

**BUSHVALE 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 (NIC105311)

BUSHVALE CONGREGATION 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

Bushvale Congregation of the Presbyterian Church in Ireland
113, Fivey Road, Stranocum, Ballymoney, Co. Antrim, BT53 8JB

Registered Charity in Northern Ireland (NIC105311)

CHARITY TRUSTEES

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

John Chestnutt	John S. McConaghy
Patricia Crossley	Nessie Moore
Kenneth Crowe	Lynn Neill
John Hargy	Stephen Stewart
Maureen Knox	John J. Wasson
William Knox	Robert Wasson
Thomas S. Lyle	

PRINCIPAL OFFICE BEARERS

Minister	Rev. Kenneth Crowe
Clerk of Session	Mr. John Chestnutt
Treasurer	Mrs. Elaine Wilson

INDEPENDENT EXAMINER

Colin Simpson FCCA, 20 Sagimor Gardens, Belfast, BT5 5LW

BANKERS

Danske Bank, 6 High Street, Ballymoney, BT53 6AD
Ulster Bank, 11 Church Street, Ballymoney, BT53 6HS

SOLICITORS

Greer Hamilton Gailey Murphy Carey, 27 High Street, Ballymoney BT53 6AJ

BUSHVALE 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 Session has delegated to its Congregational Committee the temporal affairs of the congregation including administering all funds and property belonging to the congregation. Members of the Kirk Session are ex-officio members of the Congregational Committee.

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

Stated meetings of the Kirk Session are held at least twice in each year or as appropriate.

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

Presbytery

Under the Presbyterian Church in Ireland form of governance the corporate oversight of a congregation is the responsibility of a Presbytery which superintends generally the spiritual and temporal affairs of the congregations assigned to it by the General Assembly of the Presbyterian Church in Ireland. Bushvale Congregation of the Presbyterian Church has been assigned to the Route 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.

BUSHVALE 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.

Bushvale 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 congregation's mission purpose 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.

BUSHVALE 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 Lord's Supper is observed on several occasions during the year and all those who have been baptised and who have made a profession of faith in the Lord Jesus Christ are admitted to the Lord's Supper. The congregation holds regular Bible Study meetings and has a wide range of organisations including:

- Sunday School
- Youth Fellowship
- Presbyterian Women
- Friendship Group
- Bowling Club

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation normally meets for worship each Sunday at 12 noon. During the week the Bible Study provides an opportunity for members to meet for fellowship, to study the scriptures and for a time of prayer.

As well as our regular services during the year we gave thanks for faithful services and sought to comfort those who had been bereaved during the year.

At 31 December 2023 there were 362 communicant members and 165 families connected with the congregation. The average weekly attendance at morning worship is 100.

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 seeks to fulfill its mission and objectives in various ways.

BUSHVALE 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 denomination's annual World Development Appeal 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 congregation and the wider structures of the church.

General Assembly

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

Property

There were no major projects undertaken with regard to property. General maintenance continued.

Organisations

"Saltshakers" Youth Fellowship is a joint venture with the neighbouring Congregation of Roseyards, and this work and witness continued throughout 2023.

The Presbyterian Women's group resumed monthly meetings in September, and held its annual service in March, and the hugely successful Christmas Tea in December. Membership is approximately 30.

Bushvale Friendship Group provides a cross-community service to senior citizens, and meetings resumed in September, on the first Wednesday of each month. The group has 27 members.

Bushvale Bowling Club had its regular meetings and club competitions throughout the year, with successful participation in local league and charity competitions.

Sunday School continues to provide for the young people of the Congregation, meeting each Sunday before church (from September onwards). There was no annual Party, Children's Day was held in June, and instead of a traditional outing, a fun day was hosted in the Church grounds. The Nativity Play was held in December.

Sunday School has about 10 children on its roll.

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.

**BUSHVALE 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, 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.

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

The congregation's main source of income is members' contributions through the Freewill Weekly Offering (FWO). There were 162 contributors during the year (150 in previous year, 2022) donating a total of £58,911 (£55,249 in previous year, 2022, an increase of £3,662).

Combined donations for FWO, United Appeal and Harvest in 2023 were £72,308, which is £6,272 up on the 2022 figure of £66,036.

The FWO income is for general use whereas the Harvest income is ear-marked for building and repairs.

The United Appeal once again fell short of its "target of honour". There were 55 contributors to the United Appeal in 2023 (47 contributors in 2021). The shortfall in 2023, taking into consideration Gift Aid was £1,025 (£1,799 in 2022). We need to continue to generate greater support for this appeal.

