbyterian Church in Ireland**

**Statement of Financial Activity for the year ended
31 December 2024**

Mersey Street Presbyterian Church
67-69 Mersey Street
Belfast
BT4 1EX

Registered with the Charity Commission for Northern Ireland NIC 104507

TRUSTEES ANNUAL REPORT

STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)
for the year ended 31 December 2024

Receipts	Notes	Unrestricted	Restricted	2024	2023
Regular Direct Giving	1	55437	7315	62752	51732
HMRC Gift Aid	1	8142	658	8800	7448
Donations and Legacies	2	550	5500	6050	26574
Activities that generate income	3	0	0	0	0
Investment Income	4	0	805	805	634
Other income sources	5	174	5174	5348	5273
Total Receipts		64303	19452	83755	91661
Payments					
<i>General Account payments</i>					
Central Church Assessments	6	10575	503	11078	10875
Ministry and Support staff	7	39007	0	39007	38867
<i>Buildings Account payments</i>					
Capital Works	8	0	0	0	0
Repairs and Maintenance	9	0	26826	26826	3708
General Running Costs	10	0	13537	13537	10971
<i>External Missionary Allocations</i>					
Individual Missionary Support	11	0	2560	2560	2050
United Appeal	12	0	3497	3497	4829
<i>Mission Fund Allocations for young peoples work</i>					
various grants	14	0	1432	1432	0
Total Payments		49582	48355	97937	71301
Excess of receipts over payments				-14181	20360

Notes to the Accounts

31/12/2024

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

1. Regular Direct Giving				2024	2023
	<i>Unrestricted</i>				
	Recorded Giving : FWO			53152	45049
	Loose Collections			2285	2505
	Gift Aid received			8142	6578
	<i>Restricted</i>				
	Receipts from Buildings envelopes			5305	2083
	Gift Aid for Buildings			331	454
	Harvest giving for United Appeal			2010	2095
	Gift Aid for Harvest			327	416
			Total	71552	59180
2. Donations and Legacies				2024	2023
	<i>Unrestricted</i>				
	Organisation Donations			200	200
	Individual one-off gifts			350	1600
	Bequests				23459
	<i>Restricted</i>				
	Grant from East Belfast Presbytery			0	0
	Other donations			5500	1315
			Total	6050	26574
3. Activities that generate income				2024	2023
	<i>Unrestricted</i>				
	Church Magazines			0	0
			Total	0	0
4. Investment Income				2024	2023
	<i>Restricted</i>				
	General Investment Fund			805	634
			Total	805	634

TRUSTEES ANNUAL REPORT

5. Other income sources				2024	2023
	<i>Unrestricted</i>				
	Miscellaneous			0	0
	Bank Interest			174	114
	<i>Restricted</i>				
	Midweek			411	166
	Sunday School			221	520
	Church based organisations			3163	2376
	Miscellaneous			1379	2096
			Total	5348	5273
			Total Income	83755	91661

6. Central Church Assessments				2024	2023
	Central Ministry Fund			1598	1529
	Comms Dept			447	0
	Retired Ministers Fund			0	0
	Widows of Ministers Fund			287	313
	Prolonged Disability Fund			224	313
	Incidental Fund			1150	1251
	Ministerial Development Fund			32	139
	Church House External Repairs			575	695
	Sick Supply Fund			6	14
	Student Bursary Fund			511	556
	PCI Pension Scheme			5745	5472
	Presbytery Fees			503	479
		Total		11078	10875
7. Ministry and Support staff				2024	2023
	Minister's stipend			23939	22799
	Minister's expenses			7036	7162
	National Insurance			3018	2860
	Ancillary Staff			4894	6046
	Apprenticeship Levy			120	114
		Total		39007	38867

