

Carryduff Congregation of the Presbyterian Church in Ireland

Northern Ireland · Charity number 105292

Details

Status	Received
Registered	2016-08-09
Register	View on the Charity Commission for Northern Ireland register

Contact

Address	86 Carrickmannon Road Ballygowan Newtownards BT23 6jj BT23 6JJ
Phone	07765220852
Email	treasurer@carryduffpresbyterian.org.uk
Website	www.carryduffpresbyterian.uk

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	£236,044	£220,850	£0	3
2024-12-31	£225,877	£212,793	£0	3

Trustees

Name	Role	Appointed
Daniel Lowe		
Dr Daniel Todd		
Heather Campbell		
Leslie Bell		
Matthew Lowe		
Mr Alan Reid		
Mr Andy Clarke		
Mr Brian Lowry		
Mr Colin Webster		
Mr Gordon Murphy		
Mr Ian Montgomery		
Mr Maurice Patterson		
Mr Richard Busteed		
Mr Richard Lowe		
Mr Robert Martin		
Mr Rodney Mccaughey		
Mrs Elizabeth Thompson		
Ray Fitzsimons		
Stephanie Crawford		

Accounts

CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)
for the year ended 31 December 2025

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
Receipts						
Donations and legacies	2	151,250	13,117	-	164,367	154,403
Charitable activities	3	18,853	19,540	-	38,393	40,852
Other trading activities	4	6,933	24,000	-	30,933	28,405
Investment income	5	-	-	1,545	1,545	1,500
Other	6	806	-	-	806	717
		-----	-----	-----	-----	-----
Total Receipts		177,842	56,657	1,545	236,044	225,877
		-----	-----	-----	-----	-----
Payments						
Raising funds	7	650	-	-	650	609
Charitable activities	8	184,414	34,218	-	218,632	210,661
Other expenditure	9	23	-	1,545	1,568	1,523
		-----	-----	-----	-----	-----
Total Payments		185,087	34,218	1,545	220,850	212,793
		-----	-----	-----	-----	-----
Net receipts / (payments)		(7,245)	22,439	-	15,194	13,084
Transfers between funds		809	(809)	-	-	-
		-----	-----	-----	-----	-----
Net movement in funds		(6,436)	21,630	-	15,194	13,084
Funds brought forward		106,928	(19,338)	-	87,590	74,506
		-----	-----	-----	-----	-----
Funds carried forward	11	100,492	2,292	-	102,784	87,590
		=====	=====	=====	=====	=====

**CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF ASSETS AND LIABILITIES**

As at 31 December 2025

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2025 £	Total Funds 2024 £
Funds Reconciliation					
Bank and Cash at start of year	106,928	(19,338)	-	87,590	74,506
Net movement in funds	(6,436)	21,630	-	15,194	13,084
	-----	-----	-----	-----	-----
Bank and Cash at end of year	100,492	2,292	-	102,784	87,590
	=====	=====	=====	=====	=====
Bank & Cash Balances					
Bank Current Accounts				102,784	87,590
Banks Loans & Overdrafts				-	-
				-----	-----
				102,784	87,590
				=====	=====
Other Assets					
Fixed Assets – Note 10				1,500,000	1,500,000
General Investment Fund				60,694	63,421
				-----	-----
				1,560,694	1,563,421
				-----	-----
Total assets less liabilities				1,663,478	1,651,011
				=====	=====

Approved by the Kirk Session at a meeting on 23 April 2026 and signed on its behalf by:

Mr Ian Montgomery

Mr Rodney McCaughey

Signed: ***Ian Montgomery***

Signed: ***Rodney McCaughey***

Date: ***23 April 2026***

Date: ***23 April 2026***

CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS
31 December 2025

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

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

FUND ACCOUNTING

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

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

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

2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
Recorded giving	120,666	-	-	120,666	121,114
Loose collections	1,898	-	-	1,898	2,560
Gift Aid	27,307	-	-	27,307	25,331
Repairs income	-	1,815	-	1,815	2,597
Graveyard income	-	11,302	-	11,302	2,778
Deposit income	1,356	-	-	1,356	-
Legacies and bequests	23	-	-	23	23
	-----	-----	-----	-----	-----
	151,250	13,117	-	164,367	154,403
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CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 December 2025

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
Donations and appeals	18,853	-	-	18,853	18,362
Mission donations	-	3,392	-	3,392	2,080
Organisation income	-	16,148	-	16,148	20,410
	-----	-----	-----	-----	-----
	18,853	19,540	-	38,393	40,852
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4. OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
Letting of church premises	6,933	-	-	6,933	4,405
Other rental income	-	24,000	-	24,000	24,000
	-----	-----	-----	-----	-----
	6,933	24,000	-	30,933	28,405
	-----	-----	-----	-----	-----

5. INVESTMENT INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
Manse land investment account	-	-	1,545	1,545	1,500
	-----	-----	-----	-----	-----
	-	-	1,545	1,545	1,500
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CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS (cont'd)
31 December 2025

6. OTHER INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
Miscellaneous income	806	-	-	806	717
	-----	-----	-----	-----	-----
	806	-	-	806	717
	-----	-----	-----	-----	-----

7. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
WFO envelopes	650	-	-	650	609
	-----	-----	-----	-----	-----
	650	-	-	650	609
	-----	-----	-----	-----	-----

8. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
General Assembly Assessments	13,501	-	-	13,501	14,113
Presbytery fees	1,087	-	-	1,087	1,036
Ministry and support staff costs	107,993	-	-	107,993	109,345
Congregational running expenses	40,930	13,988	-	54,918	45,450
Donations to missions/charities	20,353	4,082	-	24,435	24,242
Organisation costs	-	16,148	-	16,148	15,975
Governance costs	550	-	-	550	500
	-----	-----	-----	-----	-----
	184,414	34,218	-	218,632	210,661
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CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (cont'd)

31 December 2025

9. OTHER EXPENDITURE

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
Bequest account expenditure	23	-	-	23	23
Investment account expenditure	-	-	1,545	1,545	1,500
	-----	-----	-----	-----	-----
	23	-	1,545	1,568	1,523
	-----	-----	-----	-----	-----

10. FIXED ASSETS

The congregation owns the Church premises situated at Church Road, Carryduff and the associated fixtures, fittings, plant and machinery. These have an insurance value of £5,169,456. The manse at Manse Gardens, Carryduff has an insurance value of £566,681.

CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS (cont'd)

31 December 2025

11. FUND BALANCES

Fund	Balance at start £	Receipts £	Payments £	Surplus / (Deficit) £	Transfer £	Balance at end £
Unrestricted Funds						
General account	12,222	176,463	(185,064)	(8,601)	809	4,430
Bequests account	94,706	1,379	(23)	1,356	-	96,062
	-----	-----	-----	-----	-----	-----
	106,928	177,842	(185,087)	(7,245)	809	100,492
	-----	-----	-----	-----	-----	-----
Restricted Funds						
Mission account	4,102	3,392	(4,082)	(690)	-	3,412
Graveyard account	442	11,302	(2,255)	9,047	-	9,489
Repairs account	(16,984)	1,815	(11,044)	(9,229)	-	(26,213)
29 Church Road account	(16,999)	24,000	(689)	23,311	-	6,312
Organisation accounts	10,101	16,148	(16,148)	-	(809)	9,292
	-----	-----	-----	-----	-----	-----
	(19,338)	56,657	(34,218)	22,439	(809)	2,292
	-----	-----	-----	-----	-----	-----
Endowment Funds						
Investment account	-	1,545	(1,545)	-	-	-
	-----	-----	-----	-----	-----	-----
	-	1,545	(1,545)	-	-	-
	-----	-----	-----	-----	-----	-----
Total	87,590	236,044	(220,850)	15,194	-	102,784
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Accounts

CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)
for the year ended 31 December 2024

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
Receipts						
Donations and legacies	2	149,028	5,375	-	154,403	145,830
Charitable activities	3	18,362	22,490	-	40,852	32,050
Other trading activities	4	4,405	24,000	-	28,405	30,210
Investment income	5	-	-	1,500	1,500	1,181
Other	6	717	-	-	717	644
		-----	-----	-----	-----	-----
Total Receipts		172,512	51,865	1,500	225,877	209,915
		-----	-----	-----	-----	-----
Payments						
Raising funds	7	609	-	-	609	580
Charitable activities	8	182,968	27,693	-	210,661	192,425
Other expenditure	9	23	-	1,500	1,523	1,204
		-----	-----	-----	-----	-----
Total Payments		183,600	27,693	1,500	212,793	194,209
		-----	-----	-----	-----	-----
Net receipts / (payments)		(11,088)	24,172	-	13,084	15,706
Transfers between funds		2,860	(2,860)	-	-	-
		-----	-----	-----	-----	-----
Net movement in funds		(8,228)	21,312	-	13,084	15,706
Funds brought forward		115,156	(40,650)	-	74,506	58,800
		-----	-----	-----	-----	-----
Funds carried forward	11	106,928	(19,338)	-	87,590	74,506
		=====	=====	=====	=====	=====

**CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF ASSETS AND LIABILITIES**

As at 31 December 2024

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2024 £	Total Funds 2023 £
Funds Reconciliation					
Bank and Cash at start of year	115,156	(40,650)	-	74,506	58,800
Net movement in funds	(8,228)	21,312	-	13,084	15,706
	-----	-----	-----	-----	-----
Bank and Cash at end of year	106,928	(19,338)	-	87,590	74,506
	=====	=====	=====	=====	=====
Bank & Cash Balances					
Bank Current Accounts				87,590	115,505
Banks Loans & Overdrafts				-	(40,999)
				-----	-----
				87,590	74,506
				=====	=====
Other Assets					
Fixed Assets – Note 10				1,500,000	1,500,000
General Investment Fund				63,421	60,557
				-----	-----
				1,563,421	1,560,557
				-----	-----
Total assets less liabilities				1,651,011	1,635,063
				=====	=====

Approved by the Kirk Session at a meeting on 18 March 2025 and signed on its behalf by

Rev Alistair Smyth

Mr Ian Montgomery

Signed: *Alistair Smyth*

Signed: *Ian Montgomery*

Date: *18 March 2025*

Date: *18 March 2025*

CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS
31 December 2024

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

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

FUND ACCOUNTING

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

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

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

2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Recorded giving	121,114	-	-	121,114	111,634
Loose collections	2,560	-	-	2,560	2,960
Gift Aid	25,331	-	-	25,331	23,500
Repairs income	-	2,597	-	2,597	1,555
Graveyard income	-	2,778	-	2,778	658
Legacies and bequests	23	-	-	23	5,523
	-----	-----	-----	-----	-----
	149,028	5,375	-	154,403	145,830
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CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS

31 December 2024

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Donations and appeals	18,362	-	-	18,362	15,463
Mission donations	-	2,080	-	2,080	2,933
Organisation income	-	20,410	-	20,410	13,654
	-----	-----	-----	-----	-----
	18,362	22,490	-	40,852	32,050
	-----	-----	-----	-----	-----

4. OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Letting of church premises	4,405	-	-	4,405	6,210
Other rental income	-	24,000	-	24,000	24,000
	-----	-----	-----	-----	-----
	4,405	24,000	-	28,405	30,210
	-----	-----	-----	-----	-----

5. INVESTMENT INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Manse land investment account	-	-	1,500	1,500	1,181
	-----	-----	-----	-----	-----
	-	-	1,500	1,500	1,181
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CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (cont'd)

31 December 2024

6. OTHER INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Miscellaneous income	717	-	-	717	644
	-----	-----	-----	-----	-----
	717	-	-	717	644
	-----	-----	-----	-----	-----

7. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
WFO envelopes	609	-	-	609	580
	-----	-----	-----	-----	-----
	609	-	-	609	580
	-----	-----	-----	-----	-----

8. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
General Assembly Assessments	14,113	-	-	14,113	13,394
Presbytery fees	1,036	-	-	1,036	986
Ministry and support staff costs	109,345	-	-	109,345	84,351
Congregational running expenses	38,112	7,338	-	45,450	60,060
Donations to missions/charities	19,862	4,380	-	24,242	21,459
Organisation costs	-	15,975	-	15,975	11,675
Governance costs	500	-	-	500	500
	-----	-----	-----	-----	-----
	182,968	27,693	-	210,661	192,425
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CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (cont'd)

31 December 2024

9. OTHER EXPENDITURE

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Bequest account expenditure	23	-	-	23	23
Investment account expenditure	-	-	1,500	1,500	1,181
	-----	-----	-----	-----	-----
	23	-	1,500	1,523	1,204
	-----	-----	-----	-----	-----

10. FIXED ASSETS

The congregation owns the Church premises situated at Church Road, Carryduff and the associated fixtures, fittings, plant and machinery. These have an insurance value of £5,169,456. The manse at Manse Gardens, Carryduff has an insurance value of £566,681.

CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS (cont'd)

31 December 2024

11. FUND BALANCES

Fund	Balance at start £	Receipts £	Payments £	Surplus / (Deficit) £	Transfer £	Balance at end £
Unrestricted Funds						
General account	20,450	172,489	(183,577)	(11,088)	2,860	12,222
Bequests account	94,706	23	(23)	-	-	94,706
	-----	-----	-----	-----	-----	-----
	115,156	172,512	(183,600)	(11,088)	2,860	106,928
	-----	-----	-----	-----	-----	-----
Restricted Funds						
Mission account	6,402	2,080	(4,380)	(2,300)	-	4,102
Graveyard account	872	2,778	(3,208)	(430)	-	442
Repairs account	(15,451)	2,597	(4,130)	(1,533)	-	(16,984)
29 Church Road account	(40,999)	24,000	-	24,000	-	(16,999)
Organisation accounts	8,526	20,410	(15,975)	4,435	(2,860)	10,101
	-----	-----	-----	-----	-----	-----
	(40,650)	51,865	(27,693)	24,172	(2,860)	(19,338)
	-----	-----	-----	-----	-----	-----
Endowment Funds						
Investment account	-	1,500	(1,500)	-	-	-
	-----	-----	-----	-----	-----	-----
	-	1,500	(1,500)	-	-	-
	-----	-----	-----	-----	-----	-----
Total	74,506	225,877	(212,793)	13,084	-	87,590
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Accounts

CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF ASSETS AND LIABILITIES

As at 31 December 2023

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2023 £	Total Funds 2022 £
Funds Reconciliation					
Bank and Cash at start of year	104,259	(45,459)	-	58,800	38,853
Net movement in funds	10,897	4,809	-	15,706	19,947
	-----	-----	-----	-----	-----
Bank and Cash at end of year	115,156	(40,650)	-	74,506	58,800
	=====	=====	=====	=====	=====
Bank & Cash Balances					
Bank Current Accounts				115,505	122,893
Banks Loans & Overdrafts				(40,999)	(64,093)
				-----	-----
				74,506	58,800
				=====	=====
Other Assets					
Fixed Assets – Note 10				1,500,000	1,500,000
General Investment Fund				60,557	55,532
				-----	-----
				1,560,557	1,555,532
				-----	-----
Total assets less liabilities				1,635,063	1,614,332
				=====	=====

Approved by the Kirk Session at a meeting on 6 September and signed on its behalf by

Rev Alistair Smyth

Mr Ian Montgomery

Signed: **Alistair Smyth**

Signed: **Ian Montgomery**

Date: **24 September 2024**

Date: **24 September 2024**

CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 December 2023

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

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

FUND ACCOUNTING

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

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

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

2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Recorded giving	111,634	-	-	111,634	107,505
Loose collections	2,960	-	-	2,960	1,833
Gift Aid	23,500	-	-	23,500	22,075
Repairs income	-	1,555	-	1,555	21,360
Graveyard income	-	658	-	658	1,158
Legacies and bequests	5,523	-	-	5,523	5,023
	-----	-----	-----	-----	-----
	143,617	2,213	-	145,830	158,954
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CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 December 2023

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Donations and appeals	15,463	-	-	15,463	23,774
Mission donations	-	2,933	-	2,933	3,856
Organisation income	-	13,654	-	13,654	9,521
	-----	-----	-----	-----	-----
	15,463	16,587	-	32,050	37,151
	-----	-----	-----	-----	-----

4. OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Letting of church premises	6,210	-	-	6,210	5,205
Other rental income	-	24,000	-	24,000	24,000
	-----	-----	-----	-----	-----
	6,210	24,000	-	30,210	29,205
	-----	-----	-----	-----	-----

5. INVESTMENT INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Manse land investment account	-	-	1,181	1,181	1,227
	-----	-----	-----	-----	-----
	-	-	1,181	1,181	1,227
	-----	-----	-----	-----	-----

CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (cont'd)

31 December 2023

6. OTHER INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Miscellaneous income	644	-	-	644	478
	-----	-----	-----	-----	-----
	644	-	-	644	478
	-----	-----	-----	-----	-----

7. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
WFO envelopes	580	-	-	580	572
	-----	-----	-----	-----	-----
	580	-	-	580	572
	-----	-----	-----	-----	-----

8. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
General Assembly Assessments	13,394	-	-	13,394	14,195
Presbytery fees	986	-	-	986	877
Ministry and support staff costs	84,351	-	-	84,351	73,326
Congregational running expenses	38,940	21,120	-	60,060	73,846
Donations to missions/charities	16,963	4,496	-	21,459	34,929
Organisation costs	-	11,675	-	11,675	7,553
Governance costs	500	-	-	500	520
	-----	-----	-----	-----	-----
	155,134	37,291	-	192,425	205,246
	-----	-----	-----	-----	-----

CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (cont'd)

31 December 2023

9. OTHER EXPENDITURE

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Bequest account expenditure	23	-	-	23	23
Investment account expenditure	-	-	1,181	1,181	1,227
	-----	-----	-----	-----	-----
	23	-	1,181	1,204	1,250
	-----	-----	-----	-----	-----

10. FIXED ASSETS

The congregation owns the Church premises situated at Church Road, Carryduff and the associated fixtures, fittings, plant and machinery. These have an insurance value of £4,923,291. The manse at Manse Gardens, Carryduff has an insurance value of £539,697.

CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS (cont'd)

31 December 2023

11. FUND BALANCES

Fund	Balance at start £	Receipts £	Payments £	Surplus / (Deficit) £	Transfer £	Balance at end £
Unrestricted Funds						
General account	15,053	160,411	(155,714)	4,697	700	20,450
Bequests account	89,206	5,523	(23)	5,500	-	94,706
	-----	-----	-----	-----	-----	-----
	104,259	165,934	(155,737)	10,197	700	115,156
	-----	-----	-----	-----	-----	-----
Restricted Funds						
Mission account	7,965	2,933	(4,496)	(1,563)	-	6,402
Graveyard account	2,116	658	(1,902)	(1,244)	-	872
Repairs account	1,305	1,555	(18,311)	(16,756)	-	(15,451)
29 Church Road account	(64,092)	24,000	(907)	23,093	-	(40,999)
Organisation accounts	7,247	13,654	(11,675)	1,979	(700)	8,526
	-----	-----	-----	-----	-----	-----
	(45,459)	42,800	(37,291)	5,509	(700)	(40,650)
	-----	-----	-----	-----	-----	-----
Endowment Funds						
Investment account	-	1,181	(1,181)	-	-	-
	-----	-----	-----	-----	-----	-----
	-	1,181	(1,181)	-	-	-
	-----	-----	-----	-----	-----	-----
Total	58,800	209,915	(194,209)	15,706	-	74,506
	-----	-----	-----	-----	-----	-----

Carryduff Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105292

Annual report

CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

**Trustees Annual Report and Financial Statements
for the year ended 31 December 2023**

Registered Charity in Northern Ireland (NIC 105292)

CARRYDUFF ONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT

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

REFERENCE AND ADMINISTRATIVE DETAILS

Carryduff Congregation of the Presbyterian Church in Ireland
27 Church Road
Carryduff
BT8 8DT

Registered Charity in Northern Ireland (NIC 105292)

CHARITY TRUSTEES

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

Mr Leslie Bell	Mr Brian Lowry
Mr Richard Busteed	Mr Robert Martin
Mrs Heather Campbell	Mr Ian Montgomery
Mr Andy Clarke	Mr Gordon Murphy
Mrs Stephanie Crawford	Mr Rodney McCaughey
Mr Frank Dempsey	Mr Roy McCaw
Mr Eric Dobbin	Mr Maurice Patterson
Mr Ray Fitzsimons	Mr Alan Reid
Mr Norman Hamilton	Rev Alistair Smyth
Mr Daniel Lowe	Mrs Elizabeth Thompson
Mr Matthew Lowe	Mr Daniel Todd
Mr Richard Lowe	Mr Colin Webster

PRINCIPAL OFFICE BEARERS

Minister	Rev Alistair Smyth
Clerk of Session	Mr Ian Montgomery
Treasurer	Mr Rodney McCaughey
Secretary	Mr Andrew Clarke

INDEPENDENT EXAMINER

Mr Stephen Huddleston
1 Bramble Hill Lane
Hillsborough
BT26 6FQ

BANKERS

Danske Bank
Donegall Square West
Belfast
BT1 6JS

SOLICITORS

MacKenzie & Dorman
94-96 Holywood Road
Belfast
BT4 1NN

CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

STRUCTURE AND MANAGEMENT

The Kirk Session

The charity trustees of the congregation are the members of its Kirk Session. Under the congregation's governing document, The Code, the book of the constitution and government of the Presbyterian Church in Ireland, the Kirk Session seeks to watch over and promote the spiritual interest of the congregation and of persons not connected with any congregation who are within its bounds. It ensures pastoral care is in place in the congregation and seeks to further the contribution of the Church to Christian witness and service in the local community. The Kirk Sessions has delegated to its Congregational Committee the temporal affairs of the congregation including administering all funds and property belonging to the congregation. Members of the Kirk Session are ex-officio members of the Congregational Committee.

