

# SCARVA STREET (BANBRIDGE) CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

Northern Ireland · Charity number 105052

## Details

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Status Received

Registered 2016-08-09

Register [View on the Charity Commission for Northern Ireland register](#)

## Contact

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Address 6 Steens Hill  
Banbridge  
BT32 4ht  
BT32 4HT

Phone 02840624907

## Activities

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**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

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Period end	Income	Expenditure	Assets	Employees
2024-12-31	£234,527	£187,104	£0	4

## Trustees

Name	Role	Appointed
Mr David Alexander Hayes		
Mr Donald Nigel Bell		
Mr Eric Rowan		
Mr George Anthony Hillen		
Mr Gregory Beattie Radcliffe		
Mr James Rodney Sands		
Mr Kenneth Quinn		
Mr Lyle Rea		
Mr Roy Leslie Wilson		
Mr Timothy Stephen Lindsay		
Mr William David Alan Close		
Mr William David Keith Bentley		
Mr William George Alvin Moore		
Mrs Elizabeth Eleanor Crothers		
Mrs Stella Elizabeth Campbell		
Mrs Yvonne Clydesdale		
Rev Colin George Harris		

**SCARVA STREET (BANBRIDGE) CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

Northern Ireland - Charity number 105052

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# Accounts

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**SCARVA STREET BANBRIDGE, CONGREGATION OF THE  
PRESBYTERIAN CHURCH IN IRELAND**

**Trustees Annual Report and Financial Statements  
for the year ended 31 December 2024**

**Registered Charity in Northern Ireland (NIC105052)**

**SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
TRUSTEES ANNUAL REPORT**

The Trustees present their annual Report and Financial Statements for the year ended 31 December 2024, including a Statement of Assets and Liabilities as at that date.

**REFERENCE AND ADMINISTRATIVE DETAILS**

SCARVA STREET BANBRIDGE, congregation of the Presbyterian Church in Ireland  
The Manse  
Scarva Street  
Banbridge  
BT32 3AD  
Registered Charity in Northern Ireland (NIC105052)

**CHARITY TRUSTEES**

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

K BENTLEY	T HILLEN
MRS S CAMPBELL	A MOORE
A CLOSE	K QUINN
MRS Y CLYDESDALE	G RADCLIFFE
MRS E CROTHERS	L REA
C HARRIS	E ROWAN
D HAYES	J R SANDS
T LINDSAY	R WILSON
N BELL	

**PRINCIPAL OFFICE BEARERS**

Minister	REV C HARRIS
Clerk of Session	L REA
Treasurer	MRS P MORTON

**INDEPENDENT EXAMINER**

S M VINT & CO  
8 NEWRY ROAD  
BANBRIDGE  
BT32 3HN

**SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
TRUSTEES ANNUAL REPORT (cont'd)**

**BANKERS**

ULSTER BANK  
22 BRIDGE STREET  
BANBRIDGE  
BT32 3JT

**SOLICITORS**

JOHN McBURNEY  
5 CHURCH SQUARE  
BANBRIDGE  
BT32 4AS

**SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
TRUSTEES ANNUAL REPORT (cont'd)**

**STRUCTURE AND MANAGEMENT**

**The Kirk Session**

The charity trustees of the congregation are the members of its Kirk Session. Under the congregation's governing document, The Code, the book of the constitution and government of the Presbyterian Church in Ireland, the Kirk Session seeks to watch over and promote the spiritual interest of the congregation and of persons not connected with any congregation who are within its bounds. It ensures pastoral care is in place in the congregation and seeks to further the contribution of the Church to Christian witness and service in the local community. The Kirk Sessions 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 congregations. All members are entitled to propose, speak and exercise equal votes at meetings, except that the Moderator, the ministers in active duty in the congregation, has no deliberative but only a casting vote.

Stated meetings of the Kirk session are held at least four times per year.

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

**Presbytery**

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

**SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
TRUSTEES ANNUAL REPORT (cont'd)**

**The General Assembly**

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

**DESCRIPTION AND PURPOSE**

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

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

The congregations mission purposes is ---

**WORSHIP**

*We seek to glorify God and advance Christ's Kingdom through a variety of services and activities designed to draw people of all ages and backgrounds to Him in saving faith.*

**FELLOWSHIP**

*We seek to be a welcoming, caring, encouraging community of believing people, loving each other and serving Christ together.*

**DISCIPLESHIP**

*We seek, as followers of Christ, to learn from Him and grow in His grace through Bible study, prayer and acts of practical service.*

**OUTREACH**

*We seek to be witnesses to Christ, by our words and actions furthering His mission of salvation locally and world-wide.*

**SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
TRUSTEES ANNUAL REPORT (cont'd)**

**ACTIVITIES AND OBJECTIVES**

The congregation meets for worship every Sunday and visitors are welcome to join. The Sacrament of the Lords Supper is observed on several occasions during the year and all those who have been baptised and who have made a profession of faith in the Lord Jesus Christ are admitted to the Lord's Supper. The congregation holds regular bible study meetings and has a wide range of organisations including Breakfast Club, Kingdom Kids, Youth Club, Mums and Tots, Boy's Brigade, Girl's Brigade, Bowling Club, Presbyterian Women, Men's Fellowship, Bereavement Committee and Warm Space.

**ACHIEVEMENTS AND PERFORMANCE**

**Worship and prayer**

The congregation normally meets for worship each Sunday at 11.00am and 6.30pm on the third Sunday in the month. During the week the mid-week Bible Study meets on the first and third Wednesdays each month with the prayer meeting on the second and fourth Wednesday in the month.

As well as our regular services during the year we sought to comfort those who had been bereaved during the year.

At 31 December 2024 there were 229 communicant members and 267 families connected with the congregation. The average week attendance at morning worship in 2024 was 140. For those unable to attend worship in person, the service is recorded and downloaded on YouTube on Sunday evening and DVD's continue to be delivered to those with no access to YouTube.

**Pastoral care**

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

**Mission and outreach**

As part of our overseas mission outreach, donations were made to a variety of projects including Moderator's appeal and Tear Fund. The congregation supports the United Appeal for Mission which is a central fund of the Presbyterian Church in Ireland. This fund enables congregations to support the wider mission of the denomination and to do mission and outreach on a denominational basis beyond what the congregation could do on its own. The United Appeal Fund provides financial support for mission personnel at home and overseas,

**SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
TRUSTEES ANNUAL REPORT (cont'd)**

assists congregations with the deployment of locally based staff, enables church planting, provides grant support for the upkeep of church premises, assist with the running costs of Union Theological College, the Church's training college for ministry students, and financially supports congregations in the areas of worship, discipleship, global mission, outreach, leadership and pastoral care.

The congregation also contributes to the denominations annual World Development Appeal and any other special appeals.

**Presbytery**

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

**General Assembly**

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

**Property**

During the year £44,574 was expended on emergency work to the church hall annex.

**Grants and/or bequests**

£6,500 was received from Benefact Trust.

The Boys' Brigade received £2,185 from the Education Authority.

**Loan**

£20,000 loan from the Crescent Fund was received repayable over 5 years.

**Volunteers**

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

**SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
TRUSTEES ANNUAL REPORT (cont'd)**

**PUBLIC BENEFIT STATEMENT**

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

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

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

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

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

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

**SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
TRUSTEES ANNUAL REPORT (cont'd)**

**FINANCIAL REVIEW**

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 181 contributors during the year [170 in 2023] donating a total of £133,657 (£102,162 in 2023).

Total Income of the congregation during the year was £234,527 compared to £180,837 in the previous year.

