

Cairncastle Congregation of the Presbyterian Church in Ireland

Northern Ireland · Charity number 104873

Details

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

Contact

Address	4 Drumnagreagh Road Larne BT40 2rn BT40 2RN
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Email	cairncastlepresbyterian@gmail.com
Website	www.cairncastlepresbyterian.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	£82,860	£94,747	£0	1

Trustees

Name	Role	Appointed
Mr Cowper Lynas		
Mr John Barbour Robinson		
Mr Mark Gilbert		
Mr William Hunter		
Mr. Robert Stewart		
Mrs. Helen Stewart		
Mrs. Jean Hunter		
Mrs. Jenny Bindley		
Mrs. Valerie Moore		
Rev Andrew Watson		

Cairncastle Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104873

Accounts

FINANCIAL REPORT

INDEPENDENT EXAMINERS REPORT

TO THE TRUSTEES OF CAIRNCASTLE PRESBYTERIAN CHURCH

We report on the accounts of Cairncastle Presbyterian Church for the year ended 31st December 2024, which are set out on pages 12 to 16.

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 our 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 our attention.

Basis of independent examiner's report

We have examined your charity accounts as required under section 65 of the Charities Act and our 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.

Our 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.

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

1. The accounting records were not kept in accordance with section 63 of the Charities Act.
2. 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

We have completed our 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, we have found no matters that require drawing to your attention.

Signed:

Name:



MBS Chartered Accountants

Relevant Professional body: Institute of Chartered Accountants Ireland

Address:

3 High Street
LARNE
BT40 UN

Date:

24.10.2025

ACCOUNTING POLICIES

The following financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with Financial Reporting Standard applicable in the UK and Ireland (FRS102) (effective 1 January 2015).

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

FUND ACCOUNTING

Charity law requires that monies given to a charity must be accounted for in funds so that donors may be confident that the money they have given for good causes is not misused or wasted but properly used. Accordingly funds are held in three types of fund, unrestricted or general, restricted and endowment.

Unrestricted or general funds are income funds which are to be spent on the congregation's general purposes without any restriction being placed on them by the donor. Some general funds may be set aside by the congregation as Designated funds for use in the future and may be returned to general use.

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 a restricted fund is no longer required but has unspent balances, these may be apportioned to other purposes, provided this is understood by the donors in advance.

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.

INCOMING RESOURCES

(i) Recognition of incoming resources

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

- The congregation becomes entitled to the resources;
- The trustees are virtually certain they will receive the resources and
- The monetary value can be measured with sufficient reliability.

(ii) Incoming resources with related expenditure

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

(iii) Grants and donations

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

(iv) Tax reclaims on donations and gifts

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

(v) Contractual income and performance related grants

This is only included in the SoFA once the related goods or services have been delivered.

(vi) Gifts in kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as

gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.

(vii) Donated services and facilities

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

(viii) Volunteer help

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

(ix) Investment income

This is included in the accounts when receivable.

(x) Investment gains and losses

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

EXPENDITURE AND LIABILITIES

(xi) Liability recognition

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

(xii) Governance costs

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

(xiii) Grants with performance conditions

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

(xiv) Grants payable without performance conditions

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

ASSETS

(xvi) Tangible Fixed Assets

The Church Building and halls are deemed to be heritage assets as defined by the Charities SORP (FRS102). They are not included on the balance sheet as information on the cost or valuation is not available and such information cannot be obtained at a cost commensurate with the benefits to the users of the accounts and to the congregation.

The Manse is recognised at cost/deemed cost, being the estimated fair value of the property at 31/12/2016. No depreciation has been provided on the Manse as the current estimated residual value is not less than its carrying value and the remaining useful life currently exceeds 50 years.

(xvii) Investments

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

STATEMENT OF FINANCIAL ACTIVITY

For the year ended 31 December 2024

	Notes	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2024	Total funds 2023
		£	£	£	£	£
Income and Endowments from:						
Voluntary Donations	1	60,965	11,712		72,677	82,386
Charitable activities	2	390			390	95
Other trading activities	3	2,878			2,878	1,935
Investments	4	1,031			1,031	978
Other	5	5,884			5,884	6,263
Total		71,148	11,712		82,860	91,657
Expenditure on:						
Raising funds	6	490			490	475
Charitable activities	7	81,175	12,083		93,258	88,851
Other	8	999			999	4,316
Total		82,664	12,083		94,747	93,642
Net Income/ (expenditure)		-11,516	-371		-11,887	-1,985
Transfers between funds		-4,646	4,646		0	0
Net movement in funds		-16,162	4,275		-11,887	-1,985
Reconciliation of funds:						
Total funds brought forward		94,426	31,956	0	126,382	128,368
Total cash funds carried forward		78,264	36,231	0	114,495	126,382

Statement of assets and liabilities - Year Ended 31 December 2024

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Funds Reconciliation					
Cash Funds					
Current Account	78,264	36,231		114,495	126,382
Designated Fund			-300	30,229	30,529
				144,724	156,911
Investment Assets					
General Investment fund			10,827	10,827	10,381
NICIFC			14,650	14,650	14,181
			25,477	25,477	24,562
Total Funds				170,201	181,473

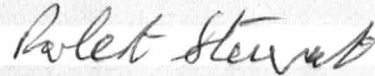
Other Assets (Unrestricted Funds)

Liabilities (Unrestricted Funds)

Approved by the Kirk Session at its meeting and signed on its behalf by



Minister



Clerk of Session

Date: 24th May 2025

NOTES TO THE ACCOUNTS
31 December 2024

8. OTHER EXPENDITURE

Other Expenditure	999	-	-
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9. EMPLOYEES

	Total Funds	Total funds
	2024	2023
	£	£
Wages and salaries inc NIC	41,635	39,652
Pension contributions	8,841	8,417
	50,476	48,069

Number of Employees

The average number of employees, including the minister, in the congregation, during the year was:

	2024	2023
Average number of employees	1	1

There were no employees in receipt of employee benefits in excess of £60,000.