TRUSTEES ANNUAL REPORT

8. Capital works			2024	2023
	new buildings/reconstruction		0	0
9. Repairs and Maintenance			2024	2023
	Manse repairs		1948	1848
	Fire and security		2158	1063
	Heating repairs		2465	180
	Roof repairs		830	0
	Electrical repairs		1385	0
	Miscellaneous		540	617
	New windows		17500	0
		Total	26826	3708
10. General Running Costs			2024	2023
	Utilities		4417	3965
	Insurance/Ground Rent		1810	1700
	Rates		1572	1502
	Magazines		0	36
	Sunday School/Creche		186	447
	Stationary		696	15
	Bank Charges		169	167
	Catering		101	80
	Music copyright		170	284
	Miscellaneous		1122	324
	Church based organisations		2693	2251
	Gift		0	200
	Children's day prizes		126	0
	Communications		475	0
		Total	13537	10971
11. Individual Missionary Support			2024	2023
	Mission Africa		0	200
	BCM		250	0
	World Development Appeal		200	200
	Presbyterian Childrens Society		590	940
	Moderator's Appeal		0	250
	Miscellaneous/others		1300	100
	Midweek		220	360
		Total	2560	2050

TRUSTEES ANNUAL REPORT

12. United Appeal			2024	2023
	United Appeal		3497	4829
		Total	3497	4829
13. Mission Fund Allocations for young peoples work			2024	2023
	Fun Factory		150	0
	Rainbows		250	0
	Holiday Bible Club		1032	0
	Other allocations		0	0
		Total	1432	0
		Total expenditure	97937	71301

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Cash and Bank Account Balances at year end - comparison with previous year				
		2024	2023	difference
General Account		14,673	13,043	1,631
Buildings Account		33,282	48,167	-14,885
Sunday School Account		230	195	35
Children's and Young People's Mission Grant		4,667	6,099	-1,432
Church based Organisations		1,911	1,442	469
Total		54,763	68,945	-14,182
General Investment Fund		34,027	32,491	1,536

STATEMENT OF ASSETS AND LIABILITIES

As at 31 December 2024

1. Fixed Assets

The congregation owns the Church premises situated at 67 Mersey Street, Belfast BT4 1EX, and the associated fixtures and fittings, plant and machinery. The congregation also owns the Manse at 54 Sydenham Avenue, Belfast BT4 2DS, and the associated fixtures and fittings. These have an insurance value of £856,774.62 & £315,150.62 respectively.

2. Investments

The congregation has the following investments. Amounts shown at market value

	2024 £	2023 £
General Investment Fund	34,027	32,491
Other Investments (from bequests)	nil	nil

3. Amounts owed

At the end of the year, the following amounts were owed to the congregation.

	2024 £	2023 £
Interest Free Loans	nil	nil

4. Cash and Bank balances

	2024 £	2023 £
Current Accounts	54,662	67,494
Outstanding lodgements	101	49

5. Amounts owed

	2024 £	2023 £
Loans	nil	nil

Mersey Street Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104507

Accounts

**Mersey Street Presbyterian Church - a congregation of
the Presbyterian Church in Ireland**

**Statement of Financial Activity for the year ended
31 December 2023**

Mersey Street Presbyterian Church
67-69 Mersey Street
Belfast
BT4 1EX

Registered with the Charity Commission for Northern Ireland NIC 104507

TRUSTEES ANNUAL REPORT

STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)
for the year ended 31 December 2022

Receipts	Notes	Unrestricted	Restricted	2023	2022
Regular Direct Giving	1	47554	4178	51732	50019
HMRC Gift Aid	1	6577	870	7448	7331
Donations and Legacies	2	1800	24774	26574	2560
Activities that generate income	3	0	0	0	0
Investment Income	4	0	634	634	
Other income sources	5	114	5159	5273	4511
Total Receipts		56046	35615	91661	65079
Payments					
<i>General Account payments</i>					
Central Church Assessments	6	10875	0	10875	10512
Ministry and Support staff	7	38867	0	38867	35339
<i>Buildings Account payments</i>					
Capital Works	8	0	0	0	0
Repairs and Maintenance	9	3708	0	3708	5876
General Running Costs	10	10971		10971	12591
<i>External Missionary Allocations</i>					
Individual Missionary Support	11	2050	0	2050	3675
United Appeal	12	4829	0	4829	4492
<i>Mission Fund Allocations for young peoples work</i>					
various grants	14	0	0	0	0
Total Payments		71301		71301	72485
Excess of receipts over payments				20360	-7406

