

# First Comber Congregation of the Presbyterian Church in Ireland

Northern Ireland · Charity number 105205

## Details

Known as	First Comber Presbyterian
Status	Received
Registered	2016-08-12
Register	<a href="#">View on the Charity Commission for Northern Ireland register</a>

## Contact

Address	167 Killinchy Road Comber Newtownards BT23 5ne BT23 5NE
Phone	02891872591
Email	<a href="mailto:firstcomberchurch@btconnect.com">firstcomberchurch@btconnect.com</a>
Website	<a href="http://www.firstcomber.com">www.firstcomber.com</a>

## 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
2025-12-31	£307,034	£275,439	£-42,964	4
2024-12-31	£282,358	£279,761	£-1,966	3

## Trustees

Name	Role	Appointed
Amanda Pollock		
Ashleigh Nelson		
Claire Sherlock		
Mark Milligan		
Miss Avril Hiles		
Miss Doreen Brown		
Miss Linda Marshall		
Miss Mavis Woods		
Mr Bailie Quinn		
Mr Christopher Jamison		
Mr James Russell		
Mr Jarvis Osborne		
Mr John Herron		
Mr Matthew Jamison		
Mr Neil Mckibbin		
Mr Richard Nelson		
Mr Ronnie Mcaleese		
Mr Trevor White		
Mr Trevor Wilson		
Mrs Elizabeth Presho		
Mrs Hilda Mcclements		
Mrs Judith Jamison		
Mrs Julie Herron		
Mrs Karen Dempster		
Mrs Laura Mcaleese		
Mrs Linda Allen		
Mrs Margaret White		

Name	Role	Appointed
Mrs Sandra Edgar		
Rev Grant Connor		
Tom Wightman		

**First Comber Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 105205

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# Accounts

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**REGISTERED CHARITY NUMBER: 105205**

**Report of the Trustees and**  
**Financial Statements for the Year Ended 31 December 2025**  
**for**  
**1st Comber Presbyterian Church**

R Savage & Company  
Accountants & Taxation Consultants  
Old Bank House  
2 Crossgar Road  
Saintfield  
Ballynahinch  
Co. Down  
BT24 7BD

**1st Comber Presbyterian Church**

**Contents of the Financial Statements  
for the Year Ended 31 December 2025**

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**1st Comber Presbyterian Church**

**Reference and Administrative Details  
for the Year Ended 31 December 2025**

**TRUSTEES**

Miss Doreen Brown  
Rev. Grant Connor  
Mrs Alexandra Edgar  
Mr John Herron  
Mrs Julie Herron  
Miss Avril Hiles  
Mr Christopher Jamison  
Mrs Judith Jamison  
Miss Linda Marshall  
Mrs Hilda McClements  
Mr Ronnie McAleese  
Mrs Laura McAleese  
Mr Neil McKibbin  
Mr Jarvis Osborne  
Mrs Elizabeth Presho  
Mr James Russell  
Mrs Ann Stevenson (deceased 31.10.25)  
Miss Mavis Woods  
Mr Matthew Jamison  
Mr Richard Nelson  
Mrs Amanda Pollock  
Mrs Claire Sherlock  
Mrs Margaret White  
Mr Trevor White  
Mr Trevor Wilson  
Mrs Linda Allen  
Mrs Karen Dempster  
Mr Mark Miligan  
Mrs Ashleigh Nelson  
Mr Bailie Quinn  
Mr Thomas Wightman

**PRINCIPAL ADDRESS**

65-67 High Street  
Comber  
Newtownards  
Co. Down  
BT23 5HJ

**REGISTERED CHARITY  
NUMBER**

105205

**INDEPENDENT EXAMINER**

R Savage & Company  
Accountants & Taxation Consultants  
Old Bank House  
2 Crossgar Road  
Saintfield  
Ballynahinch  
Co. Down  
BT24 7BD

**SOLICITORS**

King & Gowdy  
296-298 Upper Newtownards Road  
Belfast  
BT4 3EJ  
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**1st Comber Presbyterian Church**

**Reference and Administrative Details  
for the Year Ended 31 December 2025**

**TREASURER**

Mr Henry Bowman

**1st Comber Presbyterian Church**  
**Report of the Trustees**  
**for the Year Ended 31 December 2025**

The trustees present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of 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 (FRS 102) (effective 1 January 2019).

**OBJECTIVES AND ACTIVITIES**

**Description and Purpose**

First Comber 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 honor God through faith in His Son and by the power of His Spirit, and to enable her members to play their part in fulfilling God's mission to our world.

The Congregations mission purposes is to bring people to Jesus, to encourage them to grow in Christ-like maturity, and to enable them to fulfil their God-given purpose in life, the church, and the wider world.

In order to achieve this, we:

Worship God our Creator

Worship is our first responsibility to God. It is much broader than simply attending church on a Sunday. Worship is a lifestyle of enjoying God, loving him and giving ourselves to be used for His purpose.

Teach and nurture people to become more like Jesus

Once we are born into God's family, He wants us to grow into spiritual maturity and committed membership of the church. Two essentials in developing our relationship with Jesus are reading God's Word and praying regularly. We can only become more Christ-like through the power of the holy spirit helping us.

Love, serve and encourage others

God expects us to support and serve one another in love, sharing one another's burdens. At First Comber we are not about pretending that "we have it all together." We aim to provide a spiritual home that is welcoming, accepting and caring.

Go out to others in need

God expects each of us to share the Good News of His love to those who are lost and separated from God. We aim to do this through our individual circle of influence, in partnership with others in the wider community, and through overseas projects.

## 1st Comber Presbyterian Church

### Report of the Trustees for the Year Ended 31 December 2025

#### **OBJECTIVES AND ACTIVITIES**

##### **Public benefit**

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.

##### **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.

## 1st Comber Presbyterian Church

### Report of the Trustees for the Year Ended 31 December 2025

#### **ACHIEVEMENTS AND PERFORMANCE**

##### **Charitable activities**

##### Activities and Objectives

The congregation meets for worship every Sunday and visitors are welcome to join. Sacrament of the Lord's Supper is observed on four 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 which use the facilities of First Comber Presbyterian Church including:

- Sunday School
- Life Groups
- First Steps
- Bowling Club - Junior & Adult
- Girls' Brigade
- Boys' Brigade
- Presbyterian Women (PW)
- Drum School
- KFC (Kids at First Comber)
- Young Life Club
- Men's Fellowship
- JOY
- Patchwork
- Prayer Groups
- Ladies Book Club
- Power Supply
- Young Life Campaigners

##### Achievement and Performance Worship and prayer

As well as our regular services during the year we acknowledged God's gift of new life at 5 Sacraments of Baptism and gave thanks for faithful services and sought to comfort those who had been bereaved during the year. We welcomed 6 new Communicants by Confession of Faith and 4 new Communicants by Transfer Certificate. At 31 December 2024 there were 226 communicant members, of which 235 were full voting members, and 350 families connected with the congregation.

##### Mission and outreach

At a local level the congregation works alongside the other denominations in the town and prayerfully supports the local Youth For Christ drop-in Centre called "The Net".

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 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 area of worship, discipleship, global mission, outreach, leadership and pastoral care.

##### Presbytery

The congregation was represented at the regular meetings of Presbytery by our minister Rev. Grant Connor and one of the elders Mrs Sandra Edgar. This provides an important link between the congregations and the wider structures of the Church.

##### General Assembly

**1st Comber Presbyterian Church**

**Report of the Trustees**  
**for the Year Ended 31 December 2025**

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

**Property**

The property belonging to First Comber Presbyterian Church is in good order and state of repair.

**FINANCIAL REVIEW**

**Reserves policy**

Unrestricted funds are not all freely available, should the charity need immediate access to reserves. In order to ensure that the organisation has access to funds it is necessary to adjust unrestricted reserves as recommended by SORP 2015 by excluding Fixed Assets as it would be unlikely that the organisation would be able to liquidate the fixed assets in a timely manner. The unrestricted reserves is no longer a negative balance. The Charity's policy is to maintain 6 months unrestricted expenditure as a free reserve.

**Going concern**

The activities of the congregation are dependent on ongoing contributions from its members. The Trustees are of the opinion that the congregation has sufficient resources at the date of approval of these financial statements to meet commitments which will arise in the year from the date of signing this report and subject to the continuing support from members to fund on an ongoing basis the congregation's current activities and other financial commitments.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

**1st Comber Presbyterian Church**  
**Report of the Trustees**  
**for the Year Ended 31 December 2025**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Organisational structure**

**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 congregations. All members are entitled to propose, speak and exercise equal votes at meetings, except that the Moderator, the ministers in active duty in the congregation, has no deliberative but only a casting vote.

Stated meetings of the Kirk session are held at least four times each year or as appropriate.

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

**Presbytery**

Under the Presbyterian Church in Ireland form of governance the corporate oversight of a congregation is the responsibility of a Presbytery which superintends generally the spiritual and temporal affairs of the congregations assigned to it by the General Assembly of the Presbyterian Church in Ireland. First Comber Presbyterian Church 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 the Kirk Session of each 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.

**Risk management**

The Trustees regularly review risk, and the systems and procedures implemented to manage identified risks. The principal risks are in relation to the likelihood of reputational damage and financial risks associated with the expectation of ongoing financial support from members. These risks are mitigated by the Trustees, and the Congregational Committee, regularly monitoring the various activities of the congregation at stated meetings and by encouraging members in their regular giving.

Approved by order of the board of trustees on ..... 11 May 2026 ..... and signed on its behalf by:

Lambaleese

Mrs Laura McAleese - Trustee

**Independent Examiner's Report to the Trustees of  
1st Comber Presbyterian Church**

**Independent examiner's report to the trustees of 1st Comber Presbyterian Church**

I report to the charity trustees on my examination of the accounts of 1st Comber Presbyterian Church (the Trust) for the year ended 31 December 2025.

**Responsibilities and basis of report**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

**Independent examiner's statement**

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Financial Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

R Savage and Company Ltd

R Savage & Company  
Accountants & Taxation Consultants  
Old Bank House  
2 Crossgar Road  
Saintfield  
Ballynahinch  
Co. Down  
BT24 7BD

 F.F.A F.I.P.A

Date: ..... 22/5/26 .....

