

# Second Saintfield Congregation of the Presbyterian Church in Ireland

Northern Ireland · Charity number 105304

## Details

Status	Received
Registered	2016-08-09
Register	<a href="#">View on the Charity Commission for Northern Ireland register</a>

## Contact

Address	3 Carraig More Saintfield Ballynahinch Bt24 7pw BT24 7PW
Phone	07752897197
Email	<a href="mailto:office@secondsaintfield.org.uk">office@secondsaintfield.org.uk</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	£209,461	£188,754	£0	2

## Trustees

Name	Role	Appointed
Mr Adam Scott Laidlaw		
Mr Ian Shanks		
Mr James Gilmore		
Mr John Colin Black		
Mr John Mcallister		
Mr Robert Stanley Mcfarland		
Mr Robert Thomas Barr		
Mr Trevor Andrew Leaker		
Mr William Bryan Rea		
Rev John Torrens		

**Second Saintfield Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 105304

---

# Accounts

---

**SECOND PRESBYTERIAN CHURCH SAINTFIELD CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**



**SECOND PRESBYTERIAN CHURCH SAINTFIELD CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

Statement of Financial Activity for the year ended 31 December 2024

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<b><u>Income &amp; Endowments from:</u></b>						
Donations and Legacies	2	126,033	33,243	-	159,276	180,317
Charitable Activities	3	-	35,421	-	35,421	29,936
Other Trading Activities	4	6,745	-	-	6,745	4,220
Investments	5	837	588	6,094	7,519	3,991
Other	6	-	500	-	500	418
<b>Total</b>		<b>133,615</b>	<b>69,752</b>	<b>6,094</b>	<b>209,461</b>	<b>218,882</b>
<b><u>Expenditure on:</u></b>						
Raising Funds	7	340	1,247	-	1,587	1,217
Charitable activities	8	151,317	35,321	-	186,638	187,793
Other	9	529	-	-	529	1,750
<b>Total</b>		<b>152,186</b>	<b>36,568</b>	<b>-</b>	<b>188,754</b>	<b>190,760</b>
Net (loss)/Gain on investments		-	-	-	-	10,494
<b>Net (expenditure)/ income</b>		<b>(18,571)</b>	<b>33,184</b>	<b>6,094</b>	<b>20,707</b>	<b>38,616</b>
<b>Transfers between funds</b>		<b>(23,849)</b>	<b>23,849</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Net movement in funds</b>		<b>(42,420)</b>	<b>57,033</b>	<b>6,094</b>	<b>20,707</b>	<b>38,616</b>
Funds brought forward		1,271,938	274,659	140,166	1,686,763	1,648,147
Funds carried forward		<b>1,229,518</b>	<b>331,692</b>	<b>146,260</b>	<b>1,707,470</b>	<b>1,686,763</b>


**SECOND PRESBYTERIAN CHURCH SAINTFIELD CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

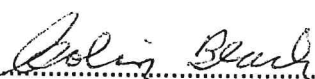


**BALANCE SHEET  
AS AT 31 DECEMBER 2024**

	Notes	2024	2023
		£	£
<b>Fixed Assets</b>			
Tangible Fixed Assets	10	1,174,449	1,192,523
Investments	11	146,260	140,166
		<hr/>	<hr/>
		1,320,709	1,332,689
<b>Current Assets</b>			
Debtors	12	28,313	48,978
Cash at bank and in hand		366,882	313,186
		<hr/>	<hr/>
		395,195	362,164
Creditors	13	(8,434)	(8,090)
<b>Net Current Assets</b>		<b>386,761</b>	<b>354,074</b>
<b>Net Assets</b>		<hr/> <b>1,707,470</b>	<hr/> <b>1,686,863</b>
 <b>Funds</b>			
Unrestricted Funds	14	1,229,518	1,271,938
Restricted Funds	14	331,692	274,659
Endowment funds	14	146,260	140,166
		<hr/>	<hr/>
		<b>1,707,470</b>	<b>1,686,763</b>

Approved by the Kirk Session at a meeting on 2 June 2025 and signed on its behalf by

  
.....  
Mr Scott Laidlaw

  
.....  
Mr Colin Black

**SECOND PRESBYTERIAN CHURCH SAINTFIELD CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**



**1. ACCOUNTING POLICIES**

**BASIS OF FINANCIAL STATEMENTS**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with Financial Reporting Standard applicable in the UK and Ireland (FRS102) (effective 1 January 2015).

The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the congregation is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those that are informal gatherings of church members.

In the opinion of the Trustees, there are no significant judgements, assumptions or estimates included in the financial statements, other than those described in the accounting policies below.

**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.

**FIXED ASSETS**

**Tangible Fixed Assets**

Tangible fixed assets for use by charity are capitalised if they can be used for more than one year, and cost at least £2,500. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation is recorded on all tangible fixed assets other than freehold land, at rates calculated to write off the cost, less estimated residual value, of each asset over its expected useful life as follows

Land	- Nil
Buildings	- over 50 years
Fixtures and equipment	- 25% to 33 1/3% straight line

**Investments**

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

**SECOND PRESBYTERIAN CHURCH SAINTFIELD CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**



**2. Donations & Legacies**

	<b>Unrestricted</b>	<b>Restricted</b>	<b>Endowment</b>	<b>Total</b>
	<b>2024</b>	<b>2024</b>	<b>2024</b>	<b>2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Recorded Giving	111,646	-	-	111,646
Loose Collections	1,197	-	-	1,197
Donations & Gifts	3,940	29,692	-	33,632
Gift Aid	9,250	3,551	-	12,801
<b>TOTAL</b>	<b>126,033</b>	<b>33,243</b>	<b>-</b>	<b>159,276</b>

**3. Charitable Activities**

	<b>Unrestricted</b>	<b>Restricted</b>	<b>Endowment</b>	<b>Total</b>
	<b>2024</b>	<b>2024</b>	<b>2024</b>	<b>2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Income from charitable activities	-	3,667	-	3,667
Fundraising Events	-	20,483	-	20,483
Fees from burial fees	-	800	-	800
Membership fees	-	4,736	-	4,736
Grants	-	5,735	-	5,735
	<b>-</b>	<b>35,421</b>	<b>-</b>	<b>35,421</b>

**4. Other Trading Activities**

	<b>Unrestricted</b>	<b>Restricted</b>	<b>Endowment</b>	<b>Total</b>
	<b>2024</b>	<b>2024</b>	<b>2024</b>	<b>2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Letting of Premises	6,745	-	-	6,745
<b>TOTAL</b>	<b>6,745</b>	<b>-</b>	<b>-</b>	<b>6,745</b>

**5. Investments**

	<b>Unrestricted</b>	<b>Restricted</b>	<b>Endowment</b>	<b>Total</b>
	<b>2024</b>	<b>2024</b>	<b>2024</b>	<b>2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Deposit Interest	837	588	-	1,425
PCI General Investment Fund	-	-	4,717	4,717
NI Central Investment Fund	-	-	1,377	1,377
<b>TOTAL</b>	<b>837</b>	<b>588</b>	<b>6,094</b>	<b>7,519</b>

**SECOND PRESBYTERIAN CHURCH SAINTFIELD CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**



6. Other Income	Unrestricted	Restricted	Endowment	Total
	2024	2024	2024	2024
	£	£	£	£
Other Income	-	500	-	500
<b>TOTAL</b>	<b>-</b>	<b>500</b>	<b>-</b>	<b>500</b>

7. Raising Funds	Unrestricted	Restricted	Endowment	Total
	2024	2024	2024	2024
	£	£	£	£
FWO Envelopes	340	-	-	340
Fundraising Events	-	1,247	-	1,247
<b>TOTAL</b>	<b>340</b>	<b>1,247</b>	<b>-</b>	<b>1,587</b>

8. Charitable Activities	Unrestricted	Restricted	Endowment	Total
	2024	2024	2024	2024
	£	£	£	£
General Assembly Assessment	33,432	-	-	33,432
Presbytery fees	949	-	-	949
Ministry and support staff	55,716	-	-	55,716
Congregational running expenses	40,206	28,165	-	68,371
Donations to Missions and Charities	19,214	7,156	-	26,370
Governance Costs	1,800	-	-	1,800
<b>TOTAL</b>	<b>151,317</b>	<b>35,321</b>	<b>-</b>	<b>186,638</b>

9. Other Expenditure	Unrestricted	Restricted	Endowment	Total
	2024	2024	2024	2024
	£	£	£	£
Other Expenses	529	-	-	529
<b>TOTAL</b>	<b>529</b>	<b>-</b>	<b>-</b>	<b>529</b>

