

# St Andrews Bangor Congregation of the Presbyterian Church in Ireland

Northern Ireland · Charity number 105084

## Details

|            |                                                                              |
|------------|------------------------------------------------------------------------------|
| Status     | Received                                                                     |
| Registered | 2016-08-04                                                                   |
| Register   | <a href="#">View on the Charity Commission for Northern Ireland register</a> |

## Contact

|         |                                                                                                           |
|---------|-----------------------------------------------------------------------------------------------------------|
| Address | Clandeboyne Road Presbyterian Church<br>111 Clandeboyne Road<br>Bangor<br>Co Down<br>BT20 3JW<br>BT20 3JW |
| Phone   | 02891460354                                                                                               |

## Activities

**Purposes:** THE PRESBYTERIAN CHURCH IN IRELAND, as a Reformed Church within the wider body of Christ is grounded in the Scriptures, and exists to love and honour God through faith in His Son and by the power of His Spirit, and to enable her members to play their part in fulfilling God's mission to our world

**What the charity does:** The advancement of religion

**How the charity works:** Religious activities

**Who the charity helps:** General public

## Finances

| Period end | Income   | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2024-12-31 | £240,767 | £234,915    | £0     | 1         |

## Trustees

| Name                | Role | Appointed |
|---------------------|------|-----------|
| Mr Alan Briggs      |      |           |
| Mr David Hooks      |      |           |
| Mr James Hill       |      |           |
| Mr John Little      |      |           |
| Mr Keith Hooks      |      |           |
| Mr Leslie Dick      |      |           |
| Mr Matthew Tomes    |      |           |
| Mr Neil McGurk      |      |           |
| Mr Richard Gawn     |      |           |
| Mr Robert Beers     |      |           |
| Mr Stephen Carroll  |      |           |
| Mr Walter Hope      |      |           |
| Mrs Daphne Campbell |      |           |
| Mrs Kathy Croskery  |      |           |
| Mrs Mildred Wylie   |      |           |
| Rev Mark Johnston   |      |           |

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# Accounts

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**ST ANDREW'S BANGOR CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)**  
for the year ended 31 December 2024

|                           | Note | Unrestricted<br>Funds | Restricted<br>Funds | Endowment<br>Funds | Total<br>2024 | Total<br>2023 |
|---------------------------|------|-----------------------|---------------------|--------------------|---------------|---------------|
|                           |      | £                     | £                   | £                  | £             | £             |
| <b>Receipts</b>           |      |                       |                     |                    |               |               |
| Donations and legacies    | 2    | 126,990               | 104,855             | -                  | 231,845       | 207,634       |
| Charitable activities     | 3    | -                     | 2,471               | -                  | 2,471         | 1,489         |
| Other trading activities  | 4    | 6,389                 | -                   | -                  | 6,389         | 4,607         |
| Investment Income         | 5    | -                     | 62                  | -                  | 62            | 20            |
| Loans                     | 6    | -                     | -                   | -                  | -             | -             |
| Other                     | 7    | -                     | -                   | -                  | -             | -             |
|                           |      | -----                 | -----               | -----              | -----         | -----         |
| <b>Total Receipts</b>     |      | 133,379               | 107,388             | -                  | 240,767       | 213,750       |
|                           |      | -----                 | -----               | -----              | -----         | -----         |
| <b>Payments</b>           |      |                       |                     |                    |               |               |
| Raising funds             | 8    | 489                   | -                   | -                  | 489           | 570           |
| Charitable activities     | 9    | 135,084               | 99,342              | -                  | 234,426       | 159,263       |
| Other Expenditure         | 10   | -                     | -                   | -                  | -             | 21,778        |
|                           |      | -----                 | -----               | -----              | -----         | -----         |
| <b>Total Payments</b>     |      | 135,573               | 99,342              | -                  | 234,915       | 181,611       |
|                           |      | -----                 | -----               | -----              | -----         | -----         |
| Net receipts / (payments) |      | (2,194)               | 8,046               | -                  | 5,852         | 32,139        |
| Transfers between funds   |      | (6,139)               | 6,139               | -                  | -             | -             |
|                           |      | -----                 | -----               | -----              | -----         | -----         |
| Net movement in funds     |      | (8,333)               | 14,185              | -                  | 5,852         | 32,139        |
| Funds brought forward     |      | 89,777                | (17,335)            | 176                | 72,618        | 40,479        |
|                           |      | -----                 | -----               | -----              | -----         | -----         |
| Funds carried forward     | 12   | 81,444                | (3,150)             | 176                | 78,470        | 72,618        |
|                           |      | =====                 | =====               | =====              | =====         | =====         |



**ST ANDREW'S BANGOR 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<br/>Funds</b> | <b>Restricted<br/>Funds</b> | <b>Endowment<br/>Funds</b> | <b>Total<br/>2024</b> | <b>Total<br/>2023</b> |
|----------------------|-------------------------------|-----------------------------|----------------------------|-----------------------|-----------------------|
|                      | £                             | £                           | £                          | £                     |                       |
| Recorded giving:     |                               |                             |                            |                       |                       |
| Loose collections    | 4,150                         | -                           | -                          | 4,150                 | 4,238                 |
| Donations and gifts  | 108,445                       | 94,850                      | -                          | 203,295               | 173,251               |
| Gift Aid             | 14,395                        | 10,005                      | -                          | 24,400                | 30,145                |
| Legacies and bequest | -                             | -                           | -                          | -                     | -                     |
|                      | -----                         | -----                       | -----                      | -----                 | -----                 |
|                      | 126,990                       | 104,855                     | -                          | 231,845               | 207,634               |
|                      | -----                         | -----                       | -----                      | -----                 | -----                 |

**ST ANDREW'S BANGOR CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**NOTES TO THE ACCOUNTS**  
**31 December 2024**

**3. CHARITABLE ACTIVITIES**

|                                   | Unrestricted<br>Funds | Restricted<br>Funds | Endowment<br>Funds | Total<br>2024 | Total<br>2023 |
|-----------------------------------|-----------------------|---------------------|--------------------|---------------|---------------|
|                                   | £                     | £                   | £                  | £             | £             |
| Income from charitable activities |                       |                     |                    |               |               |
| Fundraising events                | -                     | 1,569               | -                  | 1,569         | 1,489         |
| Membership fees                   | -                     | 902                 | -                  | 902           | -             |
| Grants                            | -                     | -                   | -                  | -             | -             |
|                                   | -----                 | -----               | -----              | -----         | -----         |
|                                   | -                     | 2,471               | -                  | 2,471         | 1,489         |
|                                   | -----                 | -----               | -----              | -----         | -----         |

**4. OTHER TRADING ACTIVITIES**

|                     | Unrestricted<br>Funds | Restricted<br>Funds | Endowment<br>Funds | Total<br>2024 | Total<br>2023 |
|---------------------|-----------------------|---------------------|--------------------|---------------|---------------|
|                     | £                     | £                   | £                  | £             | £             |
| Letting of premises | 6,389                 | -                   | -                  | 6,389         | 4,607         |
| Trading income      | -                     | -                   | -                  | -             | -             |
|                     | -----                 | -----               | -----              | -----         | -----         |
|                     | 6,389                 | -                   | -                  | 6,389         | 4,607         |
|                     | -----                 | -----               | -----              | -----         | -----         |

**5. INVESTMENT INCOME**

|                         | Unrestricted<br>Funds | Restricted<br>Funds | Endowment<br>Funds | Total<br>2024 | Total<br>2023 |
|-------------------------|-----------------------|---------------------|--------------------|---------------|---------------|
|                         | £                     | £                   | £                  | £             | £             |
| Deposit interest        | -                     | 62                  | -                  | 62            | 20            |
| Other investment income | -                     | -                   | -                  | -             | -             |
|                         | -----                 | -----               | -----              | -----         | -----         |
|                         | -                     | 62                  | -                  | 62            | 20            |
|                         | -----                 | -----               | -----              | -----         | -----         |

**6. LOANS RECEIVED**

|                     | Unrestricted<br>Funds | Restricted<br>Funds | Endowment<br>Funds | Total<br>2024 | Total<br>2023 |
|---------------------|-----------------------|---------------------|--------------------|---------------|---------------|
|                     | £                     | £                   | £                  | £             | £             |
| Interest free loans | -                     | -                   | -                  | -             | -             |
| Bank Loans          | -                     | -                   | -                  | -             | -             |
|                     | -----                 | -----               | -----              | -----         | -----         |
|                     | -                     | -                   | -                  | -             | -             |
|                     | -----                 | -----               | -----              | -----         | -----         |

**ST ANDREW'S BANGOR CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**NOTES TO THE ACCOUNTS (cont'd)**  
**31 December 2024**

**7. OTHER INCOME**

|                  | Unrestricted<br>Funds | Restricted<br>Funds | Endowment<br>Funds | Total<br>2024 | Total<br>2023 |
|------------------|-----------------------|---------------------|--------------------|---------------|---------------|
|                  | £                     | £                   | £                  | £             | £             |
| Insurance claims | -                     | -                   | -                  | -             | -             |
| Other income     | -                     | -                   | -                  | -             | -             |
|                  | -----                 | -----               | -----              | -----         | -----         |
|                  | -                     | -                   | -                  | -             | -             |
|                  | -----                 | -----               | -----              | -----         | -----         |

**8. RAISING FUNDS**

|                    | Unrestricted<br>Funds | Restricted<br>Funds | Endowment<br>Funds | Total<br>2024 | Total<br>2023 |
|--------------------|-----------------------|---------------------|--------------------|---------------|---------------|
|                    | £                     | £                   | £                  | £             | £             |
| FWO envelopes      | 489                   | -                   | -                  | 489           | 570           |
| Fundraising events | -                     | -                   | -                  | -             | -             |
|                    | -----                 | -----               | -----              | -----         | -----         |
|                    | 489                   | -                   | -                  | 489           | 570           |
|                    | -----                 | -----               | -----              | -----         | -----         |