Total expenditure during the year was £187,104 compared to £266,172 the previous year.

**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.

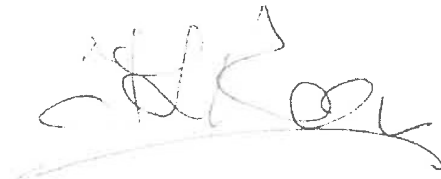
As the congregations total income does not exceed £250,000, the Trustees have elected under Section 64(3) of the Charities Act (Northern Ireland) 208 to prepare a receipts and payment account and a statement of assets and liabilities.

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

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



Rev C Harris (Minister)



L Rea (Clerk of Session)

**INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF SCARVA STREET  
CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

I report on the accounts of the charity for the year ended 31st December 2024 which are set out on pages 11 to 17.

**Respective responsibilities of Trustees and Examiner**

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

It is my responsibility to:

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

**Basis of Independent Examiner's report**

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

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

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

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

**Independent examiner's 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.



**B. Magennis FCCA FCA**  
**For and on behalf of S.M. Vint & Co**  
**Chartered Certified Accountants & Registered Auditors**  
**8 Newry Road**  
**Banbridge**  
**BT32 3HN**

**27 May 2025**

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

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
		£	£	£	£	£
<b>Receipts</b>						
Donations and legacies	2	152,325	36,452	0	188,777	169,115
Charitable activities	3	0	24,237	0	24,237	7,679
Other trading activities	4	700	300	0	1,000	0
Investment Income	5	63	0	0	63	124
Other	6	14	20,436	0	20,450	3,919
		-----	-----	-----	-----	-----
		153,102	81,425	0	234,527	180,837
Sale of Investments		0	0	0	0	0
Sale of fixed assets		0	0	0	0	0
Loans Received		0	0	0	0	0
		-----	-----	-----	-----	-----
<b>Total Receipts</b>		153,102	81,425	0	234,527	180,837
		-----	-----	-----	-----	-----
<b>Payments</b>						
Raising funds	7	679	0	0	679	751
Charitable activities	8	111,382	26,512	0	137,894	148,936
Investment costs		0	0	0	0	0
Other	9	14,198	34,333	0	48,531	116,485
		-----	-----	-----	-----	-----
		126,259	60,845	0	187,104	266,172
Purchase of Investments		0	0	0	0	0
Purchase of fixed assets		0	0	0	0	0
Loan Repayments		0	0	0	0	0
		-----	-----	-----	-----	-----
<b>Total Payments</b>		126,259	60,845	0	187,104	266,172
		-----	-----	-----	-----	-----
Net receipts / (payments)		26,843	20,580	0	47,423	(85,335)
Transfers between funds		275	(275)	0	0	0
		-----	-----	-----	-----	-----
Net movement in funds		27,118	20,305	0	47,423	(85,335)
Funds brought forward		32,295	11,783	0	44,078	129,413
Prior year adjustment		0	0	0	0	0
		-----	-----	-----	-----	-----
Funds carried forward	11	59,413	32,088	0	91,501	44,078
		=====	=====	=====	=====	=====

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

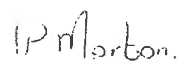
As at 31 December 2024

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£	£
<b>Funds Reconciliation</b>					
Bank and Cash at start of year	32,295	11,783	0	44,078	129,413
Net movement in funds	27,118	20,305	0	47,423	(85,335)
	-----	-----	-----	-----	-----
Bank and Cash at end of year	59,413	32,088	0	91,501	44,078
	=====	=====	=====	=====	=====
<b>Bank &amp; Cash Balances</b>					
Bank Deposit Accounts				0	0
Bank Current Accounts				91,091	43,759
Cash in Hand				410	319
				-----	-----
				91,501	44,078
				=====	=====
<b>Other Assets</b>					
Fixed Assets – Note 10					
- Church Premises				7,182,910	6,840,867
- Fixtures, Fittings & Equipment				0	0
- Vehicles				0	0
Investments					
Gift Aid receivable on donations				0	0
				-----	-----
				7,182,910	6,840,867
				=====	=====
<b>Liabilities</b>					
Loans				17,000	0
Other				0	0
				-----	-----
				17,000	0
				=====	=====

Approved by the Committee at a meeting on 12 May 2025 and signed on its behalf by



Rev C Harris  
Minister



Mrs P Morton  
Treasurer

**SCARVA STREET CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**NOTES TO THE ACCOUNTS**  
**31 December 2024**

**1. ACCOUNTING POLICIES**

**BASIS OF FINANCIAL STATEMENTS**

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

**FUND ACCOUNTING**

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

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

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

**2. DONATIONS AND LEGACIES**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total 2024</b>	<b>Total 2023</b>
	£	£	£	£	£
Recorded giving:					
Loose collections	3,983	1,590	0	5,573	6,676
Donations and gifts	120,433	34,459	0	154,892	134,187
Gift Aid	27,909	0	0	27,909	27,582
Legacies and bequest	0	403	0	403	670
	-----	-----	-----	-----	-----
	152,325	36,452	0	188,777	169,115
	-----	-----	-----	-----	-----

**SCARVA STREET CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
NOTES TO THE ACCOUNTS**

**31 December 2024**

**3. CHARITABLE ACTIVITIES**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total 2024</b>	<b>Total 2023</b>
	£	£	£	£	£
Income from charitable activities	0	0	0	0	0
Fees from weddings and funerals	0	0	0	0	0
Fundraising events	0	14,094	0	14,094	5,006
Membership fees	0	1,458	0	1,458	1,073
Grants	0	8,685	0	8,685	1,600
	-----	-----	-----	-----	-----
	0	24,237	0	24,237	7,679
	-----	-----	-----	-----	-----

**4. OTHER TRADING ACTIVITIES**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total 2024</b>	<b>Total 2023</b>
	£	£	£	£	£
Use of premises	700	300	0	1,000	0
Land letting	0	0	0	0	0
	-----	-----	-----	-----	-----
	700	300	0	1,000	0
	-----	-----	-----	-----	-----

**5. INVESTMENT INCOME**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total 2024</b>	<b>Total 2023</b>
	£	£	£	£	£
Deposit interest	0	0	0	0	74
General Investment Fund	63	0	0	63	50
Rents investment properties	0	0	0	0	0
Other investment income	0	0	0	0	0
	-----	-----	-----	-----	-----
	63	0	0	63	124
	-----	-----	-----	-----	-----

**SCARVA STREET CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**NOTES TO THE ACCOUNTS (cont'd)**

31 December 2024

**6. OTHER INCOME**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Insurance claims	0	0	0	0	516
Loan	0	20,000	0	20,000	0
Other income	14	436	0	450	3,403
	-----	-----	-----	-----	-----
	14	20,436	0	20,450	3,919
	-----	-----	-----	-----	-----

**7. RAISING FUNDS**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
FWO envelopes	679	0	0	679	751
Fundraising events	0	0	0	0	0
	-----	-----	-----	-----	-----
	679	0	0	679	751
	-----	-----	-----	-----	-----

**8. CHARITABLE ACTIVITIES**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
General Assembly Assessments	18,829	0	0	18,829	20,823
Presbytery fees	915	0	0	915	1,119
Ministry and support staff costs	74,686	100	0	74,786	78,514
Congregational running expenses	14,621	18,923	0	33,544	37,671
Donations to Missions and charities	450	7,489	0	7,939	10,194
Governance costs	1,881	0	0	1,881	1,366
	-----	-----	-----	-----	-----
	111,382	26,512	0	137,894	149,687
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**SCARVA STREET CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
NOTES TO THE ACCOUNTS (cont'd)**

31 December 2024

**9. OTHER EXPENDITURE**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Property and equipment	785	30,955	0	31,740	111,390
Cleaner	7,205	106	0	7,311	0
Musicians	6,208	0	0	6,208	5,095
Loan repayments	0	3,272	0	3,272	0
	-----	-----	-----	-----	-----
	14,198	34,333	0	48,531	116,485
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**10. FIXED ASSETS**

The congregation owns the Church premises with adjacent graveyard situated at Scarva Street and the Manse at Scarva Street together with the associated fixtures, fittings, plant and machinery. These have an insurance value of £7,182,910.