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

Stated meetings of the Kirk session are held on alternative months in September, November, January, March and May each church season.

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. The Carryduff congregation of the 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 the congregation.

CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

The General Assembly

The General Assembly is the supreme court of the Church, representing in one body the whole Church and acting as its supreme legislative, administration and judicial authority, in dealing with all matters brought before it. The General Assembly is normally constituted during the first week in June for worship and to conduct its business. At the end of business it is dissolved. The membership of the General Assembly consists mainly of the active ministers of each congregation, retired ministers and a representative elder appointed by the Kirk Session of each congregation.

DESCRIPTION AND PURPOSE

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

Carryduff congregation of the Presbyterian Church is a congregation of the Presbyterian Church in Ireland. The Presbyterian Church in Ireland, as a Reformed Church within the wider body of Christ is grounded in the Scriptures, and exists to love and honour God through faith in His Son and by the power of His Spirit, and to enable her members to play their part in fulfilling God's mission to our world.

The congregations mission purposes is, by the grace of God, to help people of all ages become fully devoted followers of Jesus Christ. Our vision is, by the grace of God, to be an inclusive, welcoming community of Christ's people of all ages, which:

- is increasingly characterised by love for God, and love and concern for others;
- is committed to the historic Christian gospel as revealed in the Bible;
- is relevant to people of this time and place.

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

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

CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

ACTIVITIES AND OBJECTIVES

The congregation meets for worship every Sunday and visitors are welcome to join. The Sacrament of the Lords Supper is observed on several occasions during the year and all those who have been baptised and who have made a profession of faith in the Lord Jesus Christ are admitted to the Lord's Supper. The congregation holds regular bible study meetings and has a wide range of organisations including:

- 18:30
- Alive Youth
- Badminton Club
- Bowling Club
- Boys Brigade
- Children's Church
- Choir
- Connect
- Girls Brigade
- Men's Fellowship
- Parents and Toddlers
- Presbyterian Women
- Teen Talk
- The Bible Fellowship

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation normally meets for worship each Sunday at 11.30am and 6.30pm. During the week the Bible Study and Home Groups provide an opportunity for members to meet together for fellowship, to study the scriptures and for a time of prayer.

At 31 December 2023 there were 205 communicant members and 270 families connected with the congregation. The average week attendance at morning worship is 160.

Pastoral care

Members of the congregation who are unable to attend church due to sickness or age are visited on a regular basis by the minister, elders or by one of the congregation's pastoral visitors.

Mission and outreach

At a local level the congregation participates in a number of local outreach activities to the local community including:

- Holiday Bible Club
- Services in local nursing homes
- Participation in assemblies in local primary schools
- Annual Fun Day
- Food bank collections
- Participation in the local Christian Aid collections

Additionally, the congregation financially supports the work of a number of Christian charities through committee donations and the annual Harvest Appeal.

Further afield, the congregation supports a number of adopted missionaries, as well as supporting members in summer outreach activities.

CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

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

The congregation also contributes to the denominations annual World Development Appeal, Sunday School project and any other special appeals.

Presbytery

The congregation was represented at the regular meetings of Presbytery by our minister and one of the elders. This provides an important link between the congregations and the wider structures of the church.

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.

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

PUBLIC BENEFIT STATEMENT

The Presbyterian Church in Ireland meets the public benefit requirement by providing benefit to its members and the general public by making known the Christian Gospel of the Lord Jesus Christ through the advancement of religion.

The direct benefits which flow from the purposes of the Church include the gaining of an understanding in Christian beliefs as set out in the Bible and in the Church's subordinate standards (the Westminster Confession of Faith and the Shorter and Larger Catechisms) leading to spiritual and moral development and opportunities for response to Bible teaching. In turn, this framework leads to practical expressions of Christian beliefs and standards in the local community such as through the care of those in need (including the sick, disabled and bereaved).

Generally the above benefits are delivered locally by congregations and their members, or are facilitated through presbyteries or are organised and delivered centrally. Local delivery is facilitated by central resources in almost all cases. Public access is made known through the use of noticeboards, printed material, press advertisement, websites, and social media or in other ways.

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

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

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

CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 207 contributors during the year (2022 – 2023) donating a total of £111,634 (2022 - £107,505)

Total Income of the congregation during the year was £209,915, compared to £227,015 in the previous year, a decrease of £17,100.

Total expenditure decreased from £207,068 in 2022 to £194,209 in 2023 due to a decrease in congregational running expenses.

A surplus of £15,706 was delivered across all funds, which resulted in a closing balance across all funds of £74,506 at 31 December 2023.

STATEMENT OF TRUSTEE RESPONSIBILITIES

The Trustees are responsible for preparing the annual report and the financial statements of the congregation in accordance with applicable law and generally accepted accounting practice.

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

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

Approved by the Kirk Session at a meeting on 24 September 2024 and signed on its behalf by:

Rev Alistair Smyth

Mr Ian Montgomery

Signed: **Alistair Smyth**

Signed: **Ian Montgomery**

Date: **24 September 2024**

Date: **24 September 2024**

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

I report on the accounts for the year ended 31st December 2023 which comprise the attached Statement of Financial Activity, Statement of Assets and Liabilities plus all supporting Notes to the Accounts.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the Charities Act (Northern Ireland) 2008 and it is my responsibility as Independent Examiner to:

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

BASIS OF INDEPENDENT EXAMINER'S REPORT

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

CONTINUED:

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CARRYDUFF CONGREGATION OF
THE PRESBYTERIAN CHURCH IN IRELAND**

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 respect of the Directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.

Stephen Huddleston

Stephen Huddleston FCA
Chartered Accountant
1 Bramble Hill Lane
Hillsborough
BT26 6FQ

8 July 2024

CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)
for the year ended 31 December 2023

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
Receipts						
Donations and legacies	2	143,617	2,213	-	145,830	158,954
Charitable activities	3	15,463	16,587	-	32,050	37,151
Other trading activities	4	6,210	24,000	-	30,210	29,205
Investment income	5	-	-	1,181	1,181	1,227
Other	6	644	-	-	644	478
		-----	-----	-----	-----	-----
Total Receipts		165,934	42,800	1,181	209,915	227,015
		-----	-----	-----	-----	-----
Payments						
Raising funds	7	580	-	-	580	572
Charitable activities	8	155,134	37,291	-	192,425	205,246
Other expenditure	9	23	-	1,181	1,204	1,250
		-----	-----	-----	-----	-----
Total Payments		155,737	37,291	1,181	194,209	207,068
		-----	-----	-----	-----	-----
Net receipts / (payments)		10,197	5,509	-	15,706	19,947
Transfers between funds		700	(700)	-	-	-
		-----	-----	-----	-----	-----
Net movement in funds		10,897	4,809	-	15,706	19,947
Funds brought forward		104,259	(45,459)	-	58,800	38,853
		-----	-----	-----	-----	-----
Funds carried forward	11	115,156	(40,650)	-	74,506	58,800
		=====	=====	=====	=====	=====

CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF ASSETS AND LIABILITIES

As at 31 December 2023

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2023 £	Total Funds 2022 £
Funds Reconciliation					
Bank and Cash at start of year	104,259	(45,459)	-	58,800	38,853
Net movement in funds	10,897	4,809	-	15,706	19,947
	-----	-----	-----	-----	-----
Bank and Cash at end of year	115,156	(40,650)	-	74,506	58,800
	=====	=====	=====	=====	=====
Bank & Cash Balances					
Bank Current Accounts				115,505	122,893
Banks Loans & Overdrafts				(40,999)	(64,093)
				-----	-----
				74,506	58,800
				=====	=====
Other Assets					
Fixed Assets – Note 10				1,500,000	1,500,000
General Investment Fund				60,557	55,532
				-----	-----
				1,560,557	1,555,532
				-----	-----
Total assets less liabilities				1,635,063	1,614,332
				=====	=====

Approved by the Kirk Session at a meeting on 6 September and signed on its behalf by

Rev Alistair Smyth

Mr Ian Montgomery

Signed: **Alistair Smyth**

Signed: **Ian Montgomery**

Date: **24 September 2024**

Date: **24 September 2024**

CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 December 2023

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

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

FUND ACCOUNTING

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

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

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

2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Recorded giving	111,634	-	-	111,634	107,505
Loose collections	2,960	-	-	2,960	1,833
Gift Aid	23,500	-	-	23,500	22,075
Repairs income	-	1,555	-	1,555	21,360
Graveyard income	-	658	-	658	1,158
Legacies and bequests	5,523	-	-	5,523	5,023
	-----	-----	-----	-----	-----
	143,617	2,213	-	145,830	158,954
	-----	-----	-----	-----	-----

CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 December 2023

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Donations and appeals	15,463	-	-	15,463	23,774
Mission donations	-	2,933	-	2,933	3,856
Organisation income	-	13,654	-	13,654	9,521
	-----	-----	-----	-----	-----
	15,463	16,587	-	32,050	37,151
	-----	-----	-----	-----	-----

4. OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Letting of church premises	6,210	-	-	6,210	5,205
Other rental income	-	24,000	-	24,000	24,000
	-----	-----	-----	-----	-----
	6,210	24,000	-	30,210	29,205
	-----	-----	-----	-----	-----

5. INVESTMENT INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Manse land investment account	-	-	1,181	1,181	1,227
	-----	-----	-----	-----	-----
	-	-	1,181	1,181	1,227
	-----	-----	-----	-----	-----

CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (cont'd)

31 December 2023

6. OTHER INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Miscellaneous income	644	-	-	644	478
	-----	-----	-----	-----	-----
	644	-	-	644	478
	-----	-----	-----	-----	-----

7. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
WFO envelopes	580	-	-	580	572
	-----	-----	-----	-----	-----
	580	-	-	580	572
	-----	-----	-----	-----	-----

8. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
General Assembly Assessments	13,394	-	-	13,394	14,195
Presbytery fees	986	-	-	986	877
Ministry and support staff costs	84,351	-	-	84,351	73,326
Congregational running expenses	38,940	21,120	-	60,060	73,846
Donations to missions/charities	16,963	4,496	-	21,459	34,929
Organisation costs	-	11,675	-	11,675	7,553
Governance costs	500	-	-	500	520
	-----	-----	-----	-----	-----
	155,134	37,291	-	192,425	205,246
	-----	-----	-----	-----	-----

CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (cont'd)

31 December 2023

9. OTHER EXPENDITURE

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Bequest account expenditure	23	-	-	23	23
Investment account expenditure	-	-	1,181	1,181	1,227
	-----	-----	-----	-----	-----
	23	-	1,181	1,204	1,250
	-----	-----	-----	-----	-----

10. FIXED ASSETS

The congregation owns the Church premises situated at Church Road, Carryduff and the associated fixtures, fittings, plant and machinery. These have an insurance value of £4,923,291. The manse at Manse Gardens, Carryduff has an insurance value of £539,697.

CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS (cont'd)

31 December 2023

11. FUND BALANCES

Fund	Balance at start £	Receipts £	Payments £	Surplus / (Deficit) £	Transfer £	Balance at end £
Unrestricted Funds						
General account	15,053	160,411	(155,714)	4,697	700	20,450
Bequests account	89,206	5,523	(23)	5,500	-	94,706
	-----	-----	-----	-----	-----	-----
	104,259	165,934	(155,737)	10,197	700	115,156
	-----	-----	-----	-----	-----	-----
Restricted Funds						
Mission account	7,965	2,933	(4,496)	(1,563)	-	6,402
Graveyard account	2,116	658	(1,902)	(1,244)	-	872
Repairs account	1,305	1,555	(18,311)	(16,756)	-	(15,451)
29 Church Road account	(64,092)	24,000	(907)	23,093	-	(40,999)
Organisation accounts	7,247	13,654	(11,675)	1,979	(700)	8,526
	-----	-----	-----	-----	-----	-----
	(45,459)	42,800	(37,291)	5,509	(700)	(40,650)
	-----	-----	-----	-----	-----	-----
Endowment Funds						
Investment account	-	1,181	(1,181)	-	-	-
	-----	-----	-----	-----	-----	-----
	-	1,181	(1,181)	-	-	-
	-----	-----	-----	-----	-----	-----
Total	58,800	209,915	(194,209)	15,706	-	74,506
	-----	-----	-----	-----	-----	-----

Carryduff Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105292

Annual return

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

I report on the accounts for the year ended 31st December 2023 which comprise the attached Statement of Financial Activity, Statement of Assets and Liabilities plus all supporting Notes to the Accounts.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the Charities Act (Northern Ireland) 2008 and it is my responsibility as Independent Examiner to:

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

BASIS OF INDEPENDENT EXAMINER'S REPORT

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

CONTINUED:

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CARRYDUFF CONGREGATION OF
THE PRESBYTERIAN CHURCH IN IRELAND**

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 respect of the Directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.

Stephen Huddleston

Stephen Huddleston FCA
Chartered Accountant
1 Bramble Hill Lane
Hillsborough
BT26 6FQ

8 July 2024

Accounts

CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)
for the year ended 31 December 2022

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
		£	£	£	£	£
Receipts						
Donations and legacies	2	136,436	22,518	-	158,954	164,793
Charitable activities	3	23,774	13,377	-	37,151	24,890
Other trading activities	4	5,205	24,000	-	29,205	25,266
Investment income	5	-	-	1,227	1,227	1,181
Other	6	478	-	-	478	750
		-----	-----	-----	-----	-----
Total Receipts		165,893	59,895	1,227	227,015	216,880
		-----	-----	-----	-----	-----
Payments						
Raising funds	7	572	-	-	572	860
Charitable activities	8	156,833	48,413	-	205,246	160,405
Other expenditure	9	23	-	1,227	1,250	1,204
		-----	-----	-----	-----	-----
Total Payments		157,428	48,413	1,227	207,068	162,469
		-----	-----	-----	-----	-----
Net receipts / (payments)		8,465	11,482	-	19,947	54,411
Transfers between funds		(39,250)	39,250	-	-	-
		-----	-----	-----	-----	-----
Net movement in funds		(30,785)	50,732	-	19,947	54,411
Funds brought forward		135,043	(96,190)	-	38,853	(15,558)
		-----	-----	-----	-----	-----
Funds carried forward	11	104,258	(45,458)	-	58,800	38,853
		=====	=====	=====	=====	=====

CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF ASSETS AND LIABILITIES

As at 31 December 2022

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
Funds Reconciliation					
Bank and Cash at start of year	135,043	(96,190)	-	38,853	(15,558)
Net movement in funds	(30,785)	50,732	-	19,947	54,411
	-----	-----	-----	-----	-----
Bank and Cash at end of year	104,258	(45,458)	-	58,800	38,853
	=====	=====	=====	=====	=====
Bank & Cash Balances					
Bank Current Accounts				122,893	126,945
Banks Loans & Overdrafts				(64,093)	(88,092)
				-----	-----
				58,800	38,853
				=====	=====
Other Assets					
Fixed Assets – Note 10				1,500,000	1,500,000
General Investment Fund				55,532	60,506
				-----	-----
				1,555,532	1,560,506
				-----	-----
Total assets less liabilities				1,614,332	1,599,359
				=====	=====

Approved by the Kirk Session at a meeting on 6 September and signed on its behalf by

Rev Alistair Smyth

Mr Ian Montgomery

Signed: **Alistair Smyth**

Signed: **Ian Montgomery**

Date: **5 September 2023**

Date: **5 September 2023**

CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 December 2022

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

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

FUND ACCOUNTING

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

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

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

2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
Recorded giving	107,505	-	-	107,505	104,687
Loose collections	1,833	-	-	1,833	1,263
Gift Aid	22,075	-	-	22,075	23,717
Repairs income	-	21,360	-	21,360	7,110
Graveyard income	-	1,158	-	1,158	2,493
Legacies and bequests	5,023	-	-	5,023	25,523
	-----	-----	-----	-----	-----
	136,436	22,518	-	158,954	164,793
	-----	-----	-----	-----	-----

CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 December 2022

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
Donations and appeals	23,774	-	-	23,774	18,279
Mission donations	-	3,856	-	3,856	3,825
Organisation income	-	9,521	-	9,521	2,786
	-----	-----	-----	-----	-----
	23,774	13,377	-	37,151	24,890
	-----	-----	-----	-----	-----

4. OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
Letting of church premises	5,205	-	-	5,205	1,266
Other rental income	-	24,000	-	24,000	24,000
	-----	-----	-----	-----	-----
	5,205	24,000	-	29,205	25,266
	-----	-----	-----	-----	-----

5. INVESTMENT INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
Manse land investment account	-	-	1,227	1,227	1,181
	-----	-----	-----	-----	-----
	-	-	1,227	1,227	1,181
	-----	-----	-----	-----	-----

CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (cont'd)

31 December 2022

6. OTHER INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
Miscellaneous income	478	-	-	478	750
	-----	-----	-----	-----	-----
	478	-	-	478	750
	-----	-----	-----	-----	-----

7. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
WFO envelopes	572	-	-	572	860
	-----	-----	-----	-----	-----
	572	-	-	572	860
	-----	-----	-----	-----	-----

8. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
General Assembly Assessments	14,195	-	-	14,195	14,432
Presbytery fees	877	-	-	877	669
Ministry and support staff costs	73,326	-	-	73,326	68,878
Congregational running expenses	41,090	32,756	-	73,846	47,996
Donations to missions/charities	26,825	8,104	-	34,929	26,090
Organisation costs	-	7,553	-	7,553	1,800
Governance costs	520	-	-	520	540
	-----	-----	-----	-----	-----
	156,833	48,413	-	205,246	160,405
	-----	-----	-----	-----	-----

CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (cont'd)

31 December 2022

9. OTHER EXPENDITURE

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
Bequest account expenditure	23	-	-	23	23
Investment account expenditure	-	-	1,227	1,227	1,181
	-----	-----	-----	-----	-----
	23	-	1,227	1,250	1,204
	-----	-----	-----	-----	-----

10. FIXED ASSETS

The congregation owns the Church premises situated at Church Road, Carryduff and the associated fixtures, fittings, plant and machinery. These have an insurance value of £4,479,806. The manse at Manse Gardens, Carryduff has an insurance value of £502,043.

CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS (cont'd)

31 December 2022

11. FUND BALANCES

Fund	Balance at start £	Receipts £	Payments £	Surplus / (Deficit) £	Transfer £	Balance at end £
Unrestricted Funds						
General account	50,837	160,870	(157,405)	3,465	(39,250)	15,052
Bequests account	84,206	5,023	(23)	5,000	-	89,206
	-----	-----	-----	-----	-----	-----
	135,043	165,893	(157,428)	8,465	(39,250)	104,258
	-----	-----	-----	-----	-----	-----
Restricted Funds						
Mission account	12,214	3,856	(8,104)	(4,248)	-	7,966
Graveyard account	748	1,158	(9,790)	(8,632)	10,000	2,116
Repairs account	(27,089)	21,360	(22,966)	(1,606)	30,000	1,305
29 Church Road account	(88,092)	24,000	-	24,000	-	(64,092)
Organisation accounts	6,029	9,521	(7,553)	1,968	(750)	7,247
	-----	-----	-----	-----	-----	-----
	(96,190)	59,895	(48,413)	11,482	39,250	(45,458)
	-----	-----	-----	-----	-----	-----
Endowment Funds						
Investment account	-	1,227	(1,227)	-	-	-
	-----	-----	-----	-----	-----	-----
	-	1,227	(1,227)	-	-	-
	-----	-----	-----	-----	-----	-----
Total	38,853	227,015	(207,068)	19,947	-	58,800
	-----	-----	-----	-----	-----	-----

Carryduff Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105292

Annual report

CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

**Trustees Annual Report and Financial Statements
for the year ended 31 December 2022**

Registered Charity in Northern Ireland (NIC 105292)

CARRYDUFF ONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT

The Trustees present their Annual Report and Financial Statements for the year ended 31 December 2022 including a Statement of Assets and Liabilities as at that date.

REFERENCE AND ADMINISTRATIVE DETAILS

Carryduff Congregation of the Presbyterian Church in Ireland
27 Church Road
Carryduff
BT8 8DT

Registered Charity in Northern Ireland (NIC 105292)

CHARITY TRUSTEES

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

Mr Leslie Bell	Mr Brian Lowry
Mr Richard Busteed	Mr Robert Martin
Mrs Heather Campbell	Mr Ian Montgomery
Mr Andy Clarke	Mr Gordon Murphy
Mrs Stephanie Crawford	Mr Morrell Murphy
Mr Frank Dempsey	Mr Rodney McCaughey
Mr Eric Dobbin	Mr Roy McCaw
Mr Ray Fitzsimons	Mr Maurice Patterson
Mr Norman Hamilton	Mr Alan Reid
Mr Wilson Jebb	Rev Alistair Smyth
Mr Daniel Lowe	Mrs Elizabeth Thompson
Mr Matthew Lowe	Mr Daniel Todd
Mr Richard Lowe	Mr Colin Webster