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 congregation's 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 30th January 2024 and signed on its behalf

by Kenneth Crowe

John Chestnutt

30 January 2024

30 January 2024

Independent Examiners Report to Bushvale Presbyterian Church

Financial Statements for the year ended 31 December 2023

I report on the Financial Statements of Bushvale Presbyterian Church.

Responsibilities and basis of report

As the trustees of the Bushvale Presbyterian Church you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act (Northern Ireland) 2008 (the '2008 Act') and the Charities Act 2011 ('the 2011 Act'). You are satisfied that the accounts of the Trust are not required by charity law to be audited and have chosen instead to have an independent examination.

It is my responsibility to examine the Accounts and to state whether particular matters have come to my attention. In carrying out my examination I have followed the general directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the 2008 Act and the Directions given by the Charity Commission for England and Wales under section 145(5)(b) of the 2011 Act.

Basis of Independent Examiner's Report


My examination includes a review of the of the accounting records and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the Financial Statements and seeks an explanation from the Treasurer concerning any such matters.

Independent Examiner's Statement

In the course of my examination no matter has come to my attention which gives me reasonable cause to believe that in any material respect:

- (i) the requirements to keep accounting records and to prepare Accounts in accords with the Financial Statement have not been met; or
- (ii) the accounts do not accord with those records; or
- (iii) the accounts do not comply with the accounting requirements of the 2008 Act and the 2011 Act.

I confirm that there are no other matters to which, in my opinion, attention should be drawn.



COLIN SIMPSON FCCA

28th October 2024

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

		2023				2022			
Note		Unrestricted Fund £	Restricted Fund £	Endowment Fund £	Total Funds £	Unrestricted Fund £	Restricted Fund £	Endowment Fund £	Total Funds £
Receipts									
Donations and legacies	2	69,075	33,412	0	102,487	65,717	20,892	0	86,609
Charitable activities	3	125	220	0	345	100	250	0	350
Other Trading Activities	4	5,119	0	0	5,119	4,832	0	0	4,832
Investment Income	5	3,880	71	172	4,123	3,901	7	279	4,187
Total Receipts		78,199	33,703	172	112,074	74,550	21,149	279	95,978
Payments									
Raising funds	6	399	0	0	399	376	0	0	376
Charitable activities	7	79,855	23,971	0	103,826	74,847	21,497	0	96,344
Total Payments		80,254	23,971	0	104,225	75,223	21,497	0	96,720
Asset & Investment Purchases									
Purchase of Fixed Assets		0	0	0	0	0	0	0	0
Total Asset & Invest Purchase		0	0	0	0	0	0	0	0
Transfers									
Transfer To/From Funds		(910)	1,082	(172)	0	(1,613)	1,892	(279)	0
Total Transfers		(910)	1,082	(172)	0	(1,613)	1,892	(279)	0
Surplus/ (Deficit)		(2,965)	10,814	0	7,849	(2,286)	1,544	0	(742)

BUSHVALE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF ASSETS AND LIABILITIES
As at 31 December 2023

	2023				2022			
	Unrestricted Fund £	Restricted Fund £	Endowment Fund £	Total Funds £	Unrestricted Fund £	Restricted Fund £	Endowment Fund £	Total Funds £
Funds Reconciliation								
Cash at bank & in hand								
31Dec22	3,964	94,732	63,549	162,245	6,250	93,189	63,549	162,988
Surplus/ (Deficit)	(2,965)	10,814	0	7,849	(2,286)	1,543	0	(742)
Cash at bank & in hand								
31Dec23	999	105,546	63,549	170,094	3,964	94,732	63,549	162,245
Bank & Cash Assets								
Bank Deposit Accounts	0	0	63,549	63,549	0	0	63,549	63,549
Bank Current Accounts	999	94,248	0	95,247	3,964	85,342	0	89,306
Other Organisation A/Cs	0	11,298	0	11,298	0	9,390	0	9,390
Cash in Hand	0	0	0	0	0	0	0	0
Liabilities								
Unpresented chqs	0	0	0	0	0	0	0	0
Cash at bank & in hand								
31Dec22	999	105,546	63,549	170,094	3,964	94,732	63,549	162,246
Other Assets								
Fixed Assets:								
- Church Manse								
- Church and buildings attached								
- Church hall								
- Land								
Investments:								
- Morrison house								

Approved by the Kirk Session at a meeting on 30th January 2024 and signed on its behalf by

Kenneth Crowe

John Chestnutt

Date: 30 January 2024

Date: 30 January 2024

BUSHVALE 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 individual funds.