SCARVA STREET CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
NOTES TO THE ACCOUNTS (cont'd)

31 December 2024

11. FUND BALANCES

Fund	Balance at start £	Prior Year adj. £	Receipts £	Payment £	Surplus / (Deficit) £	Transfer £	Balance at end £
<b>Unrestricted Funds</b>							
General Fund	32,295	0	153,102	126,259	26,843	275	59,413
	-----	-----	-----	-----	-----	-----	-----
	32,295	0	153,102	126,259	26,843	275	59,413
	-----	-----	-----	-----	-----	-----	-----
<b>Restricted Funds</b>							
Cong. Organisational Funds	8,565	0	20,980	9,332	11,648	-12,362	7,851
Building Fund	3,218	0	53,506	44,574	8,932	12,087	24,237
Missions and Charities Fund	0	0	6,939	6,939	0	0	0
	-----	-----	-----	-----	-----	-----	-----
	11,783	0	81,425	60,845	20,579	-275	32,087
	-----	-----	-----	-----	-----	-----	-----
<b>Endowment Funds</b>							
Deposit Account	0	0	0	0	0	0	0
	-----	-----	-----	-----	-----	-----	-----
	-----	-----	-----	-----	-----	-----	-----
Total	44,078	0	234,527	187,104	47,423	0	91,501
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**SCARVA STREET (BANBRIDGE) CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

Northern Ireland - Charity number 105052

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# Accounts

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**SCARVA STREET BANBRIDGE, CONGREGATION OF THE  
PRESBYTERIAN CHURCH IN IRELAND**

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

**Registered Charity in Northern Ireland (NIC105052)**

**SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
TRUSTEES ANNUAL REPORT**

The Trustees present their annual Report and Financial Statements for the year ended 31 December 2023, including a Statement of Assets and Liabilities as at that date.

**REFERENCE AND ADMINISTRATIVE DETAILS**

SCARVA STREET BANBRIDGE, congregation of the Presbyterian Church in Ireland  
The Manse  
Scarva Street  
Banbridge  
BT32 3AD  
Registered Charity in Northern Ireland (NIC105052)

**CHARITY TRUSTEES**

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

K BENTLEY	T HILLEN
MRS S CAMPBELL	W LUTTON
A CLOSE	A MOORE
MRS Y CLYDESDALE	K QUINN
MRS E CROTHERS	G RADCLIFFE
C HARRIS	L REA
D HAYES	T REID
F HODGEN	E ROWAN
T LINDSAY	J R SANDS
N BELL	R WILSON

**PRINCIPAL OFFICE BEARERS**

Minister	REV C HARRIS
Clerk of Session	L REA
Treasurer	MRS P MORTON

**INDEPENDENT EXAMINER**

S M VINT & CO  
8 NEWRY ROAD  
BANBRIDGE  
BT32 3HN

**SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
TRUSTEES ANNUAL REPORT (cont'd)**

**BANKERS**

ULSTER BANK  
22 BRIDGE STREET  
BANBRIDGE  
BT32 3JT

**SOLICITORS**

JOHN McBURNEY  
5 CHURCH SQUARE  
BANBRIDGE  
BT32 4AS

**SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
TRUSTEES ANNUAL REPORT (cont'd)**

**STRUCTURE AND MANAGEMENT**

**The Kirk Session**

The charity trustees of the congregation are the members of its Kirk Session. Under the congregation's governing document, The Code, the book of the constitution and government of the Presbyterian Church in Ireland, the Kirk Session seeks to watch over and promote the spiritual interest of the congregation and of persons not connected with any congregation who are within its bounds. It ensures pastoral care is in place in the congregation and seeks to further the contribution of the Church to Christian witness and service in the local community. The Kirk Sessions 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 congregations. All members are entitled to propose, speak and exercise equal votes at meetings, except that the Moderator, the ministers in active duty in the congregation, has no deliberative but only a casting vote.

Stated meetings of the Kirk session are held at least four times per year.

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

**Presbytery**

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

**SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
TRUSTEES ANNUAL REPORT (cont'd)**

**The General Assembly**

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

**DESCRIPTION AND PURPOSE**

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

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

The congregations mission purposes is ---

**WORSHIP**

*We seek to glorify God and advance Christ's Kingdom through a variety of services and activities designed to draw people of all ages and backgrounds to Him in saving faith.*

**FELLOWSHIP**

*We seek to be a welcoming, caring, encouraging community of believing people, loving each other and serving Christ together.*

**DISCIPLESHIP**

*We seek, as followers of Christ, to learn from Him and grow in His grace through Bible study, prayer and acts of practical service.*

**OUTREACH**

*We seek to be witnesses to Christ, by our words and actions furthering His mission of salvation locally and world-wide.*

## **SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)**

### **ACTIVITIES AND OBJECTIVES**

The congregation meets for worship every Sunday and visitors are welcome to join. The Sacrament of the Lords Supper is observed on several occasions during the year and all those who have been baptised and who have made a profession of faith in the Lord Jesus Christ are admitted to the Lord's Supper. The congregation holds regular bible study meetings and has a wide range of organisations including Sunday School, Children's Church, Youth Fellowship, Mums and Tots, Boy's Brigade, Girl's Brigade, Bowling Club, Presbyterian Women, Men's Fellowship, Bereavement Committee and Warm Space.

### **ACHIEVEMENTS AND PERFORMANCE**

#### **Worship and prayer**

The congregation normally meets for worship each Sunday at 11.00am and 6.30pm on the third Sunday in the month. During the week the mid-week Bible Study meets on the first and third Wednesdays each month with the prayer meeting on the second and fourth Wednesday in the month.

As well as our regular services during the year we sought to comfort those who had been bereaved during the year.

At 31 December 2023 there were 243 communicant members and 275 families connected with the congregation. The average week attendance at morning worship in 2023 was 140. For those unable to attend worship in person, the service is recorded and downloaded on YouTube on Sunday evening and DVD's continue to be delivered to those with no access to YouTube.

#### **Pastoral care**

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

#### **Mission and outreach**

As part of our overseas mission outreach, donations were made to a variety of projects including Moderator's appeal and Tear Fund. The congregation supports the United Appeal for Mission which is a central fund of the Presbyterian Church in

## **SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)**

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, assist with the running costs of Union Theological College, the Church's training college for ministry students, and financially supports congregations in the areas of worship, discipleship, global mission, outreach, leadership and pastoral care.

The congregation also contributes to the denominations annual World Development Appeal and any other special appeals.

### **Presbytery**

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

### **General Assembly**

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

### **Property**

During the year £131,943 was expended on emergency work to the church hall annex.

### **Grants and/or bequests**

none.

### **Volunteers**

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

## **SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)**

### **PUBLIC BENEFIT STATEMENT**

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

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

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

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

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

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

**SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
TRUSTEES ANNUAL REPORT (cont'd)**

**FINANCIAL REVIEW**

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 170 contributors during the year [174 in 2022] donating a total of £102,162 (£92,560 in 2022).