PRINCIPAL OFFICE BEARERS

Minister	Rev Alistair Smyth
Clerk of Session	Mr Ian Montgomery
Treasurer	Mr Rodney McCaughey
Secretary	Mr Andrew Clarke

INDEPENDENT EXAMINER

Mr Stephen Huddleston
1 Bramble Hill Lane
Hillsborough
BT26 6FQ

BANKERS

Danske Bank
Donegall Square West
Belfast
BT1 6JS

SOLICITORS

MacKenzie & Dorman
94-96 Holywood Road
Belfast
BT4 1NN

CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

STRUCTURE AND MANAGEMENT

The Kirk Session

The charity trustees of the congregation are the members of its Kirk Session. Under the congregation's governing document, The Code, the book of the constitution and government of the Presbyterian Church in Ireland, the Kirk Session seeks to watch over and promote the spiritual interest of the congregation and of persons not connected with any congregation who are within its bounds. It ensures pastoral care is in place in the congregation and seeks to further the contribution of the Church to Christian witness and service in the local community. The Kirk Sessions has delegated to its Congregational Committee the temporal affairs of the congregation including administering all funds and property belonging to the congregation. Members of the Kirk Session are ex-officio members of the Congregational Committee.

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

Stated meetings of the Kirk session are held on alternative months in September, November, January, March and May each church season.

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. The Carryduff congregation of the 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 the congregation.

CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

The General Assembly

The General Assembly is the supreme court of the Church, representing in one body the whole Church and acting as its supreme legislative, administration and judicial authority, in dealing with all matters brought before it. The General Assembly is normally constituted during the first week in June for worship and to conduct its business. At the end of business it is dissolved. The membership of the General Assembly consists mainly of the active ministers of each congregation, retired ministers and a representative elder appointed by the Kirk Session of each congregation.

DESCRIPTION AND PURPOSE

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

Carryduff congregation of the Presbyterian Church is a congregation of the Presbyterian Church in Ireland. The Presbyterian Church in Ireland, as a Reformed Church within the wider body of Christ is grounded in the Scriptures, and exists to love and honour God through faith in His Son and by the power of His Spirit, and to enable her members to play their part in fulfilling God's mission to our world.

The congregations mission purposes is, by the grace of God, to help people of all ages become fully devoted followers of Jesus Christ. Our vision is, by the grace of God, to be an inclusive, welcoming community of Christ's people of all ages, which:

- is increasingly characterised by love for God, and love and concern for others;
- is committed to the historic Christian gospel as revealed in the Bible;
- is relevant to people of this time and place.

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

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

CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

ACTIVITIES AND OBJECTIVES

The congregation meets for worship every Sunday and visitors are welcome to join. The Sacrament of the Lords Supper is observed on several occasions during the year and all those who have been baptised and who have made a profession of faith in the Lord Jesus Christ are admitted to the Lord's Supper. The congregation holds regular bible study meetings and has a wide range of organisations including:

- 18:30
- Alive Youth
- Badminton Club
- Bowling Club
- Boys Brigade
- Children's Church
- Choir
- Connect
- Girls Brigade
- Men's Fellowship
- Parents and Toddlers
- Presbyterian Women
- Teen Talk
- The Bible Fellowship

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation normally meets for worship each Sunday at 11.30am and 6.30pm. During the week the Bible Study and Home Groups provide an opportunity for members to meet together for fellowship, to study the scriptures and for a time of prayer.

As well as our regular services during the year we acknowledged God's gift of new life at one Sacrament of Baptism, we conducted 2 marriage services and gave thanks for faithful services and sought to comfort those who had been bereaved during the year.

At 31 December 2022 there were 248 communicant members and 318 families connected with the congregation. The average week attendance at morning worship is 160.

Pastoral care

Members of the congregation who are unable to attend church due to sickness or age are visited on a regular basis by the minister, elders or by one of the congregation's pastoral visitors.

Mission and outreach

At a local level the congregation participates in a number of local outreach activities to the local community including:

- Holiday Bible Club
- Services in local nursing homes
- Participation in assemblies in local primary schools
- Annual Fun Day
- Food bank collections
- Participation in the local Christian Aid collections

Additionally, the congregation financially supports the work of a number of Christian charities through committee donations and the annual Harvest Appeal.

Further afield, the congregation supports a number of adopted missionaries, as well as supporting members in summer outreach activities.

CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

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

The congregation also contributes to the denominations annual World Development Appeal, Sunday School project and any other special appeals.

Presbytery

The congregation was represented at the regular meetings of Presbytery by our minister and one of the elders. This provides an important link between the congregations and the wider structures of the church.

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.

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

PUBLIC BENEFIT STATEMENT

The Presbyterian Church in Ireland meets the public benefit requirement by providing benefit to its members and the general public by making known the Christian Gospel of the Lord Jesus Christ through the advancement of religion.

The direct benefits which flow from the purposes of the Church include the gaining of an understanding in Christian beliefs as set out in the Bible and in the Church's subordinate standards (the Westminster Confession of Faith and the Shorter and Larger Catechisms) leading to spiritual and moral development and opportunities for response to Bible teaching. In turn, this framework leads to practical expressions of Christian beliefs and standards in the local community such as through the care of those in need (including the sick, disabled and bereaved).

Generally the above benefits are delivered locally by congregations and their members, or are facilitated through presbyteries or are organised and delivered centrally. Local delivery is facilitated by central resources in almost all cases. Public access is made known through the use of noticeboards, printed material, press advertisement, websites, and social media or in other ways.

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

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

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

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

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 209 contributors during the year (2021 – 208) donating a total of £107,505 (2021 - £104,687)

Total Income of the congregation during the year was £227,015, compared to £216,880 in the previous year, an increase of £10,135.

Total expenditure increased from £162,469 in 2021 to £207,068 in 2022 due to an increase in congregational running expenses.

A surplus of £19,947 was delivered across all funds, which resulted in a closing balance across all funds of £58,800 at 31 December 2022.

STATEMENT OF TRUSTEE RESPONSIBILITIES

The Trustees are responsible for preparing the annual report and the financial statements of the congregation in accordance with applicable law and generally accepted accounting practice.

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

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

Approved by the Kirk Session at a meeting on 6 September 2022 and signed on its behalf by:

Rev Alistair Smyth

Mr Ian Montgomery

Signed: **Alistair Smyth**

Signed: **Ian Montgomery**

Date: **5 September 2023**

Date: **5 September 2023**

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

I report on the accounts for the year ended 31st December 2022 which comprise the attached Statement of Financial Activity, Statement of Assets and Liabilities plus all supporting Notes to the Accounts.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the Charities Act (Northern Ireland) 2008 and it is my responsibility as Independent Examiner to:

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

BASIS OF INDEPENDENT EXAMINER'S REPORT

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

CONTINUED:

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CARRYDUFF CONGREGATION OF
THE PRESBYTERIAN CHURCH IN IRELAND**

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 respect of the Directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.

