

# Garvagh Congregation of the Presbyterian Church in Ireland

Northern Ireland · Charity number 105246

## Details

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

## Contact

Address	6 Knollwodd Banbridge BT32 4pe BT32 4PE
Phone	07938478555
Website	<a href="http://www.garvaghypresbyterian.org">www.garvaghypresbyterian.org</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
2024-12-31	£55,273	£36,531	£0	0

## Trustees

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Name	Role	Appointed
Mr James Smyth		
Mr Victor Ervine		
Rev David Conkey		

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**Garvaghy Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 105246

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# Accounts

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**STATEMENT OF FINANCIAL ACTIVITY  
(RECEIPTS AND PAYMENTS ACCOUNT)  
FOR THE YEAR ENDED 31.12.2024**

<b>Receipts</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total 2024</b>	<b>Total 2023</b>
Donations and Gift Aid	30,298	24,126	54,425	36,172
Charitable Activities:				
Fundraising Event	-	-	-	-
Membership Fees	-	760	760	670
Bank Interest	40	-	40	14
Other Income	48	-	48	144
<b>Total Receipts</b>	<b>30,387</b>	<b>24,886</b>	<b>55,273</b>	<b>37,000</b>
<b>Payments</b>				
Cost of fundraising	-	-	-	-
Donations to Missions/Charities	-	6,129	6,129	1,979
Running costs	5,114	14,008	19,122	7,925
General Assembly Assessment	2,073	-	2,073	2,212
Ministry & Support Staff Costs	9,207	-	9,207	20,409
Loan repayments	-	-	-	-
<b>Total Payments</b>	<b>16,394</b>	<b>20,137</b>	<b>36,531</b>	<b>32,525</b>
<b>Net Receipts / Payments</b>	<b>13,993</b>	<b>4,749</b>	<b>18,742</b>	<b>4,475</b>
<b>Transfers Between Funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Surplus / Deficit for the year</b>	<b>13,993</b>	<b>4,749</b>	<b>18,742</b>	<b>4,475</b>
<b>Reconciliation 31/12/2024</b>				
Cash in hand & Bank 31/12/2023	5,714	10,635	16,349	11,874
Surplus/Deficit for the year	13,993	4,749	18,742	4,475
<b>Cash in hand &amp; Bank 31/12/2024</b>	<b>19,707</b>	<b>15,384</b>	<b>35,091</b>	<b>16,349</b>

**STATEMENT OF ASSETS AND LIABILITIES AS AT 31ST DECEMBER 2024**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total 2024</b>	<b>Total 2023</b>
Cash in hand & Bank 31/12/2023	5,714	10,635	16,349	11,874
Surplus/Deficit for the year	13,993	4,749	18,742	4,475
Cash in hand & bank 31/12/2024	19,707	15,384	35,091	16,349
<b>Bank and cash balances</b>				
Bank Current Account			35,091	16,349
Cash in hand			-	-
			<b>35,091</b>	<b>16,349</b>
<b>Other Assets</b>				
Fixed Assets:				
Church Building & Contents			800,454	800,454
Church Halls & Contents			761,489	761,489
Building of manse			436,592	436,592
Gift Aid Receivable on Donations			5,655	4,830
			<b>2,004,190</b>	<b>2,003,365</b>
<b>Liabilities</b>				
Crescent Loan			-	-
			-	-

**Garvaghy Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 105246

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# Accounts

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**STATEMENT OF FINANCIAL ACTIVITY  
(RECEIPTS AND PAYMENTS ACCOUNT)  
FOR THE YEAR ENDED 31.12.2023**

<b>Receipts</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total 2023</b>	<b>Total 2022</b>
Donations and Gift Aid	29,897	9,834	39,731	36,514
Charitable Activities:				
Fundraising Event	-	-	-	-
Membership Fees	-	-	-	300
Bank Interest	14	-	14	16
Other Income	34	670	704	3,067
<b>Total Receipts</b>	<b>29,945</b>	<b>10,504</b>	<b>40,448</b>	<b>39,897</b>
<b>Payments</b>				
Cost of fundrasing				-
Donatons to Missions/Charities	909	4,518	5,428	4,227
Running costs	2,205	5,720	7,925	8,818
General Assembly Assessment	2,212		2,212	1,746
Ministry & Support Staff Costs	20,409	-	20,409	19,180
Loan repayments		-	-	-
<b>Total Payments</b>	<b>25,735</b>	<b>10,238</b>	<b>35,973</b>	<b>33,971</b>
<b>Net Receipts / Payments</b>	<b>4,210</b>	<b>266</b>	<b>4,475</b>	<b>5,926</b>
Transfers Between Funds	-	-	-	-
<b>Surplus / Deficit for the year</b>	<b>4,210</b>	<b>266</b>	<b>4,475</b>	<b>5,926</b>
<b>Reconciliation 31/12/2023</b>				
Cash in hand & Bank 31/12/2022	1,503	10,370	11,874	5,948
Surplus/Deficit for the year	4,210	266	4,475	5,926
<b>Cash in hand &amp; Bank 31/12/2023</b>	<b>5,713</b>	<b>10,636</b>	<b>16,349</b>	<b>11,874</b>