Total Income of the congregation during the year was £180,837 compared to £188,122 in the previous year.

**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.

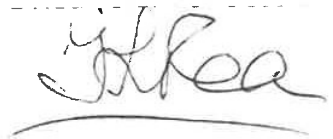
As the congregations total income does not exceed £250,000, the Trustees have elected under Section 64(3) of the Charities Act (Northern Ireland) 208 to prepare a receipts and payment account and a statement of assets and liabilities.

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

Approved by the Kirk Session at a meeting on 7<sup>th</sup> April 2024 and signed on its behalf by



Rev C Harris (Minister)



L Rea (Clerk of Session)

**INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF SCARVA STREET  
CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

I report on the accounts of the charity for the year ended 31st December 2023 which are set out on pages 11 to 17.

**Respective responsibilities of Trustees and Examiner**

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

It is my responsibility to:

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

**Basis of Independent Examiner's report**

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

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

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

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

**Independent examiner's 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.



**3<sup>rd</sup> June 2024**

**B. Magennis FCCA FCA  
For and on behalf of S.M. Vint & Co  
Chartered Certified Accountants & Registered Auditors  
8 Newry Road  
Banbridge  
BT32 3HN**

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

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
		£	£	£	£	£
<b>Receipts</b>						
Donations and legacies	2	117,889	51,226	0	169,115	180,632
Charitable activities	3	0	7,679	0	7,679	6,958
Other trading activities	4	0	0	0	0	0
Investment Income	5	50	0	74	124	97
Other	6	2,119	1,800	0	3,919	435
		-----	-----	-----	-----	-----
		120,058	60,705	74	180,837	188,122
Sale of Investments		0	0	0	0	0
Sale of fixed assets		0	0	0	0	0
Loans Received		0	0	0	0	0
		-----	-----	-----	-----	-----
<b>Total Receipts</b>		120,058	60,705	74	180,837	188,122
		-----	-----	-----	-----	-----
<b>Payments</b>						
Raising funds	7	0	0	0	0	0
Charitable activities	8	121,567	28,120	0	149,687	126,966
Investment costs		0	0	0	0	0
Other	9	8,695	107,790	0	116,485	38,700
		-----	-----	-----	-----	-----
		130,262	135,910	0	266,172	165,666
Purchase of Investments		0	0	0	0	0
Purchase of fixed assets		0	0	0	0	0
Loan Repayments		0	0	0	0	0
		-----	-----	-----	-----	-----
<b>Total Payments</b>		130,262	135,910	0	266,172	165,666
		-----	-----	-----	-----	-----
Net receipts / (payments)		(10,204)	(75,205)	74	(85,335)	22,456
Transfers between funds		(57,070)	71,437	(14,367)	0	0
		-----	-----	-----	-----	-----
Net movement in funds		(67,274)	(3,768)	(14,293)	(85,335)	22,456
Funds brought forward		99,569	15,551	14,293	129,413	106,957
Prior year adjustment		0	0	0	0	0
		-----	-----	-----	-----	-----
Funds carried forward	11	32,295	11,783	0	44,078	129,413
		=====	=====	=====	=====	=====

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

As at 31 December 2023

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£	£
<b>Funds Reconciliation</b>					
Bank and Cash at start of year	99,569	15,551	14,293	129,413	106,957
Net movement in funds	(67,274)	(3,768)	(14,293)	(85,335)	22,456
	-----	-----	-----	-----	-----
Bank and Cash at end of year	32,295	11,783	0	44,078	129,413
	=====	=====	=====	=====	=====
<b>Bank &amp; Cash Balances</b>					
Bank Deposit Accounts				0	14,293
Bank Current Accounts				43,759	114,747
Cash in Hand				319	373
				-----	-----
				44,078	129,413
				=====	=====
<b>Other Assets</b>					
Fixed Assets – Note 10					
- Church Premises				6,840,867	6,363,597
- Fixtures, Fittings & Equipment				0	0
- Vehicles				0	0
Investments					
Gift Aid receivable on donations				0	0
				-----	-----
				6,840,867	6,363,597
				=====	=====
<b>Liabilities</b>					
Loans				0	0
Other				0	0
				-----	-----
				0	0
				=====	=====

Approved by the Committee at a meeting on 20<sup>th</sup> May 2024 and signed on its behalf by

Rev C Harris

Minister



Mrs P Morton

Treasurer



**SCARVA STREET CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
NOTES TO THE ACCOUNTS**

**31 December 2023**

**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**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total 2023</b>	<b>Total 2022</b>
	£	£	£	£	£
Recorded giving:					
Loose collections	2,320	4,356	0	6,676	4,346
Donations and gifts	87,987	46,200	0	134,187	107,510
Gift Aid	27,582	0	0	27,582	18,276
Legacies and bequest	0	670	0	670	50,500
	-----	-----	-----	-----	-----
	117,889	51,226	0	169,115	180,632
	-----	-----	-----	-----	-----

**SCARVA STREET CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**NOTES TO THE ACCOUNTS**  
**31 December 2023**

**3. CHARITABLE ACTIVITIES**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total 2023</b>	<b>Total 2022</b>
	£	£	£	£	£
Income from charitable activities	0	0	0	0	0
Fees from weddings and funerals	0	0	0	0	0
Fundraising events	0	5,006	0	5,006	2,580
Membership fees	0	1,073	0	1,073	1,110
Grants	0	1,600	0	1,600	3,268
	-----	-----	-----	-----	-----
	0	7,679	0	7,679	6,958
	-----	-----	-----	-----	-----

**4. OTHER TRADING ACTIVITIES**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total 2023</b>	<b>Total 2022</b>
	£	£	£	£	£
Letting of premises	0	0	0	0	0
Land letting	0	0	0	0	0
	-----	-----	-----	-----	-----
	0	0	0	0	0
	-----	-----	-----	-----	-----

**5. INVESTMENT INCOME**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total 2023</b>	<b>Total 2022</b>
	£	£	£	£	£
Deposit interest	0	0	74	74	31
General Investment Fund	50	0	0	50	66
Rents investment properties	0	0	0	0	0
Other investment income	0	0	0	0	0
	-----	-----	-----	-----	-----
	50	0	74	124	97
	-----	-----	-----	-----	-----

**SCARVA STREET CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**NOTES TO THE ACCOUNTS (cont'd)**

31 December 2023

**6. OTHER INCOME**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Insurance claims	0	516	0	516	435
Other income	2,119	1,284	0	3,403	0
	-----	-----	-----	-----	-----
	2,119	1,800	0	3,919	435
	-----	-----	-----	-----	-----

**7. RAISING FUNDS**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
FWO envelopes	0	0	0	0	0
Fundraising events	0	0	0	0	0
	-----	-----	-----	-----	-----
	0	0	0	0	0
	-----	-----	-----	-----	-----

**8. CHARITABLE ACTIVITIES**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
General Assembly Assessments	20,823	0	0	20,823	21,463
Presbytery fees	1,119	0	0	1,119	799
Ministry and support staff costs	77,984	530	0	78,514	74,217
Congregational running expenses	19,475	18,196	0	37,671	14,726
Donations to Missions and charities	800	9,394	0	10,194	14,102
Governance costs	1,366	0	0	1,366	1,659
	-----	-----	-----	-----	-----
	121,567	28,120	0	149,687	126,966
	-----	-----	-----	-----	-----

**SCARVA STREET CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
NOTES TO THE ACCOUNTS (cont'd)**

**31 December 2023**

**9. OTHER EXPENDITURE**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Property and equipment	3,600	107,790	0	111,390	33,180
Musicians	5,095	0	0	5,095	5,520
	-----	-----	-----	-----	-----
	8,695	107,790	0	116,485	38,700
	-----	-----	-----	-----	-----

**10. FIXED ASSETS**

The congregation owns the Church premises with adjacent graveyard situated at Scarva Street and the Manse at Scarva Street together with the associated fixtures, fittings, plant and machinery. These have an insurance value of £6,840,867.