Notes to the Accounts

31/12/2021

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

1. Regular Direct Giving				2023	2022
	<i>Unrestricted</i>				
	Recorded Giving : FWO			45049	43390
	Loose Collections			2505	2013
	Gift Aid received			6578	6639
	<i>Restricted</i>				
	Receipts from Buildings envelopes			2083	2737
	Gift Aid for Buildings			454	378
	Harvest giving for United Appeal			2095	1880
	Gift Aid for Harvest			416	313
			Total	59180	57350
2. Donations and Legacies					
	<i>Unrestricted</i>				
	Organisation Donations			200	0
	Individual one-off gifts			1600	800
	Bequests			23459	0
	<i>Restricted</i>				
	Grant from East Belfast Presbytery			0	0
	Other donations			1315	1760
			Total	26574	2560
3. Activities that generate income					
	<i>Unrestricted</i>				
	Church Magazines			0	0
			Total	0	0
4. Investment Income					
	<i>Restricted</i>				
	General Investment Fund			634	659
			Total	634	659

TRUSTEES ANNUAL REPORT

5. Other income sources				2023	2022
	<i>Unrestricted</i>				
	Miscellaneous			0	40
	Bank Interest			114	121
	<i>Restricted</i>				
	Midweek			166	352
	Sunday School			520	0
	Church based organisations			2376	1954
	Miscellaneous			2096	2044
			Total	5273	4511
			Total Income	91661	65079

6. Central Church Assessments				2023	2022
	Central Ministry Fund			1529	1545
	Retired Ministers Fund			0	0
	Widows of Ministers Fund			313	378
	Prolonged Disability Fund			313	257
	Incidental Fund			1251	1191
	Ministerial Development Fund			139	179
	Church House External Repairs			695	721
	Sick Supply Fund			14	19
	Student Bursary Fund			556	612
	Appenticeship Levy			114	109
	PCI Pension Scheme			5472	5211
	Presbytery Fees			479	454
		Total		10875	10512
7. Ministry and Support staff				2023	2022
	Minister's stipend			22799	21714
	Minister's expenses			7162	6452
	National Insurance			2860	2771
	Ancillary Staff			6046	4402
		Total		38867	35339

TRUSTEES ANNUAL REPORT

8. Capital works			2023	2022
new buildings/reconstruction			0	0
9. Repairs and Maintenance			2023	2022
Manse repairs			1848	4575
Fire and security			1063	259
Heating repairs			180	735
Miscellaneous			617	307
Total			3708	5876
10. General Running Costs			2023	2022
Utilities			3965	1059
Insurance/Ground Rent			1700	1465
Rates			1502	1388
Magazines			36	0
Sunday School/Creche			447	181
Stationary			15	0
Bank Charges			167	156
Catering			80	611
Music copyright			284	265
Miscellaneous			324	693
Church based organisations			2251	4039
Gift			200	0
Total			10971	12591
11. Individual Missionary Support			2023	2022
Mission Africa			200	0
BCM			0	630
World Development Appeal			200	350
Presbyterian Childrens Society			940	135
Moderator's Appeal			250	1210
E Graham			0	200
Miscellaneous/others			100	700
Midweek			360	450
Total			2050	3675

MERSEY STREET PRESBYTERIAN CHURCH A congregation of the Presbyterian Church in Ireland
TRUSTEES ANNUAL REPORT

12. United Appeal			2023	2022
	United Appeal		4829	4492
		Total	4829	4492
13. Mission Fund Allocations for young peoples work			2023	2022
	Other allocations		0	0
		Total	0	0
		Total expenditure	71301	72485

Cash and Bank Account Balances at year end - comparison with previous year				
		2023	2022	difference
General Account		13043	16301	-3258
Buildings Account		48167	24745	23422
Sunday School Account		195	123	72
Children's and Young People's Mission Grant		6099	6099	0
Church based Organisations		1442	1317	125
Total		68945	48585	20360
General Investment Fund		32491	29795	2696

STATEMENT OF ASSETS AND LIABILITIES

As at 31 December 2021

1. Fixed Assets

The congregation owns the Church premises situated at 67 Mersey Street, Belfast BT4 1EX, and the associated fixtures and fittings, plant and machinery. The congregation also owns the Manse at 54 Sydenham Avenue, Belfast BT4 2DS, and the associated fixtures and fittings. These have an insurance value of £1,039,615.67 & £382,405.61 respectively.