**1st Comber Presbyterian Church**

**Statement of Financial Activities**  
**for the Year Ended 31 December 2025**

		Unrestricted fund £	Restricted fund £	31.12.25 Total funds £	31.12.24 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies		216,451	30,542	246,993	243,365
<b>Charitable activities</b>					
Donations		-	8,541	8,541	10,743
Other trading activities	2	35,469	4,618	40,087	16,518
Investment income	3	11,315	98	11,413	11,732
<b>Total</b>		<u>263,235</u>	<u>43,799</u>	<u>307,034</u>	<u>282,358</u>
<b>EXPENDITURE ON</b>					
Raising funds		11,876	17,812	29,688	39,730
<b>Charitable activities</b>					
Donations		<u>225,273</u>	<u>20,478</u>	<u>245,751</u>	<u>240,031</u>
<b>Total</b>		<u>237,149</u>	<u>38,290</u>	<u>275,439</u>	<u>279,761</u>
<b>NET INCOME</b>		26,086	5,509	31,595	2,597
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		1,167,071	29,450	1,196,521	1,193,924
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>1,193,157</u></u>	<u><u>34,959</u></u>	<u><u>1,228,116</u></u>	<u><u>1,196,521</u></u>

The notes form part of these financial statements

**1st Comber Presbyterian Church**

**Balance Sheet**  
**31 December 2025**

	Notes	Unrestricted fund £	Restricted fund £	31.12.25 Total funds £	31.12.24 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	6	940,564	-	940,564	973,356
<b>CURRENT ASSETS</b>					
Debtors	7	13,665	-	13,665	14,384
Cash at bank		240,894	75,957	316,851	210,747
		<u>254,559</u>	<u>75,957</u>	<u>330,516</u>	<u>225,131</u>
<b>CREDITORS</b>					
Amounts falling due within one year	8	(1,966)	2	(1,964)	(1,966)
<b>NET CURRENT ASSETS</b>		<u>252,593</u>	<u>75,959</u>	<u>328,552</u>	<u>223,165</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		1,193,157	75,959	1,269,116	1,196,521
<b>CREDITORS</b>					
Amounts falling due after more than one year	9	-	(41,000)	(41,000)	-
<b>NET ASSETS</b>		<u>1,193,157</u>	<u>34,959</u>	<u>1,228,116</u>	<u>1,196,521</u>
<b>FUNDS</b>	10				
Unrestricted funds				1,193,157	1,167,071
Restricted funds				34,959	29,450
<b>TOTAL FUNDS</b>				<u>1,228,116</u>	<u>1,196,521</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 11 May 2026 and were signed on its behalf by:

*Lambaleese*

Mrs Laura McAleese - Trustee

The notes form part of these financial statements

**1st Comber Presbyterian Church**

**Notes to the Financial Statements**  
**for the Year Ended 31 December 2025**

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

**Taxation**

The charity is exempt from tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**2. OTHER TRADING ACTIVITIES**

	31.12.25	31.12.24
	£	£
Fundraising events	40,087	16,518
	<u>          </u>	<u>          </u>

**1st Comber Presbyterian Church**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 December 2025**

**3. INVESTMENT INCOME**

	31.12.25	31.12.24
	£	£
Rents received	7,075	9,725
Deposit account interest	4,338	2,007
	<u>11,413</u>	<u>11,732</u>

**4. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 December 2025 nor for the year ended 31 December 2024.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 December 2025 nor for the year ended 31 December 2024.

**5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted fund £	Restricted fund £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	211,864	31,501	243,365
<b>Charitable activities</b>			
Donations	3,279	7,464	10,743
Other trading activities	12,751	3,767	16,518
Investment income	11,648	84	11,732
<b>Total</b>	<u>239,542</u>	<u>42,816</u>	<u>282,358</u>
<b>EXPENDITURE ON</b>			
Raising funds	20,680	19,050	39,730
<b>Charitable activities</b>			
Donations	221,769	18,262	240,031
<b>Total</b>	<u>242,449</u>	<u>37,312</u>	<u>279,761</u>
<b>NET INCOME/(EXPENDITURE)</b>	(2,907)	5,504	2,597
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	1,169,979	23,945	1,193,924
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>1,167,072</u>	<u>29,449</u>	<u>1,196,521</u>

**1st Comber Presbyterian Church**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 December 2025**

**6. TANGIBLE FIXED ASSETS**

	Freehold property £	Plant and machinery £	Fixtures and fittings £	Totals £
<b>COST</b>				
At 1 January 2025 and 31 December 2025	1,000,000	176,320	59,762	1,236,082
<b>DEPRECIATION</b>				
At 1 January 2025	162,000	61,712	39,014	262,726
Charge for year	18,000	8,816	5,976	32,792
At 31 December 2025	180,000	70,528	44,990	295,518
<b>NET BOOK VALUE</b>				
At 31 December 2025	820,000	105,792	14,772	940,564
At 31 December 2024	838,000	114,608	20,748	973,356

**7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.12.25 £	31.12.24 £
Gift Aid Recoverable	13,036	13,755
Prepayments	629	629
	<u>13,665</u>	<u>14,384</u>

**8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.12.25 £	31.12.24 £
Trade creditors	(3)	(1)
Other creditors	1,967	1,967
	<u>1,964</u>	<u>1,966</u>

**9. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR**

	31.12.25 £	31.12.24 £
Other creditors	41,000	-
	<u>41,000</u>	<u>-</u>

**10. MOVEMENT IN FUNDS**

	At 1.1.25 £	Net movement in funds £	At 31.12.25 £
<b>Unrestricted funds</b>			
General fund	1,167,071	26,086	1,193,157
<b>Restricted funds</b>			
Restricted	29,450	5,509	34,959
<b>TOTAL FUNDS</b>	<u>1,196,521</u>	<u>31,595</u>	<u>1,228,116</u>

**1st Comber Presbyterian Church**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 December 2025**

**10. MOVEMENT IN FUNDS - continued**

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	263,235	(237,149)	26,086
<b>Restricted funds</b>			
Restricted	43,799	(38,290)	5,509
<b>TOTAL FUNDS</b>	<u>307,034</u>	<u>(275,439)</u>	<u>31,595</u>

**Comparatives for movement in funds**

	At 1.1.24 £	Net movement in funds £	At 31.12.24 £
<b>Unrestricted funds</b>			
General fund	1,169,979	(2,908)	1,167,071
<b>Restricted funds</b>			
Restricted	23,945	5,505	29,450
<b>TOTAL FUNDS</b>	<u>1,193,924</u>	<u>2,597</u>	<u>1,196,521</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	239,542	(242,450)	(2,908)
<b>Restricted funds</b>			
Restricted	42,816	(37,311)	5,505
<b>TOTAL FUNDS</b>	<u>282,358</u>	<u>(279,761)</u>	<u>2,597</u>

**1st Comber Presbyterian Church**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 December 2025**

**10. MOVEMENT IN FUNDS - continued**

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.24 £	Net movement in funds £	At 31.12.25 £
<b>Unrestricted funds</b>			
General fund	1,169,979	23,178	1,193,157
<b>Restricted funds</b>			
Restricted	23,945	11,014	34,959
<b>TOTAL FUNDS</b>	<u>1,193,924</u>	<u>34,192</u>	<u>1,228,116</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	502,777	(479,599)	23,178
<b>Restricted funds</b>			
Restricted	86,615	(75,601)	11,014
<b>TOTAL FUNDS</b>	<u>589,392</u>	<u>(555,200)</u>	<u>34,192</u>

**11. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 December 2025.

**1st Comber Presbyterian Church**

**Detailed Statement of Financial Activities**  
**for the Year Ended 31 December 2025**

	31.12.25 £	31.12.24 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	206,480	199,357
Gift aid	32,097	35,857
Subscriptions	8,398	8,136
Exceptional items	18	15
	<hr/>	<hr/>
	246,993	243,365
<b>Other trading activities</b>		
Fundraising events	40,087	16,518
<b>Investment income</b>		
Rents received	7,075	9,725
Deposit account interest	4,338	2,007
	<hr/>	<hr/>
	11,413	11,732
<b>Charitable activities</b>		
Grants	8,541	10,743
	<hr/>	<hr/>
<b>Total incoming resources</b>	307,034	282,358
<b>EXPENDITURE</b>		
<b>Other trading activities</b>		
Purchases	19,988	18,871
<b>Charitable activities</b>		
Wages	81,431	83,307
Social security	6,237	5,197
Rates and water	2,008	2,025
Insurance	5,367	5,281
Light and heat	18,328	15,403
Telephone	2,637	1,701
Postage and stationery	615	600
Advertising	736	1,389
Sundries	26,017	23,885
Staff Training	773	1,352
Donations	2,784	1,897
Fees	1,617	1,518
Hall Hire	-	100
Freehold property	18,000	18,000
Plant and machinery	8,816	8,816
Fixtures and fittings	5,976	5,976
Grants to institutions	47,075	49,669
	<hr/>	<hr/>
	228,417	226,116

This page does not form part of the statutory financial statements

**1st Comber Presbyterian Church**

**Detailed Statement of Financial Activities**  
**for the Year Ended 31 December 2025**

	31.12.25	31.12.24
	£	£
<b>Support costs</b>		
<b>Finance</b>		
Bank charges	947	817
<b>Other</b>		
Repairs and Maintenance	14,650	22,418
Motor and Travel	9,637	9,739
	<u>24,287</u>	<u>32,157</u>
<b>Governance costs</b>		
Accountancy and legal fees	1,800	1,800
Total resources expended	<u>275,439</u>	<u>279,761</u>
<b>Net income</b>	<u>31,595</u>	<u>2,597</u>

This page does not form part of the statutory financial statements



**First Comber Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 105205

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# Accounts

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**REGISTERED CHARITY NUMBER:**

**Report of the Trustees and**  
**Financial Statements for the Year Ended 31 December 2024**  
**for**  
**1st Comber Presbyterian Church**

R Savage & Company  
Accountants & Taxation Consultants  
Old Bank House  
2 Crossgar Road  
Saintfield  
Ballynahinch  
Co. Down  
BT24 7BD

**1st Comber Presbyterian Church**

**Contents of the Financial Statements  
for the Year Ended 31 December 2024**

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**1st Comber Presbyterian Church**

**Reference and Administrative Details**  
**for the Year Ended 31 December 2024**

**TRUSTEES**

Miss Doreen Brown  
Rev. Grant Connor  
Mrs Alexandra Edgar  
Mr John Herron  
Mrs Julie Herron  
Miss Avril Hiles  
Mr Christopher Jamison  
Mrs Judith Jamison  
Miss Linda Marshall  
Mrs Hilda McClements  
Mr Ronnie McAleese  
Mrs Laura McAleese  
Mr Neil McKibbin  
Mr Jarvis Osborne  
Mrs Elizabeth Presho  
Mr James Russell  
Mrs Ann Stevenson  
Miss Mavis Woods  
Mr Matthew Jamison  
Mr Richard Nelson  
Mrs Amanda Pollock  
Mrs Claire Sherlock  
Mrs Margaret White  
Mr Trevor White  
Mr Trevor Wilson  
Mrs Linda Allen  
Mrs Karen Dempster  
Mr Mark Miligan  
Mrs Ashleigh Nelson  
Mr Bailie Quinn  
Mr Thomas Wightman

**PRINCIPAL ADDRESS**

65-67 High Street  
Comber  
Newtownards  
Co. Down  
BT23 5HJ

**REGISTERED CHARITY NUMBER**

**INDEPENDENT EXAMINER**

R Savage & Company  
Accountants & Taxation Consultants  
Old Bank House  
2 Crossgar Road  
Saintfield  
Ballynahinch  
Co. Down  
BT24 7BD

**SOLICITORS**

King & Gowdy  
296-298 Upper Newtownards Road  
Belfast  
BT4 3EJ

**1st Comber Presbyterian Church**

**Reference and Administrative Details**  
**for the Year Ended 31 December 2024**

**TREASURER**

Mr Henry Bowman

**1st Comber Presbyterian Church**  
**Report of the Trustees**  
**for the Year Ended 31 December 2024**

The trustees present their report with the financial statements of the charity for the year ended 31 December 2024. The trustees have adopted the provisions of 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 (FRS 102) (effective 1 January 2019).

**OBJECTIVES AND ACTIVITIES**

**Description and Purpose**

First Comber 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 honor God through faith in His Son and by the power of His Spirit, and to enable her members to play their part in fulfilling God's mission to our world.

The Congregations mission purposes is to bring people to Jesus, to encourage them to grow in Christ-like maturity, and to enable them to fulfil their God-given purpose in life, the church, and the wider world.

In order to achieve this, we:

Worship God our Creator

Worship is our first responsibility to God. It is much broader than simply attending church on a Sunday. Worship is a lifestyle of enjoying God, loving him and giving ourselves to be used for His purpose.

