

Charity registration number: NIC105165

# Second Presbyterian Church Comber

(a congregation of the Presbyterian Church in Ireland)

Trustees' Annual Report and Financial Statements  
for the Year Ended 31 December 2024

**Second Presbyterian Church Comber**  
**Contents (continued)**

Reference and Administrative Details	1 to 2
Trustees' Report	3 to 12
Independent Examiner's Report	13
Statement of Financial Activities	14
Balance Sheet	15
Notes to the Financial Statements	16 to 29

## **Second Presbyterian Church Comber**

### **Reference and Administrative Details**

<b>Registered Office</b>	Second Presbyterian Church Comber 5 Killinchy Street Comber Newtownards BT23 5AP	
<b>Charity Registration Number</b>	NIC105165	
<b>Minister</b>	Rev Thomas Andrew Conway	
<b>Clark of Session</b>	Mary McIlveen	
<b>Congregational Secretary</b>	Heather Laird	
<b>Treasurer</b>	Robert Andrew Courtenay	
<b>Charity Trustees</b>	Andrew Conway	Philip Conacher
	Rodney Crawford	Roy Courtenay
	Melanie Bates	John Donnan
	Jim Dunlop	James Fletcher
	Richard Gamble	Ken Hill
	David Henderson	Ronnie Laird
	David Huddleston	Mary McIlveen
	Heather Laird	Christine Hunniford
	John Martin	Clarke Millar
	Gareth McKibbin	Robert Orr
	Crosby McVeigh	Desmond Rainey
	Kaye Millar	Bertie Ritchie
	Roberta Murdoch	Heather Russell
	A N Other	Roy Spence
	Ruth Scott	Vilma Thompson
	John Ritchie	Nathan Todd
	Noel Spence	Eleanor Hutchinson
	Cecil Stevenson	Darren Todd

## **Second Presbyterian Church Comber**

### **Reference and Administrative Details (continued)**

<b>Solicitors</b>	Diamond Herron Solicitors Diamond House 7-19 Royal Avenue Belfast BT1 1FB
<b>Bankers</b>	Danske Bank Ltd 35 High Street Newtownards BT23 7HS
<b>Investment Managers</b>	Evelyn Partners The Ewart 3 Bedford Street Belfast BT2 7EP
<b>Independent Examiner</b>	RBCA Limited Chartered Accountants Linenhall Exchange 26 Linenhall Street Belfast BT2 8BG

## **Second Presbyterian Church Comber**

### **Trustees' Report**

The Trustees present their report and the financial statements of the charity for the year ended 31 December 2024. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

#### **Trustees**

The Trustees that have served during the year are listed on page 1.

#### **Objectives and activities**

The congregation meets for worship every Sunday and visitors are welcome to join. 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 admitted to the Lord's Supper. The congregation holds regular Bible Study and prayer meetings and has a wide range of organisations (these organisations are described further below).

#### **Description and Purpose**

Second Presbyterian Church Comber 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 his members to play their part in fulfilling God's mission to our world.

The congregations mission purpose is:

"To enable people of all ages to become committed followers of Jesus Christ and to mature in their faith".

Our vision is, "to be a church for the community becoming a "new community" in Christ" which:

- is increasingly characterised by love for God and love for others;
- is committed to the historic Christian Gospel as revealed in the Bible;
- is relevant to people of every generation.

The congregation aims to live out its Mission and Vision as a community of God's people through five core values agreed by the Kirk Session:

- "With Christ at the centre of our church life, Second Comber is committed to every member ministry, enabling gifts to be fully used and faith to mature".
- "With Christ at the centre of our church life, Second Comber is committed to worship which is meaningful and relevant to all ages".
- "With Christ at the centre of our church life, Second Comber is committed to being an open and welcoming fellowship where support and care are genuine".
- "With Christ at the centre of our church life, Second Comber is committed to mission and outreach being at the heart of church life".

## **Second Presbyterian Church Comber**

### **Trustees' Report (continued)**

- "With Christ at the centre of our church life, Second Comber is committed to being a community where attitudes of love, mutual respect and understanding are consistently displayed".

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 practise.

#### **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 to Christian benefits 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 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 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.

## **Second Presbyterian Church Comber**

### **Trustees' Report (continued)**

#### **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 are held at least nine times in each year or as appropriate.