**SCARVA STREET CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**NOTES TO THE ACCOUNTS (cont'd)**  
**31 December 2023**

**11. FUND BALANCES**

<b>Fund</b>	<b>Balance at start</b>	<b>Prior Year adj.</b>	<b>Receipts</b>	<b>Payment</b>	<b>Surplus / (Deficit)</b>	<b>Transfer</b>	<b>Balance at end</b>
	£	£	£	£	£	£	£
<b>Unrestricted Funds</b>							
General Fund	40,024	0	120,058	130,262	-10,204	2,475	32,295
Building Fund	59,545	0	0	0	0	-59,545	0
	-----	-----	-----	-----	-----	-----	-----
	99,569	0	120,058	130,262	-10,204	-57,070	32,295
	-----	-----	-----	-----	-----	-----	-----
<b>Restricted Funds</b>							
Cong. Organisational Funds	15,551	0	13,642	14,623	-981	-6,005	8,565
Building Fund	0	0	40,554	114,778	-74,224	77,442	3,218
Missions and Charities Fund	0	0	6,509	6,509	0	0	0
	-----	-----	-----	-----	-----	-----	-----
	15,551	0	60,705	135,910	-75,205	71,437	11,783
	-----	-----	-----	-----	-----	-----	-----
<b>Endowment Funds</b>							
Deposit Account	14,293	0	74	0	74	-14,367	0
	-----	-----	-----	-----	-----	-----	-----
<b>Total</b>	<b>129,413</b>	<b>0</b>	<b>180,837</b>	<b>266,172</b>	<b>-85,335</b>	<b>0</b>	<b>44,078</b>
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**SCARVA STREET (BANBRIDGE) CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

Northern Ireland - Charity number 105052

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# Annual report

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**SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
TRUSTEES ANNUAL REPORT**

The Trustees present their annual Report and Financial Statements for the year ended 31 December 2023, including a Statement of Assets and Liabilities as at that date.

**REFERENCE AND ADMINISTRATIVE DETAILS**

SCARVA STREET BANBRIDGE, congregation of the Presbyterian Church in Ireland  
The Manse  
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Registered Charity in Northern Ireland (NIC105052)

**CHARITY TRUSTEES**

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

K BENTLEY	T HILLEN
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**PRINCIPAL OFFICE BEARERS**

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**INDEPENDENT EXAMINER**

S M VINT & CO  
8 NEWRY ROAD  
BANBRIDGE  
BT32 3HN

**SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
TRUSTEES ANNUAL REPORT (cont'd)**

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ULSTER BANK  
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BT32 3JT

**SOLICITORS**

JOHN McBURNEY  
5 CHURCH SQUARE  
BANBRIDGE  
BT32 4AS

**SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
TRUSTEES ANNUAL REPORT (cont'd)**

**STRUCTURE AND MANAGEMENT**

**The Kirk Session**

The charity trustees of the congregation are the members of its Kirk Session. Under the congregation's governing document, The Code, the book of the constitution and government of the Presbyterian Church in Ireland, the Kirk Session seeks to watch over and promote the spiritual interest of the congregation and of persons not connected with any congregation who are within its bounds. It ensures pastoral care is in place in the congregation and seeks to further the contribution of the Church to Christian witness and service in the local community. The Kirk Sessions 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 congregations. All members are entitled to propose, speak and exercise equal votes at meetings, except that the Moderator, the ministers in active duty in the congregation, has no deliberative but only a casting vote.

Stated meetings of the Kirk session are held at least four times per year.

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

**Presbytery**

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

**SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
TRUSTEES ANNUAL REPORT (cont'd)**

**The General Assembly**

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

**DESCRIPTION AND PURPOSE**

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

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

The congregations mission purposes is ---

**WORSHIP**

*We seek to glorify God and advance Christ's Kingdom through a variety of services and activities designed to draw people of all ages and backgrounds to Him in saving faith.*

**FELLOWSHIP**

*We seek to be a welcoming, caring, encouraging community of believing people, loving each other and serving Christ together.*

**DISCIPLESHIP**

*We seek, as followers of Christ, to learn from Him and grow in His grace through Bible study, prayer and acts of practical service.*

**OUTREACH**

*We seek to be witnesses to Christ, by our words and actions furthering His mission of salvation locally and world-wide.*

**SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
TRUSTEES ANNUAL REPORT (cont'd)**

**ACTIVITIES AND OBJECTIVES**

The congregation meets for worship every Sunday and visitors are welcome to join. The Sacrament of the Lords Supper is observed on several occasions during the year and all those who have been baptised and who have made a profession of faith in the Lord Jesus Christ are admitted to the Lord's Supper. The congregation holds regular bible study meetings and has a wide range of organisations including Sunday School, Children's Church, Youth Fellowship, Mums and Tots, Boy's Brigade, Girl's Brigade, Bowling Club, Presbyterian Women, Men's Fellowship, Bereavement Committee and Warm Space.

**ACHIEVEMENTS AND PERFORMANCE**

**Worship and prayer**

The congregation normally meets for worship each Sunday at 11.00am and 6.30pm on the third Sunday in the month. During the week the mid-week Bible Study meets on the first and third Wednesdays each month with the prayer meeting on the second and fourth Wednesday in the month.

As well as our regular services during the year we sought to comfort those who had been bereaved during the year.

At 31 December 2023 there were 243 communicant members and 275 families connected with the congregation. The average week attendance at morning worship in 2023 was 140. For those unable to attend worship in person, the service is recorded and downloaded on YouTube on Sunday evening and DVD's continue to be delivered to those with no access to YouTube.

**Pastoral care**

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

**Mission and outreach**

As part of our overseas mission outreach, donations were made to a variety of projects including Moderator's appeal and Tear Fund. The congregation supports the United Appeal for Mission which is a central fund of the Presbyterian Church in

**SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
TRUSTEES ANNUAL REPORT (cont'd)**

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, assist with the running costs of Union Theological College, the Church's training college for ministry students, and financially supports congregations in the areas of worship, discipleship, global mission, outreach, leadership and pastoral care.

The congregation also contributes to the denominations annual World Development Appeal and any other special appeals.

**Presbytery**

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

**General Assembly**

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

**Property**

During the year £131,943 was expended on emergency work to the church hall annex.

**Grants and/or bequests**

none.

**Volunteers**

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

**SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
TRUSTEES ANNUAL REPORT (cont'd)**

**PUBLIC BENEFIT STATEMENT**

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

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

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

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

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

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

**SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
TRUSTEES ANNUAL REPORT (cont'd)**

**FINANCIAL REVIEW**

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 170 contributors during the year [174 in 2022] donating a total of £102,162 (£92,560 in 2022).

Total Income of the congregation during the year was £180,837 compared to £188,122 in the previous year.

**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.

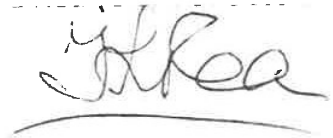
As the congregations total income does not exceed £250,000, the Trustees have elected under Section 64(3) of the Charities Act (Northern Ireland) 208 to prepare a receipts and payment account and a statement of assets and liabilities.