**SECOND PRESBYTERIAN CHURCH SAINTFIELD CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**



**10. Fixed Assets**

	Land £	Buildings £	Fixtures & Fittings £	Total £
<b>Cost</b>				
As at 1 January 2024	379,500	961,510	14,842	1,355,852
Additions	-	-	4,235	4,235
As at 31 December 2024	379,500	961,510	19,077	1,360,087
<b>Depreciation</b>				
As at 1 January 2024	-	152,941	10,388	163,329
Charge for the year	-	19,230	3,079	22,309
As at 31 December 2024	-	172,171	13,467	185,638
<b>Net Book Value</b>				
As at 31 December 2024	379,500	789,339	5,610	1,174,449
As at 1 January 2024	379,500	808,569	4,454	1,192,523

**11. Investments**

	2024 £	2023 £
PCI General Investment Fund	104,482	99,765
NI Central Investment Fund	41,778	40,401
	<u>146,260</u>	<u>140,166</u>
Value at 1 January 2024	140,166	129,672
Gains/(losses on revaluation)	6,094	10,494
Value 31 December 2024	<u>146,260</u>	<u>140,166</u>

**12. Debtors**

	2024 £	2023 £
Gift Aid Recoverable	7,643	26,751
Other Debtors	16,082	16,167
Prepayments	4,588	6,060
	<u>28,313</u>	<u>48,978</u>

**Second Saintfield Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 105304

---

# Accounts

---

---

**SECOND PRESBYTERIAN CHURCH SAINTFIELD**  
a congregation of the Presbyterian Church in Ireland

**FINANCIAL STATEMENTS**  
for the year ended

**31 December 2023**

---

**Jones**  
Chartered Accountants  
**4 Comber Street**  
**SAINTFIELD**  
**BT24 7AZ**

**SECOND PRESBYTERIAN CHURCH SAINTFIELD**  
a congregation of the Presbyterian Church in Ireland

**STATEMENT OF FINANCIAL ACTIVITY**  
For the year ended 31 December 2023

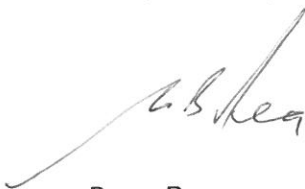
	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Total Funds 2022
		£	£	£	£	£
<b>Income and Endowments from:</b>						
Donations and legacies	2	143,332	36,985	-	180,317	185,799
Charitable activities	3	-	29,936	-	29,936	21,108
Other trading activities	4	4,220	-	-	4,220	3,425
Investments	5	730	135	3,126	3,991	3,903
Other	6	374	44	-	418	528
<b>Total</b>		<b>148,656</b>	<b>67,100</b>	<b>3,126</b>	<b>218,882</b>	<b>214,763</b>
<b>Expenditure on:</b>						
Raising funds	7	321	896	-	1,217	691
Charitable activities	8	154,281	33,512	-	187,793	190,281
Other	9	1,750	-	-	1,750	1,000
<b>Total</b>		<b>156,352</b>	<b>34,408</b>	<b>-</b>	<b>190,760</b>	<b>191,972</b>
Net (loss)/gain on investments		-	-	10,494	10,494	(13,496)
<b>Net (expenditure)/income</b>		<b>(7,696)</b>	<b>32,692</b>	<b>13,620</b>	<b>38,616</b>	<b>9,295</b>
Transfer between funds		(41,668)	44,794	(3,126)	-	-
<b>Net movement in funds</b>		<b>(49,364)</b>	<b>77,486</b>	<b>10,494</b>	<b>38,616</b>	<b>9,295</b>
Reconciliation of funds:						
Total funds brought forward		1,321,302	197,173	129,672	1,648,147	1,638,852
<b>Total funds carried forward</b>		<b>1,271,938</b>	<b>274,659</b>	<b>140,166</b>	<b>1,686,763</b>	<b>1,648,147</b>

**SECOND PRESBYTERIAN CHURCH SAINTFIELD**  
a congregation of the Presbyterian Church in Ireland

**BALANCE SHEET**  
As at 31 December 2023

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Total Funds 2022
		£	£	£	£	£
<b>Fixed assets</b>						
Tangible assets	12	1,192,523	-	-	1,192,523	1,210,983
Investments	13	-	-	140,166	140,166	129,672
<b>Total fixed assets</b>		<b>1,192,523</b>	<b>-</b>	<b>140,166</b>	<b>1,332,689</b>	<b>1,340,655</b>
<b>Current assets</b>						
Debtors	14	26,708	22,270	-	48,978	37,614
Cash at bank and in hand	15	56,297	256,889	-	313,186	286,162
<b>Total current assets</b>		<b>83,005</b>	<b>279,159</b>	<b>-</b>	<b>362,164</b>	<b>323,776</b>
<b>Liabilities</b>						
Creditors: Amounts falling due within one year	16	3,590	4,500	-	8,090	16,284
<b>Net current assets</b>		<b>79,415</b>	<b>274,659</b>	<b>-</b>	<b>354,074</b>	<b>307,492</b>
<b>Total net assets</b>		<b>1,271,938</b>	<b>274,659</b>	<b>140,166</b>	<b>1,686,763</b>	<b>1,648,147</b>
<b>Fund of the charity</b>						
Unrestricted funds	18	1,271,938	-	-	1,271,938	1,321,302
Restricted income funds	18	-	274,659	-	274,659	197,173
Endowment funds	18	-	-	140,166	140,166	129,672
<b>Total charity funds</b>		<b>1,271,938</b>	<b>274,659</b>	<b>140,166</b>	<b>1,686,763</b>	<b>1,648,147</b>

Approved by the Kirk Session at a meeting on 22 April 2024 and signed on its behalf on 29 April 2024 by:



Bryan Rea



Colin Black

**SECOND PRESBYTERIAN CHURCH SAINTFIELD**  
a congregation of the Presbyterian Church in Ireland

**NOTES TO THE ACCOUNTS**

31 December 2023

**1. ACCOUNTING POLICIES**

**BASIS OF FINANCIAL STATEMENTS**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with Financial Reporting Standard applicable in the UK and Ireland (FRS102) (effective 1 January 2015).

The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the congregation is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those that are informal gatherings of church members.

In the opinion of the Trustees, there are no significant judgements, assumptions or estimates included in the financial statements, other than those described in the accounting policies below.

**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.

## SECOND PRESBYTERIAN CHURCH SAINTFIELD

a congregation of the Presbyterian Church in Ireland

### NOTES TO THE ACCOUNTS *(continued)*

31 December 2023

#### 1. ACCOUNTING POLICIES *(continued)*

##### INCOMING RESOURCES

(i) **Recognition of incoming resources**

These are included in the Statement of Financial Activities (SoFA) when:

- the congregation becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

(ii) **Incoming resources with related expenditure**

Where incoming resources have related expenditure (as with fundraising income) the incoming resources and related expenditure are reported gross in the SoFA.

(iii) **Grants and donations**

Grants and donations are only included in the SoFA when the congregation has unconditional entitlement to the resources.

(iv) **Tax reclaims on donations and gifts**

Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.

(v) **Contractual income and performance related grants**

This is only included in the SoFA once the related goods or services have been delivered.

(vi) **Gifts in kind**

Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity.

(vii) **Donated services and facilities**

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

(viii) **Volunteer help**

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

(ix) **Investment income**

This is included in the accounts when receivable.

(x) **Investment gains and losses**

This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

## SECOND PRESBYTERIAN CHURCH SAINTFIELD

a congregation of the Presbyterian Church in Ireland

### NOTES TO THE ACCOUNTS *(continued)*

31 December 2023

#### 1. ACCOUNTING POLICIES *(continued)*

##### EXPENDITURE AND LIABILITIES

**(xi) Liability recognition**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the congregation to pay out resources.

**(xii) Governance Costs**

These are shown within charitable activities and include the costs of preparation and examination of accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

**(xiii) Grants with performance conditions**

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

**(xiv) Grants payable without performance conditions**

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

##### ASSETS

**(xv) Tangible Fixed Assets**

Tangible fixed assets for use by charity are capitalised if they can be used for more than one year, and cost at least £2,500. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation is recorded on all tangible fixed assets other than freehold land, at rates calculated to write off the cost, less estimated residual value, of each asset over its expected useful life as follows

Land	- Nil
Buildings	- over 50 years
Fixtures and equipment	- 25% to 33 1/3% straight line

**(xvi) Investments**

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

**SECOND PRESBYTERIAN CHURCH SAINTFIELD**  
a congregation of the Presbyterian Church in Ireland

**NOTES TO THE ACCOUNTS** *(continued)*

31 December 2023

**2. DONATIONS AND LEGACIES**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£	£
Recorded giving	96,166	17,592	-	113,758	103,567
Loose collections	461	-	-	461	359
Donations and gifts	20,870	13,855	-	34,725	41,046
Legacies	-	-	-	-	10,000
Gift Aid	25,835	5,538	-	31,373	30,827
	143,332	36,985	-	180,317	185,799

**3. CHARITABLE ACTIVITIES**

Income from charitable activities	-	2,707	-	2,707	-
Fees from burial fees	-	1,180	-	1,180	1,920
Membership fees	-	4,719	-	4,719	3,286
Fundraising events	-	19,730	-	19,730	14,502
Grants	-	1,600	-	1,600	1,400
	-	29,936	-	29,936	21,108