**9. CHARITABLE ACTIVITIES**

|                                     | Unrestricted<br>Funds | Restricted<br>Funds | Endowment<br>Funds | Total<br>2024 | Total<br>2023 |
|-------------------------------------|-----------------------|---------------------|--------------------|---------------|---------------|
|                                     | £                     | £                   | £                  | £             | £             |
| General Assembly Assessments        | 18,338                | -                   | -                  | 18,338        | 15,938        |
| Presbytery fees                     | 829                   | -                   | -                  | 829           | 775           |
| Ministry and support staff costs    | 42,648                | -                   | -                  | 42,648        | 40,707        |
| Congregational running expenses     | 73,269                | 9,533               | -                  | 82,802        | 61,846        |
| Donations to Missions and charities | -                     | 22,809              | -                  | 22,809        | 22,841        |
| Loans repaid                        | -                     | 67,000              | -                  | 67,000        | 17,156        |
|                                     | -----                 | -----               | -----              | -----         | -----         |
|                                     | 135,084               | 99,342              | -                  | 234,426       | 159,263       |
|                                     | -----                 | -----               | -----              | -----         | -----         |

**ST ANDREW'S BANGOR CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**NOTES TO THE ACCOUNTS (cont'd)**  
**31 December 2024**

**10. OTHER EXPENDITURE**

|                | Unrestricted<br>Funds | Restricted<br>Funds | Endowment<br>Funds | Total<br>2024 | Total<br>2023 |
|----------------|-----------------------|---------------------|--------------------|---------------|---------------|
|                | £                     | £                   | £                  | £             | £             |
| Building costs | -                     | -                   | -                  | -             | 21,778        |
|                | -----                 | -----               | -----              | -----         | -----         |
|                | -                     | -                   | -                  | -             | 21,778        |
|                | -----                 | -----               | -----              | -----         | -----         |

**11 FIXED ASSETS**

The congregation owns the Church premises (including halls) situated at 111 Clondeboy Road, Bangor and the associated fixtures, fittings, plant and machinery. These have an insurance value of £4,072,650. The congregation also owns a Manse at 27 Beechfield Avenue, Bangor valued at £454,432.

# ST ANDREW'S BANGOR CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

## NOTES TO THE ACCOUNTS (cont'd)

31 December 2024

### 11. FUND BALANCES

| Fund                      | Balance<br>at start<br>£ | Receipts<br>£  | Payment<br>£   | Surplus /<br>(Deficit)<br>£ | Transfer<br>£ | Balance<br>at end<br>£ |
|---------------------------|--------------------------|----------------|----------------|-----------------------------|---------------|------------------------|
| <b>Unrestricted Funds</b> |                          |                |                |                             |               |                        |
| General Fund              | 89,777                   | 133,379        | 135,573        | (2,194)                     | (6,139)       | 81,444                 |
|                           | -----                    | -----          | -----          | -----                       | -----         | -----                  |
|                           | 89,777                   | 133,379        | 135,573        | (2,194)                     | (6,139)       | 81,444                 |
|                           | -----                    | -----          | -----          | -----                       | -----         | -----                  |
| <b>Restricted Funds</b>   |                          |                |                |                             |               |                        |
| Development Fund          | (240,019)                | 52,743         | 0              | 52,743                      | (559)         | (187,835)              |
| United Appeal             | 0                        | 12,208         | 9,510          | 2,698                       | (2,698)       | 0                      |
| Religious and Charitable  | 11,671                   | 11,734         | 12,572         | (838)                       | 2,698         | 13,531                 |
| Sundry Funds              | 11,044                   | 24,126         | 3,734          | 20,392                      | 0             | 31,436                 |
| Boy's Brigade             | 1,887                    | 32             | 0              | 32                          | 0             | 1,919                  |
| Tots & Co                 | 796                      | 1,337          | 1,374          | (37)                        | (500)         | 259                    |
| Bowling Club              | 602                      | 911            | 417            | 494                         | (300)         | 796                    |
| Presbyterian Women        | 167                      | 813            | 740            | 73                          | 0             | 240                    |
| Youth Fellowship          | 78                       | 0              | 72             | (72)                        | 150           | 156                    |
| Early Birds               | 50                       | 156            | 232            | (76)                        | 50            | 24                     |
| Sunshine Hour             | 156                      | 531            | 248            | 283                         | 0             | 439                    |
| Knit "n" Natter           | 290                      | 1,987          | 1,661          | 326                         | (100)         | 516                    |
| Loans                     | 202,000                  | 0              | 67,000         | (67,000)                    | 0             | 135,000                |
| Spark                     | 554                      | 85             | 281            | (196)                       | 0             | 358                    |
| Ignite                    | 11                       | 0              | 0              | 0                           | 0             | 11                     |
| Furniture Account         | (6,622)                  | 725            | 1,501          | (776)                       | 7,398         | 0                      |
|                           | -----                    | -----          | -----          | -----                       | -----         | -----                  |
|                           | (17,335)                 | 107,388        | 99,342         | 8,046                       | 6139          | (3,150)                |
|                           | -----                    | -----          | -----          | -----                       | -----         | -----                  |
| <b>Endowment Funds</b>    |                          |                |                |                             |               |                        |
| Cooper Bequest            | 176                      | -              | -              | -                           | -             | 176                    |
|                           | -----                    | -----          | -----          | -----                       | -----         | -----                  |
|                           | 176                      | -              | -              | -                           | -             | 176                    |
|                           | -----                    | -----          | -----          | -----                       | -----         | -----                  |
| <b>Total</b>              | <b>72,618</b>            | <b>240,767</b> | <b>234,915</b> | <b>5,852</b>                | <b>-</b>      | <b>78,470</b>          |
|                           | -----                    | -----          | -----          | -----                       | -----         | -----                  |

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# Accounts

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**ST ANDREW'S BANGOR CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)**  
for the year ended 31 December 2023

|                           | Note | Unrestricted<br>Funds | Restricted<br>Funds | Endowment<br>Funds | Total<br>2023 | Total<br>2022 |
|---------------------------|------|-----------------------|---------------------|--------------------|---------------|---------------|
|                           |      | £                     | £                   | £                  | £             | £             |
| <b>Receipts</b>           |      |                       |                     |                    |               |               |
| Donations and legacies    | 2    | 121,275               | 86,359              | -                  | 207,634       | 240,286       |
| Charitable activities     | 3    | -                     | 1,489               | -                  | 1,489         | 300           |
| Other trading activities  | 4    | 4,607                 | -                   | -                  | 4,607         | 3,265         |
| Investment Income         | 5    | -                     | 20                  | -                  | 20            | -             |
| Loans                     | 6    | -                     | -                   | -                  | -             | -             |
| Other                     | 7    | -                     | -                   | -                  | -             | 2,248         |
|                           |      | -----                 | -----               | -----              | -----         | -----         |
| <b>Total Receipts</b>     |      | 125,882               | 87,868              | -                  | 213,750       | 246,099       |
|                           |      | -----                 | -----               | -----              | -----         | -----         |
| <b>Payments</b>           |      |                       |                     |                    |               |               |
| Raising funds             | 8    | 570                   | -                   | -                  | 570           | 660           |
| Charitable activities     | 9    | 111,397               | 47,866              | -                  | 159,263       | 243,682       |
| Other Expenditure         | 10   | -                     | 21,778              | -                  | 21,778        | 3,637         |
|                           |      | -----                 | -----               | -----              | -----         | -----         |
| <b>Total Payments</b>     |      | 111,967               | 69,644              | -                  | 181,611       | 247,979       |
|                           |      | -----                 | -----               | -----              | -----         | -----         |
| Net receipts / (payments) |      | 13,915                | 18,224              | -                  | 32,139        | (1,880)       |
| Transfers between funds   |      | (4,437)               | 4,437               | -                  | -             | -             |
|                           |      | -----                 | -----               | -----              | -----         | -----         |
| Net movement in funds     |      | 9,478                 | 22,661              | -                  | 32,139        | (1,880)       |
| Funds brought forward     |      | 80,299                | (39,996)            | 176                | 40,479        | 42,359        |
|                           |      | -----                 | -----               | -----              | -----         | -----         |
| Funds carried forward     | 12   | 89,777                | (17,335)            | 176                | 72,618        | 40,479        |
|                           |      | =====                 | =====               | =====              | =====         | =====         |



**ST ANDREW'S BANGOR 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<br/>Funds</b> | <b>Restricted<br/>Funds</b> | <b>Endowment<br/>Funds</b> | <b>Total<br/>2023</b> | <b>Total<br/>2022</b> |
|----------------------|-------------------------------|-----------------------------|----------------------------|-----------------------|-----------------------|
|                      | £                             | £                           | £                          | £                     |                       |
| Recorded giving:     |                               |                             |                            |                       |                       |
| Loose collections    | 4,238                         | -                           | -                          | 4,238                 | 4,262                 |
| Donations and gifts  | 99,644                        | 73,607                      | -                          | 173,251               | 209,041               |
| Gift Aid             | 17,393                        | 12,752                      | -                          | 30,145                | 26,983                |
| Legacies and bequest | -                             | -                           | -                          | -                     | -                     |
|                      | -----                         | -----                       | -----                      | -----                 | -----                 |
|                      | 121,275                       | 86,359                      | -                          | 207,634               | 240,286               |
|                      | -----                         | -----                       | -----                      | -----                 | -----                 |

**ST ANDREW'S BANGOR CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**NOTES TO THE ACCOUNTS**  
**31 December 2023**

**3. CHARITABLE ACTIVITIES**

|                                   | Unrestricted<br>Funds | Restricted<br>Funds | Endowment<br>Funds | Total<br>2023 | Total<br>2022 |
|-----------------------------------|-----------------------|---------------------|--------------------|---------------|---------------|
|                                   | £                     | £                   | £                  | £             | £             |
| Income from charitable activities |                       |                     |                    |               |               |
| Fundraising events                | -                     | 1,489               | -                  | 1,489         | -             |
| Membership fees                   | -                     | -                   | -                  | -             | -             |
| Grants                            | -                     |                     |                    |               | 300           |
|                                   | -----                 | -----               | -----              | -----         | -----         |
|                                   | -                     | 1,489               | -                  | 1,489         | 300           |
|                                   | -----                 | -----               | -----              | -----         | -----         |