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**STATEMENT OF ASSETS AND LIABILITIES AS AT 31ST DECEMBER 2023**

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	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total 2023</b>	<b>Total 2022</b>
Cash in hand & Bank 31/12/2022	1,503	10,370	11,874	5,948
Surplus/Deficit for the year	4,210	266	4,475	5,926
Cash in hand & bank 31/12/2023	5,713	10,636	16,349	11,874
 <b>Bank and cash balances</b>				
Bank Current Account			16,349	11,848
Cash in hand			-	26
			<b>16,349</b>	<b>11,874</b>
 <b>Other Assets</b>				
Fixed Assets:				
Church Building & Contents			800,454	800,454
Church Halls & Contents			761,489	761,489
Building of manse			436,592	436,592
Gift Aid Receivable on Donations			4,830	4,362
			<b>2,003,365</b>	<b>2,002,897</b>
 <b>Liabilities</b>				
Crescent Loan			-	-
			-	-
			-	-

**Garvaghy Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 105246

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# Annual report

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**GARVAGHY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
TRUSTEES ANNUAL REPORT**

The Trustees present their Annual Report and Financial Statements for the year ended 31<sup>st</sup> December 2023 including a Statement of Assets and Liabilities as at that date.

**REFERENCE AND ADMINISTRATIVE DETAILS**

Garvagh congregation of the Presbyterian Church in Ireland  
102 Garvagh Church Road  
Banbridge  
BT32 3SB

Registered Charity in Northern Ireland (NIC105246)

**CHARITY TRUSTEES**

The Charity Trustees who served during the year or who were trustees at the date of this report  
Rev David Conkey  
James Smyth  
Victor Ervine

**PRINCIPAL OFFICE BEARERS**

Convenor	Rev David Conkey
Elder	James Smyth
Treasurer	Patricia Adair

**INDEPENDENT EXAMINER**

Howard Murray  
33 Fernhill Road  
Katesbridge  
BT32 5QT

**BANKERS**

Danske Bank  
Donegall Square West  
Belfast  
BT1 6JS

## **DESCRIPTION AND PURPOSE**

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

Garvaghy congregation of the Presbyterian Church is a congregation of the Presbyterian Church in Ireland. The Presbyterian church in Ireland, as a reformed church within the wider body of Christ is grounded in the Scripture 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 throughout the world.

The congregation's mission purpose is to proclaim the Gospel of our Lord and Saviour Jesus Christ both through our individual lives and through worship on Sunday mornings.

## **ACTIVITIES AND OBJECTIVES**

The congregation meets for worship each Sunday at 12 noon and visitors are welcome to join. The Sacrament of the Lord's supper is observed on several occasions during the year and all those who have been baptised and who have made a profession of faith in the Lord Jesus Christ are admitted to the Lord's Supper. As well as regular services during the year we celebrated special events and gave thanks for faithful services and sought to comfort those who had been bereaved during the year.

At 31<sup>st</sup> December 2024 there were 77 communicant members and 62 families connected with the congregation. The average weekly attendance at morning worship is 50.

Members of the congregation who are unable to attend church through illness or age are visited by the elders on a regular basis.

At a local level the congregation has supported the Ukraine Disaster appeal through Tearfund and British Poppy Appeal. The congregation supports the United Appeal for Mission which is a central fund of the Presbyterian Church in Ireland. The congregation also contributes to the annual World Development Appeal.

The congregation was represented at regular Presbytery meetings, this provides an important link between the congregation and the wider structure of the church.

## **ORGANISATIONS**

Sunday School meets every Sunday during Church service

Fusion (Ladies group) meets 1<sup>st</sup> Thursday of each month

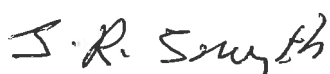
Christian Endeavor meets every Tuesday evening

Midweek prayer and Bible Study

Bowls meets every Tuesday evening

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

Signed by James Smyth Elder and Trustee of Garvaghy Presbyterian Church



**Garvaghy Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 105246

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# Annual return

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The Trustees

Garvaghy Presbyterian Church

Dear Trustees

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act. My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts and seeking explanations from you as charity trustees concerning any such matters. My role is to state whether any material matters have come to my attention giving me cause to believe:

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

CCNI ARR07 – supporting document 5 August 2016 Independent examiner's statement I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.