Teach and nurture people to become more like Jesus

Once we are born into God's family, He wants us to grow into spiritual maturity and committed membership of the church. Two essentials in developing our relationship with Jesus are reading God's Word and praying regularly. We can only become more Christ-like through the power of the holy spirit helping us.

Love, serve and encourage others

God expects us to support and serve one another in love, sharing one another's burdens. At First Comber we are not about pretending that "we have it all together." We aim to provide a spiritual home that is welcoming, accepting and caring.

Go out to others in need

God expects each of us to share the Good News of His love to those who are lost and separated from God. We aim to do this through our individual circle of influence, in partnership with others in the wider community, and through overseas projects.

**1st Comber Presbyterian Church**

**Report of the Trustees**  
**for the Year Ended 31 December 2024**

**OBJECTIVES AND ACTIVITIES**

**Public benefit**

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.

**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.

## 1st Comber Presbyterian Church

### Report of the Trustees for the Year Ended 31 December 2024

#### **ACHIEVEMENT AND PERFORMANCE**

##### **Charitable activities**

##### Activities and Objectives

The congregation meets for worship every Sunday and visitors are welcome to join. Sacrament of the Lord's Supper is observed on four 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 which use the facilities of First Comber Presbyterian Church including:

- Sunday School
- Life Groups
- First Steps
- Bowling Club - Junior & Adult
- Girls' Brigade
- Boys' Brigade
- Presbyterian Women (PW)
- Drum School
- KFC (Kids at First Comber)
- Young Life Club
- Men's Fellowship
- JOY
- Patchwork
- Prayer Groups
- Ladies Book Club
- Power Supply
- Young Life Campaigners

##### Achievement and Performance Worship and prayer

As well as our regular services during the year we acknowledged God's gift of new life at 5 Sacraments of Baptism and gave thanks for faithful services and sought to comfort those who had been bereaved during the year. We welcomed 6 new Communicants by Confession of Faith and 4 new Communicants by Transfer Certificate. At 31 December 2024 there were 226 communicant members, of which 235 were full voting members, and 350 families connected with the congregation.

##### Mission and outreach

At a local level the congregation works alongside the other denominations in the town and prayerfully supports the local Youth For Christ drop-in Centre called "The Net".

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 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 area of worship, discipleship, global mission, outreach, leadership and pastoral care.

##### Presbytery

The congregation was represented at the regular meetings of Presbytery by our minister Rev. Grant Connor and one of the elders Mrs Sandra Edgar. This provides an important link between the congregations and the wider structures of the Church.

##### General Assembly

**1st Comber Presbyterian Church**  
**Report of the Trustees**  
**for the Year Ended 31 December 2024**

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

**Property**

The property belonging to First Comber Presbyterian Church is in good order and state of repair.

**FINANCIAL REVIEW**

**Reserves policy**

Unrestricted funds are not all freely available, should the charity need immediate access to reserves. In order to ensure that the organisation has access to funds it is necessary to adjust unrestricted reserves as recommended by SORP 2015 by excluding Fixed Assets as it would be unlikely that the organisation would be able to liquidate the fixed assets in a timely manner. The Charity recognises that by excluding Fixed Assets it has a negative unrestricted reserves balance. This is, however an improving figure. The Charity's targeted policy is to maintain 6 months unrestricted expenditure as a free reserve and it will continue to work to achieve this position of liquidity.

**Going concern**

The activities of the congregation are dependent on ongoing contributions from its members. The Trustees are of the opinion that the congregation has sufficient resources at the date of approval of these financial statements to meet commitments which will arise in the year from the date of signing this report and subject to the continuing support from members to fund on an ongoing basis the congregation's current activities and other financial commitments.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

1st Comber Presbyterian Church

Report of the Trustees  
for the Year Ended 31 December 2024

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Organisational structure**

**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 congregations. All members are entitled to propose, speak and exercise equal votes at meetings, except that the Moderator, the ministers in active duty in the congregation, has no deliberative but only a casting vote.

Stated meetings of the Kirk session are held at least four times each year or as appropriate.

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

**Presbytery**

Under the Presbyterian Church in Ireland form of governance the corporate oversight of a congregation is the responsibility of a Presbytery which superintends generally the spiritual and temporal affairs of the congregations assigned to it by the General Assembly of the Presbyterian Church in Ireland. First Comber Presbyterian Church 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 the Kirk Session of each 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.

**Risk management**

The Trustees regularly review risk, and the systems and procedures implemented to manage identified risks. The principal risks are in relation to the likelihood of reputational damage and financial risks associated with the expectation of ongoing financial support from members. These risks are mitigated by the Trustees, and the Congregational Committee, regularly monitoring the various activities of the congregation at stated meetings and by encouraging members in their regular giving.

Approved by order of the board of trustees on ..... 7/4/25 ..... and signed on its behalf by:

*Laura McAleese*

.....  
Mrs Laura McAleese - Trustee

**Independent Examiner's Report to the Trustees of  
1st Comber Presbyterian Church**

**Independent examiner's report to the trustees of 1st Comber Presbyterian Church**

I report to the charity trustees on my examination of the accounts of 1st Comber Presbyterian Church (the Trust) for the year ended 31 December 2024.

**Responsibilities and basis of report**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

**Independent examiner's statement**

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Financial Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

R Savage and Company Ltd

R Savage & Company  
Accountants & Taxation Consultants  
Old Bank House  
2 Crossgar Road  
Saintfield  
Ballynahinch  
Co. Down  
BT24 7BD

*Tracy Kearney A.F.A M.I.P.A*

Date: ..... 27/3/25 .....

**1st Comber Presbyterian Church**

**Statement of Financial Activities**  
**for the Year Ended 31 December 2024**

		Unrestricted fund	Restricted fund	31.12.24 Total funds	31.12.23 Total funds as restated
	Notes	£	£	£	£
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies		211,864	31,501	243,365	244,297
<b>Charitable activities</b>					
Donations		3,279	7,464	10,743	3,800
Other trading activities	2	12,751	3,767	16,518	10,401
Investment income	3	11,648	84	11,732	10,588
<b>Total</b>		<u>239,542</u>	<u>42,816</u>	<u>282,358</u>	<u>269,086</u>
<b>EXPENDITURE ON</b>					
Raising funds		20,680	19,050	39,730	19,550
<b>Charitable activities</b>					
Donations		221,769	18,262	240,031	243,393
Other		-	-	-	128,873
<b>Total</b>		<u>242,449</u>	<u>37,312</u>	<u>279,761</u>	<u>391,816</u>
<b>NET INCOME/(EXPENDITURE)</b>		<b>(2,907)</b>	<b>5,504</b>	<b>2,597</b>	<b>(122,730)</b>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		1,169,979	23,945	1,193,924	1,316,654
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>1,167,072</u></u>	<u><u>29,449</u></u>	<u><u>1,196,521</u></u>	<u><u>1,193,924</u></u>

The notes form part of these financial statements

**1st Comber Presbyterian Church**

**Balance Sheet**  
**31 December 2024**

	Notes	Unrestricted fund £	Restricted fund £	31.12.24 Total funds £	31.12.23 Total funds as restated £
<b>FIXED ASSETS</b>					
Tangible assets	7	973,356	-	973,356	1,006,148
<b>CURRENT ASSETS</b>					
Debtors	8	14,384	-	14,384	14,480
Cash at bank		181,298	29,449	210,747	299,175
		<u>195,682</u>	<u>29,449</u>	<u>225,131</u>	<u>313,655</u>
<b>CREDITORS</b>					
Amounts falling due within one year	9	(1,967)	1	(1,966)	(125,879)
<b>NET CURRENT ASSETS</b>		<u>193,715</u>	<u>29,450</u>	<u>223,165</u>	<u>187,776</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>1,167,071</u>	<u>29,450</u>	<u>1,196,521</u>	<u>1,193,924</u>
<b>NET ASSETS</b>		<u>1,167,071</u>	<u>29,450</u>	<u>1,196,521</u>	<u>1,193,924</u>
<b>FUNDS</b>	11				
Unrestricted funds				1,167,071	1,169,979
Restricted funds				29,450	23,945
<b>TOTAL FUNDS</b>				<u>1,196,521</u>	<u>1,193,924</u>

The financial statements were approved by the Board of Trustees and authorised for issue on ..... and were signed on its behalf by:

  
.....  
Mrs Laura McAleese - Trustee

The notes form part of these financial statements

**1st Comber Presbyterian Church**

**Notes to the Financial Statements**  
**for the Year Ended 31 December 2024**

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

**Taxation**

The charity is exempt from tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**Pension costs and other post-retirement benefits**

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

**1st Comber Presbyterian Church**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 December 2024**

**2. OTHER TRADING ACTIVITIES**

	31.12.24	31.12.23 as restated
	£	£
Fundraising events	<u>16,518</u>	<u>10,401</u>

**3. INVESTMENT INCOME**

	31.12.24	31.12.23 as restated
	£	£
Rents received	9,725	8,870
Deposit account interest	2,007	1,718
	<u>11,732</u>	<u>10,588</u>

**4. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 December 2024 nor for the year ended 31 December 2023.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 December 2024 nor for the year ended 31 December 2023.

**5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted fund	Restricted fund	Total funds as restated
	£	£	£
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	214,099	30,198	244,297
<b>Charitable activities</b>			
Donations	-	3,800	3,800
Other trading activities	8,942	1,459	10,401
Investment income	10,542	46	10,588
<b>Total</b>	<u>233,583</u>	<u>35,503</u>	<u>269,086</u>
<b>EXPENDITURE ON</b>			
Raising funds	7,329	12,221	19,550
<b>Charitable activities</b>			
Donations	223,211	20,182	243,393
Other	128,873	-	128,873
<b>Total</b>	<u>359,413</u>	<u>32,403</u>	<u>391,816</u>
<b>NET INCOME/(EXPENDITURE)</b>	(125,830)	3,100	(122,730)
<b>Transfers between funds</b>	146,959	(146,959)	-
<b>Net movement in funds</b>	21,129	(143,859)	(122,730)

**1st Comber Presbyterian Church**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 December 2024**

**5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued**

	Unrestricted fund	Restricted fund	Total funds as restated
	£	£	£
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	1,148,850	167,804	1,316,654
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>1,169,979</u>	<u>23,945</u>	<u>1,193,924</u>

**6. PRIOR YEAR ADJUSTMENT**

Internal Organisations accounts have been introduced to the consolidated financial statements.  
Total Organisations opening Balances £18,846.