**4. OTHER TRADING ACTIVITIES**

Letting of premises	4,220	-	-	4,220	3,425
---------------------	-------	---	---	-------	-------

**5. INVESTMENTS**

Deposit interest	730	135	-	865	675
PCI General Investment Fund	-	-	1,946	1,946	2,021
NI Central Investment Fund	-	-	1,180	1,180	1,207
	730	135	3,126	3,991	3,903

**SECOND PRESBYTERIAN CHURCH SAINTFIELD**  
a congregation of the Presbyterian Church in Ireland

**NOTES TO THE ACCOUNTS** (continued)  
31 December 2023

<b>6. OTHER INCOME</b>	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£	£
Other income	374	44	-	418	528
<b>7. RAISING FUNDS</b>					
FWO envelopes	321	-	-	321	270
Fundraising events	-	896	-	896	421
	321	896	-	1,217	691
<b>8. CHARITABLE ACTIVITIES</b>					
General Assembly Assessments	20,225	-	-	20,225	18,806
Presbytery fees	900	-	-	900	804
Ministry and support staff costs	59,689	-	-	59,689	56,091
Congregational running expenses	52,126	22,370	-	74,496	73,390
Donations to Missions and charities	19,361	11,142	-	30,503	39,510
Governance costs	1,980	-	-	1,980	1,680
	154,281	33,512	-	187,793	190,281
<b>9. OTHER EXPENDITURE</b>					
Other expenses	1,750	-	-	1,750	1,000
<b>10. EMPLOYEES</b>					
			<b>2023</b>	<b>2022</b>	
			£	£	
<b>Employment costs</b>					
Stipend and salaries			53,925	50,580	
Social security costs			5,028	4,897	
Pension contributions			9,200	8,722	
			68,153	64,199	

**SECOND PRESBYTERIAN CHURCH SAINTFIELD**  
a congregation of the Presbyterian Church in Ireland

**NOTES TO THE ACCOUNTS** (continued)  
31 December 2023

**10. EMPLOYEES** (continued)

**Number of Employees**

The Minister is an office holder and not an employee. He receives a stipend from the Presbyterian Church but this, and associated costs including pension, are reimbursed by the congregation. For the purposes of these accounts, the stipend of the minister is included in employee costs. The average number of employees, including the minister of the congregation, expressed as full-time equivalents, during the year was:

	2023	2022
	-----	-----
Average number of employees	2	2
	=====	=====

There were no employees in receipt of employee benefits in excess of £60,000  
(2022: none)

**11. PENSION COSTS**

The minister of the congregation is a member of the Presbyterian Church in Ireland Pension Scheme (2009). This is a scheme operated by the Presbyterian Church in Ireland, a separate registered charity. The congregation pays an assessment to the Presbyterian Church in Ireland equivalent to the employer's pension contribution for the Scheme and based on the stipend paid to the minister. The Presbyterian Church in Ireland Pension Scheme (2009) is a funded Scheme of the defined benefit type, providing defined benefits based on career average revalued salary. The Scheme has assets held in a separately administered fund managed by a board of trustees. The Presbyterian Church and Scheme Trustees have agreed a funding plan to ensure the Scheme is sufficiently funded to meet current and future obligations. A formal schedule of contributions was drawn up on 25 November 2015 whereby the Presbyterian Church agreed to pay from 31 December 2015 contributions of 24% of pensionable salaries to cover the accrual of benefits for future service, expenses, the cost of insuring death in service benefits and funding the scheme deficit.

The contributions made by the congregation during the year were:

	Total Funds 2023	Total Funds 2022
	-----	-----
	£	£
Contributions	9,200	8,722
	=====	=====

The congregation also offers a NEST pension scheme to all other employees. No employees are currently members of this pension scheme (2022 – none).

**SECOND PRESBYTERIAN CHURCH SAINTFIELD**  
a congregation of the Presbyterian Church in Ireland

**NOTES TO THE ACCOUNTS** (continued)  
31 December 2023

**12. TANGIBLE FIXED ASSET**

	Land	Buildings	Fixtures & equipment	Total
	£	£	£	£
<b>Cost or valuation</b>				
At 1 January 2023	375,000	961,510	14,842	1,351,352
Additions	4,500	-	-	4,500
Disposals	-	-	-	-
At 31 December 2023	379,500	961,510	14,842	1,355,852
<b>Depreciation</b>				
At 1 January 2023	-	133,711	6,658	140,369
Provision for year	-	19,230	3,730	22,960
Disposals	-	-	-	-
At 31 December 2023	-	152,941	10,388	163,329
<b>Net Book Value</b>				
At 31 December 2023	379,500	808,569	4,454	1,192,523
At 31 December 2022	375,000	827,799	8,184	1,210,983

**13. INVESTMENTS**

	2023	2022
	£	£
PCI General Investment Fund	99,765	91,486
NI Central Investment Fund	40,401	38,186
	140,166	129,672
Value at 1 January 2023	129,672	143,168
Gains/(losses on revaluation)	10,494	(13,496)
Value 31 December 2023	140,166	129,672

**SECOND PRESBYTERIAN CHURCH SAINTFIELD**  
a congregation of the Presbyterian Church in Ireland

**NOTES TO THE ACCOUNTS** *(continued)*  
31 December 2023

<b>14. DEBTORS</b>	<b>2023</b>	<b>2022</b>
	----- £	----- £
Gift Aid Recoverable	26,751	25,388
Other debtors	16,167	6,614
Prepayments and sundry debtors	6,060	5,612
	-----	-----
	<b>48,978</b>	<b>37,614</b>
	=====	=====
<b>15. CASH AT BANK AND IN HAND</b>		
Danske Bank current accounts	310,111	284,499
Cash in hand	3,075	1,663
	-----	-----
	<b>313,186</b>	<b>286,162</b>
	=====	=====
<b>16. CREDITORS – amounts falling due within one year</b>		
Accruals	8,090	16,284
	=====	=====

**SECOND PRESBYTERIAN CHURCH SAINTFIELD**  
a congregation of the Presbyterian Church in Ireland

**NOTES TO THE ACCOUNTS** (continued)  
31 December 2023

**17. FUND BALANCES AND RECONCILIATION OF FUNDS**

FUND	Balance at start	Income	Expend	Gains/ Losses	Transfer	Balance at end
	£	£	£	£	£	£
<b>Unrestricted Funds</b>						
Church General Account	1,321,302	148,656	(156,352)	-	(41,668)	1,271,938
<b>Restricted Funds</b>						
Church Property Account	177,578	53,724	(22,169)	-	41,632	250,765
Church Organisations Account	19,595	13,376	(12,239)		3,162	23,894
	197,173	67,100	(34,408)		44,794	274,659
<b>Endowment Funds</b>						
PCI General Investment Fund	91,486	1,946	-	8,279	(1,946)	99,765
NI Central Investment Fund for Charities	38,186	1,180	-	2,215	(1,180)	40,401
	129,672	3,126	-	10,494	(3,126)	140,166
<b>Total</b>	<b>1,648,147</b>	<b>218,882</b>	<b>(190,760)</b>	<b>10,494</b>	<b>-</b>	<b>1,686,763</b>

**SECOND PRESBYTERIAN CHURCH SAINTFIELD**  
a congregation of the Presbyterian Church in Ireland

**NOTES TO THE ACCOUNTS** (*continued*)  
31 December 2023

**18. RELATED PARTY TRANSACTION**

- (i) One of the Trustees was in receipt of remuneration during the current year in relation to their engagement as minister following (2022 – 1). The total remuneration paid excluding pension and social security costs was £38,828 (2022 – £36,347).
- (ii) Pension contributions paid in respect of the minister to the Presbyterian Church in Ireland Pension Scheme (2009) were £9,200 (2022 – £8,723).
- (iii) No trustee received remuneration in relation to their role as trustee (2022 – none). Expenses reimbursed to the minister during the year totalled £7,108 (2022 - £6,722). These expenses were in relation to his role as employee of the church. No trustee received reimbursement of expenses in relation to their role as trustee (2022 – none).
- (iv) During the year, the congregation contributed the following amounts to Funds of the General Assembly of the Presbyterian Church in Ireland a separate charity:
  - £20,225 (2022 – £18,806) for congregational assessments
  - £9,221 (2022 – £8,882) towards the United Appeal
  - £Nil (2022 – £1,777) toward the World Development Appeal
- (v) The congregation contributed £900 (2022 – £804) towards Presbytery Assessments during the year

**There were no other related party transactions.**

**Second Saintfield Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 105304

---

# Annual report

---

Registered with the Charity Commission for Northern Ireland NIC105304

---

**SECOND PRESBYTERIAN CHURCH SAINTFIELD**  
a congregation of the Presbyterian Church in Ireland

**TRUSTEES ANNUAL REPORT**  
for the year ended

**31 December 2023**

---

**SECOND PRESBYTERIAN CHURCH SAINTFIELD**  
a congregation of the Presbyterian Church in Ireland

**TRUSTEES ANNUAL REPORT**  
for the year ended 31 December 2023

The Trustees present their Annual Report and Financial Statements for the year ended 31 December 2023 including a Balance Sheet as at that date.