Stephen Huddleston

Stephen Huddleston FCA
Chartered Accountant
1 Bramble Hill Lane
Hillsborough
BT26 6FQ

19 May 2023

CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)
for the year ended 31 December 2022

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
		£	£	£	£	£
Receipts						
Donations and legacies	2	136,436	22,518	-	158,954	164,793
Charitable activities	3	23,774	13,377	-	37,151	24,890
Other trading activities	4	5,205	24,000	-	29,205	25,266
Investment income	5	-	-	1,227	1,227	1,181
Other	6	478	-	-	478	750
		-----	-----	-----	-----	-----
Total Receipts		165,893	59,895	1,227	227,015	216,880
		-----	-----	-----	-----	-----
Payments						
Raising funds	7	572	-	-	572	860
Charitable activities	8	156,833	48,413	-	205,246	160,405
Other expenditure	9	23	-	1,227	1,250	1,204
		-----	-----	-----	-----	-----
Total Payments		157,428	48,413	1,227	207,068	162,469
		-----	-----	-----	-----	-----
Net receipts / (payments)		8,465	11,482	-	19,947	54,411
Transfers between funds		(39,250)	39,250	-	-	-
		-----	-----	-----	-----	-----
Net movement in funds		(30,785)	50,732	-	19,947	54,411
Funds brought forward		135,043	(96,190)	-	38,853	(15,558)
		-----	-----	-----	-----	-----
Funds carried forward	11	104,258	(45,458)	-	58,800	38,853
		=====	=====	=====	=====	=====

CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF ASSETS AND LIABILITIES

As at 31 December 2022

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
Funds Reconciliation					
Bank and Cash at start of year	135,043	(96,190)	-	38,853	(15,558)
Net movement in funds	(30,785)	50,732	-	19,947	54,411
	-----	-----	-----	-----	-----
Bank and Cash at end of year	104,258	(45,458)	-	58,800	38,853
	=====	=====	=====	=====	=====
Bank & Cash Balances					
Bank Current Accounts				122,893	126,945
Banks Loans & Overdrafts				(64,093)	(88,092)
				-----	-----
				58,800	38,853
				=====	=====
Other Assets					
Fixed Assets – Note 10				1,500,000	1,500,000
General Investment Fund				55,532	60,506
				-----	-----
				1,555,532	1,560,506
				-----	-----
Total assets less liabilities				1,614,332	1,599,359
				=====	=====

Approved by the Kirk Session at a meeting on 6 September and signed on its behalf by

Rev Alistair Smyth

Mr Ian Montgomery

Signed: **Alistair Smyth**

Signed: **Ian Montgomery**

Date: **5 September 2023**

Date: **5 September 2023**

CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 December 2022

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

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

FUND ACCOUNTING

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

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

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

2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
Recorded giving	107,505	-	-	107,505	104,687
Loose collections	1,833	-	-	1,833	1,263
Gift Aid	22,075	-	-	22,075	23,717
Repairs income	-	21,360	-	21,360	7,110
Graveyard income	-	1,158	-	1,158	2,493
Legacies and bequests	5,023	-	-	5,023	25,523
	-----	-----	-----	-----	-----
	136,436	22,518	-	158,954	164,793
	-----	-----	-----	-----	-----

CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 December 2022

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
Donations and appeals	23,774	-	-	23,774	18,279
Mission donations	-	3,856	-	3,856	3,825
Organisation income	-	9,521	-	9,521	2,786
	-----	-----	-----	-----	-----
	23,774	13,377	-	37,151	24,890
	-----	-----	-----	-----	-----

4. OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
Letting of church premises	5,205	-	-	5,205	1,266
Other rental income	-	24,000	-	24,000	24,000
	-----	-----	-----	-----	-----
	5,205	24,000	-	29,205	25,266
	-----	-----	-----	-----	-----

5. INVESTMENT INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
Manse land investment account	-	-	1,227	1,227	1,181
	-----	-----	-----	-----	-----
	-	-	1,227	1,227	1,181
	-----	-----	-----	-----	-----

CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (cont'd)

31 December 2022

6. OTHER INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
Miscellaneous income	478	-	-	478	750
	-----	-----	-----	-----	-----
	478	-	-	478	750
	-----	-----	-----	-----	-----

7. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
WFO envelopes	572	-	-	572	860
	-----	-----	-----	-----	-----
	572	-	-	572	860
	-----	-----	-----	-----	-----

8. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
General Assembly Assessments	14,195	-	-	14,195	14,432
Presbytery fees	877	-	-	877	669
Ministry and support staff costs	73,326	-	-	73,326	68,878
Congregational running expenses	41,090	32,756	-	73,846	47,996
Donations to missions/charities	26,825	8,104	-	34,929	26,090
Organisation costs	-	7,553	-	7,553	1,800
Governance costs	520	-	-	520	540
	-----	-----	-----	-----	-----
	156,833	48,413	-	205,246	160,405
	-----	-----	-----	-----	-----

CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (cont'd)

31 December 2022

9. OTHER EXPENDITURE

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
Bequest account expenditure	23	-	-	23	23
Investment account expenditure	-	-	1,227	1,227	1,181
	-----	-----	-----	-----	-----
	23	-	1,227	1,250	1,204
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10. FIXED ASSETS

The congregation owns the Church premises situated at Church Road, Carryduff and the associated fixtures, fittings, plant and machinery. These have an insurance value of £4,479,806. The manse at Manse Gardens, Carryduff has an insurance value of £502,043.

CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS (cont'd)

31 December 2022

11. FUND BALANCES

Fund	Balance at start £	Receipts £	Payments £	Surplus / (Deficit) £	Transfer £	Balance at end £
Unrestricted Funds						
General account	50,837	160,870	(157,405)	3,465	(39,250)	15,052
Bequests account	84,206	5,023	(23)	5,000	-	89,206
	-----	-----	-----	-----	-----	-----
	135,043	165,893	(157,428)	8,465	(39,250)	104,258
	-----	-----	-----	-----	-----	-----
Restricted Funds						
Mission account	12,214	3,856	(8,104)	(4,248)	-	7,966
Graveyard account	748	1,158	(9,790)	(8,632)	10,000	2,116
Repairs account	(27,089)	21,360	(22,966)	(1,606)	30,000	1,305
29 Church Road account	(88,092)	24,000	-	24,000	-	(64,092)
Organisation accounts	6,029	9,521	(7,553)	1,968	(750)	7,247
	-----	-----	-----	-----	-----	-----
	(96,190)	59,895	(48,413)	11,482	39,250	(45,458)
	-----	-----	-----	-----	-----	-----
Endowment Funds						
Investment account	-	1,227	(1,227)	-	-	-
	-----	-----	-----	-----	-----	-----
	-	1,227	(1,227)	-	-	-
	-----	-----	-----	-----	-----	-----
Total	38,853	227,015	(207,068)	19,947	-	58,800
	-----	-----	-----	-----	-----	-----

Carryduff Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105292

Annual return

CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND (REGISTERED CHARITY NUMBER: 105292)

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

I report on the accounts for the year ended 31st December 2022 which comprise the attached Statement of Financial Activity, Statement of Assets and Liabilities plus all supporting Notes to the Accounts.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the Charities Act (Northern Ireland) 2008 and it is my responsibility as Independent Examiner to:

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

BASIS OF INDEPENDENT EXAMINER'S REPORT

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

CONTINUED:

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CARRYDUFF CONGREGATION OF THE
PRESBYTERIAN CHURCH IN IRELAND**

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 respect of the Directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.



Stephen Huddleston FCA
Chartered Accountant
1 Bramble Hill Lane
Hillsborough
BT26 6FQ

19th May 2023