**7. TANGIBLE FIXED ASSETS**

	Freehold property £	Plant and machinery £	Fixtures and fittings £	Totals £
<b>COST</b>				
At 1 January 2024 and 31 December 2024	<u>1,000,000</u>	<u>176,320</u>	<u>59,762</u>	<u>1,236,082</u>
<b>DEPRECIATION</b>				
At 1 January 2024	144,000	52,896	33,038	229,934
Charge for year	<u>18,000</u>	<u>8,816</u>	<u>5,976</u>	<u>32,792</u>
At 31 December 2024	<u>162,000</u>	<u>61,712</u>	<u>39,014</u>	<u>262,726</u>
<b>NET BOOK VALUE</b>				
At 31 December 2024	<u>838,000</u>	<u>114,608</u>	<u>20,748</u>	<u>973,356</u>
At 31 December 2023	<u>856,000</u>	<u>123,424</u>	<u>26,724</u>	<u>1,006,148</u>

**8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.12.24	31.12.23 as restated
	£	£
Gift Aid Recoverable	13,755	13,851
Prepayments	<u>629</u>	<u>629</u>
	<u>14,384</u>	<u>14,480</u>

**1st Comber Presbyterian Church**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 December 2024**

**9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.12.24	31.12.23 as restated
	£	£
Bank loans and overdrafts (see note 10)	-	123,912
Trade creditors	(1)	-
Other creditors	1,967	1,967
	<u>1,966</u>	<u>125,879</u>

**10. LOANS**

An analysis of the maturity of loans is given below:

	31.12.24	31.12.23 as restated
	£	£
Amounts falling due within one year on demand:		
Bank overdrafts	-	123,912
	<u>-</u>	<u>123,912</u>

**11. MOVEMENT IN FUNDS**

	At 1.1.24 £	Net movement in funds £	At 31.12.24 £
<b>Unrestricted funds</b>			
General fund	1,169,979	(2,908)	1,167,071
<b>Restricted funds</b>			
Restricted	23,945	5,505	29,450
<b>TOTAL FUNDS</b>	<u>1,193,924</u>	<u>2,597</u>	<u>1,196,521</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	239,542	(242,450)	(2,908)
<b>Restricted funds</b>			
Restricted	42,816	(37,311)	5,505
<b>TOTAL FUNDS</b>	<u>282,358</u>	<u>(279,761)</u>	<u>2,597</u>

**1st Comber Presbyterian Church**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 December 2024**

**11. MOVEMENT IN FUNDS - continued**

**Comparatives for movement in funds**

	At 1.1.23 £	Net movement in funds £	Transfers between funds £	At 31.12.23 £
<b>Unrestricted funds</b>				
General fund	1,148,850	(125,830)	146,959	1,169,979
<b>Restricted funds</b>				
Restricted	167,804	3,100	(146,959)	23,945
<b>TOTAL FUNDS</b>	<u>1,316,654</u>	<u>(122,730)</u>	<u>-</u>	<u>1,193,924</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	233,583	(359,413)	(125,830)
<b>Restricted funds</b>			
Restricted	35,503	(32,403)	3,100
<b>TOTAL FUNDS</b>	<u>269,086</u>	<u>(391,816)</u>	<u>(122,730)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.23 £	Net movement in funds £	Transfers between funds £	At 31.12.24 £
<b>Unrestricted funds</b>				
General fund	1,148,850	(128,738)	146,959	1,167,071
<b>Restricted funds</b>				
Restricted	167,804	8,605	(146,959)	29,450
<b>TOTAL FUNDS</b>	<u>1,316,654</u>	<u>(120,133)</u>	<u>-</u>	<u>1,196,521</u>

**1st Comber Presbyterian Church**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 December 2024**

**11. MOVEMENT IN FUNDS - continued**

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	473,125	(601,863)	(128,738)
<b>Restricted funds</b>			
Restricted	78,319	(69,714)	8,605
<b>TOTAL FUNDS</b>	<u>551,444</u>	<u>(671,577)</u>	<u>(120,133)</u>

**12. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 December 2024.

**1st Comber Presbyterian Church**

**Detailed Statement of Financial Activities**  
**for the Year Ended 31 December 2024**

	31.12.24	31.12.23
	£	as restated £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Gifts	-	1
Donations	225,590	199,478
Gift aid	9,624	36,395
Subscriptions	8,136	8,409
Exceptional items	15	14
	<u>243,365</u>	<u>244,297</u>
<b>Other trading activities</b>		
Fundraising events	16,518	10,401
<b>Investment income</b>		
Rents received	9,725	8,870
Deposit account interest	2,007	1,718
	<u>11,732</u>	<u>10,588</u>
<b>Charitable activities</b>		
Grants	10,743	3,800
	<u>282,358</u>	<u>269,086</u>
<b>Total incoming resources</b>		
	<u>282,358</u>	<u>269,086</u>
<b>EXPENDITURE</b>		
<b>Other trading activities</b>		
Purchases	18,871	12,001
<b>Charitable activities</b>		
Wages	83,307	78,754
Social security	5,197	5,883
Pensions	-	958
Rates and water	2,025	1,752
Insurance	5,281	4,900
Light and heat	15,403	19,332
Telephone	1,701	1,942
Postage and stationery	600	636
Advertising	1,389	2,139
Sundries	23,885	9,816
Staff Training	1,352	838
Ministers expenses	-	2,681
Donations	1,897	2,469
Fees	1,518	1,610
Hall Hire	100	-
Freehold property	18,000	18,000
Plant and machinery	8,816	8,816
Carried forward	170,471	160,526

This page does not form part of the statutory financial statements

**1st Comber Presbyterian Church**

**Detailed Statement of Financial Activities**  
**for the Year Ended 31 December 2024**

	31.12.24	31.12.23 as restated
	£	£
<b>Charitable activities</b>		
Brought forward	170,471	160,526
Fixtures and fittings	5,976	5,976
Grants to institutions	49,669	64,408
	<u>226,116</u>	<u>230,910</u>
<b>Support costs</b>		
<b>Finance</b>		
Bank charges	817	791
<b>Other</b>		
Repairs and Maintenance	22,418	139,856
Motor and Travel	9,739	6,458
	<u>32,157</u>	<u>146,314</u>
<b>Governance costs</b>		
Accountancy and legal fees	1,800	1,800
Total resources expended	<u>279,761</u>	<u>391,816</u>
Net income/(expenditure)	<u>2,597</u>	<u>(122,730)</u>

This page does not form part of the statutory financial statements

**First Comber Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 105205

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# Accounts

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REGISTERED CHARITY NUMBER:

Report of the Trustees and  
Financial Statements for the Year Ended 31 December 2023  
for  
1st Comber Presbyterian Church

R Savage & Company  
Accountants & Taxation Consultants  
Old Bank House  
2 Crossgar Road  
Saintfield  
Ballynahinch  
Co. Down  
BT24 7BD

**1st Comber Presbyterian Church**

**Contents of the Financial Statements**  
**for the Year Ended 31 December 2023**

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**1st Comber Presbyterian Church**

**Reference and Administrative Details**  
**for the Year Ended 31 December 2023**

**TRUSTEES**

Miss Doreen Brown  
Rev. Grant Connor  
Mrs Alexandra Edgar  
Mr John Herron  
Mrs Julie Herron  
Miss Avril Hiles  
Mr Christopher Jamison  
Mrs Judith Jamison  
Miss Linda Marshall  
Mrs Hilda McClements  
Mr Ronnie McAleese  
Mrs Laura McAleese  
Mr Neil McKibbin  
Mr Jarvis Osborne  
Mrs Elizabeth Presho  
Mr James Russell  
Mrs Ann Stevenson  
Miss Mavis Woods  
Mr Matthew Jamison  
Mr Richard Nelson  
Mrs Amanda Pollock  
Mrs Claire Sherlock  
Mrs Margaret White  
Mr Trevor White  
Mr Trevor Wilson

**PRINCIPAL ADDRESS**

65-67 High Street  
Comber  
Newtownards  
Co. Down  
BT23 5HJ

**REGISTERED CHARITY NUMBER**

**INDEPENDENT EXAMINER**

R Savage & Company  
Accountants & Taxation Consultants  
Old Bank House  
2 Crossgar Road  
Saintfield  
Ballynahinch  
Co. Down  
BT24 7BD

**SOLICITORS**

King & Gowdy  
296-298 Upper Newtownards Road  
Belfast  
BT4 3EJ

**TREASURER**

Mr Henry Bowman

**1st Comber Presbyterian Church**

**Report of the Trustees**  
**for the Year Ended 31 December 2023**

The trustees present their report with the financial statements of the charity for the year ended 31 December 2023. The trustees have adopted the provisions of 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 (FRS 102) (effective 1 January 2019).

**OBJECTIVES AND ACTIVITIES**

**Description and Purpose**

First Comber 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 honor God through faith in His Son and by the power of His Spirit, and to enable her members to play their part in fulfilling God's mission to our world.

The Congregations mission purposes is to bring people to Jesus, to encourage them to grow in Christ-like maturity, and to enable them to fulfil their God-given purpose in life, the church, and the wider world.

In order to achieve this, we:

Worship God our Creator

Worship is our first responsibility to God. It is much broader than simply attending church on a Sunday. Worship is a lifestyle of enjoying God, loving him and giving ourselves to be used for His purpose.

Teach and nurture people to become more like Jesus

Once we are born into God's family, He wants us to grow into spiritual maturity and committed membership of the church. Two essentials in developing our relationship with Jesus are reading God's Word and praying regularly. We can only become more Christ-like through the power of the holy spirit helping us.

Love, serve and encourage others

God expects us to support and serve one another in love, sharing one another's burdens. At First Comber we are not about pretending that "we have it all together." We aim to provide a spiritual home that is welcoming, accepting and caring.

Go out to others in need

God expects each of us to share the Good News of His love to those who are lost and separated from God. We aim to do this through our individual circle of influence, in partnership with others in the wider community, and through overseas projects.

**1st Comber Presbyterian Church**

**Report of the Trustees**  
**for the Year Ended 31 December 2023**

**OBJECTIVES AND ACTIVITIES**

**Public benefit**

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.

**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.

## 1st Comber Presbyterian Church

### Report of the Trustees for the Year Ended 31 December 2023

#### **ACHIEVEMENT AND PERFORMANCE**

##### **Charitable activities**

##### Activities and Objectives

The congregation meets for worship every Sunday and visitors are welcome to join. Sacrament of the Lord's Supper is observed on four 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 which use the facilities of First Comber Presbyterian Church including:

- Sunday School
- Life Groups
- First Steps
- Bowling Club
- Girls' Brigade
- Boys' Brigade
- Presbyterian Women (PW)
- Drum School
- KFC (Kids at First Comber)
- Young Life Club
- Men's Fellowship
- JOY
- Patchwork
- Prayer Groups
- Ladies Book Club
- Power Supply
- Young Life Campaigners

##### Achievement and Performance Worship and prayer

As well as our regular services during the year we acknowledged God's gift of new life at 2 Sacraments of Baptism and gave thanks for faithful services and sought to comfort those who had been bereaved during the year. At 31 December 2023 there were 224 communicant members and 359 families connected with the congregation. .

##### Mission and outreach

At a local level the congregation works alongside the other denominations in the town and prayerfully supports the local Youth For Christ drop-in Centre called "The Net".

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 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 area of worship, discipleship, global mission, outreach, leadership and pastoral care.

##### Presbytery

The congregation was represented at the regular meetings of Presbytery by our minister Rev. Grant Connor and one of the elders Mr John Herron. This provides an important link between the congregations and the wider structures of the Church.

##### General Assembly

**1st Comber Presbyterian Church**  
**Report of the Trustees**  
**for the Year Ended 31 December 2023**

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

**Property**

The property belonging to First Comber Presbyterian Church is in good order and state of repair. In 2023 we installed a new heating system for the church halls. We replaced the oil boiler with two gas boilers.

**New initiatives in the year**

In 2023 we started up a youth club called KFC (Kids at First Comber) which meets once a month. This is for primary 4 to primary 7 aged children and we average 70 - 90 kids attending each session. Young Life Campaigners commenced and meets weekly for our young people to go a bit deeper into their journey of faith. Wyldlife Campaigners for Years 8 - 10 and Young Life Campaigners for Years 10 - 14.

**FINANCIAL REVIEW**

**Reserves policy**

Unrestricted funds are not all freely available, should the charity need immediate access to reserves. In order to ensure that the organisation has access to funds it is necessary to adjust unrestricted reserves as recommended by SORP 2015 by excluding Fixed Assets as it would be unlikely that the organisation would be able to liquidate the fixed assets in a timely manner. The Charity recognises that by excluding Fixed Assets it has a negative unrestricted reserves balance. This is, however an improving figure. The Charity's targeted policy is to maintain 6 months unrestricted expenditure as a free reserve and it will continue to work to achieve this position of liquidity.