**REFERENCE AND ADMINISTRATIVE DETAILS**

2<sup>nd</sup> Saintfield Congregation of the Presbyterian Church in Ireland  
Fairview, Ballynahinch Road, Saintfield BT24 7AD

Registered Charity in Northern Ireland (NIC105304)

**CHARITY TRUSTEES**

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

Rev. John Torrens  
Mr Robert Barr  
Mr Gordon Campbell (Resigned 14/01/23)  
Dr Scott Laidlaw

Mr Colin Black  
Mr James Gilmore  
Mr Trevor Leaker

Mr John McAllister

Mr Stanley McFarland

Mr Bryan Rea

**PRINCIPAL OFFICE BEARERS**

Minister  
Clerk of Session  
Deputy Clerk of Session  
Treasurer

Rev. John Torrens  
Mr Stanley McFarland  
Mr Trevor Leaker  
Mr Roy Copes

**INDEPENDENT EXAMINER**

Jones Chartered Accountants  
4 Comber Street  
SAINTFIELD  
Co. Down  
BT24 7AZ

**BANKERS**

Danske Bank  
32 Main Street  
SAINTFIELD  
Co. Down  
BT24 7AB

**SOLICITORS**

W.G. Maginess & Son  
68 Bow Street  
LISBURN  
Co Antrim  
BT28 1AL

## **SECOND PRESBYTERIAN CHURCH SAINTFIELD**

a congregation of the Presbyterian Church in Ireland

### **TRUSTEES ANNUAL REPORT**

for the year ended 31 December 2023

## **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 oversee the spiritual life and witness of the congregation and of persons not connected with any congregation who are within its community. It ensures pastoral care is in place in the congregation and local community. The Kirk Session has delegated to its Congregational Committee the temporal affairs of the congregation including administering all funds and property belonging to the congregation. Members of the Kirk Session are ex-officio members of the Congregational Committee.

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

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. 2<sup>nd</sup> Saintfield Presbyterian Church has been assigned to the Down Presbytery of the Presbyterian Church in Ireland. The membership of the Presbytery consists mainly of the active ministers of congregations assigned to it by the General Assembly, ministers who have retired from active duty and an elder appointed by the Kirk Session of each congregation.

### **The General Assembly**

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

**SECOND PRESBYTERIAN CHURCH SAINTFIELD**  
a congregation of the Presbyterian Church in Ireland

**TRUSTEES ANNUAL REPORT**  
for the year ended 31 December 2023

**DESCRIPTION AND PURPOSE**

2<sup>nd</sup> Saintfield Presbyterian Church exists to love and honour God through faith in His Son and by the power of His Spirit, and to enable members to play their part in fulfilling God's mission to our world.

The congregation's mission purpose is by the grace of God, to help people of all ages become fully devoted followers of Jesus Christ. We aim to achieve this, by the grace of God, by being an inclusive, welcoming community of Christ's people, 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 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.

**ACTIVITIES AND PARTICIPATION**

The congregation's regular, wide range of meetings and organisations are summarised below. (See also MINISTRY AND ACTIVITIES and MEMBERS AND VOLUNTEERS sections.)

<b>Meetings</b>	<b>Frequency</b>	<b>Participants/Age Range</b>
Sunday Worship	Weekly	All welcome
Lords Supper	5 times per year.	Professing Christians
Sunday School (JAM)	Weekly	4-10 years old.
Saintfield Youth	Weekly (Sunday)	12-18+
Girls' Brigade	Weekly (Monday)	4-18
Boys' Brigade	Weekly (Tue & Thur)	4-18
Ladies Badminton	Weekly (Monday)	All ladies welcome
Senior Badminton	Weekly (Tuesday)	All adults welcome
Junior Badminton	Weekly (Wed.)	Year 5 to year 14.
Indoor Bowling	Weekly (Friday)	All adults welcome
Soup Lunch	Monthly (Tuesday)	All adults welcome
Midweek Bible study	Monthly (1 <sup>st</sup> Wed.)	All adults welcome
Ladies Bible study (Impact)	Monthly (2 <sup>nd</sup> Wed.)	All ladies welcome
Men's Bible Study	Monthly (3 <sup>rd</sup> Wed.)	All men welcome
Presbyterian Women	Monthly (4 <sup>th</sup> Wed.)	All ladies welcome

## **SECOND PRESBYTERIAN CHURCH SAINTFIELD**

a congregation of the Presbyterian Church in Ireland

### **TRUSTEES ANNUAL REPORT**

for the year ended 31 December 2023

#### **MINISTRY and ACTIVITIES**

The Kirk Session formally met 8 times and the committee met on 5 occasions in during 2023. The Kirk Session also met informally in March for fellowship, prayer, discussion. Elders continued their practice of focused praying for those in each other's district at the start of each session meeting.

As noted last year the Kirk Session's primary focus for 2022 and much of 2023 has been on seeking permission from all members to hold necessary details on our 'Omega' church data base and reviewing our member and communicant lists. Great care has been taken to do this in a gracious and caring way, our desire being to encourage those back to worship and communion. It has taken longer than we had hoped but thankfully most of this work has now been done and we expect this exercise to be complete by mid-2024. It has been such a big exercise because it was so long since it was last done: therefore, we plan to keep both our membership and communicant lists constantly under review so we do not have to repeat this exercise again.

Following the resumption of work on the Meeting House Refurbishment in 2022 we had a special congregational meeting in February 2023 where 81% of the congregation voted to say they were content to proceed with the project on the basis of the scheme design set out by the Meeting House Sub-committee on the understanding that members would have a further opportunity to vote on the later detailed costs of the project. Since then, permission has been granted by both Presbytery and the Linkage Commission. The next steps are to acquire planning permission and to develop a satisfactory funding plan. Towards the second half of 2022 the Kirk Session asked the Meeting House Refurbishment sub-committee to resume work on this project which was stalled by Covid 19 pandemic. An important part of this was the production of a Meeting House Refurbishment Vision document unanimously agreed by session which will help provide direction for this project.

Our Care Team continued to provide enhanced care for the more needy in our area and have established a Pastoral Care Fund to assist with this. The team also supported our Ukrainian family in their desire to move closer to Belfast this move being completed at the end of 2023. It has been good to be able to help Nadia, Vera, Viktoriia and Sophia Vivchar to relocate here in Northern Ireland in such difficult circumstances and the Elders wish to thank all of the many members of the congregation who made this possible practically and financially.

Given the gradual reduction in the number of elders (trustees) and the desire to improve pastoral care the Kirk Session sought and received approval from Presbytery to elect up to 4 new elders. Consequently, an updated voters list has been approved and nominations have been made by the congregation, the aim being to elect up to 4 new elders in 2024.

The Kirk Session decided to have a series of Sunday evening service at the beginning of 2024, to send a small team to help our partner church in Hungary with their summer camp in 2024 and began planning a joint (1<sup>st</sup> Saintfield, 2<sup>nd</sup> Saintfield & the Parish) town wide evangelistic event for Easter 2025 during the latter part of 2023.

Letting our church halls to outside organisations has continued throughout 2023 and we continue to be pleased to be able to assist our local health clinic, Blood Transfusion Service, Breast Feeding Groups, Weigh Management Group and others in the community by providing these facilities.

**SECOND PRESBYTERIAN CHURCH SAINTFIELD**  
a congregation of the Presbyterian Church in Ireland

**TRUSTEES ANNUAL REPORT**  
for the year ended 31 December 2023

**MINISTRY and ACTIVITIES** (*continued*)

Other additional, notable ministries and activities in 2023 include.

- Presbyterian Women's service in February.
- Men's convention in February.
- A very enjoyable church family picnic in June.
- An information stand at Saintfield show.
- Ladies summer book club.
- Summer Walking Group.
- Holiday Bible Club at the start of August.
- A church fellowship and prayer morning for all church activities on 23<sup>rd</sup> September.
- A new series of topical Wednesday evenings entitled 'Down Academy' in September, October & November.
- Women's convention mid-October.
- A Classic Vehicle show in October followed by a Thanksgiving Service on Sunday evening.
- A special praise evening on the last Sunday of November.
- Our annual BB & GB Enrolment service
- A new Craft Fair at the start of December.
- Hosted three Down Presbytery Youth events through 2023.
- Nativity, Carol and Christmas services in December.

**MEMBERS AND VOLUNTEERS**

The Kirk Session and the Rev. John Torrens are very aware that none of the above ministries and activities could take place without the dedication and service of our faithful church members. Throughout the year they have continued to support us prayerfully, practically and financially, and have continued to organise soup lunches and support for the wider community through our food bank.