10. PENSION COSTS

The minister of the congregation is a member of the Presbyterian Church in Ireland Pension Scheme (2009), a separate registered charity operated by the Presbyterian Church in Ireland. Pension contributions determined by the Scheme (Code (2023) par 318) and made by the congregation during the year were:

	2024	2023
	£	£
Contributions	8,841	8,418

11. TANGIBLE FIXED ASSETS

The congregation owns a manse at 5 Cairnhill Crescent, Ballygally, Larne, Co Antrim, BY40 2QT, with an insured value of £304,645

12. INVESTMENTS

	2024	2023
	£	£
General Investment Fund	10,828	10,381
NICIFC	14,650	14,181
Total Investment	25,478	24,562

13. CASH AT BANK AND IN HAND

	2024	2023
	£	£
Cash in bank and in hand	144,724	156,911

Cairncastle Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104873

Accounts

STATEMENT OF FINANCIAL ACTIVITY

For the year ended 31 December 2023

	Notes	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Total funds 2022
		£	£	£	£	£
Income and Endowments from:						
Voluntary Donations	1	71,063	11,323		82,386	76,451
Charitable activities	2	95			95	290
Other trading activities	3	1,935			1,935	84
Investments	4	978			978	1,017
Other	5	6,263			6,263	4,935
Total		80,333	11,323		91,656	82,778
Expenditure on:						
Raising funds	6	475			475	500
Charitable activities	7	76,216	12,635		88,851	93,219
Other	8	757	3,559		4,316	0
Total		77,448	16,194		93,642	93,719
Net Income/ (expenditure)		2,885	-4,871			
Transfers between funds		-6,710	6,710		0	0
Net movement in funds		-3,825	1,839		-1,986	-10,941
Reconciliation of funds:						
Total funds brought forward		98,251	30,117		128,368	139,309
Total cash funds carried forward		94,426	31,956		126,382	128,368

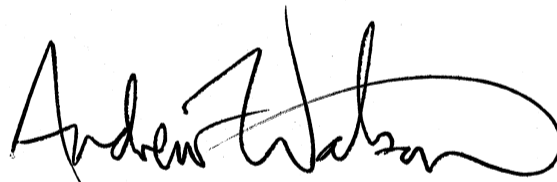
Statement of assets and liabilities - Year Ended 31 December 2023

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Funds Reconciliation					
Cash at bank & in hand carried fwd	98,251	30,117		128,368	139,309
Surplus/(deficit)	-3,825	1,839		-1,986	-10,941
Cash at bank & in hand brought fwd	94,426	31,956		126,382	128,368
Bank & Cash Balances					
Bank Deposit Accounts				55,092	52,956
Bank Current Account				126,382	128,368
Cash in Hand				0	0
				181,474	181,324

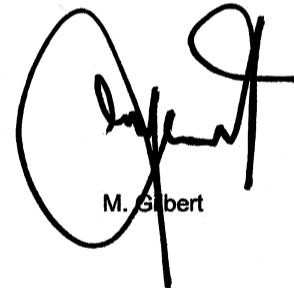
Other Assets (Unrestricted Funds)

Liabilities (Unrestricted Funds)

Approved by the Kirk Session at a meeting on 20th March 2024 and signed on its behalf by



Rev. A. Watson



M. Sibert

NOTES TO THE ACCOUNTS

31 December 2023

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2023 £	Total funds 2022 £
1. VOLUNTARY DONATIONS					
Recorded giving	56,051			56,051	51,652
Loose collections	1,250	11,323	-	12,573	14,402
Donations and gifts	600			600	250
Gift Aid	13,161			13,161	10,706
	<u>71,062</u>	<u>11,323</u>	<u>0</u>	<u>82,385</u>	<u>77,010</u>
2. CHARITABLE ACTIVITIES					
Income from charitable activities	95			95	
	<u>95</u>			<u>95</u>	
3. OTHER TRADING ACTIVITIES					
Letting of premises	85	-	-	85	84
Trading income	1,850			1,850	
	<u>1,935</u>	<u>-</u>	<u>-</u>	<u>1,935</u>	<u>84</u>
4. INVESTMENT INCOME					
Bank	365			365	
Deposit interest	410			410	698
Dividends	203			203	319
	<u>978</u>			<u>978</u>	<u>1,017</u>
5. OTHER INCOME					
Special collections	4,830			4,830	4,585
Legacies and bequest					
Donations from organisations	545			545	350
Other	888			888	
	<u>6,263</u>	<u>11,323</u>		<u>6,263</u>	<u>4,935</u>
6. RAISING FUNDS					
FWO Envelopes	475	-	-	475	500
		<u>-</u>	<u>-</u>		
7. CHARITABLE ACTIVITIES					
General Assembly assessments	14,157		-	14,157	13,566
Presbytery fees	756		-	756	727
Ministry and support staff costs	48,572		-	48,572	49,957
Running expenses	12,130	7,798	-	19,928	11,211
Donations to missions and charities		8,396	-	8,396	10,639
Governance costs	600		-	600	576
Other donations			-	0	0
	<u>76,215</u>	<u>16,194</u>	<u>-</u>	<u>92,409</u>	<u>86,676</u>
8. OTHER EXPENDITURE					
Other Expenditure	757	-	-	757	

NOTES TO THE ACCOUNTS
31 December 2023

9. EMPLOYEES

	Total Funds 2023	Total funds 2022
	£	£
Wages and salaries inc NIC	39,652	36,947
Pension contributions	8,417	8,017
	<u>48,069</u>	44,964

Number of Employees

The average number of employees, including the minister, in the congregation, during the year was:

	2023	2022
Average number of employees	1	1

There were no employees in receipt of employee benefits in excess of £60,000.

10. PENSION COSTS

The minister of the congregation is a member of the Presbyterian Church in Ireland Pension Scheme (2009), a separate registered charity operated by the Presbyterian Church in Ireland. Code (2023) par 318.