**4. OTHER TRADING ACTIVITIES**

|                     | Unrestricted<br>Funds | Restricted<br>Funds | Endowment<br>Funds | Total<br>2023 | Total<br>2022 |
|---------------------|-----------------------|---------------------|--------------------|---------------|---------------|
|                     | £                     | £                   | £                  | £             | £             |
| Letting of premises | 4,607                 | -                   | -                  | 4,607         | 3,265         |
| Trading income      | -                     | -                   | -                  | -             | -             |
|                     | -----                 | -----               | -----              | -----         | -----         |
|                     | 4,607                 | -                   | -                  | 4,607         | 3,265         |
|                     | -----                 | -----               | -----              | -----         | -----         |

**5. INVESTMENT INCOME**

|                         | Unrestricted<br>Funds | Restricted<br>Funds | Endowment<br>Funds | Total<br>2023 | Total<br>2022 |
|-------------------------|-----------------------|---------------------|--------------------|---------------|---------------|
|                         | £                     | £                   | £                  | £             | £             |
| Deposit interest        | -                     | 20                  | -                  | 20            | -             |
| Other investment income | -                     | -                   | -                  | -             | -             |
|                         | -----                 | -----               | -----              | -----         | -----         |
|                         | -                     | 20                  | -                  | 20            | -             |
|                         | -----                 | -----               | -----              | -----         | -----         |

**6. LOANS RECEIVED**

|                     | Unrestricted<br>Funds | Restricted<br>Funds | Endowment<br>Funds | Total<br>2023 | Total<br>2022 |
|---------------------|-----------------------|---------------------|--------------------|---------------|---------------|
|                     | £                     | £                   | £                  | £             | £             |
| Interest free loans | -                     | -                   | -                  | -             | -             |
| Bank Loans          | -                     | -                   | -                  | -             | -             |
|                     | -----                 | -----               | -----              | -----         | -----         |
|                     | -                     | -                   | -                  | -             | -             |
|                     | -----                 | -----               | -----              | -----         | -----         |

**ST ANDREW'S BANGOR CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**NOTES TO THE ACCOUNTS (cont'd)**  
**31 December 2023**

**7. OTHER INCOME**

|                  | Unrestricted<br>Funds | Restricted<br>Funds | Endowment<br>Funds | Total<br>2023 | Total<br>2022 |
|------------------|-----------------------|---------------------|--------------------|---------------|---------------|
|                  | £                     | £                   | £                  | £             | £             |
| Insurance claims | -                     | -                   | -                  | -             | -             |
| Other income     | -                     | -                   | -                  | -             | 2,248         |
|                  | -----                 | -----               | -----              | -----         | -----         |
|                  | -                     | -                   | -                  | -             | 2,248         |
|                  | -----                 | -----               | -----              | -----         | -----         |

**8. RAISING FUNDS**

|                    | Unrestricted<br>Funds | Restricted<br>Funds | Endowment<br>Funds | Total<br>2023 | Total<br>2022 |
|--------------------|-----------------------|---------------------|--------------------|---------------|---------------|
|                    | £                     | £                   | £                  | £             | £             |
| FWO envelopes      | 570                   | -                   | -                  | 570           | 660           |
| Fundraising events | -                     | -                   | -                  | -             | -             |
|                    | -----                 | -----               | -----              | -----         | -----         |
|                    | 570                   | -                   | -                  | 570           | 660           |
|                    | -----                 | -----               | -----              | -----         | -----         |

**9. CHARITABLE ACTIVITIES**

|                                        | Unrestricted<br>Funds | Restricted<br>Funds | Endowment<br>Funds | Total<br>2023 | Total<br>2022 |
|----------------------------------------|-----------------------|---------------------|--------------------|---------------|---------------|
|                                        | £                     | £                   | £                  | £             | £             |
| General Assembly Assessments           | 15,938                | -                   | -                  | 15,938        | 16,076        |
| Presbytery fees                        | 775                   | -                   | -                  | 775           | 692           |
| Ministry and support staff costs       | 40,707                | -                   | -                  | 40,707        | 38,207        |
| Congregational running expenses        | 53,977                | 7,869               | -                  | 61,846        | 49,398        |
| Donations to Missions and<br>charities | -                     | 22,841              | -                  | 22,841        | 26,064        |
| Loans repaid                           | -                     | 17,156              | -                  | 17,156        | 113,245       |
|                                        | -----                 | -----               | -----              | -----         | -----         |
|                                        | 111,397               | 47,866              | -                  | 159,263       | 243,682       |
|                                        | -----                 | -----               | -----              | -----         | -----         |

**ST ANDREW'S BANGOR CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**NOTES TO THE ACCOUNTS (cont'd)**  
**31 December 2023**

**10. OTHER EXPENDITURE**

|                | Unrestricted<br>Funds | Restricted<br>Funds | Endowment<br>Funds | Total<br>2023 | Total<br>2022 |
|----------------|-----------------------|---------------------|--------------------|---------------|---------------|
|                | £                     | £                   | £                  | £             | £             |
| Building costs | -                     | 21,778              | -                  | 21,778        | 3,637         |
|                | -----                 | -----               | -----              | -----         | -----         |
|                |                       | 21,778              |                    | 21,778        | 3,637         |
|                | -----                 | -----               | -----              | -----         | -----         |

**11 FIXED ASSETS**

The congregation owns the Church premises (including halls) situated at 111 Clondeboy Road, Bangor and the associated fixtures, fittings, plant and machinery. These have an insurance value of £3,942,546. The congregation also owns a Manse at 27 Beechfield Avenue, Bangor valued at £439,915.

ST ANDREW'S BANGOR CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (cont'd)

31 December 2023

11. FUND BALANCES

| Fund                      | Balance<br>at start<br>£ | Receipts<br>£  | Payment<br>£   | Surplus /<br>(Deficit)<br>£ | Transfer<br>£ | Balance<br>at end<br>£ |
|---------------------------|--------------------------|----------------|----------------|-----------------------------|---------------|------------------------|
| <b>Unrestricted Funds</b> |                          |                |                |                             |               |                        |
| General Fund              | 80,299                   | 125,882        | 111,967        | 13,915                      | (4,437)       | 89,777                 |
|                           | -----                    | -----          | -----          | -----                       | -----         | -----                  |
|                           | 80,299                   | 125,882        | 111,967        | 13,915                      | (4,437)       | 89,777                 |
|                           | -----                    | -----          | -----          | -----                       | -----         | -----                  |
| <b>Restricted Funds</b>   |                          |                |                |                             |               |                        |
| Development Fund          | (277,776)                | 54,628         | 21,778         | 32,850                      | 4,907         | (240,019)              |
| United Appeal             | 0                        | 11,461         | 8,392          | 3,069                       | (3,069)       | 0                      |
| Religious and Charitable  | 11,267                   | 11,088         | 13,753         | (2,665)                     | 3,069         | 11,671                 |
| Sundry Funds              | 9,002                    | 4,665          | 2,623          | 2,042                       | 0             | 11,044                 |
| Boy's Brigade             | 1,880                    | 7              | 0              | 7                           | 0             | 1,887                  |
| Tots & Co                 | 814                      | 1,408          | 1,126          | 282                         | (300)         | 796                    |
| Bowling Club              | 437                      | 846            | 381            | 465                         | (300)         | 602                    |
| Presbyterian Women        | 259                      | 589            | 631            | (42)                        | (50)          | 167                    |
| Youth Fellowship          | 107                      | 0              | 129            | (129)                       | 100           | 78                     |
| Early Birds               | 34                       | 100            | 264            | (164)                       | 180           | 50                     |
| Sunshine Hour             | 269                      | 945            | 1,058          | (113)                       | 0             | 156                    |
| Knit "n" Natter           | 153                      | 1,810          | 573            | 1,237                       | (1,100)       | 290                    |
| Loans                     | 219,156                  | 0              | 17,156         | (17,156)                    | 0             | 202,000                |
| Spark                     | 854                      | 321            | 521            | (200)                       | (100)         | 554                    |
| Ignite                    | 99                       | 0              | 188            | (188)                       | 100           | 11                     |
| Furniture Account         | (6,551)                  | 0              | (1,071)        | (1,071)                     | 1,000         | (6,662)                |
|                           | -----                    | -----          | -----          | -----                       | -----         | -----                  |
|                           | (39,996)                 | 87,868         | 69,644         | 18,224                      | 4,437         | (17,335)               |
|                           | -----                    | -----          | -----          | -----                       | -----         | -----                  |
| <b>Endowment Funds</b>    |                          |                |                |                             |               |                        |
| Cooper Bequest            | 176                      | -              | -              | -                           | -             | 176                    |
|                           | -----                    | -----          | -----          | -----                       | -----         | -----                  |
|                           | 176                      | -              | -              | -                           | -             | 176                    |
|                           | -----                    | -----          | -----          | -----                       | -----         | -----                  |
| <b>Total</b>              | <b>40,479</b>            | <b>213,750</b> | <b>181,611</b> | <b>32,139</b>               | <b>0</b>      | <b>72,618</b>          |
|                           | -----                    | -----          | -----          | -----                       | -----         | -----                  |

**St Andrews Bangor Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 105084

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# Annual report

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# **ST ANDREW'S BANGOR 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 (NIC 105084)**

## **ST ANDREW'S BANGOR 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**

St Andrews's Bangor Congregation of the Presbyterian Church in Ireland  
111 Clondeboy Road  
Bangor  
BT20 3 JW  
Registered Charity in Northern Ireland (NIC 105084)

### **CHARITY TRUSTEES**

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

|                     |                    |
|---------------------|--------------------|
| Rev Mark Johnston   | Mr Alan Briggs     |
| Mr Robert Beers     | Mr John Little     |
| Mr David Hooks      | Mr Stephen Carroll |
| Mrs Daphne Campbell | Mrs Mildred Wylie  |
| Mr Keith Hooks      | Mr Leslie Dick     |
| Mr Walter Hope      | Mr Richard Gawn    |
| Mrs Kathy Croskery  | Mr Jim Hill        |
| Mr Neil McGurk      | Mr Matthew Tomes   |

### **PRINCIPAL OFFICE BEARERS**

|                   |                                   |
|-------------------|-----------------------------------|
| Minister          | Rev Mark Johnston                 |
| Clerks of Session | Mr Alan Briggs and Mr David Hooks |
| Treasurer         | Mrs Sandie Thompson               |

### **INDEPENDENT EXAMINER**

Mr Stephen McCausland  
13 Cleland Park Central  
Bangor  
BT20 3EP

### **BANKERS**

Danske Bank  
Belfast City Office  
Donegall Square West  
BT1 6JS

## **ST ANDREW'S BANGOR 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 Session has delegated to its Congregational Committee the temporal affairs of the congregation including administering all funds and property belonging to the congregation. Members of the Kirk Session are ex-officio members of the Congregational Committee.