2. Investments

The congregation has the following investments. Amounts shown at market value

	2023 £	2022 £
General Investment Fund	32,491	29,795
Other Investments (from bequests)	nil	nil

3. Amounts owed

At the end of the year, the following amounts were owed to the congregation.

	2023 £	2022 £
Interest Free Loans	nil	nil

4. Cash and Bank balances

	2023 £	2022 £
Current Accounts	67,494	47,291
Outstanding lodgements	49	17

5. Amounts owed

	2023 £	2022 £
Loans	nil	nil

Mersey Street Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104507

Annual report

**Mersey Street Presbyterian Church - a congregation of
the Presbyterian Church in Ireland**

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

Mersey Street Presbyterian Church
67-69 Mersey Street
Belfast
BT4 1EX

Registered with the Charity Commission for Northern Ireland NIC 104507

CHARITY TRUSTEES

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

Rev Dr Colin Burcombe

Mr Thomas Craig

Mr George Dunbar

Mr Jim Finlay

Mr Ken Hamilton

Mr Drew Patton

Miss Irene Scott

Mr Ronnie Sykes

PRINCIPAL OFFICE BEARERS

Minister Rev Dr Colin Burcombe

Clerk of Session George Dunbar

Secretary David Latimer

Treasurer Thomas Craig

INDEPENDENT EXAMINER

Mr Alexander Hill

BANKERS

Danske Bank

Knock Branch

Upper Newtownards Road

Belfast

STRUCTURE AND MANAGEMENT

The Kirk Session

The charity trustees of the congregation are the members of its Kirk Session. The Code of the Presbyterian Church in Ireland is the book of the constitution and government of the Presbyterian Church in Ireland. Under this governing document, 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.

Meetings of the Kirk Session are scheduled six times per year, or more frequently if required.

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 the Kirk Session.

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. Mersey Street Presbyterian Church has been assigned to the East Belfast Presbytery of the Presbyterian Church in Ireland. The membership of the Presbytery consists mainly of 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 the 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, administrative and judicial authority, in dealing with 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 the 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

Mersey Street 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 of the Old and New Testaments, 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 'to know Jesus and make Him known.'

The congregation aims to live out its vision as a family of God's people through worship, fellowship and mission.

ACTIVITIES AND OBJECTIVES

The congregation meets for worship every Sunday and visitors are welcome to join. and all those who have been baptised and who have made a profession of faith in the Lord Jesus Christ are admitted formally to the Lord's Supper. The congregation holds regular Bible study meetings and has a wide range of activities & organisations including:

Sunday

- Sunday School
- Youth Fellowship
- Bible Class
- Sunday Crèche
- Children's Church

Monday

- Rainbows
- Presbyterian Women (on a monthly basis)

Tuesday

- Fun Factory (an after-schools club)
- Alpha Stars and Alpha Boys

Wednesday

- Midweek Bible Study

Thursday

- Warm space
- Brownies
- Girl Guides

Friday

- Sewing Club
- Choir (when practicing)

ACHIEVEMENTS AND PERFORMANCE

Worship, Fellowship and Mission

The congregation meets for worship every Sunday at 11.30am and 7.00pm.

Every Wednesday evening, we hold a Bible study and prayer meeting providing the opportunity for members to meet together for fellowship, to study the scriptures and for a time of prayer. This is led once a month by one of the elders. There is also a prayer meeting before our evening service.

The church WhatsApp group formed at the beginning of the lockdowns in 2020 continues to serve as a hub for devotional purposes and prayer updates.

In addition, the congregation continues to financially support 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 area of worship, discipleship, global mission, outreach, leadership and pastoral care.

At 31st December 2023, there were 41 communicant members and 100 families connected with the congregation.

Presbytery

The congregation was represented at the regular meetings of Presbytery by our minister and one of the elders, George Dunbar.

General Assembly

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

Property

Regular maintenance of the church building and halls was carried out during the year. Some maintenance work was also carried out at the church manse.