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

Approved by the Kirk Session at a meeting on 7<sup>th</sup> April 2024 and signed on its behalf by



Rev C Harris (Minister)



L Rea (Clerk of Session)

**SCARVA STREET (BANBRIDGE) CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

Northern Ireland - Charity number 105052

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# Annual return

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**INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF SCARVA STREET  
CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

I report on the accounts of the charity for the year ended 31st December 2023 which are set out on pages 11 to 17.

**Respective responsibilities of Trustees and Examiner**

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

It is my responsibility to:

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

**Basis of Independent Examiner's report**

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

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

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

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

**Independent examiner's 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.



3<sup>rd</sup> June 2024

**B. Magennis FCCA FCA**  
For and on behalf of S.M. Vint & Co  
Chartered Certified Accountants & Registered Auditors  
8 Newry Road  
Banbridge  
BT32 3HN

**SCARVA STREET (BANBRIDGE) CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

Northern Ireland - Charity number 105052

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# Accounts

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**SCARVA STREET BANBRIDGE, CONGREGATION OF THE  
PRESBYTERIAN CHURCH IN IRELAND**

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

**Registered Charity in Northern Ireland (NIC105052)**

**SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
TRUSTEES ANNUAL REPORT**

The Trustees present their annual Report and Financial Statements for the year ended 31 December 2022, including a Statement of Assets and Liabilities as at that date.

**REFERENCE AND ADMINISTRATIVE DETAILS**

SCARVA STREET BANBRIDGE, congregation of the Presbyterian Church in Ireland

The Manse

Scarva Street

Banbridge

BT32 3AD

Registered Charity in Northern Ireland (NIC105052)

**CHARITY TRUSTEES**

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

K BENTLEY

MRS S CAMPBELL

A CLOSE

MRS Y CLYDESDALE

MRS E CROTHERS

C HARRIS

D HAYES

F HODGEN

T LINDSAY

R LIVINGSTONE

W LUTTON

A MOORE

K QUINN

G RADCLIFFE

L REA

T REID

E ROWAN

J R SANDS

**PRINCIPAL OFFICE BEARERS**

Minister

Clerk of Session

Treasurer

REV C HARRIS

L REA

MRS P MORTON

**INDEPENDENT EXAMINER**

S M VINT & CO

8 NEWRY ROAD

BANBRIDGE

BT32 3HN

**SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
TRUSTEES ANNUAL REPORT (cont'd)**

**BANKERS**

ULSTER BANK  
22 BRIDGE STREET  
BANBRIDGE  
BT32 3JT

**SOLICITORS**

JOHN McBURNEY  
5 CHURCH SQUARE  
BANBRIDGE  
BT32 4AS

## **SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)**

### **STRUCTURE AND MANAGEMENT**

#### **The Kirk Session**

The charity trustees of the congregation are the members of its Kirk Session. Under the congregation's governing document, The Code, the book of the constitution and government of the Presbyterian Church in Ireland, the Kirk Session seeks to watch over and promote the spiritual interest of the congregation and of persons not connected with any congregation who are within its bounds. It ensures pastoral care is in place in the congregation and seeks to further the contribution of the Church to Christian witness and service in the local community. The Kirk Sessions 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.

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Stated meetings of the Kirk session are held at least four times per year.

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

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## **SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)**

### **The General Assembly**

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

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

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The congregations mission purposes is ---

#### **WORSHIP**

*We seek to glorify God and advance Christ's Kingdom through a variety of services and activities designed to draw people of all ages and backgrounds to Him in saving faith.*

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*We seek to be a welcoming, caring, encouraging community of believing people, loving each other and serving Christ together.*

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*We seek to be witnesses to Christ, by our words and actions furthering His mission of salvation locally and world-wide.*

**SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
TRUSTEES ANNUAL REPORT (cont'd)**

**ACTIVITIES AND OBJECTIVES**

The congregation meets for worship every Sunday and visitors are welcome to join. The Sacrament of the Lords Supper is observed on several occasions during the year and all those who have been baptised and who have made a profession of faith in the Lord Jesus Christ are admitted to the Lord's Supper. The congregation holds regular bible study meetings and has a wide range of organisations including Sunday School, Children's Church, Youth Club, Youth Fellowship, Mums and Tots, Boy's Brigade, Girl's Brigade, Bowling Club, Presbyterian Women, Men's Fellowship, Bereavement Committee.

**ACHIEVEMENTS AND PERFORMANCE**

**Worship and prayer**

The congregation normally meets for worship each Sunday at 11.30am and 6.30pm on the last Sunday in the month. During the week the mid-week Bible Study meets on the first and third Wednesdays each month with the prayer meeting on the second and fourth Wednesday in the month.

As well as our regular services during the year we admitted 3 new Communicants and gave thanks for faithful service and sought to comfort those who had been bereaved during the year.

At 31 December 2022 there were 252 communicant members and 348 families connected with the congregation. The average weekly attendance at morning worship in 2022 was 140. For those unable to attend worship in person, the service is recorded and downloaded on YouTube on Sunday evening and DVD's continue to be delivered to those with no access to YouTube.

**Pastoral care**

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

**Mission and outreach**

As part of our overseas mission outreach, donations were made to a variety of projects including Moderator's appeal, Leprosy Mission, Tear Fund, Kids 4 School. The congregation supports the United Appeal for Mission which is a central fund of the Presbyterian Church in

## **SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)**

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, assist with the running costs of Union Theological College, the Church's training college for ministry students, and financially supports congregations in the areas of worship, discipleship, global mission, outreach, leadership and pastoral care.

The congregation also contributes to the denominations annual World Development Appeal, Sunday school project and any other special appeals.

### **Presbytery**

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

### **General Assembly**

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

### **Property**

During the year £7,308 was expended on upgrading the Church sound system and cameras to provide an acceptable quality for downloading to YouTube, £7,721 was expended on repairs to the roof at the Minister's room, £2,092 on a site survey of the Main hall and £1,734 on sundry repairs. Additionally, £1,175 was expended on repairs to the Manse windows following damage caused by an attempted break in.

### **Grants and/or bequests**

A bequest for £50,000 was received during the year which will be used towards much need repairs to the roof of the main hall.

### **Volunteers**

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

**SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
TRUSTEES ANNUAL REPORT (cont'd)**

**PUBLIC BENEFIT STATEMENT**

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

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

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

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

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

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

**SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
TRUSTEES ANNUAL REPORT (cont'd)**

**FINANCIAL REVIEW**

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 174 contributors during the year [172 in 2021] donating a total of £92,560 (£90,878 in 2021).

Total Income of the congregation during the year was £138,122 plus a one-off bequest of £50,000, compared to £ 142,022 in the previous year.

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

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

Approved by the Kirk Session at a meeting on 6<sup>th</sup> March 2023 and signed on its behalf by



Rev C Harris (Minister)



Mr L Rea (Clerk of Session)

**INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF SCARVA STREET  
CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

I report on the accounts of the charity for the year ended 31st December 2022 which are set out on pages 11 to 17.