Pension contributions determined by the Scheme and made by the congregation during the year were:

	2023	2022
	£	£
Contributions	8,418	8,017

11. TANGIBLE FIXED ASSETS

The congregation owns a manse at 5 Cairnhill Crescent, Ballygally, Larne, Co Antrim, BY40 2QT, with an insured value of £304,645

12. INVESTMENTS

	2023	2022
Holding	30,529	30,529
General Investment Fund	10,381	9,520
NICIFC	14,181	12,908
Total Investment	<u>55,091</u>	52,957

13. CASH AT BANK AND IN HAND

	2023	2022
	£	£
Cash in bank and in hand	126,382	128,368
Deposit accounts	55,091	52,956
	<u>181,473</u>	181,324

NOTES TO THE ACCOUNTS

31 December 2023

14. FUNDS BALANCES

	Income £	Expenditure £	Transfer £	Balance At start £	Balance At end £
Unrestricted Funds					
General Fund	80,334	77,449	-6,710	98,251	94,426
Restricted Funds					
Property Funds					
Building & Repair Fund		3,559	5,329	23,791	25,561
Missions and Charities					
Missions & Charities	7,016	8,396	1,381	0	0
Organisational Funds					
BB	1	30		580	550
GB	675	602		476	549
PW	1,387	1,376		227	238
Senior Bowls	315	269		312	358
Youth Club	0	20		1,507	1,487
Friendship Club	1,076	832		277	521
Rainbow Club	854	882		42	15
Catering	0	228		2,905	2,677
Total organisations	4,307	4,239		6,326	6,395
Total Restricted	11,323	16,194	6,710	30,117	31,956

Endowments

Gains/Losses

Holding Fund				30,528	30,528
General Investment Fund			862	9,519	10,381
NICIFC			1,273	12,908	14,181
Total Investment			2,135	52,956	55,091
TOTAL	91,658	93,643	2,135	181,324	181,473

15. RELATED PARTY TRANSACTION

None of the trustees received any remuneration during the year in connection with their duties.

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

Assembly Buildings	61,185
United Appeal	6,848
World Development Appeal	957

There were no other related party transactions.

Cairncastle Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104873

Annual report

Annual Monitoring Return

for the year ending

31st December 2023

Cairncastle Presbyterian Church

CHARITY NUMBER 104873

Contents

TRUSTEES' ANNUAL REPORT	2
AIM AND PURPOSE	2
OBJECTIVES AND ACTIVITIES	2
ACHIEVEMENTS AND PERFORMANCE	3
FINANCIAL REVIEW	5
VOLUNTEERING	6
SAFEGUARDING	6
STRUCTURE, GOVERNMENT AND MANAGEMENT	7
ADMINISTRATIVE INFORMATION	8
RESPONSIBILITY OF CHARITY TRUSTEES	9
FINANCIAL REPORT	10
INDEPENDENT EXAMINER'S REPORT	10
ACCOUNTING POLICIES	11
STATEMENT OF FINANCIAL ACTIVITY	13

TRUSTEES' ANNUAL REPORT

The charity, Cairncastle Presbyterian Church, is a congregation of the Presbyterian Church in Ireland who worship God and work for Him amidst the beauty of His creation in the rural setting of Cairncastle.

History records how a community and society can benefit when people share belief in a Creator and respect for His laws. Equality and diversity, social justice and care of the environment, all flourish on such a foundation. Modern research also indicates people who attend church regularly are generally happier, better citizens and less likely to self-harm!

Such affirmation gives the charity confidence in its delight in the realistic yet uplifting Biblical message of redemption from all sorts of bondage, healing of the hurts and brokenness of life and hope that triumphs over despair through God's grace and love in Jesus Christ.

AIM AND PURPOSE

The purpose of Cairncastle Presbyterian Church is the advancement of the Christian religion for the benefit of the community it serves. The accomplishment of this purpose will be demonstrated in the public lives of people who:

- Have a mature understanding of the Christian faith giving them strong Christian principles for their lives;
- Are good citizens who are respectful of authority, holding high moral values and are law abiding;
- Are pursuant of public good and care for the weak and vulnerable in society;
- Who persevere doing good inspired by the Christian hope of a better world.

The pursuit of such outcomes leads to a more generous and public minded community and as such can cause harm to no one.

The charity aims to achieve this purpose through motivating its members and providing opportunities through setting appropriate objectives and providing appropriate activities.

OBJECTIVES AND ACTIVITIES

In setting objectives and planning for activities, the Trustees note that the charity has given due consideration to the general guidance published by the Charity Commission relating to public benefit, and in particular to its supplementary public benefit guidance on the advancement of the religion.

The charity endeavours to fulfil its public benefit obligations by enabling its members to appreciate how better understanding the Christian faith enables them to express that faith in the context of everyday life in the public square through:

- Worship and prayer: learning about the Gospel, and developing their knowledge and trust in God.
- Provision of pastoral care for people living in the parish.
- Missionary and evangelism.
- Cooperation with others.

The charity organises numerous activities to further its purposes. Information regarding these is publicly displayed on church notices, on the church website, Social media and on Facebook and when appropriate in the local Community Hall. All, of appropriate age and gender, are welcome to access any of these activities, without regard to whether they are part of our congregation. Further information of these activities is provided on the next page under the heading Mission and Evangelism.

To facilitate this work it is important that the Trustees maintain the fabric of the Church and halls antics site on the Drumnagreagh Road.

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The Trustees offer a range of services during the week and over the course of the year that we hope our participants find both beneficial and spiritually fulfilling.

This coming together of the congregation on Sunday mornings at 11am for worship is motivation and heartbeat of everything. Worship nurtures and expresses faith through praise and prayer, scripture and sermon, music and sacrament. In this way people learn about the Gospel, develop their knowledge of and trust in God whom we worship as Father, Son and Holy Spirit, and those attending are encouraged to live out their faith for the benefit of the local community. During Sunday Worship, our Sunday School and Bible Class meet on a twice monthly basis for the Christian education of our young people, which provides them with a good moral framework for their lives. Such young people are more likely to grow up as good citizens and less likely to end up in crime and drugs. This can only be for the public good.

As well as our regular services, we support our community in celebrating and thanking God at the milestones of the journey of life. Through Christian baptism we thank God for the gift of new life, in Christian marriage we unite a man and a woman in holy matrimony as they exchange their vows in public and seek God's blessing on their union, and through funeral services, we share with family and friends in their grief, bringing comfort and thanksgiving for the life which is now complete in this world and commend the person into God's keeping.

With 186 families (190 in 2022) and 374 (380) persons on the Church Roll, the average attendance at Sunday worship was 70 (70). Though 0 (0) new members joined through profession of faith, others joining through transfer means the Communicants' Roll now stands at 126 (130). There were 34 (18) young people enrolled in our Sunday School and Bible Class.