The Kirk Session consists of the ordained minister and the ruling elders of the congregation. All members are entitled to propose, speak and exercise equal votes at meetings, except that the Moderator, the minister in active duty in the congregation, has no deliberative but only a casting vote.

Stated meetings of the Kirk Session are held at least 10 times in each year (no meetings are held in July and August) and additional meetings are held as and when required.

To be chosen for the office of the eldership in the congregation a person must be a voting member and a regular attendant at 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. St Andrew's Bangor congregation of the Presbyterian Church has been assigned to the Ards Presbytery of the Presbyterian Church in Ireland.

## **ST ANDREW'S BANGOR CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

### **TRUSTEES ANNUAL REPORT (cont'd)**

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.

#### **The General Assembly**

The General Assembly is the supreme court of the Church, representing in one body the whole Church and acting as its supreme legislative, administrative and judicial authority, in dealing with 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.

St Andrew's Bangor 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 Jesus and by the power of His Spirit, and to enable her members to play their part in fulfilling God's mission to our world.

The congregation's mission statement is:

"Making and growing disciples of Jesus, who love God passionately and love others unconditionally."

It is for God's glory and by His grace, in obedience to His Word, that we aim to become a worshipping, praying, serving, growing family of Jesus' disciples reaching out to our community and to the world in love.

With the Lord's help, guidance, wisdom and grace, we seek to make and grow disciples by:

- Engaging with the local community, our everyday frontlines, and the wider world;
- Evangelising - sharing the hope we have in Jesus with those we meet;
- Establishing new disciples in their faith in Jesus, and in the Lord's Church;
- Equipping disciples to engage with the world around them, for Christ.

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

- 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;

## **ST ANDREW'S BANGOR CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

### **TRUSTEES ANNUAL REPORT (cont'd)**

- 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;
- A Biblical 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 in our everyday lives.

### **ACTIVITIES AND OBJECTIVES**

The congregation meets for Gathered Worship every Sunday morning at 11am, and on some evenings throughout the year for special worship gatherings e.g. Carol Services, Good Friday Evening Services etc. We warmly welcome everyone to all our Worship gatherings. The Sacrament of the Lord's 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 encouraged to take part in the Lord's Supper. The congregation has a wide range of organisations, including:

- Little Wonders (Sunday morning provision for 0-1 year olds)
- Praise & Play (Sunday morning provision for 2-3 year olds)
- Kids 4 Jesus (Sunday School for Pre and Primary School children)
- Bible Class (Sunday morning provision for Year 8-12 young people)
- Youth Fellowship (Sunday evening provision for Year 8-14 young people)
- SPARK (Monday evening provision for Pre and Primary School children)
- Tots & Co (weekly event for parents, grandparents, carers, family members and little ones from birth to Pre-School)
- Early Birds (weekly event for children, parents, grandparents and carers, on their way to school)
- Ignite (Thursday evening provision for Year 8-14 young people)
- Home Groups (weekly and fortnightly opportunities to meet in small groups in homes or in the church building to deepen friendships, read and learn from God through the Bible, explore what it means to follow Jesus each day, pray together and support one another pastorally)
- Connect (for those in their 20s and 30s)
- Knit n Natter (a monthly gathering for those who like to knit or crochet)
- The Sunshine Club (a monthly gathering, providing opportunities for friendship and connection, and hearing from special guests who share on a different topic of interest each month)
- Presbyterian Women (for women of all ages)
- Blossom (for women of all ages)
- Lads, Dads & Grandads (for guys of all ages)
- Men's Shed (for guys of all ages who like to get stuck into DIY)
- Bowling Club (weekly gathering for people in the church family and wider community)
- Book Club (monthly gathering for avid readers)
- Time & Space (weekly drop in on Mondays from 2pm-4pm, to provide time to relax, try a hobby, and get caught up with others over a cuppa)
- English Classes (weekly events to help teach conversational English to people from all over the world who are living in Bangor)
- Walk & Talk (a group that meets fortnightly over the summer to go for walks, get caught up with others, and to deepen friendships)
- Community Litter Pick (a monthly gathering of volunteers who collect litter across the wider community)

## **ST ANDREW'S BANGOR CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

### **TRUSTEES ANNUAL REPORT (cont'd)**

#### **ACHIEVEMENTS AND PERFORMANCE**

##### **Worship and Prayer**

The congregation meets for worship each Sunday at 11.00am. Each Sunday as well as teaching from the Bible and prayer we sing a variety of hymns, and spiritual songs, as we focus our hearts and minds on worshipping the Lord together. There's also a short talk for the children and young people. Online provision is also available to enable those who are housebound to join in the weekly worship service.

During the week home fellowship groups provide an opportunity for members to meet together for fellowship, to study the Scriptures and for a time of prayer.

Prayer underpins everything that is done in the fellowship, and there are many times and places that we can gather together as a church family to pray. In addition to Sunday Worship, prayer is a vital part of our weekly Home Fellowship Groups and indeed all the ministries connected with the church family. We also have a Prayer What's App group, where daily prayer requests and updates can be sent directly to individuals' phones.

As well as our regular worship gatherings during the year, we also conduct marriage services and funeral services, seeking always to provide help, support and comfort to those who have been bereaved.

At 31 December 2023 there were 169 communicant members and 249 families connected with the congregation. The average weekly attendance at morning worship, excluding those joining online is circa 210.

##### **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 continues to build relationships with our friends in Clondeboy Primary School next door. Some of our members serve on the Board of Governors in the school, and the minister provides pastoral support to staff members, and families of children, as and when needed. We provide scones and buns to staff every couple of months, to encourage them in the vital work they do. We provide input to school assemblies, as well as teaching lessons to P4 and P7 year groups, with the help and support of Scripture Union Northern Ireland. We have been asked to help with the running of an Scripture Union After-Schools group in the school, for P4-P7s, and we also coordinate an annual Prayer Space for pupils. We open up the church buildings for the school to use for staff training, parent/teacher meetings, and for special events like the annual School Carol Service. We also have set up a Pre-Loved School Uniform stall in the basement of the church, which is available all year round. We seek to do all we can to support the school community, given the vital role it has in the local and wider community.

## **ST ANDREW'S BANGOR CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)**

Our interaction with Bangor Football Club continues. We hosted a thanksgiving service in the church to celebrate their Centenary Year, and continue to offer our buildings for use by the Club itself. Our car park is kept open all the time, and is used heavily by the Club, especially during large football matches. We see this as a vital service to the local community.

One of our Home Fellowship groups also distributes gifts to local businesses at Christmas and Easter, as a means of encouraging and supporting them in the work they do. We also do all we can to 'shop local', making use of local businesses when organising various church events..

Our suite of halls continues to be extensively used by the local community and the school now use the Main Hall for after-school activities on a number of days each week. We continue to interact with the Clondeboy Village Community Association who use our halls for larger gatherings.

We continue to do all we can to engage with the school, football club, businesses and residents who live in the Clondeboy Village area of Bangor. We also organise some special events specifically for the wider community, to help build relationships and encourage a sense of community spirit e.g. Christmas Movie Afternoon and Christmas Tree Light Switch On, Community Family Fun Day etc.

We also provide ongoing support for the Storehouse North Down Food Ministry, and have established a Food Table each week which provides free food from local supermarkets, for those in need across our local community. We also make use of Christians Against Poverty, and refer people to Christian Guidelines, if and when counseling support is needed.

With regard to mission work further afield, we continue to support the ongoing work at the school in Bilegela, Ethiopia and provide financial support for a family in need which was identified by Wondimu Abebe, our contact in Ethiopia.

We also support the ongoing work of Open Doors, as we continue to raise awareness of Christians who are being persecuted for their faith around the world.

In the Middle East, we support the work of THIMAR / LSESD in Lebanon, and a number of our members have traveled to Lebanon on missions trips over recent years.

We provide help and support to Samaritan's Purse, and encourage members to contribute to the Christmas Shoe Box Appeal each year, so that vulnerable children around the world can receive a gift at Christmas. This is well supported by the church family.

The congregation also 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,

## **ST ANDREW'S BANGOR CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

### **TRUSTEES ANNUAL REPORT (cont'd)**

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 denomination's 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 congregation 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 normally held in Assembly Buildings, Belfast, in June.

#### **Property**

The congregation owns the church building and a suite of halls which are used extensively during the week by church organisations and local community groups. The main church roof was in need of replacement and an extensive redevelopment project commenced in 2020 to replace the roof, install new heating and lighting systems and build a Welcome Centre. The work was completed in August of 2021 and the new Welcome Centre has been extensively used since then. The congregation also owns a Manse which is in a good state of repair.