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 & 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, 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 the Minister, who receives benefits as a result of holding office. 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.

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the Freewill Offering (FWO) and Buildings envelopes. There were 49 contributors during the year, donating a total amount of £45,049 through FWO. Total giving which includes FWO, loose cash, buildings envelopes and harvest amounted to £51,732.

The total income of the congregation during the year was £91,161 compared to £65,079 in the previous year.

The total expenditure was £71,301 a decrease of £1,184.

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) 2008 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 and signed on its behalf by

Colin Burcombe

George Dunbar

Rev Dr Colin Burcombe (Minister)

Mr George Dunbar (Clerk of Session)

20th October 2024

20th October 2024

Mersey Street Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104507

Annual return

**INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF MERSEY STREET
PRESBYTERIAN CHURCH, A CONGREGATION OF THE PRESBYTERIAN CHURCH IN
IRELAND**

I report on the accounts of Mersey Street Presbyterian Church for the year ended 31st December 2023, which are set out in the following pages.

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 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.

Signature



Name:

Alex Hill

Relevant professional body: Chartered Accountants Ireland.

Address:

95 DUNLADY MANOR.

BTIG LIR.

DUNDONALD.

Co. Down

Date:

09 - Oct - 24.

Mersey Street Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104507

Accounts

**Mersey Street Presbyterian Church - a congregation of
the Presbyterian Church in Ireland**

**Statement of Financial Activity for the year ended
31 December 2022**

Mersey Street Presbyterian Church
67-69 Mersey Street
Belfast
BT4 1EX

Registered with the Charity Commission for Northern Ireland NIC 104507

TRUSTEES ANNUAL REPORT

STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)
for the year ended 31 December 2022

Receipts	Notes	Unrestricted	Restricted	2022	2021
Regular Direct Giving	1	45402	4617	50019	50673
HMRC Gift Aid	1	6639	691	7331	7440
Donations and Legacies	2	800	1760	2560	2700
Activities that generate income	3	0	0	0	0
Investment Income	4	0	658		634
Other income sources	5	161	4350	4511	1246
Total Receipts		53002	12076	65079	62693
Payments					
<i>General Account payments</i>					
Central Church Assessments	6	10512	0	10512	10416
Ministry and Support staff	7	35339	0	35339	33027
<i>Buildings Account payments</i>					
Capital Works	8	0	0	0	0
Repairs and Maintenance	9	5876	0	5876	1082
General Running Costs	10	8768	3823	12591	5584
<i>External Missionary Allocations</i>					
Individual Missionary Support	11	3675	0	3675	1560
United Appeal	12	4492	0	4492	4211
<i>Mission Fund Allocations for young peoples work</i>					
various grants	14	0	0	0	1346
Total Payments		68662	3823	72485	57225
Excess of receipts over payments				-7406	5478

Notes to the Accounts

31/12/2021

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

1. Regular Direct Giving					
				2022	2021
	<i>Unrestricted</i>				
	Recorded Giving : FWO			43390	43593
	Loose Collections			2013	2085
	Gift Aid received			6639	6739
	<i>Restricted</i>				
	Receipts from Buildings envelopes			2737	3050
	Gift Aid for Buildings			378	383
	Harvest giving for United Appeal			1880	1834
	Gift Aid for Harvest			313	318
			Total	57350	58113
2. Donations and Legacies					
	<i>Unrestricted</i>				
	Organisation Donations			0	0
	Individual one-off gifts			800	1200
	Bequests			0	0
	<i>Restricted</i>				
	Grant from East Belfast Presbytery			0	1500
	Other donations			1760	0
			Total	2560	2700
3. Activities that generate income					
	<i>Unrestricted</i>				
	Church Magazines			0	0
			Total	0	0
4. Investment Income					
	<i>Restricted</i>				
	General Investment Fund			659	634
			Total	659	634
5. Other income sources					
	<i>Unrestricted</i>				

TRUSTEES ANNUAL REPORT

	Miscellaneous			40	0
	Bank Interest			121	127
	<i>Restricted</i>				
	Midweek			352	0
	Sunday School			0	0
	Church based organisations			1954	1119
	Miscellaneous			2044	0
			Total	4511	1246
		Total Income		65079	62693

