

# Trustees' Annual Report and Financial Report

for the year ending  
31st December 2024

**Cairncastle Presbyterian Church**

**CHARITY NUMBER 104873**

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# 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 that people who attend church regularly are generally happier, better citizens and less likely to be involved in crime or 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 in 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 in 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 guidance published by the Charity Commission relating to public benefit, particularly in relation to the advancement of the religion, and recognises the importance of safeguarding.

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.

To improve communication with members, one of our elders has set up a Church Newssheet. By means of this, members who have registered their email address with the Church can be kept up to date with upcoming events and other Church announcements on a weekly basis.

All people, 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 at its 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.

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 175 families (186 in 2023) and 364 (374) persons on the Church Roll, the average attendance at Sunday worship was 70 (70). With no additions this year, the Communicants' Roll stands at 125 (126). The sacrament of Holy Communion was celebrated 5 (4) times during the year; 69 (59) attended at least once, with an average attendance of 53 (41). The sacrament of Holy Baptism was celebrated on 1 (2) occasions. In addition, 1 (0) weddings and 7 (6) funerals were conducted.

There were 30 (34) young people enrolled in our Sunday School, which meets every Sunday, and our Bible Class, which meets every other Sunday. This arrangement involves a lot of hard work and commitment on the part of parents and other helpers.

## **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 safeguarding 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 YouTube 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 held its final annual service in June. Due to lack of leadership and decline in numbers, it was decided to close the PW at that service.
- The Rainbow Club meets on Tuesday mornings and provides a useful meeting place for about 20 Mums and their Toddlers of the community.
- 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 Wednesday Midweek Bible Study provided an opportunity for those attending to engage in video based, discussional Bible Study on the Lord's Prayer, 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 12 girls enrolled, meets on a Saturday morning. Three senior girls have attended officers' training course..
- The Saturday Youth Club meets on the last Saturday of the month with 4 young people.

In addition, the charity supports financially the charitable agencies of the Presbyterian Church in Ireland:

- the United Appeal in support of missions,
- the World Development Appeal in support of Christian Aid and TearFund,
- the Sunday School Project and
- the Moderator's Appeal.

The charity also supports the work of other charitable agencies:

- The Saturday Youth Club meets with 4 young people.
- a walk in support of Christian Aid,
- food collections for the Larne Foodbank,
- gifts for The Salvation Army Christmas gift appeal,
- gifts for the Samaritan's Purse Shoebox Christmas appeal,
- collection for the Royal British Legion Poppy Fund,
- the Larne Adult Centre.

These and other charities supported are listed in the charity 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. The minister 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 Community Hall run by the Mid and East Antrim Council.

## **FINANCIAL REVIEW**

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

The Trustees acknowledge the faithful donations of the 145 (149) recorded supporters through the FreeWill Offering scheme. Together they contributed £58,307 (£56,051) out of a total of Voluntary Donations of £60,965 (£59,701), exclusive of Gift Aid. The Trustees note a modest increase of 4%. The income provided through Gift Aid was too

late to be included in this year's accounts. Last year it amounted to £13,161 - a not insignificant amount. The total unrestricted income from all sources was £71,147 (£80,333), an actual decrease overall.

Inevitably meeting costs is always a challenge. Of a total expenditure of £82,664 (£77,448), the costs incurred in the running of the charity's activities amounted to £81,175 (£76,216) an increase of 6½%. In other words, expenses are growing faster than receipts.

The net result is the charity, through not having the benefit of Gift Aid this year, faces an overall deficit of £15,808 on its Unrestricted Funds. However, this will probably be replaced by a surplus when two years of Gift Aid are included next year.

Support for missions and charities has always been an important part of the work of the charity. This year, congregational support was £7,898 a decrease of 6% on last year (£8,396). The Trustees acknowledge an additional £457.50 contributed by the charity's organisations.

## **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. The Trustees note that the year end unrestricted cash reserves of £78,000 are less than the expenditure of £82,000 and therefore question the current policy of holding at least 12 month's normal expenditure. The Trustees are aware that this situation is due to the late receipt of Gift Aid and, therefore, consider it prudent to continue to hold to its reserves policy.

## **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.

The Trustees draw attention to a matter that may seriously impact on the congregation in the future. The Trustees are engaged in a church wide consultation on the Reconfiguration of Ministry, occasioned by the current shortage of ministers and number of congregations that are becoming unsustainable.

## **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.

The Trustees are happy to note that Safeguarding Training took place during the year and was attended by a number of our leaders and there were no safeguarding incidents during the year.



## STRUCTURE, GOVERNMENT AND MANAGEMENT

The charity, namely, Cairnycastle 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](http://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 11 (10) times during the year with an average attendance of 7 (7). 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.

The Trustees note that our minister has completed his year as Moderator of Presbytery in the spring and is currently fulfilling his role as convener of the vacancies of Magheramorne and Raloo. They express their appreciation of his faithfulness as minister of the Gospel and diligence as pastor 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 William Hunter

Mrs Helen Stewart

Mrs Jean Hunter

Mr Robert Stewart

### Principal Officers

Minister

Rev Andrew Watson

Clerk of Session

Mr Robert Stewart

Committee Secretary

Mrs Jennifer Bindley

Treasurer

Mr Mark Gilbert