#### **Organisations**

The organisations that are part of the ongoing life and witness of the church family are listed below:

- **Little Wonders**

An opportunity for 0-1 year olds, along with their parents, to enjoy time together, during each worship gathering. A TV that is linked to the main worship gathering is also in use, so that parents can remain connected with what's happening in the wider worship service. This is a drop-in facility to help support families with young children.

- **Praise & Play**

Praise & Play takes place each Sunday morning during the worship gathering, and is for 2-3 year olds. Children meet Jonty, our puppet, we praise God with our instruments, we enjoy a simple Bible story and we play together. Our aim is for little ones to learn at this young age that God loves them while preparing them to move up to Kids 4 Jesus.

## **ST ANDREW'S BANGOR CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

### **TRUSTEES ANNUAL REPORT (cont'd)**

- **Kids 4 Jesus**

Kids 4 Jesus is our ministry for Pre and Primary School children on Sunday mornings. Our children stay in the worship gathering for the first 20-25 minutes, before going out to Kids 4 Jesus, where they enjoy games, Bible stories, songs and crafts. It's a creative learning environment for our children, where they're able to ask questions and interact with our leaders and with each other, as we explore together what it means to trust and follow Jesus. The children then join the rest of the church family around 12:15pm as we finish our worship gathering together as one large church family.

- **Bible Class**

Bible Class meets on Sunday mornings during the second half of the worship gathering, for young people in Year 8 up to Year 12. Each week we have a mix of discussion, games, and occasionally some nice snacks as well. There's an opportunity to engage with God, through the Bible, as we encourage and support our young people to live for Jesus in their everyday lives. The focus is very much an informal space where young people can feel comfortable in listening and sharing.

- **Youth Fellowship**

Youth Fellowship is for anyone in Year 8-14. It runs every Sunday night from 7pm-8:30pm. We love having fun together, building strong relationships with everyone, and enjoying some food at the end of the night. We dig into God's Word and seek to learn more about Jesus and His love for us through up-front talks, interviews and informal conversations. We also focus on small group work, where we study parts of the Bible together. The aim of Youth Fellowship is to see young people become passionate disciples of Jesus, who are equipped to live out their faith in Him, in their everyday lives.

- **SPARK**

SPARK is our ministry for kids from Pre-School until P7. We meet on Monday evenings from 6pm-7pm. We have lots of fun, including singing lively songs with lots of actions, dancing and audience participation; high-energy games for all ages; story times from the Bible, including engaging videos; creative crafts; group times where there's always a good opportunity to chat with the SPARK leaders; and throughout it all, learning about Jesus and what it means to be His friend in our everyday lives. There's no cost involved. Parents, grandparents and carers are very welcome to stay in the Welcome Centre during SPARK, and enjoy tea/coffee and refreshments, as well as an opportunity to get caught up with others.

- **Ignite**

Ignite is for all young people in Year 8-14. In partnership with Young Life International, Ignite aims to provide a relaxed, informal and safe environment, where young people from across the wider

## **ST ANDREW'S BANGOR CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

### **TRUSTEES ANNUAL REPORT (cont'd)**

community can come together. We aim to support them as they journey through life, with plenty of opportunities to deepen friendships and find out more about what it means to follow Jesus.

There's time for chat, board games and video games, followed by lively games in the Sports Hall. After this, there is some teaching from the Bible, followed by tea, coffee, juice and toast.

- **Time & Space**

Time & Space is for anyone across the church family and wider community. We provide time and space for people to relax. You can try a hobby, maybe paint a pot, do a jigsaw, build a model plane, play a board game, or read a book. There's also plenty of time and space to talk with someone over a cup of tea or coffee. Each Monday afternoon there is a thought for the day and we offer mindfulness, an opportunity to focus on relaxation and breathing. If you would like prayer, a room is set aside for this also. The atmosphere is relaxed and people have time for each other.

- **Early Birds**

Early Birds happens every Tuesday morning during school term time, from 8am-9am, in the Welcome Centre. A warm welcome is given to children, parents, grandparents and carers, on their way to school, with some lovely hot chocolate, juice, biscuits for the children, tea and coffee for the adults. It's a mini-cafe and meeting place for all, and the team really enjoys getting to know the children and grown-ups.

- **Knit n Natter**

Knit n Natter happens monthly and is a great opportunity for those who like to knit, crochet and enjoy a cuppa at the same time. The group swaps patterns, ideas, tips as well as encouraging beginners and helping each other to develop their skills. People of all ages and abilities are always welcome. While enjoying the monthly gatherings together, the aim is to provide items such as jumpers, cardigans, hats, scarves, mitts, squares to be sewn into blankets, and full blankets, all to be given to children in need in countries around the world; hats to be given to Seamen arriving at the docks in Belfast; twiddlemuffs to be given to local care homes for those living with dementia; tiny blankets, hats and cardigans for the NICU in our local hospitals across Northern Ireland.

- **Tots & Co**

Tots & Co is for parents, grandparents, carers, family members and little ones from birth to Pre-School. We play, have snacks and treats, and finish with our tidy up and singing games. There's a wide selection of toys, books, puzzles, and games for our little ones to enjoy. And it's also a great place for you to meet new friends, develop a support network as we raise our little ones, and to relax in a safe and relaxed environment.

- **Book Club**

## **TRUSTEES ANNUAL REPORT (cont'd)**

The Book Club meets every month to chat about a particular book that everyone has read, and to share how it has impacted them. It's an opportunity to meet new people, especially those who love to read.

Tea, coffee and refreshments are also available at each meeting, and a different book is selected each month to read together.

- **English Classes**

English Classes take place every Wednesday afternoon, 2pm-3:30pm in the Welcome Centre. They're for anyone who wants to learn or improve their English. People from different countries and cultures are always welcome. It's an informal conversational approach to learning, with refreshments also provided. Materials are available to use, and there is no charge. It's a good opportunity also to get to know others from across the wider community.

- **Bowling Club**

The Bowling Club is for all ages, and beginners are always very welcome. It meets on Wednesday evenings in the Main Church Hall from September to April, from 7pm. Bowling is gentle exercise, competitive but fun. Supper is also provided every Wednesday night, and it's a great opportunity to get to know others.

- **Home Fellowship Groups**

Home Groups are a great way to spend time with others; making new friends and deepening existing friendships; reading and learning from God through His Word, the Bible; exploring what it means to live as followers of Jesus each day; and helping and supporting one another week by week. Home Groups meet at different times and places throughout the month. Some meet in homes, while some meet in the Welcome Centre at St Andrew's. Some meet weekly and others fortnightly. Some meet during the day and others in the evenings. There's something for everyone.

- **PW (Presbyterian Women)**

PW (Presbyterian Women) is for women of all ages. A variety of events are organised throughout each year, which seek to encourage women to become disciples of Jesus Christ, through highlighting the need for love and unity, obedience to God, Christian living and spiritual maturity, serving using gifts, time and money, and local and global mission. The programme of events is varied and interesting, providing an opportunity for deepening friendships and enjoying refreshments together, whilst also supporting one another in growing as followers of Jesus.

- **Blossom**

Blossom is an opportunity for ladies of all ages to connect together, grow deeper in their friendships and support one another in the cut and thrust of everyday life. There are a variety of activities which include line-dancing, movie nights, craft nights and meals together. It's a good opportunity to get to know others and to deepen existing friendships.

## **ST ANDREW'S BANGOR CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

### **TRUSTEES ANNUAL REPORT (cont'd)**

- **Lads, Dads & Grandads**

Lads, Dads & Grandads is an opportunity for guys of all ages to get together, have a laugh, grow deeper in their friendships and support one another in the cut and thrust of everyday life. It's an opportunity to share stories, struggles and celebrations in life, without taking ourselves too seriously. It's for every lad, dad, grandad or father-figure. We meet 4-5 times each year, and organise a variety of activities, which have included quiz and curry nights, ten-pin bowling, going to watch a Bangor Football match, climbing in the Mourne Mountains, or having breakfast together. It's a good opportunity to get to know others and to deepen existing friendships.

- **Men's Shed**

Men's Shed meets on the 2nd and 4th Thursdays of each month, 10am-12noon, in the Welcome Centre. It's for guys of all ages, who fancy having a go at some DIY, primarily around the church building complex, or who simply want to meet up for a chat and a cuppa.

- **Storehouse Food Donations & Support**

Each week in St Andrew's we collect food donations for the local Storehouse Food Ministry. Food donations can be left in the blue food collection point in the Welcome Centre. Alternatively we have a food-drop off point in the St Andrew's car park on the first Monday of each month, from 11am to 11:30am. The food donations are then packaged up into food parcels, and given to people and families who are in need, across the whole community.

- **Pre-Loved School Uniforms & Stationery**

Throughout the year we have a selection of Pre-Loved School Uniform items for Clandeboye Primary School, some generic clothing items for children, young people and adults, and some stationery items that are useful for children and young people in schools across the community.

- **Food Table Ministry**

The Food Table Ministry team collects unused food from various supermarkets across the wider community, each week, and make them available for people who are in need. The Food Table Ministry is available on Saturdays from 10am-11am and on Tuesdays from 2pm-3pm.

- **Meals Ministry**

This is one of the ways we seek to love and support each other in the church family and local community in a very practical way. Meals are given to those who are under pressure, for one reason or another, to help ease their burden a little.

## **ST ANDREW'S BANGOR CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)**

- **Sunshine Club**

The Sunshine Club is for everyone in the church family and wider community, particularly those who are retired or have free time during the day to meet up with others. We enjoy tea/coffee and refreshments, along with a chat, before a guest speaker shares with us on a different topic of interest each month. The fellowship together is very special, and there's also an opportunity to pray, sing a few hymns and learn from God's Word together, in a relaxed and informal setting.

- **Walk & Talk**

The Walk & Talk group meets fortnightly on Tuesday evenings during June, July and August, to go for walks, to get caught up with others, and to meet new friends. It's for all ages and abilities, and we visit various locations to enjoy a good walk and talk together.