6. Central Church Assessments					
				2022	2021
	Central Ministry Fund			1545	1649
	Retired Ministers Fund			0	0
	Widows of Ministers Fund			322	378
	Prolonged Disability Fund			257	275
	Incidental Fund			1191	1271
	Ministerial Development Fund			148	179
	Church House External Repairs			644	721
	Sick Supply Fund			19	27
	Student Bursary Fund			612	240
	Appenticeship Levy			109	106
	PCI Pension Scheme			5211	5097
	Presbytery Fees			454	473
		Total		10512	10416
7. Ministry and Support staff				2022	2021
	Minister's stipend			21714	21235
	Minister's expenses			6452	6342
	National Insurance			2771	2574
	Ancillary Staff			4402	2591
		Total		35339	32742
8. Capital works					
				2022	2021
	new buildings/reconstruction			0	0

TRUSTEES ANNUAL REPORT

9. Repairs and Maintenance				
			2022	2021
			4575	505
Manse repairs			259	98
Fire and security			735	180
Heating repairs			0	0
Floor repairs			307	299
Miscellaneous				
	Total		5876	1082
10. General Running Costs				
			2022	2021
			3679	1059
Utilities			1465	1387
Insurance/Ground Rent			1406	1388
Rates			96	0
Magazines			181	191
Sunday School/Creche			0	2
Stationary			156	131
Bank Charges			611	0
Catering			265	253
Music copyright			693	467
Miscellaneous			4039	746
Church based organisations				
	Total		12591	5624
11. Individual Missionary Support				
			2022	2021
			0	200
Betel			630	0
BCM			350	350
World Development Appeal			135	0
Presbyterian Childrens Society			1210	0
Moderator's Appeal			200	0
E Graham			700	245
Miscellaneous/others			450	0
Midweek				
	Total		3675	795
12. United Appeal				
			2022	2021

TRUSTEES ANNUAL REPORT

United Appeal			4492	4211
	Total		4492	4211
13. Mission Fund Allocations for young peoples work				
			2022	2021
Other allocations			0	1346
	Total		0	1346
	Total expenditure		72485	56216

Cash and Bank Account Balances at year end - comparison with previous year				
		2022	2021	difference
General Account		16301	21598	-5297
Buildings Account		24745	26848	-2103
Sunday School Account		123	304	-181
Children's and Young People's Mission Grant		6099	6099	0
Church based Organisations		1317	1142	175
Total		48585	55991	-7406
General Investment Fund		29795	32463	-2668

STATEMENT OF ASSETS AND LIABILITIES

As at 31 December 2021

1. Fixed Assets

The congregation owns the Church premises situated at 67 Mersey Street, Belfast BT4 1EX, and the associated fixtures and fittings, plant and machinery. The congregation also owns the Manse at 54 Sydenham Avenue, Belfast BT4 2DS, and the associated fixtures and fittings. These have an insurance value of £967,084.35 & £355,726.15 respectively.

2. Investments

The congregation has the following investments. Amounts shown at market value

	2022 £	2021 £
General Investment Fund	29795	32463
Other Investments (from bequests)	nil	nil

3. Amounts owed

At the end of the year, the following amounts were owed to the congregation.

	2022 £	2021 £
Interest Free Loans	nil	nil

4. Cash and Bank balances

	2022 £	2021 £
Current Accounts	47,291	55,951
Outstanding lodgements	0	91

5. Amounts owed

	2022 £	2021 £
Loans	nil	nil

Mersey Street Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104507

Annual report

**Mersey Street Presbyterian Church - a congregation of
the Presbyterian Church in Ireland**

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

Mersey Street Presbyterian Church
67-69 Mersey Street
Belfast
BT4 1EX

Registered with the Charity Commission for Northern Ireland NIC 104507

CHARITY TRUSTEES

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

Rev Dr Colin Burcombe

Mr Thomas Craig

Mr George Dunbar

Mr Jim Finlay

Mr Ken Hamilton

Mr Drew Patton

Miss Irene Scott

Mr Ronnie Sykes

PRINCIPAL OFFICE BEARERS

Minister Rev Dr Colin Burcombe

Clerk of Session George Dunbar

Secretary David Latimer

Treasurer Thomas Craig

INDEPENDENT EXAMINER

Mr Alexander Hill

BANKERS

Danske Bank

Knock Branch

Upper Newtownards Road

Belfast

STRUCTURE AND MANAGEMENT

The Kirk Session

The charity trustees of the congregation are the members of its Kirk Session. The Code of the Presbyterian Church in Ireland is the book of the constitution and government of the Presbyterian Church in Ireland. Under this governing document, 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.

