

# **FIRST RATHFRILAND PRESBYTERIAN 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 (NIC105054)**

## **FIRST RATHFRILAND CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT**

### **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 five times each year or as appropriate.

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. First Rathfriland 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.

## **FIRST RATHFRILAND 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.

First Rathfriland 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 – Committed to the weekly worship of the Lord. Dedicated to learning and obeying the Word of God. Motivated to witness to our community by word and action that Jesus is the only way to Salvation. Encouraging support and prayer for mission in our world. *Our vision is, by the grace of God, to be an inclusive, welcoming community of Christ's people of all ages.*

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

- *A Covenant Community: where our relationships are rooted in the promises of God by living faithfully toward him and toward one another*
- *An Intergenerational Community: where adults intentionally take the lead to engage with, encourage and nurture younger members to maturity in Christ.*
- *An Outward looking Community: where we want the blessings of God that belong to us in the gospel to become blessings for others beyond the bounds of our community.*
- *As a congregation of the Presbyterian Church in Ireland, we believe that the Bible is the supreme authority over all we do, and that the Westminster Confession of Faith, along with the Larger and Shorter Catechisms set out what we understand the Bible teaches on key matters of Christian faith and practice]*

**FIRST RATHFRILAND 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
- Young Fellowship
- Boys Brigade
- Girls Brigade
- Presbyterian Women
- Men's Fellowship
- Thursday Fellowship

**ACHIEVEMENTS AND PERFORMANCE**

**Worship and prayer**

The congregation normally meets for worship each Sunday at 11.30am and 7.00pm. During the week the Bible Study provides an opportunity for members to meet together for fellowship, to study the scriptures and for a time of prayer.

As well as our regular services during the year we acknowledged God's gift of new life at 1 Sacrament of Baptism, we conducted no marriage services, and sought to comfort those who had been bereaved during the year of which there were 14

At 31 December 2024 there were 167 communicant members and 208 families connected with the congregations. The average weekly attendance at morning worship is 125

**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, elders or by one of the congregation's pastoral visitors.

**Mission and outreach**

At a local level the congregation gave £8,902 to United Appeal and approx. £3,500 to local charities.

## **FIRST RATHFRILAND CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)**

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

### **Volunteers**

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

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

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

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

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

**FIRST RATHFRILAND 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 175 contributors during the year [170 in previous year, 2023] donating a total of £79,729. (£71,021 in previous year, 2023)

Total Income of the congregation during the year was £171,585 compared to £154,041 in the previous year.

Total expenditure during the year was £146,412 compared to £130,580 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 congregation's total income does not exceed £250,000, the Trustees have elected under Section 64(3) of the Charities Act (Northern Ireland) 2008 to prepare a receipts and payment account and a statement of assets and liabilities.

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

Approved by the Kirk Session at a meeting on 10<sup>th</sup> March 2025 and signed on its behalf by



Minister



Treasurer

**INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF FIRST RATHFRILAND 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 10 to 16.

**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 behalf of S.M. Vint & Co**  
**Chartered Certified Accountants & Registered Auditors**  
**8 Newry Road**  
**Banbridge**  
**BT32 3HN**

**14 May 2025**

**FIRST RATHFRILAND 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	95,097	50,911	0	146,008	129,016
Charitable activities	3	4,390	18,408	0	22,798	20,569
Other trading activities	4	870	0	0	870	1,390
Investment Income	5	776	381	0	1,157	2,038
Other	6	540	213	0	753	1,028
		-----	-----	-----	-----	-----
		101,673	69,913	0	171,586	154,041
Sale of Investments		0	0	0	0	0
Sale of fixed assets		0	0	0	0	265,000
Loans Received		0	0	0	0	30,000
		-----	-----	-----	-----	-----
<b>Total Receipts</b>		101,673	69,913	0	171,586	449,041
		-----	-----	-----	-----	-----
<b>Payments</b>						
Raising funds	7	0	0	0	0	0
Charitable activities	8	106,219	40,193	0	146,412	130,580
Investment costs						
Other	9	0	0	0	0	0
		-----	-----	-----	-----	-----
		106,219	40,193	0	146,412	130,580
Purchase of Investments		0	0	0	0	0
Purchase of fixed assets		0	0	0	0	394,500
Loan Repayments		0	10,544	0	10,544	0
		-----	-----	-----	-----	-----
<b>Total Payments</b>		106,219	50,737	0	156,956	525,080
		-----	-----	-----	-----	-----
Net receipts / (payments)		(4,546)	19,176	0	14,630	(76,039)
Transfers between funds		0	0	0	0	0
		-----	-----	-----	-----	-----
Net movement in funds		(4,546)	19,176	0	14,630	(76,039)
Funds brought forward		7,831	23,773	0	31,604	107,643
		-----	-----	-----	-----	-----
Funds carried forward	12	3,285	42,949	0	46,234	31,604
		=====	=====	=====	=====	=====