- **Community Litter Pick**

On the first Wednesday of each month, volunteers from across the church family and wider community meet in the Welcome Centre at 10am, to then head out across the Clondeboyne Village area. It's an opportunity to get together, to enjoy some fresh air and exercise, to get to know others as we walk, and to help collect some litter along the way. After our Community Litter Pick, we come back to the Welcome Centre for a cuppa and a chat.

- **Connect**

Connect is for those in their 20s and 30s. A variety of social events are organised throughout the year, ranging from mini golf, dinners and games nights. They're a great way to meet new people, get caught up with friends, and help everyone get more deeply connected in the life of the church family.

### **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.

## **ST ANDREW'S BANGOR 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.

**ST ANDREW'S BANGOR 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 171 contributors during the year (187 – 2022) donating a total of £82,580 (£79,134 in previous year, 2022)

Total Income of the congregation during the year was £213,750 compared to £246,099 in the previous year. The decrease reflects additional donations to the Development Fund received during 2022.

Total expenditure decreased from £247,979 to £181,611 reflecting additional loan repayments in 2022.

**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.

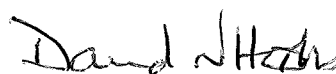
As the congregation's total income does not exceed £250,000, the Trustees have elected under Section 64(3) of the Charities Act (Northern Ireland) 2008 to prepare a receipts and payment account and a statement of assets and liabilities.

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 8 May 2024 and signed on its behalf by



Rev Mark Johnston



Mr David Hooks

**St Andrews Bangor Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 105084

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# Annual return

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## **INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF ST ANDREW'S BANGOR CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

I report on the accounts of St Andrew's Bangor congregation of the Presbyterian Church in Ireland for the year ended 31 December 2023, which are set out on pages 17 to 23.

### **Respective responsibilities of Charity trustees and examiner**

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

It is my responsibility to:

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

### **Basis of independent examiner's report**

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

My examination included a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also included consideration of 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.

S McCausland  
Retired Bank Official  
13, Cleland Park Central,  
Bangor,  
BT20 3EP

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# Accounts

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**ST ANDREW'S BANGOR CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)**  
**for the year ended 31 December 2020**

|                           | Note | Unrestricted<br>Funds | Restricted<br>Funds | Endowment<br>Funds | Total<br>2020 | Total<br>2019 |
|---------------------------|------|-----------------------|---------------------|--------------------|---------------|---------------|
|                           |      | £                     | £                   | £                  | £             | £             |
| <b>Receipts</b>           |      |                       |                     |                    |               |               |
| Donations and legacies    | 2    | 88,937                | 144,110             | -                  | 233,047       | 209,602       |
| Charitable activities     | 3    | 20                    | 1,674               | -                  | 1,694         | 2,565         |
| Other trading activities  | 4    | 840                   | -                   | -                  | 840           | 1,520         |
| Investment Income         | 5    | 800                   | 2                   | -                  | 802           | 647           |
| Loans                     | 6    | -                     | 40,000              | -                  | 40,000        | -             |
| Other                     | 7    | 1,164                 |                     |                    | 1,164         | 1,409         |
| <b>Total Receipts</b>     |      | 91,761                | 185,786             | -                  | 277,547       | 215,743       |
| <b>Payments</b>           |      |                       |                     |                    |               |               |
| Raising funds             | 8    | 682                   | -                   | -                  | 682           | 871           |
| Charitable activities     | 9    | 83,301                | 168,713             | -                  | 252,014       | 129,812       |
| <b>Total Payments</b>     |      | 83,983                | 17,382              | -                  | 252,696       | 130,683       |
| Net receipts / (payments) |      | 7,778                 | 17,073              | -                  | 24,851        | 85,060        |
| Transfers between funds   |      | (665)                 | 665                 | -                  | -             | -             |
| Net movement in funds     |      | 7,113                 | 17,738              | -                  | 24,851        | 85,060        |
| Funds brought forward     |      | 67,446                | 222,148             | 176                | 289,770       | 204,710       |
| Funds carried forward     | 12   | 74,559                | 239,886             | 176                | 314,621       | 289,770       |

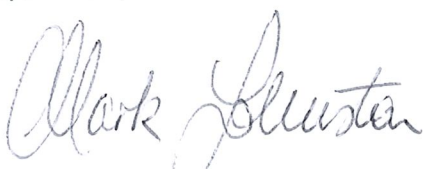
# ST ANDREW'S BANGOR CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

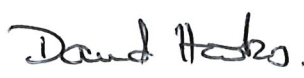
## STATEMENT OF ASSETS AND LIABILITIES

As at 31 December 2020

|                                  | Unrestricted<br>Funds | Restricted<br>Funds | Endowment<br>Funds | Total<br>Funds<br>2020 | Total<br>Funds<br>2019 |
|----------------------------------|-----------------------|---------------------|--------------------|------------------------|------------------------|
|                                  | £                     | £                   | £                  | £                      | £                      |
| <b>Funds Reconciliation</b>      |                       |                     |                    |                        |                        |
| Bank and Cash at start of year   | 67,446                | 222,148             | 176                | 289,770                | 204,710                |
| Net movement in funds            | 7,113                 | 17,738              | -                  | 24,851                 | 85,060                 |
|                                  | -----                 | -----               | -----              | -----                  | -----                  |
| Bank and Cash at end of year     | 74,559                | 239,886             | 176                | 314,621                | 289,770                |
|                                  | =====                 | =====               | =====              | =====                  | =====                  |
| <b>Bank &amp; Cash Balances</b>  |                       |                     |                    |                        |                        |
| Bank Deposit Accounts            |                       |                     |                    | -                      | -                      |
| Bank Current Accounts            |                       |                     |                    | 313,307                | 289,040                |
| Cash in Hand                     |                       |                     |                    | 1,314                  | 730                    |
|                                  |                       |                     |                    | -----                  | -----                  |
|                                  |                       |                     |                    | 314,621                | 289,770                |
|                                  |                       |                     |                    | =====                  | =====                  |
| <b>Other Assets</b>              |                       |                     |                    |                        |                        |
| Fixed Assets – Note 10           |                       |                     |                    |                        |                        |
| - Church Premises                |                       |                     |                    | -                      | -                      |
|                                  |                       |                     |                    |                        |                        |
| Investments – Note 11            |                       |                     |                    | -                      | 19,277                 |
| Gift Aid receivable on donations |                       |                     |                    | 9,472                  | 12,283                 |
|                                  |                       |                     |                    | -----                  | -----                  |
|                                  |                       |                     |                    | 9,472                  | 31,560                 |
|                                  |                       |                     |                    | =====                  | =====                  |
| <b>Liabilities</b>               |                       |                     |                    |                        |                        |
| Creditors- Note 6                |                       |                     |                    |                        |                        |
| Interest free loans              |                       |                     |                    | 40,000                 | -                      |
|                                  |                       |                     |                    | =====                  | =====                  |

Approved by the Kirk Session at a meeting on ~~xxxxxx~~ 6 October 2021 and signed on its behalf by

  
Rev Mark Johnston

  
Mr David Hooks

**ST ANDREW'S BANGOR CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**NOTES TO THE ACCOUNTS**  
**31 December 2020**

**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<br/>Funds</b> | <b>Restricted<br/>Funds</b> | <b>Endowment<br/>Funds</b> | <b>Total<br/>2020</b> | <b>Total<br/>2019</b> | <b>Total<br/>2018</b> |
|----------------------|-------------------------------|-----------------------------|----------------------------|-----------------------|-----------------------|-----------------------|
|                      | £                             | £                           | £                          | £                     | £                     | £                     |
| Recorded giving:     |                               |                             |                            |                       |                       |                       |
| Loose collections    | 1,228                         | -                           | -                          | 1,228                 | 5,612                 | 2,115                 |
| Donations and gifts  | 72,998                        | 124,449                     | -                          | 197,497               | 182,285               | 94,110                |
| Gift Aid             | 14,711                        | 19,611                      | -                          | 34,322                | 21,705                | 18,110                |
| Legacies and bequest | -                             | -                           | -                          | -                     | -                     | -                     |
|                      | -----                         | -----                       | -----                      | -----                 | -----                 | -----                 |
|                      | 88,937                        | 144,110                     | -                          | 233,047               | 209,602               | 115,000               |
|                      | -----                         | -----                       | -----                      | -----                 | -----                 | -----                 |

**ST ANDREW'S BANGOR CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**NOTES TO THE ACCOUNTS**  
**31 December 2020**

**3. CHARITABLE ACTIVITIES**

|                                   | <b>Unrestricted<br/>Funds</b> | <b>Restricted<br/>Funds</b> | <b>Endowment<br/>Funds</b> | <b>Total<br/>2020</b> | <b>Total<br/>2019</b> |   |
|-----------------------------------|-------------------------------|-----------------------------|----------------------------|-----------------------|-----------------------|---|
|                                   | £                             | £                           | £                          | £                     | £                     |   |
| Income from charitable activities |                               |                             |                            |                       |                       |   |
| Fees from weddings and funerals   | 20                            | -                           | -                          | 20                    | -                     |   |
| Fundraising events                | -                             | -                           | -                          | -                     | -                     |   |
| Membership fees                   | -                             | 1,029                       | -                          | 1,029                 | 2,070                 | 1 |
| Grants                            | -                             | 645                         | -                          | 645                   | 495                   |   |
|                                   | -----                         | -----                       | -----                      | -----                 | -----                 |   |
|                                   | 20                            | 1,674                       | -                          | 1,694                 | 2,565                 | 2 |
|                                   | -----                         | -----                       | -----                      | -----                 | -----                 |   |