Name: Howard Murray



Relevant professional qualification or body: N/A

Address: 33 Fernhill Road Katesbridge Banbridge Co Down BT32 5QT

Date: 19 April 2024

**Garvaghy Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 105246

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# Accounts

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**Garvaghy Congregation of the Presbyterian Church in Ireland**  
**Statement of Assets and Liabilities as at the 31st of December 2022**

	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
<b>Funds Reconciliation</b>	£	£		£
Cash in Bank & Hand 31.12.2021	-501.34	6449.12	5947.78	9694.36
Surplus/Deficit for the Year	2004.79	3921.18	5925.97	-14620.31
Cash in Bank & Hand 31.12.2021	<u>1503.45</u>	<u>10370.30</u>	<u>11873.75</u>	<u>9694.36</u>
<b>Bank and Cash Balances</b>				
Bank Current Accounts			11848.09	5790.97
Cash in Hand			25.66	156.81
			<u>11873.75</u>	<u>5947.78</u>
<b>Other Assets</b>				
Fixed Assets:-				
Church Building & Contents			800454.35	800454.35
Church Halls and Contents			761488.56	761488.56
Building of Manse			436592.18	436592.18
Gift Aid Receivable on Donations			4362.21	4147.55
			<u>2002897.30</u>	<u>2002682.64</u>
<b>Liabilities</b>				
Crescent Loan			0.00	0.00
			<u>0.00</u>	<u>0.00</u>
Approved by the Kirk Session at a Meeting on 11th February and signed on its behalf by				
Lorraine Wilson		Rev. B Martin		
Treasurer		Minister		

**Garvaghy Congregation of the Presbyterian Church in Ireland**  
**Statement of Financial Activity (Receipt and Payments Account) for the Y/E 31.12.2022**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total 2022</b>	<b>Total 2021</b>
<b>RECEIPTS</b>				
Donations and Gift Aid	24368.38	12145.81	36514.19	32115.46
Charitable Activities-Fundraising Event	0.00	0.00	0.00	0.00
-Membership Fees	0.00	300.00	300.00	60.00
Bank Interest	15.82	0.00	15.82	16.29
Other Income	2720.52	346.47	3066.99	322.50
<b>Total Receipts</b>	<b>27104.72</b>	<b>12792.28</b>	<b>39897.00</b>	<b>32514.25</b>
<b>Payments</b>				
Cost of Fundraising	0.00	0.00	0.00	0.00
Donations to Missions/Charities	0.00	4227.45	4227.45	2493.01
Running Costs	4174.05	4643.65	8817.70	11145.58
General Assembly Assessment	1746.00	0.00	1746.00	2751.00
Ministry & Support Staff Costs	19179.88	0.00	19179.88	19871.24
Loan Repayments	0.00	0.00	0.00	0.00
<b>Total Payments</b>	<b>25099.93</b>	<b>8871.10</b>	<b>33971.03</b>	<b>36260.83</b>
<b>Net Receipts/Payments</b>	<b>2004.79</b>	<b>3921.18</b>	<b>5925.97</b>	<b>-14620.31</b>
Transfers Between Funds	0.00	0.00	0.00	0.00
<b>Surplus/Deficit for the Year</b>	<b>2004.79</b>	<b>3921.18</b>	<b>5925.97</b>	<b>-14620.31</b>
<b>Reconciliation 31.12.2022</b>				
Cash in Bank & Hand 31.12.2021	-501.34	6449.12	5947.78	9694.36
Surplus/Deficit for the Year	2004.79	3921.18	5925.97	-3746.58
<b>Cash in Bank &amp; Hand 31.12.2022</b>	<b>1503.45</b>	<b>10370.30</b>	<b>11873.75</b>	<b>5947.78</b>

**Garvaghy Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 105246

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# Annual report

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There is a time for everything and a season for every activity under the heavens (Ecclesiastes 3:1)

Just as the created world has a rhythmic pattern built into it, so too our lives within this world experience their own regularities which ebb and flow with the passing years. Ecclesiastes chapter 3 gives us a poem to show this - a time to be born and a time to die, a time to plant and a time to uproot.....

There is a time for everything - a time to retire. We as a family arrived in Anaghlonge and Garvaghy just as our youngest daughter Gracie took her first steps as a one year old toddler. Now, sixteen years later she is exploring university options and I am getting ready to retire, how time has moved on, a mere breath. As a church family we have encountered many of the life scenarios that the poet of Ecclesiastes chp 3 records for us. As you read the poem you may recall people, situations, events and circumstances that the poet is presenting to us. Is it all meaningless as the poet suggests? That depends on the meaning of 'meaningless'. Clearly not everything is meaningless, in fact the word accurately translated is 'breath' or 'breeze'. Life is short - 'time flies the older you get'. The poet is saying that everything is a puff of wind: here one minute and carried away the next. Therefore, living well in God's world means recognising that when it comes to our own lives, we are not mini-gods, and that this is his creation, not ours. The poet of Ecclesiastes concludes that we should all "Remember your Creator ..... Remember him - before the silver cord is severed, and the golden bowl is broken."

**Garvaghy Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 105246

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# Annual return

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The Trustees

Garvaghy Presbyterian Church

Dear Trustees

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act. My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters. My role is to state whether any material matters have come to my attention giving me cause to believe:

1. That accounting records were not kept in accordance with section 63 of the Charities Act
2. That the accounts do not accord with those accounting records
3. That the accounts do not comply with the accounting requirements of the Charities Act 4. That there is further information needed for a proper understanding of the accounts to be reached. CCNI ARR07 – supporting document 5 August 2016 Independent examiner’s statement I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.

Name: Howard Murray

Relevant professional qualification or body: N/A

Address: 33 Fernhill Road Katesbridge Banbridge Co Down BT32 5QT

Date: 14 October 2023