The sacrament of Holy Communion was celebrated 4 (5) times during the year; 59 (68) attended at least once, with an average attendance of 41 (40). The sacrament of Holy Baptism was celebrated on 2 (3) occasions. In addition, 0 (1) weddings and 6 (2) funerals were conducted.

Pastoral care

Some of the congregation were unable to attend church due to sickness or age and these benefit from the regular pastoral visits the minister and elders, whether at home or in care homes or in hospital.

Provision is made for disabled access to church and halls for any wheelchairs users.

The trustees are also aware of the need to ensure a safe environment for children, young people, vulnerable adults and leaders.

Mission and Evangelism

Sharing the Christian faith and helping those in need are an important demonstration of the charity's Christian faith and commitment to public benefit.

Our **Sunday** services are broadcast on Social Media and enable the charity to maintain its witness to a larger public audience. In addition, the minister has and weekly devotional talks on YouTube on **Wednesdays**. These have been and are appreciated by many both near and far, especially those unable to attend in person through age and infirmity.

The charity facilitates a number of activities through the week that provide an opportunity for interaction between the congregation and the local community:

- The Presbyterian Women has a particular interest in supporting the work of our denominational deaconesses and missionaries. It meets monthly on Monday afternoons with about 20 ladies.
- The Rainbow Club for Mothers and Toddlers meets on Tuesday mornings with about 20 mothers plus children.
- The Friendship Club provides further opportunity for informal fellowship for the community. It meets monthly on a Tuesday afternoon with about 20 in attendance.
- The Thursday Midweek Bible Study provided an opportunity for those attending to engage in video based, discussional Bible Study, which was appreciated by those attending.
- The Senior Bowling Club meets on Fridays and provides valuable social and recreational opportunities for its dozen or so members.
- The Girls' Brigade, with 11 girls enrolled, meets on a Saturday morning.
- The Saturday Youth Club has resumed with 4 young people.

In addition, the charity supports financially the charitable agencies of the Presbyterian Church in Ireland: the annual United Appeal, the World Development Appeal, the Sunday School Project and the Moderator's Appeal.

The charity also supports the work of other charitable agencies, namely, Christian Aid, the Larne Foodbank, The Salvation Army Christmas gift appeal, the Christmas Shoebox appeal and the Royal British Poppy Fund and other charities listed in the accounts.

Cooperation with others

Mindful of the public benefit requirements, the charity enjoys good relationships with its Christian neighbours and cooperates with them whenever possible, particularly during the Christmas season and Easter celebrations. Our minister is co-chair of the management committee of the Dixon Hall in Drains Bay, currently the venue of the local Sea Cadets and of summer activities for young people. He and three trustees are on the Board of Governors of Cairncastle Primary School.

The church hall is the venue for the community's annual Christmas Tree Lighting ceremony and the annual Gospel Concert held by the Ulster-Scots Society.

The charity also participates in community activities in Ballygally run by the Mid and East Antrim Council.

FINANCIAL REVIEW

The charity is funded principally through voluntary donations, bequests and gifts from the congregation. The Trustees note with appreciation the continuing generosity of those who supported financially the work of the congregation.

The day to day running of the congregation was financed through its General Fund mainly through the contributions of its 149 (151) recorded contributors. The total income of the General Fund increased to £73,625 (£62,185), including Gift Aid of £11,136. However, expenditure also increased to £77,449 (£73,769) giving a deficit of £3,824 (£11,584). Despite the welcomed increase in receipts, helped by a special funds raising event, the deficit continues to be a serious challenge to the charity, largely due to the continuing increase in costs.

The total income of all the cash funds of the Congregation, was £91,647 (£82,309) while the total expenditure was £93,643 (£87,099).

Included in these figures is the giving of £12,635 (£10,639) to Missions and Charities as listed in the accounts.

Property

The congregation maintains the church and halls at 4 Drumnagreagh Road, Cairncastle, Larne, Co. Antrim, BT40 2RN, with an insured value of £2,434,044, and owns a manse at 5 Cairnhill Crescent, Ballygally, Larne, Co Antrim, BY40 2QT, with an insured value of £304,645.

Reserves Policy

The Trustees have considered the level of unrestricted reserves that it is appropriate to hold taking account of current and ongoing commitments. It is the policy of the Trustees to hold at least 12 month's normal expenditure from unrestricted funds, currently in the region of £77,000. At the year end unrestricted reserves were £95,000 which represents an adequate level of reserves. The Trustees, however, consider it prudent to hold reserves at this level conscious that the funding of its present activities is dependent on the ongoing financial support of members.

Going concern

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

Risk Review

A review of major risks has been undertaken by the Trustees and systems and procedures implemented to manage identified risks. The Trustees are concerned at the long term implications of the continuing deficit in the General Fund. The Trustees endeavour to mitigate these risks by regularly monitoring the activities and finances of the congregation at stated meetings and by encouraging members in their regular giving and voluntary support.

VOLUNTEERING

The Trustees thank all who volunteer their time and energies and skills in cleaning and maintaining the church premises, run the activities of the congregation, decorate the church for Sundays and special occasions, provide catering, operate the audio-visual equipment and maintain our social media presence, and those who make members and visitors feel welcome in attending services. In particular we thank our finance team who have helped us all to understand the church's finances and our financial obligations. This invaluable contribution of these and others enables the church and its activities to keep running and makes ours a lively and vibrant community.

The volunteers are aware of the responsibility of public benefit. They receive no private or material reward but may benefit from the development of personal skills that are incidental to the roles for which they volunteer and the satisfaction of knowing they bring benefit to others.

SAFEGUARDING

The charity has appointed a safeguarding officer (designated person) to ensure that a safeguarding policy is in existence and is being complied with. All persons involved with

children, young persons and vulnerable adults are made aware of their responsibilities, have the contact details of their safeguarding officer and are required to attend safeguarding courses which are arranged either locally or on-line. The safeguarding officer maintains records in respect of every attendee in each section of the charity and their respective leaders. Similarly a record is maintained in respect of the contact details of the parents or guardians of those children and young persons. All records are held in strict confidence and are available only on a 'need to know' basis.

The safeguarding officer has access to a central 'taking care unit' which can give specialist guidance and advice when required. He is aware of and has the contact details of the relevant statutory bodies available to him in the event of a serious or potentially serious incident or allegation.