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

##### Presbytery

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

## **Second Presbyterian Church Comber**

### **Trustees' Report (continued)**

#### **Achievements and performance**

##### World Development:

The World Development is an annual initiative of PCI which focuses on helping people trapped in poverty. It endeavours to change lives and communities for the better by channelling resources in support of sustainable development projects on every continent. This work is taken forward through PCI's development partners, Christian Aid and Tearfund.

##### Property:

Inspection of electrical equipment, outside lighting and signage, maintenance to the alarm system, fire equipment and fire drills, health & safety regulations and ongoing general maintenance are carried out on a regular basis as and when required. Two rooms within the Halls complex were refurbished and repainted during the year with external painting also carried out.

##### ORGANISATIONS:

###### CRECHE:

During Sunday morning worship young children and babies may be left in a soft play-friendly environment. There are two experienced leaders-in-charge and a team of eight volunteers who operate on a rota basis; parents are also welcomed to stay as morning worship from the Meeting House is relayed. Usual average weekly numbers 6.

###### CHOIR:

Our weekly services are led by a choir under the direction of the Organist/Director of Music. Praise Band, Brass Ensemble, also enhance the musical worship at special services through the Church year at Easter, Harvest & Christmas and at other appropriate occasions. Choir practices are held on Tuesday evenings and music remains an integral part of Sunday worship. Choir numbers: 15: other musicians and members of praise band total approx. 15.

###### SUNDAY NIGHT TOGETHER (SNT):

SNT meets on the first Sunday of each month at 5.30p.m with a break during summer months and at New Year, the average attendance is around 70 members of all ages with many families joining together, age being no restriction. The meetings take the form of an informal praise service with a Spiritual dimension and are usually held in our Main Hall, but other venues have included an outdoor picnic on the playing fields or at a local country park with an informal outdoor Carol Service, tea/coffee and light refreshments are served at the beginning of the worship. A team of leaders meet regularly to plan events, the aims remain constant, to further our Christian journey through fellowship, outreach, praise and prayer, everyone is welcome. Average attendance approximately 70.



## **Second Presbyterian Church Comber**

### **Trustees' Report (continued)**

#### **Achievements and Performance**

##### CHURCH FLOWERS:

The provision of flowers or floral arrangements which may be in memory of a loved one or for a special occasion within family life are kindly contributed on a voluntary basis and are very much appreciated. The Meeting House is enhanced at special services celebrating Easter, Harvest Festival and Christmas are enhanced with floral gifts and reflect our worship and thankfulness to God through the beauty of His creation.

##### GIRLS BRIGADE:

Our Girls Brigade Company meets each Friday evening from the beginning of September through to the end of March. The leaders create a safe and caring environment for these young children through to young adults who are gifted with many different personalities and talents, and all are valued equally. The leaders are fully committed to encourage the girls to give of their best, to value the friendships made, to become followers of Christ, remembering the Girls Brigade mission to "Seek, serve and follow Christ". Average attendance approximately 95 with 23 leaders.

##### BOYS BRIGADE:

Our Boys Brigade Company continues to flourish leading boys and young men to embody the aim of the Boys Brigade which is "to advance Christ's kingdom among boys and the promotion and habits of obedience, discipline, reverence, self-respect and all that leads to true Christian manliness". That remains very much at the centre of the Company of today, as the boys are encouraged to build relationships, participate in and enjoy a wide range of activities, sports, competitions, Badge work, and to seek to follow Christ by engaging in the BB NI Scripture Programme at all levels.

Anchor Boys (P1 to P4)

Junior Section (P5 to P7)

Company Section (years 8 and above)

Total number of boys attending approximately 90 with 25 leaders.

##### TABLE TENNIS:

The Table Tennis Club meets on Monday evenings with members of varying ages and some family groups, who meet to enjoy the friendship, fellowship and physical activity which the Club has provided over many years.

Average attendance approximately 12.

##### BOWLING CLUB:

There are two meetings each week of the Bowling Club in our Main Hall. Monday night is our Club night with club matches and friendly games with other Clubs and takes a break over the summer months. Saturday night bowling is open most of the year round providing friendship and fellowship with neighbouring Clubs in the town and district when their own clubs take a summer break. Bowling is open to all ages and levels of skill. Average attendance approximately 16/18.

## **Second Presbyterian Church Comber**

### **Trustees' Report (continued)**

#### **Achievements and Performance**

##### CHILDREN'S SOCIETY:

The Congregation has supported the Presbyterian Children's Society over many decades helping to fund the Society's mission to support families and children at times of great need where there is a breakdown in family life. The door-to-door collection ended during the Pandemic and donations to this most worthy of causes are given directly via the weekly offering plate.