**Going concern**

The activities of the congregation are dependent on ongoing contributions from its members. The Trustees are of the opinion that the congregation has sufficient resources at the date of approval of these financial statements to meet commitments which will arise in the year from the date of signing this report and subject to the continuing support from members to fund on an ongoing basis the congregation's current activities and other financial commitments.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

1st Comber Presbyterian Church

Report of the Trustees  
for the Year Ended 31 December 2023

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Organisational structure**

**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 congregations. All members are entitled to propose, speak and exercise equal votes at meetings, except that the Moderator, the ministers in active duty in the congregation, has no deliberative but only a casting vote.

Stated meetings of the Kirk session are held at least four times each year or as appropriate.

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

**Presbytery**

Under the Presbyterian Church in Ireland form of governance the corporate oversight of a congregation is the responsibility of a Presbytery which superintends generally the spiritual and temporal affairs of the congregations assigned to it by the General Assembly of the Presbyterian Church in Ireland. First Comber Presbyterian Church 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 the Kirk Session of each 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.

**Risk management**

The Trustees regularly review risk, and the systems and procedures implemented to manage identified risks. The principal risks are in relation to the likelihood of reputational damage and financial risks associated with the expectation of ongoing financial support from members. These risks are mitigated by the Trustees, and the Congregational Committee, regularly monitoring the various activities of the congregation at stated meetings and by encouraging members in their regular giving.

Approved by order of the board of trustees on ..... and signed on its behalf by:

  
.....

Mrs Laura McAleese - Trustee

**Independent Examiner's Report to the Trustees of  
1st Comber Presbyterian Church**

**Independent examiner's report to the trustees of 1st Comber Presbyterian Church**

I report to the charity trustees on my examination of the accounts of 1st Comber Presbyterian Church (the Trust) for the year ended 31 December 2023.

**Responsibilities and basis of report**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

**Independent examiner's statement**

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Financial Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

R Savage and Company Ltd

R Savage & Company  
Accountants & Taxation Consultants  
Old Bank House  
2 Crossgar Road  
Saintfield  
Ballynahinch  
Co. Down  
BT24 7BD

Date: .....

**1st Comber Presbyterian Church**

**Statement of Financial Activities**  
**for the Year Ended 31 December 2023**

		Unrestricted fund	Restricted fund	31.12.23 Total funds	31.12.22 Total funds as restated
	Notes	£	£	£	£
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies		214,099	30,198	244,297	198,554
<b>Charitable activities</b>					
Donations		-	3,800	3,800	4,488
Other trading activities	2	8,942	1,459	10,401	8,036
Investment income	3	10,542	46	10,588	6,895
Other income		-	-	-	7,000
<b>Total</b>		<u>233,583</u>	<u>35,503</u>	<u>269,086</u>	<u>224,973</u>
<b>EXPENDITURE ON</b>					
Raising funds		7,329	12,221	19,550	9,636
<b>Charitable activities</b>					
Donations		223,211	20,182	243,393	221,155
Other		128,873	-	128,873	-
<b>Total</b>		<u>359,413</u>	<u>32,403</u>	<u>391,816</u>	<u>230,791</u>
<b>NET INCOME/(EXPENDITURE)</b>					
Transfers between funds	11	(125,830)	3,100	(122,730)	(5,818)
		<u>146,959</u>	<u>(146,959)</u>	<u>-</u>	<u>-</u>
<b>Net movement in funds</b>		21,129	(143,859)	(122,730)	(5,818)
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		1,148,850	167,804	1,316,654	1,322,472
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>1,169,979</u></u>	<u><u>23,945</u></u>	<u><u>1,193,924</u></u>	<u><u>1,316,654</u></u>

The notes form part of these financial statements

**1st Comber Presbyterian Church**

**Balance Sheet**  
**31 December 2023**

	Notes	Unrestricted fund £	Restricted fund £	31.12.23 Total funds £	31.12.22 Total funds as restated £
<b>FIXED ASSETS</b>					
Tangible assets	7	994,355	11,793	1,006,148	1,038,940
<b>CURRENT ASSETS</b>					
Debtors	8	14,480	-	14,480	11,401
Cash at bank		163,111	136,064	299,175	268,280
		<u>177,591</u>	<u>136,064</u>	<u>313,655</u>	<u>279,681</u>
<b>CREDITORS</b>					
Amounts falling due within one year	9	(1,967)	(123,912)	(125,879)	(1,967)
<b>NET CURRENT ASSETS</b>		<u>175,624</u>	<u>12,152</u>	<u>187,776</u>	<u>277,714</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>1,169,979</u>	<u>23,945</u>	<u>1,193,924</u>	<u>1,316,654</u>
<b>NET ASSETS</b>		<u><u>1,169,979</u></u>	<u><u>23,945</u></u>	<u><u>1,193,924</u></u>	<u><u>1,316,654</u></u>
<b>FUNDS</b>	11				
Unrestricted funds				1,169,979	1,148,850
Restricted funds				23,945	167,804
<b>TOTAL FUNDS</b>				<u><u>1,193,924</u></u>	<u><u>1,316,654</u></u>

The financial statements were approved by the Board of Trustees and authorised for issue on ..... and were signed on its behalf by:

  
.....  
Mrs Laura McAleese - Trustee

The notes form part of these financial statements

1st Comber Presbyterian Church

Notes to the Financial Statements  
for the Year Ended 31 December 2023

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

**Taxation**

The charity is exempt from tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**Pension costs and other post-retirement benefits**

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

**1st Comber Presbyterian Church**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 December 2023**

**2. OTHER TRADING ACTIVITIES**

	31.12.23	31.12.22 as restated
	£	£
Fundraising events	10,401	8,036
	<u>          </u>	<u>          </u>

**3. INVESTMENT INCOME**

	31.12.23	31.12.22 as restated
	£	£
Rents received	8,870	6,720
Deposit account interest	1,718	175
	<u>          </u>	<u>          </u>
	<u>10,588</u>	<u>6,895</u>

**4. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 December 2023 nor for the year ended 31 December 2022.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 December 2023 nor for the year ended 31 December 2022.

**5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted fund	Restricted fund	Total funds as restated £
	£	£	
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	141,893	56,661	198,554
<b>Charitable activities</b>			
Donations	-	4,488	4,488
Other trading activities	7,218	818	8,036
Investment income	6,889	6	6,895
Other income	7,000	-	7,000
<b>Total</b>	<u>163,000</u>	<u>61,973</u>	<u>224,973</u>
<b>EXPENDITURE ON</b>			
Raising funds	-	9,636	9,636
<b>Charitable activities</b>			
Donations	192,467	28,688	221,155
<b>Total</b>	<u>192,467</u>	<u>38,324</u>	<u>230,791</u>
<b>NET INCOME/(EXPENDITURE)</b>	(29,467)	23,649	(5,818)
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	1,178,317	144,155	1,322,472

**1st Comber Presbyterian Church**

**Notes to the Financial Statements - continued  
for the Year Ended 31 December 2023**

<b>5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued</b>	Unrestricted fund  £	Restricted fund  £	Total funds as restated £	
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>1,148,850</u>	<u>167,804</u>	<u>1,316,654</u>	
<b>6. PRIOR YEAR ADJUSTMENT</b>				
Internal Organisations accounts have been introduced to the consolidated financial statements. Total Organisations opening Balances £15,704				
<b>7. TANGIBLE FIXED ASSETS</b>				
	Freehold property £	Plant and machinery £	Fixtures and fittings £	Totals £
<b>COST</b>				
At 1 January 2023 and 31 December 2023	1,000,000	176,320	59,762	1,236,082
<b>DEPRECIATION</b>				
At 1 January 2023	126,000	44,080	27,062	197,142
Charge for year	18,000	8,816	5,976	32,792
At 31 December 2023	144,000	52,896	33,038	229,934
<b>NET BOOK VALUE</b>				
At 31 December 2023	<u>856,000</u>	<u>123,424</u>	<u>26,724</u>	<u>1,006,148</u>
At 31 December 2022	<u>874,000</u>	<u>132,240</u>	<u>32,700</u>	<u>1,038,940</u>
<b>8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>				
			31.12.23	31.12.22 as restated
			£	£
Gift Aid Recoverable			13,851	10,772
Prepayments			629	629
			<u>14,480</u>	<u>11,401</u>

**1st Comber Presbyterian Church**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 December 2023**

**9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.12.23	31.12.22 as restated
	£	£
Bank loans and overdrafts (see note 10)	123,912	-
Other creditors	1,967	1,967
	<u>125,879</u>	<u>1,967</u>

**10. LOANS**

An analysis of the maturity of loans is given below:

	31.12.23	31.12.22 as restated
	£	£
Amounts falling due within one year on demand:		
Bank overdrafts	<u>123,912</u>	<u>-</u>

**11. MOVEMENT IN FUNDS**

	At 1.1.23 £	Net movement in funds £	Transfers between funds £	At 31.12.23 £
<b>Unrestricted funds</b>				
General fund	1,148,850	(125,830)	146,959	1,169,979
<b>Restricted funds</b>				
Restricted	167,804	3,100	(146,959)	23,945
<b>TOTAL FUNDS</b>	<u>1,316,654</u>	<u>(122,730)</u>	<u>-</u>	<u>1,193,924</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	233,583	(359,413)	(125,830)
<b>Restricted funds</b>			
Restricted	35,503	(32,403)	3,100
<b>TOTAL FUNDS</b>	<u>269,086</u>	<u>(391,816)</u>	<u>(122,730)</u>

**1st Comber Presbyterian Church**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 December 2023**

**11. MOVEMENT IN FUNDS - continued**

**Comparatives for movement in funds**

	At 1.1.22 £	Net movement in funds £	At 31.12.22 £
<b>Unrestricted funds</b>			
General fund	1,178,317	(29,467)	1,148,850
<b>Restricted funds</b>			
Restricted	144,155	23,649	167,804
<b>TOTAL FUNDS</b>	<u>1,322,472</u>	<u>(5,818)</u>	<u>1,316,654</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	163,000	(192,467)	(29,467)
<b>Restricted funds</b>			
Restricted	61,973	(38,324)	23,649
<b>TOTAL FUNDS</b>	<u>224,973</u>	<u>(230,791)</u>	<u>(5,818)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.22 £	Net movement in funds £	Transfers between funds £	At 31.12.23 £
<b>Unrestricted funds</b>				
General fund	1,178,317	(155,297)	146,959	1,169,979
<b>Restricted funds</b>				
Restricted	144,155	26,749	(146,959)	23,945
<b>TOTAL FUNDS</b>	<u>1,322,472</u>	<u>(128,548)</u>	<u>-</u>	<u>1,193,924</u>

**1st Comber Presbyterian Church**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 December 2023**

**11. MOVEMENT IN FUNDS - continued**

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	396,583	(551,880)	(155,297)
<b>Restricted funds</b>			
Restricted	97,476	(70,727)	26,749
<b>TOTAL FUNDS</b>	<u>494,059</u>	<u>(622,607)</u>	<u>(128,548)</u>