STRUCTURE, GOVERNMENT AND MANAGEMENT

The charity, namely, Cairncastle Presbyterian Church, is a congregation of the Presbyterian Church in Ireland, which is part of the worldwide Christian Church. The Presbyterian Church in Ireland is Trinitarian in its theology, Reformed in its doctrine and Presbyterian in its ecclesiology. Its governing document is "The Constitution and Government of The Presbyterian Church in Ireland," otherwise known as "The Code." (available at www.presbyterianireland.org/Resources/Categories/General-Assembly.aspx).

The congregation is answerable to the General Assembly through the Carrickfergus Presbytery and participates in both church courts through its minister and representative elder.

The congregation has two bodies that are responsible for managing the congregation, alongside our minister, and are elected by the congregation, as and when the need arises, in accordance with The Code, Section XII:

- The Kirk Session, consisting of elders who are ordained by the Presbytery and act as the Charity Trustees, has the spiritual oversight of the congregation and are responsible for the financial aspects of church life.
- The Congregational Committee, which works closely with the Kirk Session, has responsibility for the upkeep of the property, financial management, and control of other areas of how the church is run.

The elders, who are the congregational Trustees, have pastoral responsibility for the districts into which the parish is divided and through pastoral visitation are in touch with families of the congregation. They are in a good position to be aware of the needs of the congregation and what is going on in the local community and are better placed, therefore, to engage meaningfully in informed discussion at the regular meetings of the Trustees.

The Trustees met 10 (12) times during the year with an average attendance of 7 (9). At their meetings, all aspects of the work of the congregation are discussed and reflected on and proposals made. The Trustees are accountable to the charity stakeholders,

namely, the congregation, and report to them at an Annual General Meeting held in the spring and respond to questions and suggestions proffered by members of the congregation.

ADMINISTRATIVE INFORMATION

Charity Name: Cairncastle Presbyterian Church.

Charity Address: 4 Drumnagreagh Road, Cairncastle, Larne, Co. Antrim, BT40 2RN

Charity Registration Number: NIC104873

Charity Contact: Mr Robert Stewart.

Social media: <http://cairncastlepresbyterian.org> @cairncastlepresbyterian.church

Bank: DANSKE BANK

Independent Examiner: MBS Chartered Accountants, 3 High Street, Larne, BT40 1JN

CHARITY TRUSTEES

The Kirk Session

Those who served during the year or who were trustees at 31st December 2023:

Rev Andrew Watson

Mr Cowper Lynas

Mrs Jennifer Bindley

Mrs Valerie Moore

Mr Mark Gilbert

Mr John Robinson

Mr David Holden

Mrs Helen Stewart

Mr William Hunter

Mr Robert Stewart

Mrs Jean Hunter

Principal Officers

Minister

Rev Andrew Watson

Clerk of Session

Mr Robert Stewart

Committee Secretary

Mrs Jennifer Bindley

Treasurer

Mr Mark Gilbert

RESPONSIBILITY OF CHARITY TRUSTEES

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 payments account and a statement of assets and liabilities and to have the accounts examined by an independent examiner.

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.

This Annual Report and Financial Statement were approved by the Trustees at the meeting of the Kirk Session and signed on its behalf by:



Andrew Watson

Minister



Robert Stewart

Clerk of Session

Date. 20th March 2024.

Cairncastle Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104873

Annual return

FINANCIAL REPORT

INDEPENDENT EXAMINERS REPORT

TO THE TRUSTEES OF CAIRNCASTLE PRESBYTERIAN CHURCH

We report on the accounts of Cairncastle Presbyterian Church for the year ended 31st December 2023, which are set out on pages 11 to 17.

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 our 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 our attention.

Basis of independent examiner's report

We have examined your charity accounts as required under section 65 of the Charities Act and our 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.

Our 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.

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

1. The accounting records were not kept in accordance with section 63 of the Charities Act.
2. 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

We have completed our 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, we have found no matters that require drawing to your attention.

Signed:

Name:



MBS Chartered Accountants

Relevant Professional body: Institute of Chartered Accountants Ireland

Address:

3 High Street
LARNE
BT40 UN

Date:

24.10.2024

Cairncastle Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104873

Accounts

STATEMENT OF FINANCIAL ACTIVITY

CAIRNCASTLE PRESBYTERIAN CHURCH

For the year ended 31 December 2022


	Notes	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total funds 2021
		£	£	£	£	£
Income and Endowments from:						
Voluntary Donations	2	62,582	13,869		76,451	73,313
Charitable activities	3	290			290	1,913
Other trading activities	4	84			84	23
Investments	5	1,017			1,017	852
Other	6	4,935			4,935	6,669
Total		68,908	13,869	0	82,778	82,770
Expenditure on:						
Raising funds	7	500		-	500	567
Charitable activities	8	75,752	17,467	-1,215	93,219	86,962
Other	9	245		-	0	0
Total		76,496	17,467	-	93,719	87,529
Net Income/ (expenditure)		-7,588				
Transfers between funds		-4,050	4,620	-570	0	0
Net movement in funds		-11,638	1,022	-1,785	-12,401	-4,759
Reconciliation of funds:						
Total funds brought forward		109,889	29,474	54,741	194,104	182,654
Total funds carried forward		98,251	30,496	52,956	181,703	194,104

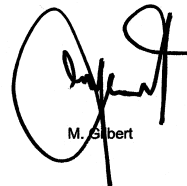
BALANCE SHEET

	Notes	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total funds 2021
		£	£	£	£	£
Additional Information						
Fixed assets:						
Investments	13		-	52,956	52,956	54,741
Funds Reconciliation						
Cash at bank and in hand	14	98,251	30,496		128,747	139,363
Total funds	15	98,251	30,496	52,956	181,703	194,104

Approved by the Kirk Session at a meeting on 20/9/23

and signed on its behalf by


Rev. A. Watson


M. Gilbert

CAIRNCastle PRESBYTERIAN CHURCH

A Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS

1. ACCOUNTING POLICIES STATEMENTS

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with Financial Reporting Standard applicable in the UK and Ireland (FRS102) (effective 1 January 2015).

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

FUND ACCOUNTING

Charity law requires that monies given to a charity must be accounted for in funds so that donors may be confident that the money they have given for good causes is not misused or wasted but properly used. Accordingly funds are held in three types of fund, unrestricted or general, restricted and endowment.