##### FOODBANK:

Over the past years a partnership has developed with the Dundonald Foodbank. Non-perishable foodstuffs are given from members of the congregation at Sunday Services and from within the Church organisations, especially G.B & B.B. and are collected on a weekly basis. Throughout 2024 donations continued to be maintained at a high-level amounting to circa 2000kgs being provided towards the Foodbank Ministry from the Congregation.

##### CATERING CORPS:

The activities of the Catering Corps are now confined to providing refreshments after the funeral services for the families and friends who have known bereavement. This facility is so very much appreciated by members of the bereaved families. New members have joined the team of around 25 people with the welcome assistance of menfolk who assist with the heavy work of setting up and clearing away tables and pouring tea. This provides an opportunity for friendship and fellowship, outreach into our Church family and community and raises funds for Church projects.

##### SUPPER TEAMS:

There are 3 supper teams made up of around 80 ladies who meet to provide light refreshments at various events during the Church calendar e.g. Christian Aid Lunch, Harvest Supper, Christmas Eve & Carol Services. These events provide strengthening friendship and fellowship with one another and a means of introducing new families into our Church Family. The assistance of some men who set up and clear away is much appreciated as is the support of other ladies of the Congregation.

##### MEN'S MINISTRY:

Men's Ministry meets twice monthly in the morning within the Church Halls, and its aim is to enrich men's lives through developing friendships and to further deepen their relationship with God through the exploration of His Living Word and prayer. Discussions and presentations centre on a wide range of issues against the backdrop of God's Word and its application in daily living. Throughout the session there are opportunities for external trips to local attractions and conferences. Average attendance circa 12.

##### MIDWEEK BIBLE STUDY:

Midweek Bible Study takes place on Thursday evenings and is led by our Minister who takes us through a structured programme from the Scriptures to enhance our understanding of God's Word as it impacts on our daily lives in our everyday journey with God. A new initiative is a Bible Study entitled Digging Deeper held in the Manse prior to Sunday morning worship. This has proved to be an opportunity to further develop faith, friendship and prayer and to share together in preparation for Sunday worship.

## **Second Presbyterian Church Comber**

### **Trustees' Report (continued)**

#### **Achievements and Performance**

##### TOTS & CO:

Tots & Co meet in the Main Hall on Friday mornings during term time between 10.00 and 11.45a.m. The group caters for babies to pre-school children (3-4 yrs) and provides a programme of playtime with a variety of toys, crafts, music and singing, Bible Stories and of course snacks. Carers and parents/grandparents are also welcomed, and they too are provided with refreshments. There are ten leaders with at least eight present each week and the help of menfolk who set out the toys and chairs and clear same away is much appreciated. Average attendance circa 50.

##### BANNER GROUP:

The Banner Group meet on Wednesday mornings, a group of 10 members who enjoy working together through needlecraft to make banners for display in the Meeting House representing the different occasions and seasons throughout the Church Year as we celebrate God's goodness to us. Banners have also been made for special events and Church organisations. The group now has a total of 26 banners inspired by Scripture and praise and the work is always ongoing.

##### SUNDAY MORNING YOUTH & CHILDREN'S MINISTRY:

Children's Ministry continues during morning worship for the younger children of nursery and primary school age. Children are provided with a snack and drink and the theme is linked into the message of the morning service and the children's address. There are also games, crafts, colouring or puzzle activities related to the story helping to reinforce the message. Some of the junior leaders help out each week on a rotational basis.

##### SENIOR & JUNIOR BIBLE CLASS:

Junior Bible Class meets during morning worship on two Sundays each month for those in the last year of Primary School through to year nine at Secondary School level. Senior Bible Class meets before morning worship for young people from year 10 upwards. Attendances are generally good with leaders using PCI "Bite-size" discipleship resource and video presentations leading to discussion allowing all our young people to grow as disciples in following Christ.

##### YOUTH FELLOWSHIP:

Youth Fellowship (YF) meets on 2 Sunday evenings each month and is for those aged year 8+. This is a time of fun and fellowship for our young people, who learn how to grow relationships with each other and with God. The leaders are also keen that the young people engage in some charitable venture during the session and participate in a youth weekend. Attendance average circa 20.

##### THE SACRAMENTS - BAPTISM & LORD'S SUPPER:

During 2023, the Sacrament of Baptism was made for 3 infants who were entered on to the Cradle Roll. The Sacrament of the Lord's Supper was administered on 4 occasions throughout the year. There were 23 bereavements during 2024 and a collective Service of Reflection was held for families to remember loved ones.