**FIRST RATHFRILAND 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	7,831	23,773	0	31,604	107,643
Net movement in funds	(4,546)	19,176	0	14,630	(76,039)
	-----	-----	-----	-----	-----
Bank and Cash at end of year	3,285	42,949	0	46,234	31,604
	=====	=====	=====	=====	=====
<b>Bank &amp; Cash Balances</b>					
Bank Deposit Accounts				0	0
Bank Current Accounts				46,234	31,604
Cash in Hand				0	0
				-----	-----
				46,233	31,604
				=====	=====
<b>Other Assets</b>					
Fixed Assets – Note 10					
- Buildings – value insured				3,726,468	3,432,800
- Fixtures, Fittings & Equipment				0	0
- Vehicles				0	0
Investments – Note 11				32,604	31,132
Gift Aid receivable on donations				0	0
				-----	-----
				3,759,072	3,463,932
				=====	=====
<b>Liabilities</b>					
Loans				(20,000)	(30,000)
No other known liabilities				0	0
				-----	-----
				3,785,306	3,465,536
				=====	=====

Approved by the Kirk Session at a meeting on 10<sup>th</sup> March 2025 and signed on its behalf by

*M. Mag* (Minister)

*I. Grady* (Treasurer)

## FIRST RATHFRILAND CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

### NOTES TO THE ACCOUNTS

31 December 2024

#### 1. ACCOUNTING POLICIES

##### BASIS OF FINANCIAL STATEMENTS

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

##### FUND ACCOUNTING

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

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

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

#### 2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Recorded giving:					
Loose collections	293	312	0	605	567
Donations and gifts	79,729	37,947	0	117,676	108,580
Gift Aid	15,075	2,650	0	17,725	19,869
Legacies and bequest	0	10,002	0	10,002	0
	-----	-----	-----	-----	-----
	95,097	50,911	0	146,008	129,016
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**FIRST RATHFRILAND 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					
Fees from weddings and funerals	3,905	2,925	0	6,830	950
Fundraising events	485	3,544	0	4,029	1,556
Membership fees	0	4,797	0	4,797	5,963
Grants	0	7,142	0	7,142	12,100
	-----	-----	-----	-----	-----
	4,390	18,408	0	22,798	20,569
	-----	-----	-----	-----	-----

**4. OTHER TRADING ACTIVITIES**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total 2024</b>	<b>Total 2023</b>
	£	£	£	£	£
Letting of premises	870	0	0	870	1,390
Trading income	0	0	0	0	0
	-----	-----	-----	-----	-----
	870	0	0	870	1,390
	-----	-----	-----	-----	-----

**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	5	164	0	169	110
General Investment Fund	771	217	0	988	1,928
Wayleave	0	0	0	0	0
Other investment income	0	0	0	0	0
	-----	-----	-----	-----	-----
	776	381	0	1,157	2,038
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**FIRST RATHFRILAND CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

**NOTES TO THE ACCOUNTS (cont'd)**

**31 December 2024**

**6. OTHER INCOME**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total 2024</b>	<b>Total 2023</b>
	£	£	£	£	£
Insurance claims	0	0	0	0	0
Other income	540	403	0	943	1,028
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	540	403	0	943	1,028
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**7. RAISING FUNDS**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total 2024</b>	<b>Total 2023</b>
	£	£	£	£	£
FWO envelopes	0	0	0	0	0
Fundraising events	0	0	0	0	0
	-----	-----	-----	-----	-----
	0	0	0	0	0
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**8. CHARITABLE ACTIVITIES**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total 2024</b>	<b>Total 2023</b>
	£	£	£	£	£
General Assembly Assessments	19,093	0	0	19,093	11,698
Presbytery fees	422	10	0	432	916
Ministry and support staff costs	56,625	3,542	0	60,167	42,661
Congregational running expenses	28,379	16,908	0	45,287	50,417
Donations to Missions and charities	0	19,733	0	19,733	23,385
Governance costs	1,700	0	0	1,700	1,503
	-----	-----	-----	-----	-----
	106,219	40,193	0	146,412	130,580
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## FIRST RATHFRILAND 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
	£	£	£	£	£
Other	0	0	0	0	0
	-----	-----	-----	-----	-----
	0	0	0	0	0
	-----	-----	-----	-----	-----

#### 10. FIXED ASSETS

The congregation owns the church premises with adjacent graveyard situated at Newry St, the hall at Newry Street and the manse at 6 Finnard Road, together with the associated fixtures, fittings, plant and machinery. These have a value of £3,726,468.

#### 11. INVESTMENTS

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

	2024 £	2023 £
General Investment Fund	32,604	31,132
Property	0	0
Other investments	0	0
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	32,604	31,132
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**FIRST RATHFRILAND CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

**NOTES TO THE ACCOUNTS (cont'd)**

**31 December 2024**

**12. FUND BALANCES**

<b>Fund</b>	<b>Balance at start</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	7,831	101,673	106,219	(4,546)	0	3,285
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	7,831	101,673	106,219	(4,546)	0	3,285
	-----	-----	-----	-----	-----	-----
<b>Restricted Funds</b>						
Building Fund	7,080	30,298	13,472	16,826	(4,000)	19,906
Cong. Organisational Funds	16,693	23,627	21,471	2,156	(400)	18,449
Mission and Charities Fund	0	12,446	12,252	194	0	194
General Fund	0	3,542	3,542	0	4,400	4,400
	-----	-----	-----	-----	-----	-----
	23,773	69,913	50,737	19,176	0	42,949
	-----	-----	-----	-----	-----	-----
<b>Endowment Funds</b>						
[Name of Fund]						
	-----	-----	-----	-----	-----	-----
	-----	-----	-----	-----	-----	-----
<b>Total</b>	<b>31,604</b>	<b>171,586</b>	<b>156,956</b>	<b>14,630</b>	<b>0</b>	<b>46,234</b>
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