**Respective responsibilities of Trustees and Examiner**

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

It is my responsibility to:

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

**Basis of Independent Examiner's report**

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

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

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

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

**Independent examiner's 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.



**17<sup>th</sup> May 2023**

**B. Magennis FCCA FCA  
For and on behalf of S.M. Vint & Co  
Chartered Certified Accountants & Registered Auditors  
8 Newry Road  
Banbridge  
BT32 3HN**

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

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
		£	£	£	£	£
<b>Receipts</b>						
Donations and legacies	2	172,515	8,117	0	180,632	122,581
Charitable activities	3	0	6,958	0	6,958	13,990
Other trading activities	4	0	0	0	0	0
Investment Income	5	66	0	31	97	15
Other	6	0	435	0	435	5,436
		-----	-----	-----	-----	-----
		172,581	15,510	31	188,122	142,022
Sale of Investments		0	0	0	0	0
Sale of fixed assets		0	0	0	0	0
Loans Received		0	0	0	0	0
		-----	-----	-----	-----	-----
<b>Total Receipts</b>		172,581	15,510	31	188,122	142,022
		-----	-----	-----	-----	-----
<b>Payments</b>						
Raising funds	7	0	0	0	0	0
Charitable activities	8	114,033	12,933	0	126,966	123,021
Investment costs		0	0	0	0	0
Other	9	37,758	942	0	38,700	22,742
		-----	-----	-----	-----	-----
		151,791	13,875	0	165,666	145,763
Purchase of Investments		0	0	0	0	0
Purchase of fixed assets		0	0	0	0	0
Loan Repayments		0	0	0	0	0
		-----	-----	-----	-----	-----
<b>Total Payments</b>		151,791	13,875	0	165,666	145,763
		-----	-----	-----	-----	-----
Net receipts / (payments)		20,790	1,635	31	22,456	-3,741
Transfers between funds				0	0	0
		-----	-----	-----	-----	-----
Net movement in funds		20,790	1,635	31	22,456	-3,741
Funds brought forward		78,779	13,916	14,262	106,957	110,698
Prior year adjustment		0	0	0	0	0
		-----	-----	-----	-----	-----
Funds carried forward	11	99,569	15,551	14,293	129,413	106,957
		=====	=====	=====	=====	=====

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

As at 31 December 2022

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
<b>Funds Reconciliation</b>					
Bank and Cash at start of year	78,779	13,916	14,262	106,957	110,698
Net movement in funds	20,790	1,635	31	22,456	-3,741
	-----	-----	-----	-----	-----
Bank and Cash at end of year	99,569	15,551	14,293	129,413	106,957
	=====	=====	=====	=====	=====
<b>Bank &amp; Cash Balances</b>					
Bank Deposit Accounts				14,293	14,262
Bank Current Accounts				114,747	92,426
Cash in Hand				373	269
				-----	-----
				129,413	106,957
				=====	=====
<b>Other Assets</b>					
Fixed Assets – Note 10					
- Church Premises				6,363,597	5,919,625
- Fixtures, Fittings & Equipment				0	0
- Vehicles				0	0
Investments					
Gift Aid receivable on donations				0	0
				-----	-----
				6,363,597	5,919,625
				=====	=====
<b>Liabilities</b>					
Loans				0	0
Other				0	0
				-----	-----
				0	0
				=====	=====

Approved by the Committee at a meeting on 13<sup>th</sup> March 2023 and signed on its behalf by

Rev C Harris

Minister

Mrs P Morton

Treasurer

*P. Morton*

**SCARVA STREET CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**NOTES TO THE ACCOUNTS**  
**31 December 2022**

**1. ACCOUNTING POLICIES**

**BASIS OF FINANCIAL STATEMENTS**

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

**FUND ACCOUNTING**

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

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

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

**2. DONATIONS AND LEGACIES**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total 2022</b>	<b>Total 2021</b>
	£	£	£	£	£
Recorded giving:					
Loose collections	1,553	2,793	0	4,346	1,239
Donations and gifts	102,186	5,324	0	107,510	101,412
Gift Aid	18,276	0	0	18,276	18,825
Legacies and bequest	50,500	0	0	50,500	1,105
	-----	-----	-----	-----	-----
	172,515	8,117	0	180,632	122,581
	-----	-----	-----	-----	-----

**SCARVA STREET CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**NOTES TO THE ACCOUNTS**  
**31 December 2022**

**3. CHARITABLE ACTIVITIES**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total 2022</b>	<b>Total 2021</b>
	£	£	£	£	£
Income from charitable activities	0	0	0	0	0
Fees from weddings and funerals	0	0	0	0	0
Fundraising events	0	2,580	0	2,580	509
Membership fees	0	1,110	0	1,110	639
Grants	0	3,268	0	3,268	12,842
	-----	-----	-----	-----	-----
	0	6,958	0	6,958	13,990
	-----	-----	-----	-----	-----

**4. OTHER TRADING ACTIVITIES**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total 2022</b>	<b>Total 2021</b>
	£	£	£	£	£
Letting of premises	0	0	0	0	0
Land letting	0	0	0	0	0
	-----	-----	-----	-----	-----
	0	0	0	0	0
	-----	-----	-----	-----	-----

**5. INVESTMENT INCOME**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total 2022</b>	<b>Total 2021</b>
	£	£	£	£	£
Deposit interest	0	0	31	31	15
General Investment Fund	66	0	0	66	0
Rents investment properties	0	0	0	0	0
Other investment income	0	0	0	0	0
	-----	-----	-----	-----	-----
	66	0	31	97	15
	-----	-----	-----	-----	-----

**SCARVA STREET CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
NOTES TO THE ACCOUNTS (cont'd)**

**31 December 2022**

**6. OTHER INCOME**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total 2022</b>	<b>Total 2021</b>
	£	£	£	£	£
Insurance claims	0	435	0	435	5,411
Other income	0	0	0	0	25
	-----	-----	-----	-----	-----
	0	435	0	435	5,436
	-----	-----	-----	-----	-----

**7. RAISING FUNDS**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total 2022</b>	<b>Total 2021</b>
	£	£	£	£	£
FWO envelopes	0	0	0	0	0
Fundraising events	0	0	0	0	0
	-----	-----	-----	-----	-----
	0	0	0	0	0
	-----	-----	-----	-----	-----

**8. CHARITABLE ACTIVITIES**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total 2022</b>	<b>Total 2021</b>
	£	£	£	£	£
General Assembly Assessments	21,463	0	0	21,463	21,840
Presbytery fees	799	0	0	799	516
Ministry and support staff costs	73,997	220	0	74,217	69,996
Congregational running expenses	4,389	10,337	0	14,726	9,158
Donations to Missions and charities	11,726	2,376	0	14,102	20,067
Governance costs	1,659	0	0	1,659	1,444
	-----	-----	-----	-----	-----
	114,033	12,933	0	126,966	123,021
	-----	-----	-----	-----	-----

**SCARVA STREET CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
NOTES TO THE ACCOUNTS (cont'd)**

**31 December 2022**

**9. OTHER EXPENDITURE**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total 2022</b>	<b>Total 2021</b>
	£	£	£	£	£
Property and equipment	32,238	942	0	33,180	16,712
Musicians	5,520	0	0	5,520	6,030
	-----	-----	-----	-----	-----
	37,758	942	0	38,700	22,742
	-----	-----	-----	-----	-----

**10. FIXED ASSETS**

The congregation owns the Church premises with adjacent graveyard situated at Scarva Street and the Manse at Scarva Street together with the associated fixtures, fittings, plant and machinery. These have an insurance value of £6,363,597.