**12. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 December 2023.

1st Comber Presbyterian Church

Detailed Statement of Financial Activities  
for the Year Ended 31 December 2023

	31.12.23	31.12.22
	£	as restated £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Gifts	1	3
Donations	199,478	165,125
Gift aid	36,395	27,553
Subscriptions	8,409	5,873
Exceptional items	14	-
	<hr/>	<hr/>
	244,297	198,554
<b>Other trading activities</b>		
Fundraising events	10,401	8,036
<b>Investment income</b>		
Rents received	8,870	6,720
Deposit account interest	1,718	175
	<hr/>	<hr/>
	10,588	6,895
<b>Charitable activities</b>		
Grants	3,800	4,488
<b>Other income</b>		
Gain on sale of tangible fixed assets	-	7,000
	<hr/>	<hr/>
<b>Total incoming resources</b>	269,086	224,973
<b>EXPENDITURE</b>		
<b>Other trading activities</b>		
Purchases	12,001	9,636
<b>Charitable activities</b>		
Wages	78,754	73,914
Social security	5,883	4,852
Pensions	958	903
Rates and water	1,752	1,258
Insurance	4,900	5,195
Light and heat	19,332	19,832
Telephone	1,942	2,259
Postage and stationery	636	635
Advertising	2,139	1,634
Sundries	9,816	9,605
Staff Training	838	912
Ministers expenses	2,681	2,553
Donations	2,469	1,303
Fees	1,610	1,641
Carried forward	133,710	126,496

This page does not form part of the statutory financial statements

**1st Comber Presbyterian Church**

**Detailed Statement of Financial Activities**  
**for the Year Ended 31 December 2023**

	31.12.23	31.12.22
	£	as restated £
<b>Charitable activities</b>		
Brought forward	133,710	126,496
Freehold property	18,000	18,000
Plant and machinery	8,816	8,816
Fixtures and fittings	5,976	5,976
Grants to institutions	64,408	41,919
Grants to individuals	-	1,000
	<hr/>	<hr/>
	230,910	202,207
 <b>Support costs</b>		
<b>Finance</b>		
Bank charges	791	649
<b>Other</b>		
Repairs and Maintenance	139,856	11,308
Motor and Travel	6,458	5,191
	<hr/>	<hr/>
	146,314	16,499
 <b>Governance costs</b>		
Accountancy and legal fees	1,800	1,800
	<hr/>	<hr/>
Total resources expended	391,816	230,791
 <b>Net expenditure</b>	<hr/> <hr/>	<hr/> <hr/>
	(122,730)	(5,818)

This page does not form part of the statutory financial statements



**First Comber Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 105205

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# Annual report

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## **1st Comber Presbyterian Church**

### **Report of the Trustees** **for the Year Ended 31 December 2023**

The trustees present their report with the financial statements of the charity for the year ended 31 December 2023. The trustees have adopted the provisions of 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 (FRS 102) (effective 1 January 2019).

#### **OBJECTIVES AND ACTIVITIES**

##### **Description and Purpose**

First Comber 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 honor God through faith in His Son and by the power of His Spirit, and to enable her members to play their part in fulfilling God's mission to our world.

The Congregations mission purposes is to bring people to Jesus, to encourage them to grow in Christ-like maturity, and to enable them to fulfil their God-given purpose in life, the church, and the wider world.

In order to achieve this, we:

Worship God our Creator

Worship is our first responsibility to God. It is much broader than simply attending church on a Sunday. Worship is a lifestyle of enjoying God, loving him and giving ourselves to be used for His purpose.

Teach and nurture people to become more like Jesus

Once we are born into God's family, He wants us to grow into spiritual maturity and committed membership of the church. Two essentials in developing our relationship with Jesus are reading God's Word and praying regularly. We can only become more Christ-like through the power of the holy spirit helping us.

Love, serve and encourage others

God expects us to support and serve one another in love, sharing one another's burdens. At First Comber we are not about pretending that "we have it all together." We aim to provide a spiritual home that is welcoming, accepting and caring.

Go out to others in need

God expects each of us to share the Good News of His love to those who are lost and separated from God. We aim to do this through our individual circle of influence, in partnership with others in the wider community, and through overseas projects.

## **1st Comber Presbyterian Church**

### **Report of the Trustees** **for the Year Ended 31 December 2023**

#### **OBJECTIVES AND ACTIVITIES**

##### **Public benefit**

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.

##### **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.

## 1st Comber Presbyterian Church

### Report of the Trustees for the Year Ended 31 December 2023

#### **ACHIEVEMENT AND PERFORMANCE**

##### **Charitable activities**

##### Activities and Objectives

The congregation meets for worship every Sunday and visitors are welcome to join. Sacrament of the Lord's Supper is observed on four 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 which use the facilities of First Comber Presbyterian Church including:

- Sunday School
- Life Groups
- First Steps
- Bowling Club
- Girls' Brigade
- Boys' Brigade
- Presbyterian Women (PW)
- Drum School
- KFC (Kids at First Comber)
- Young Life Club
- Men's Fellowship
- JOY
- Patchwork
- Prayer Groups
- Ladies Book Club
- Power Supply
- Young Life Campaigners

##### Achievement and Performance Worship and prayer

As well as our regular services during the year we acknowledged God's gift of new life at 2 Sacraments of Baptism and gave thanks for faithful services and sought to comfort those who had been bereaved during the year. At 31 December 2023 there were 224 communicant members and 359 families connected with the congregation. .

##### Mission and outreach

At a local level the congregation works alongside the other denominations in the town and prayerfully supports the local Youth For Christ drop-in Centre called "The Net".

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 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 area of worship, discipleship, global mission, outreach, leadership and pastoral care.

##### Presbytery

The congregation was represented at the regular meetings of Presbytery by our minister Rev. Grant Connor and one of the elders Mr John Herron. This provides an important link between the congregations and the wider structures of the Church.

##### General Assembly

## **1st Comber Presbyterian Church**

### **Report of the Trustees** **for the Year Ended 31 December 2023**

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

#### Property

The property belonging to First Comber Presbyterian Church is in good order and state of repair. In 2023 we installed a new heating system for the church halls. We replaced the oil boiler with two gas boilers.

#### New initiatives in the year

In 2023 we started up a youth club called KFC (Kids at First Comber) which meets once a month. This is for primary 4 to primary 7 aged children and we average 70 - 90 kids attending each session.

Young Life Campaigners commenced and meets weekly for our young people to go a bit deeper into their journey of faith. Wyldlife Campaigners for Years 8 - 10 and Young Life Campaigners for Years 10 - 14.

### **FINANCIAL REVIEW**

#### **Reserves policy**

Unrestricted funds are not all freely available, should the charity need immediate access to reserves. In order to ensure that the organisation has access to funds it is necessary to adjust unrestricted reserves as recommended by SORP 2015 by excluding Fixed Assets as it would be unlikely that the organisation would be able to liquidate the fixed assets in a timely manner. The Charity recognises that by excluding Fixed Assets it has a negative unrestricted reserves balance. This is, however an improving figure. The Charity's targeted policy is to maintain 6 months unrestricted expenditure as a free reserve and it will continue to work to achieve this position of liquidity.

#### **Going concern**

The activities of the congregation are dependent on ongoing contributions from its members. The Trustees are of the opinion that the congregation has sufficient resources at the date of approval of these financial statements to meet commitments which will arise in the year from the date of signing this report and subject to the continuing support from members to fund on an ongoing basis the congregation's current activities and other financial commitments.

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

#### **Governing document**

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

**1st Comber Presbyterian Church**

**Report of the Trustees**  
**for the Year Ended 31 December 2023**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Organisational structure**

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 congregations. All members are entitled to propose, speak and exercise equal votes at meetings, except that the Moderator, the ministers in active duty in the congregation, has no deliberative but only a casting vote.

Stated meetings of the Kirk session are held at least four times 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 ion of those proposed to be called to the office can be either by the congregation or by the Kirk Session. Members are elected if they obtain two-thirds of those who vote.

Presbytery

Under the Presbyterian Church in Ireland form of governance the corporate oversight of a congregation is the responsibility of a Presbytery which superintends generally the spiritual and temporal affairs of the congregations assigned to it by the General Assembly of the Presbyterian Church in Ireland. First Comber Presbyterian Church 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, minsters who have retired from active duty and an elder appointed by the Kirk Session of each 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 minsters and a representative elder appointed by the Kirk Session of each congregation.

**Risk management**

The Trustees regularly review risk, and the systems and procedures implemented to manage identified risks. The principal risks are in relation to the likelihood of reputational damage and financial risks associated with the expectation of ongoing financial support from members. These risks are mitigated by the Trustees, and the Congregational Committee, regularly monitoring the various activities of the congregation at stated meetings and by encouraging members in their regular giving.

Approved by order of the board of trustees on ..... and signed on its behalf by:

.....

Mrs Laura McAleese - Trustee

**First Comber Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 105205

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# Annual return

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**Independent Examiner's Report to the Trustees of  
1st Comber Presbyterian Church**

**Independent examiner's report to the trustees of 1st Comber Presbyterian Church**

I report to the charity trustees on my examination of the accounts of 1st Comber Presbyterian Church (the Trust) for the year ended 31 December 2023.

**Responsibilities and basis of report**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



R Savage and Company Ltd

R Savage & Company  
Accountants & Taxation Consultants  
Old Bank House  
2 Crossgar Road  
Saintfield  
Ballynahinch  
Co. Down  
BT24 7BD

Date: .....25.03.24.....

**First Comber Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 105205

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# Accounts

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**Report of the Trustees and**  
**Financial Statements for the Year Ended 31 December 2022**  
**for**  
**1st Comber Presbyterian Church**

R Savage & Company  
Accountants & Taxation Consultants  
Old Bank House  
2 Crossgar Road  
Saintfield  
Ballynahinch  
Co. Down  
BT24 7BD

**1st Comber Presbyterian Church**

**Contents of the Financial Statements**  
**for the Year Ended 31 December 2022**

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**1st Comber Presbyterian Church**

**Reference and Administrative Details**  
**for the Year Ended 31 December 2022**

**TRUSTEES**

Miss Doreen Brown  
Rev. Grant Conor  
Mr William Crawford  
Mr Peter Davidson  
Mrs Alexandra Edgar  
Mr John Herron  
Mrs Julie Herron  
Miss Avril Hiles  
Mr Christopher Jamison  
Mrs Judith Jamison  
Miss Linda Marshall  
Mrs Hilda McClements  
Mr Ronnie McAleese  
Mrs Laura McAleese  
Mr Neil McKibben  
Mr Jarvis Osbourne  
Mrs Elizabeth Presho  
Mr James Russell  
Mrs Ann Stevenson  
Miss Mavis Woods

**PRINCIPAL ADDRESS**

65-67 High Street  
Comber  
Newtownards  
Co. Down  
BT23 5HJ

**REGISTERED CHARITY NUMBER**

**INDEPENDENT EXAMINER**

R Savage & Company  
Accountants & Taxation Consultants  
Old Bank House  
2 Crossgar Road  
Saintfield  
Ballynahinch  
Co. Down  
BT24 7BD

**SOLICITORS**

King & Gowdy  
296-298 Upper Newtownards Road  
Belfast  
BT4 3EJ

**TREASURER**

Mr Henry Bowman

## **1st Comber Presbyterian Church**

### **Report of the Trustees** **for the Year Ended 31 December 2022**

The trustees present their report with the financial statements of the charity for the year ended 31 December 2022. The trustees have adopted the provisions of 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 (FRS 102) (effective 1 January 2019).

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## **1st Comber Presbyterian Church**

### **Report of the Trustees** **for the Year Ended 31 December 2022**

#### **OBJECTIVES AND ACTIVITIES**

##### **Public benefit**

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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.