**4. OTHER TRADING ACTIVITIES**

|                     | <b>Unrestricted<br/>Funds</b> | <b>Restricted<br/>Funds</b> | <b>Endowment<br/>Funds</b> | <b>Total<br/>2020</b> | <b>Total<br/>2019</b> |   |
|---------------------|-------------------------------|-----------------------------|----------------------------|-----------------------|-----------------------|---|
|                     | £                             | £                           | £                          | £                     | £                     |   |
| Letting of premises | 840                           | -                           | -                          | 840                   | 1,520                 | 2 |
| Trading income      | -                             | -                           | -                          | -                     | -                     |   |
|                     | -----                         | -----                       | -----                      | -----                 | -----                 |   |
|                     | 840                           | -                           | -                          | 840                   | 1,520                 | 2 |
|                     | -----                         | -----                       | -----                      | -----                 | -----                 |   |

**5. INVESTMENT INCOME**

|                         | <b>Unrestricted<br/>Funds</b> | <b>Restricted<br/>Funds</b> | <b>Endowment<br/>Funds</b> | <b>Total<br/>2020</b> | <b>Total<br/>2019</b> |  |
|-------------------------|-------------------------------|-----------------------------|----------------------------|-----------------------|-----------------------|--|
|                         | £                             | £                           | £                          | £                     | £                     |  |
| Deposit interest        | 800                           | 2                           | -                          | 802                   | 647                   |  |
| Other investment income | -                             | -                           | -                          | -                     | -                     |  |
|                         | -----                         | -----                       | -----                      | -----                 | -----                 |  |
|                         | 800                           | 2                           | -                          | 802                   | 647                   |  |
|                         | -----                         | -----                       | -----                      | -----                 | -----                 |  |

**6. Loans**

|                     | <b>Unrestricted<br/>Funds</b> | <b>Restricted<br/>Funds</b> | <b>Endowment<br/>Funds</b> | <b>Total<br/>2020</b> | <b>Total<br/>2019</b> |  |
|---------------------|-------------------------------|-----------------------------|----------------------------|-----------------------|-----------------------|--|
|                     | £                             | £                           | £                          | £                     | £                     |  |
| Interest free loans | -                             | 40,000                      | -                          | 40,000                | -                     |  |

**ST ANDREW'S BANGOR CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**NOTES TO THE ACCOUNTS (cont'd)**

**31 December 2020**

**7. OTHER INCOME**

|                  | <b>Unrestricted<br/>Funds</b> | <b>Restricted<br/>Funds</b> | <b>Endowment<br/>Funds</b> | <b>Total<br/>2020</b> | <b>Total<br/>2019</b> |   |
|------------------|-------------------------------|-----------------------------|----------------------------|-----------------------|-----------------------|---|
|                  | £                             | £                           | £                          | £                     | £                     |   |
| Insurance claims | -                             | -                           | -                          | -                     | -                     | 1 |
| Other income     | 1,164                         | -                           | -                          | 1,164                 | 1,409                 |   |
|                  | -----                         | -----                       | -----                      | -----                 | -----                 |   |
|                  | 1,164                         | -                           | -                          | 1,164                 | 1,409                 | 1 |
|                  | -----                         | -----                       | -----                      | -----                 | -----                 |   |

**8. RAISING FUNDS**

|                    | <b>Unrestricted<br/>Funds</b> | <b>Restricted<br/>Funds</b> | <b>Endowment<br/>Funds</b> | <b>Total<br/>2020</b> | <b>Total<br/>2019</b> |  |
|--------------------|-------------------------------|-----------------------------|----------------------------|-----------------------|-----------------------|--|
|                    | £                             | £                           | £                          | £                     | £                     |  |
| FWO envelopes      | 682                           | -                           | -                          | 682                   | 871                   |  |
| Fundraising events | -                             | -                           | -                          | -                     | -                     |  |
|                    | -----                         | -----                       | -----                      | -----                 | -----                 |  |
|                    | 682                           | -                           | -                          | 682                   | 871                   |  |
|                    | -----                         | -----                       | -----                      | -----                 | -----                 |  |

**9. CHARITABLE ACTIVITIES**

|                                     | <b>Unrestricted<br/>Funds</b> | <b>Restricted<br/>Funds</b> | <b>Endowment<br/>Funds</b> | <b>Total<br/>2020</b> | <b>Total<br/>2019</b> |     |
|-------------------------------------|-------------------------------|-----------------------------|----------------------------|-----------------------|-----------------------|-----|
|                                     | £                             | £                           | £                          | £                     | £                     |     |
| General Assembly Assessments        | 17,742                        | -                           | -                          | 17,742                | 16,644                | 15  |
| Presbytery fees                     | 692                           | -                           | -                          | 692                   | 692                   |     |
| Ministry and support staff costs    | 36,366                        | -                           | -                          | 36,366                | 35,516                | 41  |
| Congregational running expenses     | 28,501                        | 1,160                       | -                          | 29,661                | 55,082                | 54  |
| Donations to Missions and charities | -                             | 16,222                      | -                          | 16,222                | 21,878                | 22  |
| Building costs                      | -                             | 151,331                     | -                          | 151,331               | -                     |     |
|                                     | -----                         | -----                       | -----                      | -----                 | -----                 |     |
|                                     | 83,301                        | 168,713                     | -                          | 252,014               | 129,812               | 134 |
|                                     | -----                         | -----                       | -----                      | -----                 | -----                 |     |

**ST ANDREW'S BANGOR CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**NOTES TO THE ACCOUNTS (cont'd)**  
**31 December 2020**

**10. FIXED ASSETS**

The congregation owns the Church premises (including halls) situated at 111 Clondeboy Road, Bangor and the associated fixtures, fittings, plant and machinery. These have an insurance value of £3,010,895. The congregation also owns a manse at 27 Beechfield Avenue, Bangor valued at £360,961.

**11. INVESTMENTS**

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

|                             | <b>Unrestricted<br/>Funds</b> | <b>Restricted<br/>Funds</b> | <b>Endowment<br/>Funds</b> | <b>Total<br/>2020</b> | <b>Total<br/>2019</b> |       |
|-----------------------------|-------------------------------|-----------------------------|----------------------------|-----------------------|-----------------------|-------|
| General Investment Fund     | -                             | -                           | -                          | -                     | -                     |       |
| Property                    | -                             | -                           | -                          | -                     | -                     |       |
| Presbyterian Mutual Society | -                             |                             | -                          | -                     | 19,277                | 19    |
|                             | -----                         | -----                       | -----                      | -----                 | -----                 | ----- |
|                             | -                             |                             | -                          |                       | 19,277                | 19    |
|                             | -----                         | -----                       | -----                      | -----                 | -----                 | ----- |

The amount due from the Presbyterian Mutual Society was written off following information received from the Administrators of the Society

**ST ANDREW'S BANGOR CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**NOTES TO THE ACCOUNTS (cont'd)**  
**31 December 2020**

**12. FUND BALANCES**

| <b>Fund</b>               | <b>Balance<br/>at start<br/>£</b> | <b>Receipts<br/>£</b> | <b>Payment<br/>£</b> | <b>Surplus /<br/>(Deficit)<br/>£</b> | <b>Transfer<br/>£</b> | <b>Balance<br/>at end<br/>£</b> |
|---------------------------|-----------------------------------|-----------------------|----------------------|--------------------------------------|-----------------------|---------------------------------|
| <b>Unrestricted Funds</b> |                                   |                       |                      |                                      |                       |                                 |
| General Fund              | 67,446                            | 91,761                | 83,983               | 7,778                                | (665)                 | 74,559                          |
|                           | -----                             | -----                 | -----                | -----                                | -----                 | -----                           |
|                           | 67,446                            | 91,761                | 83,983               | 7,778                                | (665)                 | 74,559                          |
|                           | -----                             | -----                 | -----                | -----                                | -----                 | -----                           |
| <b>Restricted Funds</b>   |                                   |                       |                      |                                      |                       |                                 |
| Development Fund          | 185,626                           | 164,725               | 151,331              | 13,394                               | 1,480                 | 200,500                         |
| United Appeal             | -                                 | 12,081                | 8,795                | 3,286                                | (3,286)               | -                               |
| Religious and Charitable  | 8,947                             | 5,319                 | 7,186                | (1,867)                              | 3,286                 | 10,366                          |
| Sundry Funds              | 22,569                            | 420                   | 250                  | 170                                  |                       | 22,739                          |
| Boy's Brigade             | 1,924                             | 560                   | 124                  | 436                                  |                       | 2,360                           |
| Mums and Tots             | 416                               | 282                   | 164                  | 118                                  | (150)                 | 384                             |
| Bowling Club              | 1,056                             | 210                   | 116                  | 94                                   | (300)                 | 850                             |
| Presbyterian Women        | 75                                | 229                   | 144                  | 85                                   |                       | 160                             |
| Girl's Brigade            | 1,083                             | 1,774                 | 403                  | 1,371                                | (400)                 | 2,054                           |
| Youth Fellowship          | 323                               | -                     | -                    | -                                    |                       | 323                             |
| Early Birds               | 24                                | -                     | 54                   | (54)                                 | 60                    | 30                              |
| Sunshine Hour             | 104                               | 53                    | 60                   | (7)                                  |                       | 97                              |
| Knit "n" Natter           | 1                                 | 133                   | 86                   | 47                                   | (25)                  | 23                              |
|                           | -----                             | -----                 | -----                | -----                                | -----                 | -----                           |
|                           | 222,148                           | 185,786               | 168,713              | 17,073                               | 665                   | 239,886                         |
|                           | -----                             | -----                 | -----                | -----                                | -----                 | -----                           |
| <b>Endowment Funds</b>    |                                   |                       |                      |                                      |                       |                                 |
| Cooper Bequest            | 176                               | -                     | -                    | -                                    | -                     | 176                             |
|                           | -----                             | -----                 | -----                | -----                                | -----                 | -----                           |
|                           | 176                               | -                     | -                    | -                                    | -                     | 176                             |
|                           | -----                             | -----                 | -----                | -----                                | -----                 | -----                           |
| <b>Total</b>              | <b>289,770</b>                    | <b>277,547</b>        | <b>252,696</b>       | <b>24,851</b>                        | <b>-</b>              | <b>314,621</b>                  |
|                           | -----                             | -----                 | -----                | -----                                | -----                 | -----                           |

**St Andrews Bangor Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 105084

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# Annual report

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**ST ANDREW'S BANGOR CONGREGATION OF THE PRESBYTERIAN  
CHURCH IN IRELAND**

**Trustees Annual Report and Financial Statements  
for the year ended 31 December 2020**

**Registered Charity in Northern Ireland (NIC 105084)**

## **ST ANDREW'S BANGOR 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 2020 including a Statement of Assets and Liabilities as at that date.