## **Second Presbyterian Church Comber**

### **Trustees' Report (continued)**

#### **Achievements and Performance**

##### PRAYER DEVELOPMENT TEAM:

Within the context of worship and congregational life prayer must remain a priority. The team meets 3-4 times per year to plan and develop the prayer life of our Church. TRY PRAYING booklets are available for distribution to the Congregation and to the Community. Prayer is available with our Minister before Sunday service and members of Prayer Development Team provide the opportunity for prayer if requested after worship. Pause for Prayer meets each week where the Church is open each Wednesday for private prayer or with members of the prayer team present and our link with The Net continues once a month as we join with them in their Prayer Time. Prayer is also available before Kirk Session and Congregational Committee meetings. (Prayer Development Group circa 14 members)

##### WOMEN'S MINISTRY (Presbyterian Women))

CONNECTED meetings are held once a month September through to March and meetings are open to all ladies within the congregation. This is an opportunity to meet together, share words of encouragement, build each other up through prayer and fellowship and deepen our Christian faith. The monthly meetings usually feature guest speakers who share their own particular faith journey and Christian service through a variety of organisations and charities. PW contributes to the PW Mission Fund in support of Home & Global Mission Projects. Average attendance 25/30.

##### DRAMA GROUP:

This organisation provides an outlet for children and young people from the Church and community to come together for a time of dancing, singing, fun and fellowship and although many do not have a Church connection, Christ's message. Christian discipleship and prayer is at the centre of all that is done. The financial proceeds support the work of World Development in our Church, helping the needs of those in the Third World. The total cast and crew would number in the region of 80.

##### CROSSFIRE/CROSSFIRE PLUS:

Crossfire & Crossfire Plus meet each week on Wednesday evenings from 7-8.00 p.m and caters for children in P1-P6 & young people P7-Year 10. The evenings involve Bible stories, games, crafts and quizzes with outdoor activities and fun nights held in the Church grounds when the weather is good. This is an opportunity to share and learn of God's love through His Word to our youngest children. Crossfire Plus for the older age group is an opportunity for them to explore God's word in relation to their own lives through discussion with each other, and through games and crafts. All the Crossfire Groups also link in to the theme of the weekly worship services. Children and leaders were able to lead a special service in Church dedicated to the Crossfire Ministry. Average attendance (both Groups) approximately 25.

##### SHINE: (the umbrella name for the youth groups dedicated to summer activities)

All of the Summer events for our young people were able to go ahead as planned with all activities being held in the Church complex and grounds. Holiday Bible Club takes place each evening during the third week in August from 6.30 to 8.30 p.m with around 80/100 children taking part. The main theme is related to Bible stories, fun, games and crafts and the children are given snacks during the evening. The evenings close with prayer and after the children have been collected the leaders have a time of prayer and reflection.

##### WACKY WEDNESDAYS & TRANSFORM THURSDAYS

These events are held on four Wednesday nights and Thursday nights during the summer months and are amazing fun for children P4-P7. Suitable activities and programmes for differing age ranges are organised both indoors and outdoors and all including the leaders are encouraged to take part. The evening ends with an epilogue sharing God's love. Average attendance through both groups approximately 80.

## **Second Presbyterian Church Comber**

### **Trustees' Report (continued)**

#### **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, without the input of these willing helpers it would be impossible to continue to deliver the programme of organisations and events which take place in 2nd Comber Congregation. the church relies upon 160 leaders/helpers throughout all organisations. Within the church 240 people have been POCVA checked over the years.

#### **Financial review**

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 435 contributors during the year (2023: 441) donating a total of £167,474 (2023:£186,954).

Total income of the congregation during the year was £347,714 as compared to £430,586 in the previous year. Included in income was donations in relation to the Manse Fund of £36,235 (2023:£87,519).

Total expenditure decreased to £330,500 from £532,543. There is a surplus of £18,662 in the current financial year (2023 :Deficit £103,563).

## Second Presbyterian Church Comber

### Trustees' Report (continued)

#### Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

#### Disclosure of information to examiners

Each trustee has taken steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information. The trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware.

The annual report was approved by the trustees of the charity on 21 Aug 2025 and signed on its behalf by:

*R A Courtenay*  
.....  
Robert Andrew Courtenay  
Other officer

*Mary McIlveen*  
.....  
Mary McIlveen  
Chief executive officer