**SCARVA STREET CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
NOTES TO THE ACCOUNTS (cont'd)**

**31 December 2022**

**11. FUND BALANCES**

<b>Fund</b>	<b>Balance at start £</b>	<b>Prior year adj. £</b>	<b>Receipts £</b>	<b>Payment £</b>	<b>Surplus / (Deficit) £</b>	<b>Transfer £</b>	<b>Balance at end £</b>
<b>Unrestricted Funds</b>							
General Fund	56,035	0	115,731	131,743	-16,012	0	40,023
Building Fund	22,744	0	56,850	20,048	36,802	0	59,546
	78,779	0	172,581	151,791	20,790	0	99,569
<b>Restricted Funds</b>							
Cong. Organisational Funds	13,916	0	15,510	13,875	1,635	0	15,551
Missions and Charities Fund	0	0	0	0	0	0	0
	13,916	0	15,510	13,875	1,635	0	15,551
<b>Endowment Funds</b>							
Deposit Account	14,262	0	31	0	31	0	14,293
<b>Total</b>	<b>106,957</b>	<b>0</b>	<b>188,122</b>	<b>165,666</b>	<b>22,456</b>	<b>0</b>	<b>129,413</b>

**SCARVA STREET (BANBRIDGE) CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

Northern Ireland - Charity number 105052

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# Annual report

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**SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
TRUSTEES ANNUAL REPORT**

The Trustees present their annual Report and Financial Statements for the year ended 31 December 2022, including a Statement of Assets and Liabilities as at that date.

**REFERENCE AND ADMINISTRATIVE DETAILS**

SCARVA STREET BANBRIDGE, congregation of the Presbyterian Church in Ireland  
The Manse  
Scarva Street  
Banbridge  
BT32 3AD  
Registered Charity in Northern Ireland (NIC105052)

**CHARITY TRUSTEES**

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

K BENTLEY	R LIVINGSTONE
MRS S CAMPBELL	W LUTTON
A CLOSE	A MOORE
MRS Y CLYDESDALE	K QUINN
MRS E CROTHERS	G RADCLIFFE
C HARRIS	L REA
D HAYES	T REID
F HODGEN	E ROWAN
T LINDSAY	J R SANDS

**PRINCIPAL OFFICE BEARERS**

Minister	REV C HARRIS
Clerk of Session	L REA
Treasurer	MRS P MORTON

**INDEPENDENT EXAMINER**

S M VINT & CO  
8 NEWRY ROAD  
BANBRIDGE  
BT32 3HN

**SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
TRUSTEES ANNUAL REPORT (cont'd)**

**BANKERS**

ULSTER BANK  
22 BRIDGE STREET  
BANBRIDGE  
BT32 3JT

**SOLICITORS**

JOHN McBURNEY  
5 CHURCH SQUARE  
BANBRIDGE  
BT32 4AS

## **SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)**

### **STRUCTURE AND MANAGEMENT**

#### **The Kirk Session**

The charity trustees of the congregation are the members of its Kirk Session. Under the congregation's governing document, The Code, the book of the constitution and government of the Presbyterian Church in Ireland, the Kirk Session seeks to watch over and promote the spiritual interest of the congregation and of persons not connected with any congregation who are within its bounds. It ensures pastoral care is in place in the congregation and seeks to further the contribution of the Church to Christian witness and service in the local community. The Kirk Sessions 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 congregations. All members are entitled to propose, speak and exercise equal votes at meetings, except that the Moderator, the ministers in active duty in the congregation, has no deliberative but only a casting vote.

Stated meetings of the Kirk session are held at least four times per year.

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

#### **Presbytery**

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

**SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
TRUSTEES ANNUAL REPORT (cont'd)**

**The General Assembly**

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

**DESCRIPTION AND PURPOSE**

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

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

The congregations mission purposes is ---

**WORSHIP**

*We seek to glorify God and advance Christ's Kingdom through a variety of services and activities designed to draw people of all ages and backgrounds to Him in saving faith.*

**FELLOWSHIP**

*We seek to be a welcoming, caring, encouraging community of believing people, loving each other and serving Christ together.*

**DISCIPLESHIP**

*We seek, as followers of Christ, to learn from Him and grow in His grace through Bible study, prayer and acts of practical service.*

**OUTREACH**

*We seek to be witnesses to Christ, by our words and actions furthering His mission of salvation locally and world-wide.*

## **SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)**

### **ACTIVITIES AND OBJECTIVES**

The congregation meets for worship every Sunday and visitors are welcome to join. The Sacrament of the Lords Supper is observed on several occasions during the year and all those who have been baptised and who have made a profession of faith in the Lord Jesus Christ are admitted to the Lord's Supper. The congregation holds regular bible study meetings and has a wide range of organisations including Sunday School, Children's Church, Youth Club, Youth Fellowship, Mums and Tots, Boy's Brigade, Girl's Brigade, Bowling Club, Presbyterian Women, Men's Fellowship, Bereavement Committee.

### **ACHIEVEMENTS AND PERFORMANCE**

#### **Worship and prayer**

The congregation normally meets for worship each Sunday at 11.30am and 6.30pm on the last Sunday in the month. During the week the mid-week Bible Study meets on the first and third Wednesdays each month with the prayer meeting on the second and fourth Wednesday in the month.

As well as our regular services during the year we admitted 3 new Communicants and gave thanks for faithful service and sought to comfort those who had been bereaved during the year.

At 31 December 2022 there were 252 communicant members and 348 families connected with the congregation. The average weekly attendance at morning worship in 2022 was 140. For those unable to attend worship in person, the service is recorded and downloaded on YouTube on Sunday evening and DVD's continue to be delivered to those with no access to YouTube.

#### **Pastoral care**

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

#### **Mission and outreach**

As part of our overseas mission outreach, donations were made to a variety of projects including Moderator's appeal, Leprosy Mission, Tear Fund, Kids 4 School. The congregation supports the United Appeal for Mission which is a central fund of the Presbyterian Church in

## **SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)**

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, assist with the running costs of Union Theological College, the Church's training college for ministry students, and financially supports congregations in the areas of worship, discipleship, global mission, outreach, leadership and pastoral care.

The congregation also contributes to the denominations annual World Development Appeal, Sunday school project and any other special appeals.

### **Presbytery**

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

### **General Assembly**

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

### **Property**

During the year £7,308 was expended on upgrading the Church sound system and cameras to provide an acceptable quality for downloading to YouTube, £7,721 was expended on repairs to the roof at the Minister's room, £2,092 on a site survey of the Main hall and £1,734 on sundry repairs. Additionally, £1,175 was expended on repairs to the Manse windows following damage caused by an attempted break in.

### **Grants and/or bequests**

A bequest for £50,000 was received during the year which will be used towards much need repairs to the roof of the main hall.

### **Volunteers**

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

**SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
TRUSTEES ANNUAL REPORT (cont'd)**

**PUBLIC BENEFIT STATEMENT**

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

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

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

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

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

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

**SCARVA STREET BANBRIDGE, CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
TRUSTEES ANNUAL REPORT (cont'd)**

**FINANCIAL REVIEW**

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 174 contributors during the year [172 in 2021] donating a total of £92,560 (£90,878 in 2021).

Total Income of the congregation during the year was £138,122 plus a one-off bequest of £50,000, compared to £ 142,022 in the previous year.

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

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

Approved by the Kirk Session at a meeting on 6<sup>th</sup> March 2023 and signed on its behalf by



Rev C Harris (Minister)



Mr L Rea (Clerk of Session)

**SCARVA STREET (BANBRIDGE) CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

Northern Ireland - Charity number 105052

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# Annual return

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## **INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF SCARVA STREET CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

I report on the accounts of the charity for the year ended 31st December 2022 which are set out on pages 11 to 17.

### **Respective responsibilities of Trustees and Examiner**

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

It is my responsibility to:

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

### **Basis of Independent Examiner's report**

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

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

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

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

**Independent examiner's 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.



**17<sup>th</sup> May 2023**

**B. Magennis FCCA FCA  
For and on behalf of S.M. Vint & Co  
Chartered Certified Accountants & Registered Auditors  
8 Newry Road  
Banbridge  
BT32 3HN**