### **REFERENCE AND ADMINISTRATIVE DETAILS**

St Andrews's Bangor Congregation of the Presbyterian Church in Ireland  
111 Clondeboy Road  
Bangor  
BT20 3 JW  
Registered Charity in Northern Ireland (NIC 105084)

### **CHARITY TRUSTEES**

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

|                                            |                    |
|--------------------------------------------|--------------------|
| Rev Mark Johnston                          | Mr Alan Briggs     |
| Mr Robert Beers                            | Mr John Little     |
| Mr David Hooks                             | Mr Stephen Carroll |
| Mr Raymond Miskelly (Died 16 January 2020) | Mrs Mildred Wylie  |
| Mrs Daphne Campbell                        | Mr Leslie Dick     |
| Mr Keith Hooks                             |                    |
| Mr Andrew Frazer                           |                    |

### **PRINCIPAL OFFICE BEARERS**

|                   |                                   |
|-------------------|-----------------------------------|
| Minister          | Rev Mark Johnston                 |
| Clerks of Session | Mr Alan Briggs and Mr David Hooks |
| Treasurer         | Mrs Sandi Thompson                |

### **INDEPENDENT EXAMINER**

Mr S McCausland  
13, Cleland Park Central  
Bangor  
BT20 3EP

### **BANKERS**

Danske Bank  
Belfast City Office  
Donegall Square West  
BT1 6JS

## **ST ANDREW'S BANGOR 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 10 times in each year (no meetings are held in July and August) and additional meetings are held as and when required.

To be chosen for the office of the eldership in the congregation a person must be a voting member and a regular attendant on its ordinances. The selection of those proposed to be called to the office can be either by the congregation or 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. St Andrew's Bangor congregation of the Presbyterian Church has been assigned to the Ards Presbytery of the Presbyterian Church in Ireland.

## **ST ANDREW'S BANGOR CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

### **TRUSTEES ANNUAL REPORT (cont'd)**

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.

#### **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.

St Andrew's Bangor 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 statement is

"For God's glory and by His grace, in obedience to His Word, we will become a worshipping, praying, serving, growing family of Jesus' disciples reaching out to our community and to the world in love."

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]

## **ST ANDREW'S BANGOR CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)**

### **ACTIVITIES AND OBJECTIVES**

The congregation meets for worship every Sunday morning and on the second and third Sunday evening of each month 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 has a wide range of organisations including

- Sunday School
- Youth Fellowship
- Mothers and Toddlers
- Presbyterian Women
- Bowling Club
- Boy's Brigade
- Girl's Brigade
- Ladies Prayer Group
- Sunshine Hour (senior citizens group)
- Early Birds (providing refreshments for those attending adjacent primary school)
- Knit "n" Natter
- Coffee ,Cake and Chat
- Blossom (for ladies in 20's, 30's and 40's)
- Connect (young adults group)

### **ACHIEVEMENTS AND PERFORMANCE**

#### **Worship and prayer**

The congregation normally meets for worship each Sunday at 11.00am. Each Sunday as well as teaching from the Bible and prayer we sing a variety of hymns, and spiritual songs, as we focus our hearts and minds on worshipping the Lord together. During lockdown following the outbreak of Covid all services were on line with in person services held when regulations permitted.

During the week home fellowship groups provide an opportunity for members to meet together for fellowship, to study the scriptures and for a time of prayer.

Prayer underpins everything that is done in the fellowship, and there are many times and places that we can gather together as a church family to pray. In addition to Sunday Worship, prayer is a vital part of our weekly Home Fellowship Groups and indeed all the ministries connected with the church family. We also have a Prayer Whats App facility, where daily prayer requests and updates can be sent directly to individuals phones.

As well as our regular services during the year we conduct marriage services and gave thanks for faithful services and sought to comfort those who had been bereaved during the year.

At 31 December 2020 there were 139 communicant members and 221 families connected with the congregations. The average week attendance at morning worship is 180.

## **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 continues to build relations with our friends in the school next door and staff and pupils were thrilled to receive buns from the church family. We have been asked to help with the running of an SU group in the school and the school held its carol service in the church in December. Our interaction with the football club continues we hosted a thanksgiving service here in the church to celebrate their Centenary Year. One of our fellowship groups has also distributed gifts to local businesses at Christmas and Easter. Our suite of halls continues to be extensively used by the local community and the school now use the Kerr Hall for after school activities on a number of days each week. We continue to interact with the CVCA who use our halls for larger gatherings.

With regard to mission work further afield we continue to support the work at the school in Bilegela, Ethiopia and the ladies prayer group provide financial support for a family in need which was identified by Wondimu our contact in Ethiopia.

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 Sunday School project and any other special appeals.

## **ST ANDREW'S BANGOR CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)**

### **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 normally held in Assembly Buildings, Belfast, in June, but due to Covid no General Assembly was held in 2020.

### **Property**

The congregation owns the church building and a suite of halls which are used extensively during the week by church organisations and local community groups. The main church roof was in need of replacement and major redevelopment project commenced in 2020 to replace the roof, install new heating and lighting systems and build a Welcome Centre. The congregation also owns a manse which is in a good state of repair.

### **Organisations**

Organisations are listed below but due to the Covid pandemic many were unable to meet from March 2020

#### **Praise and Play (Creche for babies and toddlers)**

Children and young people are a vital part of our church family and we seek to do all we can to love, nurture and care for them, and their families. We provide a Creche facility every Sunday morning from 10:50am through to the end of Morning Worship.

#### **Kids 4 Jesus (for 3 year olds to Primary 7)**

This is our Sunday School ministry that takes place every week at St Andrew's. Young people join with the wider church family at 11am for the first part of Morning Worship and then enjoy a special programme together for the rest of the morning.

#### **Bible Class (for Year 8+)**

The young people join with the wider church family at 11am for the first part of Morning Worship, and then enjoy a special programme in the Kerr Hall for the rest of the morning.

#### **Youth Fellowship (for Year 8+)**

This is a great opportunity for young people to meet every other Sunday evening in the Kerr Hall. There's lots of fun, food, refreshments, and an opportunity to learn more about Jesus and what it means to follow Him.

**ST ANDREW'S BANGOR CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**TRUSTEES ANNUAL REPORT (cont'd)**

**Girl's Brigade**

A uniformed organisation meeting on Monday evenings to provides an opportunity for girls aged between 3 and 18 to come together to enjoy a wide range of activities and to learn more about Jesus

**Boy's Brigade**

Meets on a Thursday (3-11 years old) or Friday (secondary school age) evenings to provide boys with an opportunity to learn more about Jesus, to enjoy physical activities and do craftwork.

**Meals Ministry**

This is one of the ways we seek to love and support each other in the church family and local community in a very practical way, is to provide meals for those who are under pressure, for one reason or another.

**Coffee, Cake and Chat**

Every Monday morning tea/coffee and cake is provided to allow members of the congregation and local community to meet informally and share refreshments.

**Early Birds**

Meets every Tuesday morning, 8am-9am, a team of volunteers share tea, coffee, hot chocolate, juice and refreshments from the foyer of St Andrew's Presbyterian Church, to parents and children as they arrive at Clandeboye Primary School.

**Mums and Tots**

Meets every Tuesday morning, 9.30am-11.30am in the Minor Hall. All parents, grandparents, childminders and of course babies, toddlers and children get together for fun and refreshments.

**Knit 'n' Knatter**

Meets the first Tuesday of each month between 11am to 12.30pm from September to May, in the Minor Hall. It is an opportunity to swap patterns, ideas, tips as well as encouraging beginners and helping each other with knitting/crochet skills. People of all ages and abilities are very welcome

**Presbyterian Women (PW)**

Organisation for ladies of the congregation which meets every second Tuesday of the month. Each month there's a guest speaker with creative presentations and the opportunity to enjoy supper together.

**Indoor Bowling**

Meets every Wednesday evening at 7.30pm in the Kerr Hall.

**ST ANDREW'S BANGOR CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**TRUSTEES ANNUAL REPORT (cont'd)**

**Sunshine Hour**

An opportunity for Senior Citizens across the church family and local community, to hear from visiting speakers, and to enjoy fellowship and friendship with one another. Meetings are held on the first Wednesday of each month from 2.30pm-4pm in the Minor Hall.

**Blossom**

An opportunity for girls in their 20's, 30's and 40's to get together socially and to support each other in the midst of the demands of daily life. A number of activities are planned throughout the year.

**Connect**

A group for Young adults aged 18-30 which will meet as arranged throughout the year.

**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.

**ST ANDREW'S BANGOR 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.

**ST ANDREW'S BANGOR 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 ~~xxxx~~ contributors during the year (161 - 2019] donating a total of £72,998 (£70,451 in previous year, 2019)

Total Income of the congregation during the year was £277,547 compared to £215,743 in the previous year.

Total expenditure increased from £130,682 to £252,696 reflecting the redevelopment work being carried out.

**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 <sup>6 October</sup>~~xxx~~ 2021 and signed on its behalf by



Rev Mark Johnston



Mr David Hooks

**St Andrews Bangor Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 105084

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# Annual return

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## **INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF ST ANDREW'S BANGOR CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

I report on the accounts of St Andrew's Bangor congregation of the Presbyterian Church in Ireland for the year ended 31 December 2020, which are set out on pages 13 to 19

### **Respective responsibilities of charity trustees and examiner**

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

It is my responsibility to:

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

### **Basis of independent examiner's report**

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

My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of 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.



S McCausland  
Retired Bank Official  
13, Cleland Park Central,  
Bangor,  
BT20 3EP