##### **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.

## 1st Comber Presbyterian Church

### Report of the Trustees for the Year Ended 31 December 2022

#### **ACHIEVEMENT AND PERFORMANCE**

##### **Charitable activities**

##### Activities and Objectives

The congregation meets for worship every Sunday and visitors are welcome to join. Sacrament of the Lord's Supper is observed on four 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 which use the facilities of First Comber Presbyterian Church including:

- Sunday School
- Life Groups
- First Steps
- Bowling Club
- Girls' Brigade
- Boys' Brigade
- Presbyterian Women (PW)
- Grace
  
- Youth Fellowship
- Young Life
- Youth Club
- Men's Fellowship
- JOY
- Patchwork
- Prayer Groups

Achievement and Performance Worship and prayer

Church opening without restriction in April 2022r.

As well as our regular services during the year we acknowledged God's gift of new life at 2 Sacraments of Baptism and gave thanks for faithful services and sought to comfort those who had been bereaved during the year. At 31 December 2022 there were 228 communicant members and 366 families connected with the congregation..

##### Mission and outreach

At a local level the congregation works alongside the other denominations in the town and prayerfully supports the local Youth For Christ drop-in Centre called "The Net".

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 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 area of worship, discipleship, global mission, outreach, leadership and pastoral care.

## **1st Comber Presbyterian Church**

### **Report of the Trustees** **for the Year Ended 31 December 2022**

#### Presbytery

The congregation was represented at the regular meetings of Presbytery by our minister Rev. Grant Connor and one of the elders Mr John Herron. This provides an important link between the congregations and the wider structures of the Church.

#### General Assembly

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

#### Property

The property belonging to First Comber Presbyterian Church is in good order and state of repair, with no major work carried out in the period.

#### New initiatives in the year

First Comber presbyterian Church had one new initiative commencing in 2022; Young Life commenced in September 2022.

### **FINANCIAL REVIEW**

#### **Reserves policy**

Unrestricted funds are not all freely available, should the charity need immediate access to reserves. In order to ensure that the organisation has access to funds it is necessary to adjust unrestricted reserves as recommended by SORP 2015 be excluding Fixed Assets as it would be unlikely that the organisation would be able to liquidate the fixed assets in a timely manner. The Charity recognises that by excluding Fixed Assets it has a negative unrestricted reserves balance. This is, however, an improving figure. The Charity's targeted policy is to maintain 6 months unrestricted expenditure as a free reserve, and it will continue to work to achieve this position of liquidity.

#### **Going concern**

The activities of the congregation are dependent on ongoing contributions from its members. The Trustees are of the opinion that the congregation has sufficient resources at the date of approval of these financial statements to meet commitments which will arise in the year from the date of signing this report and subject to the continuing support from members to fund on an ongoing basis the congregation's current activities and other financial commitments.

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

#### **Governing document**

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

**1st Comber Presbyterian Church**

**Report of the Trustees**  
**for the Year Ended 31 December 2022**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Organisational structure**

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 congregations. All members are entitled to propose, speak and exercise equal votes at meetings, except that the Moderator, the ministers in active duty in the congregation, has no deliberative but only a casting vote.

Stated meetings of the Kirk session are held at least four times each year or as appropriate.

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

Presbytery

Under the Presbyterian Church in Ireland form of governance the corporate oversight of a congregation is the responsibility of a Presbytery which superintends generally the spiritual and temporal affairs of the congregations assigned to it by the General Assembly of the Presbyterian Church in Ireland. First Comber Presbyterian Church 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 the Kirk Session of each 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.

**Risk management**

The Trustees regularly review risk, and the systems and procedures implemented to manage identified risks. The principal risks are in relation to the likelihood of reputational damage and financial risks associated with the expectation of ongoing financial support from members. These risks are mitigated by the Trustees, and the Congregational Committee, regularly monitoring the various activities of the congregation at stated meetings and by encouraging members in their regular giving.

Approved by order of the board of trustees on ..... and signed on its behalf by:

.....  
Mrs Laura McAleese - Trustee

**Independent Examiner's Report to the Trustees of  
1st Comber Presbyterian Church**

**Independent examiner's report to the trustees of 1st Comber Presbyterian Church**

I report to the charity trustees on my examination of the accounts of 1st Comber Presbyterian Church (the Trust) for the year ended 31 December 2022.

**Responsibilities and basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

R Savage and Company Ltd  
R Savage & Company  
Accountants & Taxation Consultants  
Old Bank House  
2 Crossgar Road  
Saintfield  
Ballynahinch  
Co. Down  
BT24 7BD

Date: .....

**1st Comber Presbyterian Church**

**Statement of Financial Activities**  
**for the Year Ended 31 December 2022**

		Unrestricted fund	Restricted fund	31.12.22 Total funds	31.12.21 Total funds as restated £
	Notes	£	£	£	£
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies		141,893	56,661	198,554	179,160
<b>Charitable activities</b>					
Donations		-	4,488	4,488	12,926
Other trading activities	2	7,218	818	8,036	223
Investment income	3	6,889	6	6,895	4,441
Other income		<u>7,000</u>	<u>-</u>	<u>7,000</u>	<u>-</u>
<b>Total</b>		<u>163,000</u>	<u>61,973</u>	<u>224,973</u>	<u>196,750</u>
<b>EXPENDITURE ON</b>					
Raising funds		-	9,636	9,636	4,873
<b>Charitable activities</b>					
Donations		192,467	28,688	221,155	193,914
Other		<u>-</u>	<u>-</u>	<u>-</u>	<u>20</u>
<b>Total</b>		<u>192,467</u>	<u>38,324</u>	<u>230,791</u>	<u>198,807</u>
<b>NET INCOME/(EXPENDITURE)</b>		(29,467)	23,649	(5,818)	(2,057)
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		<u>1,178,317</u>	<u>144,155</u>	<u>1,322,472</u>	<u>1,324,529</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>1,148,850</u></u>	<u><u>167,804</u></u>	<u><u>1,316,654</u></u>	<u><u>1,322,472</u></u>

The notes form part of these financial statements

**1st Comber Presbyterian Church**

**Balance Sheet**  
**31 December 2022**

	Notes	Unrestricted fund £	Restricted fund £	31.12.22 Total funds £	31.12.21 Total funds as restated £
<b>FIXED ASSETS</b>					
Tangible assets	7	1,027,147	11,793	1,038,940	1,071,732
<b>CURRENT ASSETS</b>					
Debtors	8	11,401	-	11,401	11,265
Cash at bank		<u>112,269</u>	<u>156,011</u>	<u>268,280</u>	<u>241,445</u>
		123,670	156,011	279,681	252,710
<b>CREDITORS</b>					
Amounts falling due within one year	9	(1,967)	-	(1,967)	(1,970)
<b>NET CURRENT ASSETS</b>		<u>121,703</u>	<u>156,011</u>	<u>277,714</u>	<u>250,740</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>1,148,850</u>	<u>167,804</u>	<u>1,316,654</u>	<u>1,322,472</u>
<b>NET ASSETS</b>		<u><u>1,148,850</u></u>	<u><u>167,804</u></u>	<u><u>1,316,654</u></u>	<u><u>1,322,472</u></u>
<b>FUNDS</b>	11				
Unrestricted funds				1,148,850	1,178,317
Restricted funds				<u>167,804</u>	<u>144,155</u>
<b>TOTAL FUNDS</b>				<u><u>1,316,654</u></u>	<u><u>1,322,472</u></u>

The financial statements were approved by the Board of Trustees and authorised for issue on ..... and were signed on its behalf by:

.....  
Mrs Laura McAleese - Trustee

## **1st Comber Presbyterian Church**

### **Notes to the Financial Statements** **for the Year Ended 31 December 2022**

#### **1. ACCOUNTING POLICIES**

##### **Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

##### **Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably.

##### **Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the yearend date are noted as a commitment but not accrued as expenditure.

##### **Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

##### **Taxation**

The charity is exempt from tax on its charitable activities.

##### **Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

##### **Pension costs and other post-retirement benefits**

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

**1st Comber Presbyterian Church**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 December 2022**

<b>2.</b>	<b>OTHER TRADING ACTIVITIES</b>	31.12.22	31.12.21 as restated
		£	£
	Fundraising events	<u>8,036</u>	<u>223</u>

<b>3.</b>	<b>INVESTMENT INCOME</b>	31.12.22	31.12.21 as restated
		£	£
	Rents received	6,720	4,364
	Deposit account interest	<u>175</u>	<u>77</u>
		<u>6,895</u>	<u>4,441</u>

**4. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 December 2022 nor for the year ended 31 December 2021.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 December 2022 nor for the year ended 31 December 2021.

**5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted fund	Restricted fund	Total funds as restated
	£	£	£
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	127,580	51,580	179,160
<b>Charitable activities</b>			
Donations	9,921	3,005	12,926
Other trading activities	223	-	223
Investment income	<u>4,413</u>	<u>28</u>	<u>4,441</u>
<b>Total</b>	<u>142,137</u>	<u>54,613</u>	<u>196,750</u>
<b>EXPENDITURE ON</b>			
Raising funds	401	4,472	4,873
<b>Charitable activities</b>			
Donations	165,589	28,325	193,914
Other	<u>-</u>	<u>20</u>	<u>20</u>
<b>Total</b>	<u>165,990</u>	<u>32,817</u>	<u>198,807</u>
<b>NET INCOME/(EXPENDITURE)</b>	(23,853)	21,796	(2,057)

**1st Comber Presbyterian Church**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 December 2022**

**5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued**

	Unrestricted fund	Restricted fund	Total funds as restated
	£	£	£
<b>RECONCILIATION OF FUNDS</b>			
<b>Total funds brought forward</b>			
As previously reported	1,202,170	106,655	1,308,825
Prior year adjustment	<u>-</u>	<u>15,704</u>	<u>15,704</u>
<b>As restated</b>	<u>1,202,170</u>	<u>122,359</u>	<u>1,324,529</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u><u>1,178,317</u></u>	<u><u>144,155</u></u>	<u><u>1,322,472</u></u>

**6. PRIOR YEAR ADJUSTMENT**

Internal Organisations accounts have been introduced to the consolidated financial statements. Total Organisations opening Balances £15704 at 1<sup>st</sup> January 2021. This prior year adjustment relates to Year Ended 31<sup>st</sup> December 2021.