At the start of the year Gordon Campbell, one of our elders (trustees), stood down from his duties as an elder for personal reasons. He and his family continue to worship with us. We wish to express our sincere thanks to Gordon for his dedicated ministry and hope that he will be able to return to this role within the 3 years as allowed for by the code of the Presbyterian Church in Ireland.

Nathan Donnell joined us for a 5-week placement as part of his journey in ministry and we were pleased to see him being accepted at Union College to train as a Presbyterian minister. Paval Tyskra, who had been an unofficial assistant minister in Krakov, was keen to develop his ministry skills and we were very happy to encourage him in this.

We also wish to express our thanks to Peter Shaw (Ballyknockan Road) who represented the church on the board of governors of our local primary school for some years and has now been replaced by Rev. John Torrens from September 2023.

We are also thankful to all who help manage our Taking Care & Adult Safeguarding programs including those who interview all our new leaders and helpers, Irene Craig and Jayne Orr for helping update our policies, Matthew Hamilton who agreed to be our dedicated adult safeguarding officer and finally Scott Laidlaw for overseeing all of this and arranging regular training for all concerned.

## **SECOND PRESBYTERIAN CHURCH SAINTFIELD**

a congregation of the Presbyterian Church in Ireland

### **TRUSTEES ANNUAL REPORT**

for the year ended 31 December 2023

#### **MEMBERS AND VOLUNTEERS** *(continued)*

As we have said in previous years we depend heavily on our volunteers and so it is very important that we thank all our volunteers who selflessly serve our congregation for the extension of our Lord's kingdom here in Saintfield.

In 2023 sadly 5 of our members passed away, there have been 2 baptisms and no weddings. There have also been 8 new people admitted to the Lord's table for the first time.

We continue to be thankful to almighty God and look forward to experience His grace and mercy as we gather to worship, reach out with the gospel and serve those in our community.

#### **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 Commission's public benefit requirement statutory guidance.

**SECOND PRESBYTERIAN CHURCH SAINTFIELD**  
a congregation of the Presbyterian Church in Ireland

**TRUSTEES ANNUAL REPORT**  
for the year ended 31 December 2023

**FINANCIAL REVIEW**

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 144 contributing families during the year (140 in 2022) donating a total of £114,219 – (2022 £103,926).

Total income of the congregation during the year was £218,882 compared to £214,763 in the previous year.

Total expenditure fell marginally to £190,760 from £191,972 in 2022.

**RESPONSIBILITIES IN RESPECT OF THE FINANCIAL STATEMENTS**

The Trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice. The Trustees are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the congregations and the financial activities for that year. In preparing the financial statements the Trustees are required to:

- select suitable accounting policies and then apply them consistently.
- make judgements and estimates that are reasonable and prudent.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Funds will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the funds transactions and disclose with reasonable accuracy at any time the financial position of the congregations and enable them to ensure that the financial statements comply with the Statement of Recommended Practice "Accounting and Reporting by Charities (1 January 2015)". 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.

**GOING CONCERN AND POST BALANCE SHEET EVENTS**

The activities of the congregation continue to be dependent on ongoing contributions from its members. In the first full year without Coronavirus restrictions the Trustees are pleased to note that the total income for 2023 (£218,882) has now exceeded pre-pandemic levels in 2019 (£217,267). The Trustees are of the opinion that the congregation has sufficient resources at the date of approval of these financial statements to meet commitments which will arise in the year from the date of signing this report and subject to the continuing support from members to fund on on-going basis the congregation's current activities and other financial commitments.

**RESERVES POLICY**

The Trustees have considered the level of unrestricted reserves that it is appropriate to hold taking account of current and ongoing commitments. It is the policy of the Trustees to hold at least 12 month's normal expenditure. At the year-end unrestricted reserves were £1,271,938 (2022 – £1,321,302) which represents a reduction of £49,364. The Trustees however, consider it prudent to hold reserves at this level as the funding of its present activities is dependent of the ongoing financial support of members.

**SECOND PRESBYTERIAN CHURCH SAINTFIELD**  
a congregation of the Presbyterian Church in Ireland

**TRUSTEES ANNUAL REPORT**  
for the year ended 31 December 2023

**RISK REVIEW**

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

Approved by the Kirk Session at a meeting on 22 April 2024 and signed on its behalf by:



BRYAN REA



COLIN BLACK

**Second Saintfield Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 105304

---

# Annual return

---

**SECOND PRESBYTERIAN CHURCH SAINTFIELD**  
a congregation of the Presbyterian Church in Ireland

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF SECOND  
PRESBYTERIAN CHURCH SAINTFIELD A CONGREGATION OF THE PRESBYTERIAN  
CHURCH IN IRELAND**

We report on the accounts for the year ended 31 December 2023, which comprise the attached Statement of Financial Activity, Balance Sheet and supporting notes.

**Respective responsibilities of charity trustees and examiner**

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

It is our responsibility to:

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

**Basis of independent examiner's report**

We 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.

Our 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.

Our 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.

**SECOND PRESBYTERIAN CHURCH SAINTFIELD**  
a congregation of the Presbyterian Church in Ireland

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF SECOND  
PRESBYTERIAN CHURCH SAINTFIELD A CONGREGATION OF THE PRESBYTERIAN  
CHURCH IN IRELAND**

**Independent examiner's statement**

We have completed our 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, we have found no matters that require drawing to your attention.



**Jones**  
Chartered Accountants  
4 Comber Street  
Saintfield  
BALLYNAHINCH  
BT24 7AZ

Date 29 April 2024

**Second Saintfield Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 105304

---

# Accounts

---

Registered with the Charity Commission for Northern Ireland NIC105304

---

**SECOND PRESBYTERIAN CHURCH SAINTFIELD**  
a congregation of the Presbyterian Church in Ireland

**FINANCIAL STATEMENTS**

for the year ended

**31 December 2022**

---

**Jones**  
Chartered Accountants  
**4 Comber Street**  
**SAINTFIELD**  
**BT24 7AZ**

**SECOND PRESBYTERIAN CHURCH SAINTFIELD**  
a congregation of the Presbyterian Church in Ireland

**STATEMENT OF FINANCIAL ACTIVITY**

For the year ended 31 December 2022

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
		£	£	£	£	£
<b>Income and Endowments from:</b>						
Donations and legacies	<b>2</b>	142,977	42,822	-	185,799	145,898
Charitable activities	<b>3</b>	-	21,108	-	21,108	7,046
Other trading activities	<b>4</b>	3,425	-	-	3,425	1,690
Investments	<b>5</b>	662	13	3,228	3,903	3,732
Other	<b>6</b>	302	226	-	528	30
<b>Total</b>		<b>147,366</b>	<b>64,169</b>	<b>3,228</b>	<b>214,763</b>	<b>158,396</b>
<b>Expenditure on:</b>						
Raising funds	<b>7</b>	270	421	-	691	399
Charitable activities	<b>8</b>	154,800	35,481	-	190,281	153,584
Other	<b>9</b>	1,000	-	-	1,000	800
<b>Total</b>		<b>156,070</b>	<b>35,902</b>	<b>-</b>	<b>191,972</b>	<b>154,783</b>
Net (loss)/gain on investments		-	-	(13,496)	(13,496)	15,532
<b>Net income/(expenditure)</b>		<b>(8,704)</b>	<b>28,267</b>	<b>(10,268)</b>	<b>9,295</b>	<b>19,145</b>
Transfer between funds		4,608	(1,380)	(3,228)	-	-
<b>Net movement in funds</b>		<b>(4,096)</b>	<b>26,887</b>	<b>(13,496)</b>	<b>9,295</b>	<b>19,145</b>
Reconciliation of funds:						
Total funds brought forward		1,325,398	170,286	143,168	1,638,852	1,619,707
<b>Total funds carried forward</b>		<b>1,321,302</b>	<b>197,173</b>	<b>129,672</b>	<b>1,648,147</b>	<b>1,638,852</b>

**SECOND PRESBYTERIAN CHURCH SAINTFIELD**  
a congregation of the Presbyterian Church in Ireland

**BALANCE SHEET**  
As at 31 December 2022

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
		£	£	£	£	£
<b>Fixed assets</b>						
Tangible assets	12	1,210,983	-	-	1,210,983	1,223,505
Investments	13	-	-	129,672	129,672	143,168
<b>Total fixed assets</b>		1,210,983	-	129,672	1,340,655	1,366,673
<b>Current assets</b>						
Debtors	14	24,521	13,093	-	37,614	33,144
Cash at bank and in hand	15	91,466	194,696	-	286,162	249,034
<b>Total current assets</b>		115,987	207,789	-	323,776	282,178
<b>Liabilities</b>						
Creditors: Amounts falling due within one year	16	5,668	10,616	-	16,284	9,999
<b>Net current assets</b>		110,319	197,173	-	307,492	272,179
<b>Total net assets</b>		1,321,302	197,173	129,672	1,648,147	1,638,852
<b>Fund of the charity</b>						
Unrestricted funds	18	1,321,302	-	-	1,321,302	1,325,398
Restricted income funds	18	-	197,173	-	197,173	170,286
Endowment funds	18	-	-	129,672	129,672	143,168
<b>Total charity funds</b>		1,321,302	197,173	129,672	1,648,147	1,638,852

Approved by the Kirk Session at a meeting on 27 March 2023 and signed on its behalf on 31 March 2023 by:



Bryan Rea



Colin Black

**SECOND PRESBYTERIAN CHURCH SAINTFIELD**  
a congregation of the Presbyterian Church in Ireland

**NOTES TO THE ACCOUNTS**

31 December 2022

**1. ACCOUNTING POLICIES**

**BASIS OF FINANCIAL STATEMENTS**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with Financial Reporting Standard applicable in the UK and Ireland (FRS102) (effective 1 January 2015).