Unrestricted or general funds are income funds which are to be spent on the congregation's general purposes without any restriction being placed on them by the donor. Some general funds may be set aside by the congregation as Designated funds for use in the future and may be returned to general use.

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 a restricted fund is no longer required but has unspent balances, these may be apportioned to other purposes, provided this is understood by the donors in advance.

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.

INCOMING RESOURCES

(i) Recognition of incoming resources

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

- The congregation becomes entitled to the resources;
- The trustees are virtually certain they will receive the resources and
- The monetary value can be measured with sufficient reliability.

(ii) Incoming resources with related expenditure

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

(iii) Grants and donations

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

(iv) Tax reclaims on donations and gifts

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

(v) Contractual income and performance related grants

This is only included in the SoFA once the related goods or services have been delivered.

(vi) Gifts in kind

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

(vii) Donated services and facilities

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

(viii) Volunteer help

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

(ix) Investment income

This is included in the accounts when receivable.

(x) Investment gains and losses

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

EXPENDITURE AND LIABILITIES

(xi) Liability recognition

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

(xii) Governance costs

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

(xiii) Grants with performance conditions

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

(xiv) Grants payable without performance conditions

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

ASSETS

(xvi) Tangible Fixed Assets

The Church Building and halls are deemed to be heritage assets as defined by the Charities SORP (FRS102). They are not included on the balance sheet as information on the cost or valuation is not available and such information cannot be obtained at a cost commensurate with the benefits to the users of the accounts and to the congregation.

The Manse is recognised at cost/deemed cost, being the estimated fair value of the property at 31/12/2016. No depreciation has been provided on the Manse as the current estimated residual value is not less than its carrying value and the remaining useful life currently exceeds 50 years.

(xvii) Investments

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

CAIRNCASTLE PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS

31 December 2022

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total funds 2021
	£	£	£	£	£
2. VOLUNTARY DONATIONS					
Recorded giving	51,652			51,652	62,607
Loose collections	533	13,869	-	14,402	
Donations and gifts	250			250	
Gift Aid	10,147			10,147	10,706
	<u>62,582</u>	<u>13,869</u>	<u>0</u>	<u>76,451</u>	<u>73,313</u>
3. CHARITABLE ACTIVITIES					
Income from charitable activities					1,913
Christian Literature	290				
	<u>290</u>				<u>1,913</u>
4. OTHER TRADING ACTIVITIES					
Letting of premises	84	-	-		
Trading income					14
	<u>84</u>	<u>-</u>	<u>-</u>	<u>84</u>	<u>14</u>
5. INVESTMENT INCOME					
Deposit interest	698				308
Dividends	319				544
	<u>1,017</u>				<u>852</u>
6. OTHER INCOME					
Special collections	4,585			4,585	
Legacies and bequest					6,000
Donations from organisations	350			350	175
	<u>4935</u>			<u>4935</u>	<u>6175</u>
7. RAISING FUNDS					
FWO Envelopes	500	-	-		567
	<u>500</u>	<u>-</u>	<u>-</u>		<u>567</u>
8. CHARITABLE ACTIVITIES					
General Assembly assessments	13,566	-	-	13,566	56,866
Presbytery fees	727	-	-	727	715
Ministry and support staff costs	49,957	-	-	49,957	2,158
Running expenses	11,211	-	-	11,211	16,427
Donations to missions and charities		10,639	-	10,639	10,221
Governance costs	576	-	-	576	576
Other donations	-	-	-	0	
	<u>76,037</u>	<u>10,639</u>	<u>-</u>	<u>86,676</u>	<u>86,963</u>
9. OTHER EXPENDITURE					
Other Expenditure	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

CAIRNCastle PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS
31 December 2022

10. EMPLOYEES

	Total Funds	Total funds
	2022	2021
	£	£
Wages and salaries inc NIC	36,947	1,873
Pension contributions	8,017	408
	<u>44,964</u>	<u>2,281</u>

Number of Employees

The average number of employees, including the minister, in the congregation, during the year was:

	2022	2021
Average number of employees	1	1

There were no employees in receipt of employee benefits in excess of £60,000.

11. PENSION COSTS

The minister of the congregation is a member of the Presbyterian Church in Ireland Pension Scheme (2009). This is a scheme operated by the Presbyterian Church in Ireland, a separate registered charity. Pension contributions determined by the Scheme and made by the congregation during the year were:

	2022	2021
	£	£
Contributions	7,841	408

12. TANGIBLE FIXED ASSETS

The congregation owns a manse at 5 Cairnhill Crescent, Ballygally, Larne, Co Antrim, BY40 2QT, with an insured value of £304,645

13. INVESTMENTS

	2022	2021
Designated	30,529	31,098
General Investment Fund	9,520	10,373
NICIFC	12,908	13,270
Total Investment	<u>52,957</u>	<u>54,741</u>

14. CASH AT BANK AND IN HAND

	2022	2021
	£	£
Cash in bank and in hand	128,962	139,578
Deposit accounts	52,956	54,741
	<u>181,918</u>	<u>194,319</u>

CAIRNCastle PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS
31 December 2022

15. FUNDS BALANCES

	Income £	Expenditure £	Transfer £	Balance At start £	Balance At end £
Unrestricted Funds					
General Fund	68,908	76,496	-4,050	109,889	98,250
Restricted Funds					
Property Funds					
Building & Repair Fund	1,044	3,970	4,129	22,588	23,791
Missions and Charities					
Missions & Charities	10,148	10,639	491	0	0
Organisational Funds					
BB	1	30		609	580
GB	590	510		396	476
PW	834	650		262	447
Senior Bowls	315	302		299	312
Youth Club	0	371		1,878	1,508
Friendship Club	937	765		105	277
Rainbow Club	0			201	201
Catering	0	230		3,135	2,905
Total organisations	2,677	2,857	0	6,886	6,705
Total Restricted	13,869	17,467	4,620	29,474	30,497
Designated					
Designated			-570	31,098	30,528
Endowments					
General Investment Fund		853		10,373	9,520
NICIFC		361		13,270	12,908
Total Investment		1,215		23,643	22,428
TOTAL	82,777	95,178	0	194,104	181,704

16. RELATED PARTY TRANSACTION

None of the trustees received any remuneration during the year in connection with their duties.