Meetings of the Kirk Session are scheduled six times per year, or more frequently if required.

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 the Kirk Session.

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. Mersey Street Presbyterian Church has been assigned to the East Belfast Presbytery of the Presbyterian Church in Ireland. The membership of the Presbytery consists mainly of 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 the 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, administrative and judicial authority, in dealing with 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 the 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

Mersey Street 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 of the Old and New Testaments, 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 'to know Jesus and make Him known.'

The congregation aims to live out its vision as a family of God's people through worship, fellowship and mission.

ACTIVITIES AND OBJECTIVES

The congregation meets for worship every Sunday and visitors are welcome to join. and all those who have been baptised and who have made a profession of faith in the Lord Jesus Christ are admitted formally to the Lord's Supper. The congregation holds regular Bible study meetings and has a wide range of activities & organisations including:

Sunday

- Primary and Senior Sunday School
- Youth Fellowship
- Sunday Crèche
- Children's Church

Monday

- Rainbows
- Presbyterian Women (on a monthly basis)

Tuesday

- Fun Factory (an after-schools club)
- Alpha Stars and Alpha Boys

Wednesday

- Midweek Bible Study

Thursday

- Warm space
- Brownies
- Girl Guides

Friday

- Sewing Club
- Choir (when practicing)

ACHIEVEMENTS AND PERFORMANCE

Worship, Fellowship and Mission

The congregation meets for worship every Sunday at 11.30am and 7.00pm.

Every Wednesday evening, we hold a Bible study and prayer meeting providing the opportunity for members to meet together for fellowship, to study the scriptures and for a time of prayer. There is also a prayer meeting before our evening service and there are prayer times in many of our organisations.

The church WhatsApp group formed at the beginning of the lockdowns in 2020 continues to serve as a hub for devotional purposes and prayer updates.

In addition, the congregation continues to financially support 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 area of worship, discipleship, global mission, outreach, leadership and pastoral care.

At 31st December 2022, there were 41 communicant members and 100 families connected with the congregation.

Presbytery

The congregation was represented at the regular meetings of Presbytery by our minister and one of the elders, George Dunbar.

General Assembly

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

Property

Regular maintenance of the church building and halls was carried out during the year. Some maintenance work was also carried out at the church manse.

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 & 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, 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 the Minister, Evangelist, and those who provide cover for preaching, 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 a regard to the Charity Commission's Public Benefit Requirement statutory guidance.

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the Freewill Offering (FWO) and Buildings envelopes. There were 49 contributors during the year, donating a total amount of £43,390 through FWO. Total giving which includes FWO, loose cash, buildings envelopes and harvest amounted to £50,019. The total income of the congregation during the year was £65,079 compared to £62,693 in the previous year.

The total expenditure was £72,485 an increase of £15,260.

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) 2008 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 and signed on its behalf by

Colin Burcombe

George Dunbar

Rev Dr Colin Burcombe (Minister)

Mr George Dunbar (Clerk of Session)

28 October 2023

28 October 2023

Mersey Street Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104507

Annual return

**INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF MERSEY STREET
PRESBYTERIAN CHURCH, A CONGREGATION OF THE PRESBYTERIAN CHURCH IN
IRELAND**

I report on the accounts of Mersey Street Presbyterian Church for the year ended 31st December 2022, which are set out in the following pages.

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 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.

Signature



Name:

Alex Hill

Relevant professional body: CAI .

Address: 28 MOUNTAIN ROAD, NEWTOWNARDS
BT23 4UL
Co. Down .

Date: 18 - Sept - 23 .