The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the congregation is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those that are informal gatherings of church members.

In the opinion of the Trustees, there are no significant judgements, assumptions or estimates included in the financial statements, other than those described in the accounting policies below.

**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.

**SECOND PRESBYTERIAN CHURCH SAINTFIELD**  
a congregation of the Presbyterian Church in Ireland

**NOTES TO THE ACCOUNTS** *(continued)*  
31 December 2022

**1. ACCOUNTING POLICIES** *(continued)*

**INCOMING RESOURCES**

- (i) **Recognition of incoming resources**  
These are included in the Statement of Financial Activities (SoFA) when:
- the congregation becomes entitled to the resources;
  - the trustees are virtually certain they will receive the resources; and
  - the monetary value can be measured with sufficient reliability.
- (ii) **Incoming resources with related expenditure**  
Where incoming resources have related expenditure (as with fundraising income) the incoming resources and related expenditure are reported gross in the SoFA.
- (iii) **Grants and donations**  
Grants and donations are only included in the SoFA when the congregation has unconditional entitlement to the resources.
- (iv) **Tax reclaims on donations and gifts**  
Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.
- (v) **Contractual income and performance related grants**  
This is only included in the SoFA once the related goods or services have been delivered.
- (vi) **Gifts in kind**  
Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity.
- (vii) **Donated services and facilities**  
These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.
- (viii) **Volunteer help**  
The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
- (ix) **Investment income**  
This is included in the accounts when receivable.
- (x) **Investment gains and losses**  
This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

**SECOND PRESBYTERIAN CHURCH SAINTFIELD**  
a congregation of the Presbyterian Church in Ireland

**NOTES TO THE ACCOUNTS** *(continued)*  
31 December 2022

**1. ACCOUNTING POLICIES** *(continued)*

**EXPENDITURE AND LIABILITIES**

**(xi) Liability recognition**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the congregation to pay out resources.

**(xii) Governance Costs**

These are shown within charitable activities and include the costs of preparation and examination of accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

**(xiii) Grants with performance conditions**

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

**(xiv) Grants payable without performance conditions**

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

**ASSETS**

**(xv) Tangible Fixed Assets**

Tangible fixed assets for use by charity are capitalised if they can be used for more than one year, and cost at least £2,500. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation is recorded on all tangible fixed assets other than freehold land, at rates calculated to write off the cost, less estimated residual value, of each asset over its expected useful life as follows

Land	- Nil
Buildings	- over 50 years
Fixtures and equipment	- 25% to 33 1/3% straight line

**(xvi) Investments**

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

**SECOND PRESBYTERIAN CHURCH SAINTFIELD**  
a congregation of the Presbyterian Church in Ireland

**NOTES TO THE ACCOUNTS** (continued)  
31 December 2022

**2. DONATIONS AND LEGACIES**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
Recorded giving	88,155	15,412	-	103,567	102,519
Loose collections	359	-	-	359	433
Donations and gifts	27,086	13,960	-	41,046	12,451
Legacies	5,000	5,000	-	10,000	5,000
Gift Aid	22,377	8,450	-	30,827	25,495
	142,977	42,822	-	185,799	145,898

**3. CHARITABLE ACTIVITIES**

Income from charitable activities	-	-	-	-	286
Fees from burial fees	-	1,920	-	1,920	1,660
Membership fees	-	3,286	-	3,286	2,655
Fundraising events	-	14,502	-	14,502	845
Grants	-	1,400	-	1,400	1,600
	-	21,108	-	21,108	7,046

**4. OTHER TRADING ACTIVITIES**

Letting of premises	3,425	-	-	3,425	1,692
---------------------	-------	---	---	-------	-------

**5. INVESTMENTS**

Deposit interest	662	13	-	675	579
PCI General Investment Fund	-	-	2,021	2,021	1,946
NI Central Investment Fund	-	-	1,207	1,207	1,207
	662	13	3,228	3,903	3,732

**SECOND PRESBYTERIAN CHURCH SAINTFIELD**  
a congregation of the Presbyterian Church in Ireland

**NOTES TO THE ACCOUNTS** (continued)  
31 December 2022

<b>6. OTHER INCOME</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total Funds 2022</b>	<b>Total Funds 2021</b>
	£	£	£	£	£
Other income	302	225	-	527	30

<b>7. RAISING FUNDS</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total Funds 2022</b>	<b>Total Funds 2021</b>
	£	£	£	£	£
FWO envelopes	270	-	-	270	253
Fundraising events	-	421	-	421	146
	270	421	-	691	399

<b>8. CHARITABLE ACTIVITIES</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total Funds 2022</b>	<b>Total Funds 2021</b>
	£	£	£	£	£
General Assembly Assessments	18,806	-	-	18,806	20,645
Presbytery fees	804	-	-	804	613
Ministry and support staff costs	56,091	-	-	56,091	51,662
Congregational running expenses	49,291	24,099	-	73,390	57,897
Donations to Missions and charities	28,128	11,382	-	39,510	21,327
Governance costs	1,680	-	-	1,680	1,440
	154,800	35,481	-	190,281	153,584

<b>9. OTHER EXPENDITURE</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total Funds 2022</b>	<b>Total Funds 2021</b>
	£	£	£	£	£
Other expenses	1,000	-	-	1,000	800

<b>10. EMPLOYEES</b>	<b>2022</b>	<b>2021</b>
	£	£
<b>Employment costs</b>		
Stipend and salaries	50,580	46,222
Social security costs	4,897	4,570
Pension contributions	8,722	8,568
	64,199	59,360

**SECOND PRESBYTERIAN CHURCH SAINTFIELD**  
a congregation of the Presbyterian Church in Ireland

**NOTES TO THE ACCOUNTS** (continued)  
31 December 2022

**10. EMPLOYEES** (continued)

**Number of Employees**

The Minister is an office holder and not an employee. He receives a stipend from the Presbyterian Church but this, and associated costs including pension, are reimbursed by the congregation. For the purposes of these accounts, the stipend of the minister is included in employee costs. The average number of employees, including the minister of the congregation, expressed as full-time equivalents, during the year was:

	<b>2022</b>	<b>2021</b>
	-----	-----
Average number of employees	2	2
	=====	=====

There were no employees in receipt of employee benefits in excess of £60,000 (2021: none)

**11. PENSION COSTS**

The minister of the congregation is a member of the Presbyterian Church in Ireland Pension Scheme (2009). This is a scheme operated by the Presbyterian Church in Ireland, a separate registered charity. The congregation pays an assessment to the Presbyterian Church in Ireland equivalent to the employer's pension contribution for the Scheme and based on the stipend paid to the minister. The Presbyterian Church in Ireland Pension Scheme (2009) is a funded Scheme of the defined benefit type, providing defined benefits based on career average revalued salary. The Scheme has assets held in a separately administered fund managed by a board of trustees. The Presbyterian Church and Scheme Trustees have agreed a funding plan to ensure the Scheme is sufficiently funded to meet current and future obligations. A formal schedule of contributions was drawn up on 25 November 2015 whereby the Presbyterian Church agreed to pay from 31 December 2015 contributions of 24% of pensionable salaries to cover the accrual of benefits for future service, expenses, the cost of insuring death in service benefits and funding the scheme deficit.

The contributions made by the congregation during the year were:

	<b>Total Funds 2022</b>	<b>Total Funds 2021</b>
	-----	-----
	£	£
Contributions	8,722	8,568
	=====	=====

The congregation also offers a NEST pension scheme to all other employees. No employees are currently members of this pension scheme (2021 – none).