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

Congregational assessments	£57,813
United Appeal	£6,241
World Development Appeal	£1,076
Moderator's Appeal	£2,110
Children's Society	£263

There were no other related party transactions.

Cairncastle Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104873

Annual report

Cairncastle Presbyterian Church

CHARITY NUMBER 104873

Trustees' Annual Report for the year ending 31st December 2022

Cairncastle Presbyterian Church	1
AIM AND PURPOSE	2
OBJECTIVES AND ACTIVITIES	2
ACHIEVEMENTS AND PERFORMANCE	3
Worship and prayer	3
Pastoral care	3
Mission and Evangelism	3
Cooperation with others	4
FINANCIAL REVIEW	4
Property	5
Reserves Policy	5
Going concern	5
Risk Review	5
VOLUNTEERS	5
STRUCTURE, GOVERNMENT AND MANAGEMENT	6
ADMINISTRATIVE INFORMATION	7
CHARITY TRUSTEES	7
RESPONSIBILITY OF CHARITY TRUSTEES	8

AIM AND PURPOSE

History records how a community and society can benefit when people share belief in a Creator and respect for His laws. Equality and diversity, justice and care of the environment, all flourish on such a foundation. Modern research also indicates people who attend church regularly are generally happier, better citizens and less likely to self-harm!

Such affirmation gives the charity confidence in its delight in the realistic yet uplifting Biblical message of redemption from all sorts of bondage, healing of the hurts and brokenness of life and hope that triumphs over despair through God's grace and love in Jesus Christ.

The charity is a congregation of the Presbyterian Church in Ireland who worship God and work for Him amidst the beauty of His creation in the rural setting of Cairncastle. Its purpose is the advancement of the Christian religion for the benefit of the community it serves.

The charity aims to achieve this purpose through motivating its members and providing opportunities through setting appropriate objectives and providing appropriate activities.

OBJECTIVES AND ACTIVITIES

In setting objectives and planning for activities, the Trustees note that the charity has given due consideration to general guidance published by the Charity Commission relating to public benefit, and in particular to its supplementary public benefit guidance on the advancement of the religion.

The charity fulfils its objectives by providing benefit to its members and the general public by enabling ordinary people to live out their Christian faith as part of our local community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in God.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.
- Cooperation with others.

The charity undertakes numerous activities to further its purposes. Information regarding these is publicly displayed on the church premises, on the church website and on Facebook and when appropriate in the local Community Hall All, of appropriate age and gender, are welcome to access any of these, without regard to whether they are part of our congregation. Further information is provided on the next page under the heading Mission and Evangelism.

To facilitate this work it is important that the Trustees maintain the fabric of the Church and halls on the Drumnagreagh Road.

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The Trustees offer a range of services during the week and over the course of the year that we hope our participants find both beneficial and spiritually fulfilling.

We are grateful that the CoVid pandemic is now behind us and that the life of the worshipping community has returned to normal. This coming together of the congregation on Sunday mornings at 11am for worship is important, for worship nurtures and expresses faith through praise and prayer, scripture and sermon, music and sacrament. In this way people learn about the Gospel, develop their knowledge of and trust in God whom we worship as Father, Son and Holy Spirit, and those attending are encouraged to live out their faith in the local community. During Sunday Worship, our Sunday School and Bible Class meet on a twice monthly basis for the Christian education of our young people.

As well as our regular services, we support our community in celebrating and thanking God at the milestones of the journey of life. Through Christian baptism we thank God for the gift of new life, in Christian marriage we unite a man and a woman in holy matrimony as they exchange their vows in public and seek God's blessing on their union, and through funeral services, we share with family and friends in their grief, bringing comfort and thanksgiving for the life which is now complete in this world and commend the person into God's keeping.

With 190 families (205 in 2021) and 380 (410) persons on the Church Roll, the average attendance at Sunday worship was 70 (55). Though 0 (0) new members joined through profession of faith, others joining through transfer means the Communicants' Roll now stands at 130 (125). There were 18 (30) young people enrolled in our Sunday School and Bible Class.

The sacrament of Holy Communion was celebrated 5 (3) times during the year; 68 attended at least once, with an average attendance of 40 (43). The sacrament of Holy Baptism was celebrated on 3 (2) occasions. In addition, 1 (1) weddings and 2 (7) funerals were conducted.

Pastoral care

Some of the congregation were unable to attend church due to sickness or age and were visited on a regular basis by the minister, elders, whether at home or in care homes or in hospital.

Provision is made for disabled access to church and halls for any wheelchairs users.

The congregation also complies with the General Assembly's Taking Care child protection policy to ensure a safe environment for children, young people and leaders.

Mission and Evangelism

Sharing the Christian faith and helping those in need are an important demonstration of the charity's Christian faith.

Our Sunday services and the minister's weekly devotional talks are broadcast on Social Media and enable the charity to maintain its witness to a larger audience. This has been

appreciated by many both near and far, especially those unable to attend in person through age and infirmity.

During the year the minister ran a video based discussional Bible Study, which was appreciated by those attending.

The charity facilitates a number of organisations that provide an opportunity for interaction between the congregation and the local community:

- The Girls' Brigade, with 11 girls enrolled, meets on a Saturday morning.
- The Mothers and Toddlers meets on Tuesday mornings with about 20 mothers plus children.
- The Senior Bowling Club provides valuable social and recreational opportunities for its dozen or so members.
- The Presbyterian Women has a particular interest in supporting the work of our denominational deaconesses and missionaries. Its meets monthly on Monday afternoons with about 20 ladies.
- The Friendship Club provides further opportunity for informal fellowship for the community. It meets monthly on a Tuesday afternoon with about 20 in attendance.

The Saturday Youth Club failed to resume after the Covid outbreak, however, it is hoped that the Youth Club will resume in the following year.

In addition, the charity supports financially the Presbyterian Church in Ireland's United Appeal, World Development Appeal, Sunday School Project and the Moderator's Appeal.

The charity also supports the work of Christian Aid, the Larne Foodbank, The Salvation Army Christmas gift appeal, the Christmas Shoebox appeal and other charities listed in the accounts.

Cooperation with others

The charity enjoys good relationships with its Christian neighbours and cooperates with them whenever possible, particularly during the Easter celebrations. Our minister is co-chair of the management committee of the Dixon Hall in Drains Bay, currently the venue of the local Sea Cadets and of summer activities for young people. He and three members are on the Board of Governors of Cairncastle Primary School.