**7. TANGIBLE FIXED ASSETS**

	Freehold property £	Plant and machinery £	Fixtures and fittings £	Motor vehicles £	Totals £
<b>COST</b>					
At 1 January 2022	1,000,000	176,320	59,762	10,740	1,246,822
Disposals	<u>-</u>	<u>-</u>	<u>-</u>	<u>(10,740)</u>	<u>(10,740)</u>
At 31 December 2022	<u>1,000,000</u>	<u>176,320</u>	<u>59,762</u>	<u>-</u>	<u>1,236,082</u>
<b>DEPRECIATION</b>					
At 1 January 2022	108,000	35,264	21,086	10,740	175,090
Charge for year	18,000	8,816	5,976	-	32,792
Eliminated on disposal	<u>-</u>	<u>-</u>	<u>-</u>	<u>(10,740)</u>	<u>(10,740)</u>
At 31 December 2022	<u>126,000</u>	<u>44,080</u>	<u>27,062</u>	<u>-</u>	<u>197,142</u>
<b>NET BOOK VALUE</b>					
At 31 December 2022	<u><u>874,000</u></u>	<u><u>132,240</u></u>	<u><u>32,700</u></u>	<u><u>-</u></u>	<u><u>1,038,940</u></u>
At 31 December 2021	<u><u>892,000</u></u>	<u><u>141,056</u></u>	<u><u>38,676</u></u>	<u><u>-</u></u>	<u><u>1,071,732</u></u>

**1st Comber Presbyterian Church**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 December 2022**

**8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.12.22	31.12.21 as restated
	£	£
Gift Aid Recoverable	10,772	10,636
Prepayments	<u>629</u>	<u>629</u>
	<u>11,401</u>	<u>11,265</u>

**9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.12.22	31.12.21 as restated
	£	£
Bank loans and overdrafts (see note 10)	-	4
Trade creditors	-	(1)
Other creditors	<u>1,967</u>	<u>1,967</u>
	<u>1,967</u>	<u>1,970</u>

**10. LOANS**

An analysis of the maturity of loans is given below:

	31.12.22	31.12.21 as restated
	£	£
Amounts falling due within one year on demand:		
Bank overdrafts	<u>-</u>	<u>4</u>

**11. MOVEMENT IN FUNDS**

	At 1.1.22 £	Net movement in funds £	At 31.12.22 £
<b>Unrestricted funds</b>			
General fund	1,178,317	(29,467)	1,148,850
<b>Restricted funds</b>			
Restricted	144,155	23,649	167,804
	<u>1,322,472</u>	<u>(5,818)</u>	<u>1,316,654</u>

**1st Comber Presbyterian Church**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 December 2022**

**11. MOVEMENT IN FUNDS - continued**

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	163,000	(192,467)	(29,467)
<b>Restricted funds</b>			
Restricted	61,973	(38,324)	23,649
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>224,973</u>	<u>(230,791)</u>	<u>(5,818)</u>

**Comparatives for movement in funds**

	At 1.1.21 £	Prior year adjustment £	Net movement in funds £	At 31.12.21 £
<b>Unrestricted funds</b>				
General fund	1,202,170	-	(23,853)	1,178,317
<b>Restricted funds</b>				
Restricted	106,655	15,704	21,796	144,155
	<hr/>	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>1,308,825</u>	<u>15,704</u>	<u>(2,057)</u>	<u>1,322,472</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	142,137	(165,990)	(23,853)
<b>Restricted funds</b>			
Restricted	54,613	(32,817)	21,796
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>196,750</u>	<u>(198,807)</u>	<u>(2,057)</u>

**1st Comber Presbyterian Church**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 December 2022**

**11. MOVEMENT IN FUNDS - continued**

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.21 £	Prior year adjustment £	Net movement in funds £	At 31.12.22 £
<b>Unrestricted funds</b>				
General fund	1,202,170	-	(53,320)	1,148,850
<b>Restricted funds</b>				
Restricted	106,655	15,704	45,445	167,804
	<u>1,308,825</u>	<u>15,704</u>	<u>(7,875)</u>	<u>1,316,654</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	305,137	(358,457)	(53,320)
<b>Restricted funds</b>			
Restricted	116,586	(71,141)	45,445
	<u>421,723</u>	<u>(429,598)</u>	<u>(7,875)</u>

**12. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 December 2022.

**1st Comber Presbyterian Church**

**Detailed Statement of Financial Activities**  
**for the Year Ended 31 December 2022**

	31.12.22	31.12.21
	£	as restated £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Gifts	3	1
Donations	165,125	145,821
Gift aid	27,553	27,312
Legacies	-	3,232
Subscriptions	<u>5,873</u>	<u>2,794</u>
	198,554	179,160
<b>Other trading activities</b>		
Fundraising events	8,036	223
<b>Investment income</b>		
Rents received	6,720	4,364
Deposit account interest	<u>175</u>	<u>77</u>
	6,895	4,441
<b>Charitable activities</b>		
Grants	4,488	12,926
<b>Other income</b>		
Gain on sale of tangible fixed assets	<u>7,000</u>	<u>-</u>
<b>Total incoming resources</b>	224,973	196,750
<b>EXPENDITURE</b>		
<b>Raising donations and legacies</b>		
Church Envelopes	-	401
<b>Other trading activities</b>		
Purchases	9,636	4,472
<b>Charitable activities</b>		
Wages	73,914	70,256
Social security	4,852	5,367
Pensions	903	870
Rates and water	1,258	1,081
Insurance	5,195	5,322
Light and heat	19,832	9,514
Telephone	2,259	1,610
Postage and stationery	635	1,370
Advertising	1,634	-
Sundries	9,605	3,799
Staff Training	912	353
Carried forward	120,999	99,542

This page does not form part of the statutory financial statements

**1st Comber Presbyterian Church**

**Detailed Statement of Financial Activities**  
**for the Year Ended 31 December 2022**

	31.12.22	31.12.21
	£	as restated £
<b>Charitable activities</b>		
Brought forward	120,999	99,542
Ministers expenses	2,553	2,497
Donations	1,303	1,230
Fees	1,641	1,695
Freehold property	18,000	18,000
Plant and machinery	8,816	8,816
Fixtures and fittings	5,976	5,976
Grants to institutions	41,919	36,800
Grants to individuals	<u>1,000</u>	<u>-</u>
	202,207	174,556
<b>Support costs</b>		
<b>Finance</b>		
Bank charges	649	598
<b>Other</b>		
Repairs and Maintenance	11,308	12,698
Motor and Travel	<u>5,191</u>	<u>4,486</u>
	16,499	17,184
<b>Governance costs</b>		
Accountancy and legal fees	<u>1,800</u>	<u>1,596</u>
Total resources expended	<u>230,791</u>	<u>198,807</u>
<b>Net expenditure</b>	<u><u>(5,818)</u></u>	<u><u>(2,057)</u></u>

This page does not form part of the statutory financial statements

**First Comber Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 105205

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# Annual report

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**Report of the Trustees**  
**for the Year Ended 31 December 2022**

The trustees present their report with the financial statements of the charity for the year ended 31 December 2022. The trustees have adopted the provisions of 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 (FRS 102) (effective 1 January 2019).

**OBJECTIVES AND ACTIVITIES**

**Description and Purpose**

First Comber 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 honor God through faith in His Son and by the power of His Spirit, and to enable her members to play their part in fulfilling God's mission to our world.

The Congregations mission purposes is to bring people to Jesus, to encourage them to grow in Christ-like maturity, and to enable them to fulfil their God-given purpose in life, the church, and the wider world.

In order to achieve this, we:

Worship God our Creator

Worship is our first responsibility to God. It is much broader than simply attending church on a Sunday. Worship is a lifestyle of enjoying God, loving him and giving ourselves to be used for His purpose.

Teach and nurture people to become more like Jesus

Once we are born into God's family, He wants us to grow into spiritual maturity and committed membership of the church. Two essentials in developing our relationship with Jesus are reading God's Word and praying regularly. We can only become more Christ-like through the power of the holy spirit helping us.

Love, serve and encourage others

God expects us to support and serve one another in love, sharing one another's burdens. At First Comber we are not about pretending that "we have it all together." We aim to provide a spiritual home that is welcoming, accepting and caring.

Go out to others in need

God expects each of us to share the Good News of His love to those who are lost and separated from God. We aim to do this through our individual circle of influence, in partnership with others in the wider community, and through overseas projects.

**1st Comber Presbyterian Church**  
**Report of the Trustees**  
**for the Year Ended 31 December 2022**

**OBJECTIVES AND ACTIVITIES**

**Public benefit**

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.

**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.

## 1st Comber Presbyterian Church

### Report of the Trustees for the Year Ended 31 December 2022

#### **ACHIEVEMENT AND PERFORMANCE**

##### **Charitable activities**

##### Activities and Objectives

The congregation meets for worship every Sunday and visitors are welcome to join. Sacrament of the Lord's Supper is observed on four 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 which use the facilities of First Comber Presbyterian Church including:

- Sunday School
- Life Groups
- First Steps
- Bowling Club
- Girls' Brigade
- Boys' Brigade
- Presbyterian Women (PW)
  
- Youth Life International
- Men's Fellowship
- JOY
- Patchwork
- Prayer Groups
- Ladies Book Club

##### Achievement and Performance Worship and prayer

As well as our regular services during the year we acknowledged God's gift of new life at 2 Sacraments of Baptism and gave thanks for faithful services and sought to comfort those who had been bereaved during the year. At 31 December 2022 there were 224 communicant members and 359 families connected with the congregation. .

##### Mission and outreach

At a local level the congregation works alongside the other denominations in the town and prayerfully supports the local Youth For Christ drop-in Centre called "The Net".

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 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 area of worship, discipleship, global mission, outreach, leadership and pastoral care.

##### Presbytery

The congregation was represented at the regular meetings of Presbytery by our minister Rev. Grant Connor and one of the elders Mr John Herron. This provides an important link between the congregations and the wider structures of the Church.

##### General Assembly

**1st Comber Presbyterian Church**  
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The minister and one of our elders were nominated to attend the meeting of the General Assembly of the Presbyterian Church in Ireland held in Assembly Buildings, Belfast, in June.

Property

The property belonging to First Comber Presbyterian Church is in good order and state of repair, with no major work carried out in the period.

New initiatives in the year

In 2022 we went into partnership with Young life International. They seconded a youth worker to us and we now have Young Life Club in First Comber Presbyterian Church on Sunday evenings for secondary school age kids.

**FINANCIAL REVIEW**

**Reserves policy**

Unrestricted funds are not all freely available, should the charity need immediate access to reserves. In order to ensure that the organisation has access to funds it is necessary to adjust unrestricted reserves as recommended by SORP 2015 by excluding Fixed Assets as it would be unlikely that the organisation would be able to liquidate the fixed assets in a timely manner. The Charity recognises that by excluding Fixed Assets it has a negative unrestricted reserves balance. This is, however an improving figure. The Charity's targeted policy is to maintain 6 months unrestricted expenditure as a free reserve and it will continue to work to achieve this position of liquidity.

**Going concern**

The activities of the congregation are dependent on ongoing contributions from its members. The Trustees are of the opinion that the congregation has sufficient resources at the date of approval of these financial statements to meet commitments which will arise in the year from the date of signing this report and subject to the continuing support from members to fund on an ongoing basis the congregation's current activities and other financial commitments.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

**1st Comber Presbyterian Church**  
**Report of the Trustees**  
**for the Year Ended 31 December 2022**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Organisational structure**

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 congregations. All members are entitled to propose, speak and exercise equal votes at meetings, except that the Moderator, the ministers in active duty in the congregation, has no deliberative but only a casting vote.

Stated meetings of the Kirk session are held at least four times each year or as appropriate.

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

Presbytery

Under the Presbyterian Church in Ireland form of governance the corporate oversight of a congregation is the responsibility of a Presbytery which superintends generally the spiritual and temporal affairs of the congregations assigned to it by the General Assembly of the Presbyterian Church in Ireland. First Comber Presbyterian Church 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 the Kirk Session of each 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.

**Risk management**

The Trustees regularly review risk, and the systems and procedures implemented to manage identified risks. The principal risks are in relation to the likelihood of reputational damage and financial risks associated with the expectation of ongoing financial support from members. These risks are mitigated by the Trustees, and the Congregational Committee, regularly monitoring the various activities of the congregation at stated meetings and by encouraging members in their regular giving.

**First Comber Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 105205

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# Annual return

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**Independent Examiner's Report to the Trustees of  
1st Comber Presbyterian Church**

**Independent examiner's report to the trustees of 1st Comber Presbyterian Church**

I report to the charity trustees on my examination of the accounts of 1st Comber Presbyterian Church (the Trust) for the year ended 31 December 2022.

**Responsibilities and basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



A.F.A. M.I.P.A

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2 Crossgar Road  
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Date: .....24.03.23.....