**SECOND PRESBYTERIAN CHURCH SAINTFIELD**  
a congregation of the Presbyterian Church in Ireland

**NOTES TO THE ACCOUNTS** (continued)  
31 December 2022

**12. TANGIBLE FIXED ASSET**

	<u>Land</u>	<u>Buildings</u>	<u>Fixtures &amp; equipment</u>	<u>Total</u>
	£	£	£	£
<b>Cost or valuation</b>				
At 1 January 2022	375,000	955,000	11,542	1,341,542
Additions	-	6,510	3,300	9,810
Disposals	-	-	-	-
	-----	-----	-----	-----
At 31 December 2022	375,000	961,510	14,842	1,351,352
	-----	-----	-----	-----
<b>Depreciation</b>				
At 1 January 2022	-	114,600	3,437	118,037
Provision for year	-	19,111	3,221	22,332
Disposals	-	-	-	-
	-----	-----	-----	-----
At 31 December 2022	-	133,711	6,658	140,369
	-----	-----	-----	-----
<b>Net Book Value</b>				
At 31 December 2022	375,000	827,799	8,184	1,210,983
	=====	=====	=====	=====
At 31 December 2021	375,000	840,400	8,105	1,223,505
	=====	=====	=====	=====

**13. INVESTMENTS**

	<u>2022</u>	<u>2021</u>
	£	£
PCI General Investment Fund	91,486	99,680
NI Central Investment Fund	38,186	43,488
	-----	-----
	129,672	143,168
	=====	=====
Value at 1 January 2022	143,168	127,636
Gains/(losses on revaluation)	(13,496)	15,532
	-----	-----
Value 31 December 2022	129,672	143,168
	=====	=====

**SECOND PRESBYTERIAN CHURCH SAINTFIELD**  
a congregation of the Presbyterian Church in Ireland

**NOTES TO THE ACCOUNTS** *(continued)*  
31 December 2022

<b>14. DEBTORS</b>	<b>2022</b>	<b>2021</b>
	----- £	----- £
Gift Aid Recoverable	25,388	22,672
Other debtors	6,614	6,014
Prepayments and sundry debtors	5,612	4,458
	----- 37,614	----- 33,144
	=====	=====
<b>15. CASH AT BANK AND IN HAND</b>		
Danske Bank current accounts	284,499	247,740
Cash in hand	1,663	1,294
	----- 286,162	----- 249,034
	=====	=====
<b>16. CREDITORS – amounts falling due within one year</b>		
Accruals	16,284	9,999
	=====	=====

**SECOND PRESBYTERIAN CHURCH SAINTFIELD**  
a congregation of the Presbyterian Church in Ireland

**NOTES TO THE ACCOUNTS** (continued)  
31 December 2022

**17. FUND BALANCES AND RECONCILIATION OF FUNDS**

FUND	Balance at start	Income	Expend	Gains/ Losses	Transfer	Balance at end
	£	£	£	£	£	£
<b>Unrestricted Funds</b>						
Church General Account	1,325,398	147,366	(156,070)	-	4,608	1,321,302
<b>Restricted Funds</b>						
Church Property Account	152,199	51,758	(25,293)	-	(1,086)	177,578
Church Organisations Account	18,087	12,411	(10,609)	-	(294)	19,595
	170,286	64,169	(35,902)	-	(1,380)	197,173
<b>Endowment Funds</b>						
PCI General Investment Fund	99,680	2,021	-	(8,194)	(2,021)	91,486
NI Central Investment Fund for Charities	43,488	1,207	-	(5,302)	(1,207)	38,186
	143,168	3,228	-	(13,496)	(3,228)	129,672
<b>Total</b>	<b>1,638,852</b>	<b>214,763</b>	<b>(191,972)</b>	<b>(13,496)</b>	<b>-</b>	<b>1,648,147</b>

**SECOND PRESBYTERIAN CHURCH SAINTFIELD**  
a congregation of the Presbyterian Church in Ireland

**NOTES TO THE ACCOUNTS** *(continued)*  
31 December 2022

**18. RELATED PARTY TRANSACTION**

- (i) One of the Trustees was in receipt of remuneration during the current year in relation to their engagement as minister following (2021 – 1). The total remuneration paid excluding pension and social security costs was £36,347 (2021 – £35,700).
- (ii) Pension contributions paid in respect of the minister to the Presbyterian Church in Ireland Pension Scheme (2009) were £8,723 (2021 – £8,568).
- (iii) No trustee received remuneration in relation to their role as trustee (2021 – none). Expenses reimbursed to the minister during the year totalled £6,722 (2021 - £6,455). These expenses were in relation to his role as employee of the church. No trustee received reimbursement of expenses in relation to their role as trustee (2021 – none).
- (iv) During the year the congregation contributed the following amounts to Funds of the General Assembly of the Presbyterian Church in Ireland a separate charity:
  - £18,806 (2021 – £20,645) for congregational assessments
  - £8,882 (2021 – £9,707) towards the United Appeal
  - £1,777 (2021 – £Nil) toward the World Development Appeal
- (v) The congregation contributed £804 (2021 – £613) towards Presbytery Assessments during the year

**There were no other related party transactions.**

**Second Saintfield Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 105304

---

# Annual report

---

Registered with the Charity Commission for Northern Ireland NIC105304

---

**SECOND PRESBYTERIAN CHURCH SAINTFIELD**  
a congregation of the Presbyterian Church in Ireland

**TRUSTEES ANNUAL REPORT**  
for the year ended

**31 December 2022**

---

**SECOND PRESBYTERIAN CHURCH SAINTFIELD**  
a congregation of the Presbyterian Church in Ireland

**TRUSTEES ANNUAL REPORT**  
for the year ended 31 December 2022

The Trustees present their Annual Report and Financial Statements for the year ended 31 December 2022 including a Balance Sheet as at that date.

**REFERENCE AND ADMINISTRATIVE DETAILS**

2<sup>nd</sup> Saintfield Congregation of the Presbyterian Church in Ireland  
Fairview, Ballynahinch Road, Saintfield BT24 7AD

Registered Charity in Northern Ireland (NIC105304)

**CHARITY TRUSTEES**

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

Rev. John Torrens	
Mr Robert Barr	Mr Colin Black
Mr Gordon Campbell	Mr James Gilmore
Mr Garth Leaker (Resigned 22/01/22)	Dr Scott Laidlaw
Mr Trevor Leaker	Mr John McAllister
Mr Stanley McFarland	Mr Bryan Rea

**PRINCIPAL OFFICE BEARERS**

Minister	Rev. John Torrens
Clerk of Session	Mr Stanley McFarland
Deputy Clerk of Session	Mr Trevor Leaker
Treasurer	Mr Roy Copes

**INDEPENDENT EXAMINER**

Jones Chartered Accountants  
4 Comber Street  
SAINTFIELD  
Co. Down  
BT24 7AZ

**BANKERS**

Danske Bank  
32 Main Street  
SAINTFIELD  
Co. Down  
BT24 7AB

**SOLICITORS**

W.G. Maginess & Son  
68 Bow Street  
LISBURN  
Co Antrim  
BT28 1AL

**SECOND PRESBYTERIAN CHURCH SAINTFIELD**  
a congregation of the Presbyterian Church in Ireland

**TRUSTEES ANNUAL REPORT**  
for the year ended 31 December 2022

**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 oversee the spiritual life and witness of the congregation and of persons not connected with any congregation who are within its community. It ensures pastoral care is in place in the congregation and local community. The Kirk Session has delegated to its Congregational Committee the temporal affairs of the congregation including administering all funds and property belonging to the congregation. Members of the Kirk Session are ex-officio members of the Congregational Committee.

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

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. 2<sup>nd</sup> Saintfield Presbyterian Church has been assigned to the Down Presbytery of the Presbyterian Church in Ireland. The membership of the Presbytery consists mainly of the active ministers of congregations assigned to it by the General Assembly, ministers who have retired from active duty and an elder appointed by the Kirk Session of each congregation.

**The General Assembly**

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

## **SECOND PRESBYTERIAN CHURCH SAINTFIELD**

a congregation of the Presbyterian Church in Ireland

### **TRUSTEES ANNUAL REPORT**

for the year ended 31 December 2022

#### **DESCRIPTION AND PURPOSE**

2<sup>nd</sup> Saintfield Presbyterian Church exists to love and honour God through faith in His Son and by the power of His Spirit, and to enable members to play their part in fulfilling God's mission to our world.

The congregation's mission purpose is by the grace of God, to help people of all ages become fully devoted followers of Jesus Christ. We aim to achieve this, by the grace of God, by being an inclusive, welcoming community of Christ's people, 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 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.

#### **ACTIVITIES AND PARTICIPATION**

Following the two year of Covid 19 restrictions most of the congregation's normal wide range of meetings and organisations summarised below have recommenced. Sunday morning worship returned to normal in 2022 with the exception of a few pews roped off for those who wish to maintain a 2m space.

(See also MINISTRY and ACTIVITIES and MEMBERS and VOLUNTEERS sections.)