The church hall facilitates the community's annual Christmas Tree Lighting ceremony.

The Ulster-Scots Society holds its annual Gospel Concert in the church hall.

The charity also participates in community activities run by the Mid and East Antrim Council.

FINANCIAL REVIEW

The charity is funded principally through voluntary donations, bequests and gifts from the congregation. The Trustees note the continuing generosity of those who supported financially the work of the congregation.

The day to day running of the congregation was financed through its General Fund mainly through its 149 (151) recorded contributors. The total income of the General Fund saw a small increase to £68,908 (£62,185), including Gift Aid of £10,147. However, expenditure also increased to £76,496 (£73,769) giving a deficit of £11,638 (£11,584). The main

reason for the continuing deficit despite a modest increase in giving is the continuing increase in costs makes it difficult for the income to overtake the deficit in the short term.

The Total Income of all funds of the Congregation, was £82,777 (£82,309). Total expenditure was £95,178 (£87,099).

Included in these figures is the giving of £10,183 (£19,272) to Missions and Charities as listed in the accounts.

Property

The congregation maintains the church and halls at 4 Drumnagreagh Road, Cairncastle, Larne, Co. Antrim, BT40 2RN, with an insured value of £2,434,044, and owns a manse at 5 Cairnhill Crescent, Ballygally, Larne, Co Antrim, BY40 2QT, with an insured value of £304,645.

Reserves Policy

The Trustees have considered the level of unrestricted reserves that it is appropriate to hold taking account of current and ongoing commitments. It is the policy of the Trustees to hold at least 12 month's normal expenditure from unrestricted funds, currently in the region of £76,000. At the year end unrestricted reserves were £98,000 which represents an adequate level of reserves. The Trustees, however, consider it prudent to hold reserves at this level conscious that the funding of its present activities is dependent on the ongoing financial support of members.

Going concern

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

Risk Review

A review of major risks has been undertaken by the Trustees and systems and procedures implemented to manage identified risks. The Trustees are concerned at the long term implications of the continuing deficit in the General Fund. The Trustees endeavour to mitigate these risks by regularly monitoring the activities and finances of the congregation at stated meetings and by encouraging members in their regular giving and voluntary support.

VOLUNTEERS

The Trustees thank all the volunteers who work so hard to make our church a lively and vibrant community. In particular we thank our finance team who have helped us all to understand the church's finances and their financial obligations, and all the other members whose valuable contribution enables the church and its activities to keep running.

STRUCTURE, GOVERNMENT AND MANAGEMENT

The charity, namely, Cairncastle Presbyterian Church, is a congregation of the Presbyterian Church in Ireland, which is part of the worldwide Christian Church. The PCI is Trinitarian in its theology, Reformed in its doctrine and Presbyterian in its government. Its governing document is "The Constitution and Government of The Presbyterian Church in Ireland," otherwise known as "The Code." (available at www.presbyterianireland.org/Resources/Categories/General-Assembly.aspx).

The congregation is answerable to the General Assembly through the Carrickfergus Presbytery and participates in both church courts through its minister and representative elder.

The congregation has two bodies that are responsible for managing the congregation, alongside our minister, and are elected by the congregation in accordance with The Code, Section XII:

- The Kirk Session, consisting of elders who are ordained by the Presbytery and act as the Charity Trustees, has the spiritual oversight of the congregation and are responsible for the financial aspects of church life.
- The Congregational Committee, which works closely with the Kirk Session, has responsibility for the upkeep of the property, financial management, and control of other areas of how the church is run.

The Trustees met 12 times during the year with an average attendance of 9. At their meetings, all aspects of the work of the congregation are discussed and reflected on and proposals made. The Trustees report to the congregation at an Annual General Meeting held in the spring.

ADMINISTRATIVE INFORMATION

Charity Name: Cairncastle Presbyterian Church.

Charity Address: 4 Drumnagreagh Road, Cairncastle, Larne, Co. Antrim, BT40 2RN

Charity Registration Number: NIC104873

Charity Contact: Mr Robert Stewart.

Social media: <http://cairncastlepresbyterian.org> @cairncastlepresbyterian.church

Bank: DANSKE BANK

Independent Examiner: MBS Chartered Accountants, 3 High Street, Larne, BT40 1JN

CHARITY TRUSTEES

The Kirk Session

Those who served during the year or who were trustees at 31st December 2022:

Rev Andrew Watson

Mr Cowper Lynas

Mrs Jennifer Bindley

Mrs Valerie Moore

Mr Mark Gilbert

Mr John Robinson

Mr David Holden

Mrs Helen Stewart

Mr William Hunter

Mr Robert Stewart

Mrs Jean Hunter

Principal Officers

Minister

Rev Andrew Watson

Clerk of Session

Mr Robert Stewart

Committee Secretary

Mrs Jennifer Bindley

Treasurer

Mr Mark Gilbert

RESPONSIBILITY OF CHARITY TRUSTEES

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 payments account and a statement of assets and liabilities and to have the accounts examined by an external examiner.

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.

This Report and Financial Statement were approved by the Trustees at the meeting of the Kirk Session and signed on its behalf by:



Rev Andrew Watson

Minister



Mr Robert Stewart

Clerk of Session.

Date of Meeting of Kirk Session:

28/9/23

Cairncastle Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104873

Annual return

**QUALIFIED INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF
CAIRNCASTLE PRESBYTERIAN CHURCH
CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

We report on the accounts of Cairncastle Presbyterian Church for the year ended 31st December 2022, which are set out on pages 8 to 18.

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 our 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 our attention.

Basis of independent examiner's report

We have examined your charity accounts as required under section 65 of the Charities Act and our 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.

Our 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.

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

1. The accounting records were not kept in accordance with section 63 of the Charities Act.
2. 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.

QUALIFIED INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF
CAIRNCastle PRESBYTERIAN CHURCH
A CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND (cont'd)

Independent examiner's statement

We have completed our 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, we have found no matters that require drawing to your attention.

Signed:



Name:

MBS Chartered Accountants

Relevant Professional body:

Institute of Chartered Accountants Ireland

Address:

3 High Street
LARNE
BT40 1JN

Date:

27-3-2023