<b>Meetings</b>	<b>Frequency</b>	<b>Participants/Age Range</b>
Sunday Worship	Weekly	All welcome
Lords Supper	5 times per year.	Professing Christians
Sunday School (JAM)	Weekly	4-10 years old.
Junior Bible Class	Weekly (Sunday)	11-14 years old.
Saintfield Youth	Weekly (Sunday)	12-18+
Girls' Brigade	Weekly (Monday)	4-18
Boys' Brigade	Weekly (Tue & Thur)	4-18
Ladies Badminton	Weekly (Monday)	All ladies welcome
Senior Badminton	Weekly (Tuesday)	All adults welcome
Junior Badminton	Weekly (Wed.)	Year 5 to year 14.
Indoor Bowling	Weekly (Friday)	All adults welcome
Soup Lunch	Monthly (Tuesday)	All adults welcome
Midweek Bible study	Monthly (1 <sup>st</sup> Wed.)	All adults welcome
Ladies Bible study (Impact)	Monthly (2 <sup>nd</sup> Wed.)	All ladies welcome
Men's Bible Study	Monthly (3 <sup>rd</sup> Wed.)	All men welcome
Presbyterian Women	Monthly (4 <sup>th</sup> Wed.)	All ladies welcome

**SECOND PRESBYTERIAN CHURCH SAINTFIELD**  
a congregation of the Presbyterian Church in Ireland

**TRUSTEES ANNUAL REPORT**  
for the year ended 31 December 2022

**MINISTRY and ACTIVITIES**

The Kirk Session formally met 6 times throughout 2022 one of it's first tasks being to hold an election for a new committee in January. This new committee then met on 3 occasions in 2022. The Kirk Session also met informally 4 times in 2022 for fellowship, prayer and discussion.

It was encouraging to return to normal worship services on Sunday mornings and for the usual ministries and activities to take place throughout 2022. Our newly established Care Team continued to provide enhanced care for the more needy and were instrumental, along with one of our elders, in arranging to support and house a Ukrainian family here in Saintfield. Nadia, Vera and Viktoriia Vivchar moved to Saintfield in the summer of 2022 and regularly join us for worship on a Sunday morning.

Prompted by General Data Protection Regulations the Kirk Session's primarily focus for 2022 has been on seeking permission from all members to hold necessary details on our 'Omega' church data base. This has inevitably led to the review our member and communicant lists and great care has been taken to do this in a gracious and caring way, the desire being to encourage those back to worship and communion. Since it has been many years since this was last done this has taken longer than expected with elders spending considerable time visiting and discussing matters with individual members and their families. The plan is to complete this process in the summer of 2023.

Towards the second half of 2022 the Kirk Session asked the Meeting House Refurbishment sub-committee to resume work on this project which was stalled by Covid 19 pandemic. An important part of this was the production of a Meeting House Refurbishment Vision document unanimously agreed by session which will help provide direction for this project.

Letting out of our church halls to outside organisations has resumed in 2022 and we continue to be pleased to be able to assist our local health clinic, Blood Transfusion Service and others in the community by providing these facilities.

Other additional, notable ministries and activities in 2022 include.

- Presbyterian Women's service in February.
- Participation with the Health Centre in a Community Information day in May.
- A very enjoyable church picnic in June.
- Ladies summer book club.
- Summer Walking Group.
- Holiday Bible Club weekend at the start of September.
- A church fellowship and prayer morning for all church activities in late September.
- A Down Presbytery Youth event in October.
- A Classic Vehicle show on the last Friday and Saturday of October followed by a Thanksgiving Service on Sunday evening.
- Our annual BB & GB Enrolment service.
- Nativity & Carol services on 18<sup>th</sup> December.
- Christmas morning worship service.

**SECOND PRESBYTERIAN CHURCH SAINTFIELD**  
a congregation of the Presbyterian Church in Ireland

**TRUSTEES ANNUAL REPORT**  
for the year ended 31 December 2022

**MEMBERS AND VOLUNTEERS**

The Kirk Session and the Rev. John Torrens are very aware that none of the above ministries and activities could take place without the dedication and service of our faithful church members. Throughout the year they have continued to support us practically and financially, and in addition have organised soup lunches and supported the wider community through our food bank.

This year one of our elders (trustees), Garth Leaker resigned from his role as elder as he and his family decided to worship elsewhere. We wish to express our sincere thanks to Garth and Suzanne for their years of dedicated ministry here in Saintfield and wish them every blessing in the future.

As mentioned above we elected a new Church Committee in January and wish to take this opportunity to thank all those who had previously served on the Church Committee especially through the difficult Covid years.

As we have said in previous years we depend heavily on our volunteers and so it is very important that we thank all our volunteers who selflessly serve our congregation for the extension of our Lord's kingdom here in Saintfield.

In 2022 sadly 13 of our members have passed away, there have been 9 baptisms and one wedding. There have also been 10 new people admitted to the Lord's table for the first time.

We continue to be thankful to almighty God and look forward to experience His grace and mercy as we gather to worship, reach out with the gospel and serve those in our community.

**SECOND PRESBYTERIAN CHURCH SAINTFIELD**  
a congregation of the Presbyterian Church in Ireland

**TRUSTEES ANNUAL REPORT**  
for the year ended 31 December 2022

**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 Commission's public benefit requirement statutory guidance.

**FINANCIAL REVIEW**

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 140 contributing families during the year (150 in 2021) donating a total of £103,926 – (2021 £102,953).

Total income of the congregation during the year was £214,763 compared to £158,396 in the previous year.

Total expenditure reduced to £191,972 from £154,783 in 2021.

**SECOND PRESBYTERIAN CHURCH SAINTFIELD**  
a congregation of the Presbyterian Church in Ireland

**TRUSTEES ANNUAL REPORT**  
for the year ended 31 December 2022

**RESPONSIBILITIES IN RESPECT OF THE FINANCIAL STATEMENTS**

The Trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice. The Trustees are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the congregations and the financial activities for that year. In preparing the financial statements the Trustees are required to:

- select suitable accounting policies and then apply them consistently.
- make judgements and estimates that are reasonable and prudent.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Funds will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the funds transactions and disclose with reasonable accuracy at any time the financial position of the congregations and enable them to ensure that the financial statements comply with the Statement of Recommended Practice "Accounting and Reporting by Charities (1 January 2015)". 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.

**GOING CONCERN AND POST BALANCE SHEET EVENTS**

The activities of the congregation continue to be dependent on ongoing contributions from its members. With the progressive lifting of all Coronavirus restrictions through 2022 the Trustees are pleased to note that the total income for 2022 (£214,763) has virtually returned to prepandemic levels in 2019 (£217,267). The Trustees are of the opinion that the congregation has sufficient resources at the date of approval of these financial statements to meet commitments which will arise in the year from the date of signing this report and subject to the continuing support from members to fund on on-going basis the congregation's current activities and other financial commitments.

**RESERVES POLICY**

The Trustees have considered the level of unrestricted reserves that it is appropriate to hold taking account of current and ongoing commitments. It is the policy of the Trustees to hold at least 12 month's normal expenditure. At the year-end unrestricted reserves were £1,321,302 (2021 – £1,325,398) which represents a reduction of £4,096. The Trustees however, consider it prudent to hold reserves at this level as the funding of its present activities is dependent of the ongoing financial support of members.

**SECOND PRESBYTERIAN CHURCH SAINTFIELD**  
a congregation of the Presbyterian Church in Ireland

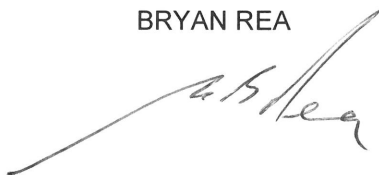
**TRUSTEES ANNUAL REPORT**  
for the year ended 31 December 2022

**RISK REVIEW**

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

Approved by the Kirk Session at a meeting on 27 March 2023 and signed on its behalf by:

BRYAN REA

A handwritten signature in black ink, appearing to read 'Bryan Rea', written in a cursive style.

COLIN BLACK

A handwritten signature in black ink, appearing to read 'Colin Black', written in a cursive style.

**Second Saintfield Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 105304

---

# Annual return

---

## **SECOND PRESBYTERIAN CHURCH SAINTFIELD**

a congregation of the Presbyterian Church in Ireland

### **INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF SECOND PRESBYTERIAN CHURCH SAINTFIELD A CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

We report on the accounts for the year ended 31 December 2022, which comprise the attached Statement of Financial Activity, Balance Sheet and supporting notes.

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

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

It is our responsibility to:

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

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

We 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.

Our 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.

Our 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.

**SECOND PRESBYTERIAN CHURCH SAINTFIELD**  
a congregation of the Presbyterian Church in Ireland

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF SECOND  
PRESBYTERIAN CHURCH SAINTFIELD A CONGREGATION OF THE PRESBYTERIAN  
CHURCH IN IRELAND**

**Independent examiner's statement**

We have completed our 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, we have found no matters that require drawing to your attention.



**Jones**  
Chartered Accountants  
4 Comber Street  
Saintfield  
BALLYNAHINCH  
BT24 7AZ

Date 31 March 2023