Unrestricted funds are income funds that 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

	2023				2022			
	Unrestricted	Restricted	Endowment	Total Funds	Unrestricted	Restricted	Endowment	Total Funds
	Fund £	Fund £	Fund £	£	Fund £	Fund £	Fund £	£
Recorded giving:								
Loose collections	0	0	0	0				
Donations and gifts	59,041	30,860	0	89,901	55,249	18,725	0	73,974
Gift Aid	10,034	2,553	0	12,587	10,468	2,167	0	12,635
Legacies and bequest	0	0	0	0	0	0	0	0
	69,075	33,143	0	102,488	65,717	20,892	0	86,609

3. CHARITABLE ACTIVITIES

	2023				2022			
	Unrestricted	Restricted	Endowment	Total Funds	Unrestricted	Restricted	Endowment	Total Funds
	Fund £	Fund £	Fund £	£	Fund £	Fund £	Fund £	£
Fees from funerals	125	0	0	125	100	0	0	100
Fundraising Events	0	0	0	0	0	0	0	0
Grants	0	0	0	0	0	0	0	0
Membership fees	0	0	0	0	0	0	0	0
	125	0	0	125	100	0	0	100

BUSHVALE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS
31 December 2023

4. OTHER TRADING ACTIVITIES

	2023				2022			
	Unrestricted	Restricted	Endowment	Total Funds	Unrestricted	Restricted	Endowment	Total Funds
	Fund £	Fund £	Fund £	£	Fund £	Fund £	Fund £	£
Letting of premises	4,792	0	0	4,792	4,515	0	0	4,515
Trading income	327	0	0	327	317	0	0	317
	5,119	0	0	5,119	4,832	0	0	4,832

5. INVESTMENT INCOME

	2023				2022			
	Unrestricted	Restricted	Endowment	Total Funds	Unrestricted	Restricted	Endowment	Total Funds
	Fund £	Fund £	Fund £	£	Fund £	Fund £	Fund £	£
Bank interest	0	71	0	71	0	7	0	7
Deposit Interest	0	0	172	172	0	0	279	279
Rent	3,880	0	0	3,880	3,901	0	0	3,901
	3,880	71	172	4,123	3,901	7	279	4,187

6. RAISING FUNDS

	2023				2022			
	Unrestricted	Restricted	Endowment	Total Funds	Unrestricted	Restricted	Endowment	Total Funds
	Fund £	Fund £	Fund £	£	Fund £	Fund £	Fund £	£
FWO envelopes	399	0	0	399	376	0	0	376
Fundraising events	0	0	0	0	0	0	0	0
	399	0	0	399	376	0	0	376

7. CHARITABLE ACTIVITIES

	2023				2022			
	Unrestricted	Restricted	Endowment	Total Funds	Unrestricted	Restricted	Endowment	Total Funds
	Fund £	Fund £	Fund £	£	Fund £	Fund £	Fund £	£
General Assembly Assessments	23,683	0	0	23,683	22,892	0	0	22,892
Presbytery fees	591	0	0	591	578	0	0	578
Ministry and support staff costs	47,200	325	0	47,525	42,397	90	0	42,487
Congregational running expenses	8,037	10,737	0	18,774	8,828	7,240	0	16,068
Donations to Missions and charities	0	12,911	0	12,911	0	14,167	0	14,167
Governance costs	0	0	0	0	0	0	0	0
	79,511	23,973	0	103,484	74,695	21,497	0	96,192

BUSHVALE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS
31 December 2023

8. FIXED ASSETS

The congregation owns the church manse situated at Livery Road, Stranocum and the associated fixtures and fittings. These have an insurance value of £553,095. The Church, including the attached buildings at Fivey Road, have insurance of £1,261,538 in place and the adjacent Church Hall has an insured value of £591,570. The insurance value of the church and church hall includes contents cover. The congregation owns 26 acres of land at the manse. In addition, there are approximately 25 acres attached to the Morrison house.

9. INVESTMENTS

The congregation has the following investment shown at the insurance value.

	2023 £	2022 £
Property (Fivey Road)	159,400	159,400

10. FUND BALANCES

Fund	Balance at 31Dec22	Receipts	Payment	Surplus / (Deficit)	Transfer	Balance at 31Dec23
	£	£	£	£	£	£
Unrestricted Funds						
Main Account	3,964	78,198	80,253	(2,055)	(910)	999
Restricted Funds						
United Appeal	0	5,568	6,593	(1,025)	1,025	0
Mission Trust	3,632	0	755	(755)	42	2,919
Other Appeals	0	4,634	4,634	0	0	0
Building & Repairs	24,936	17,830	8,206	9,624	0	34,560
WJ Craig Memorial	50,024	0	0	0	0	50,024
Bowling	1,498	1610	852	758	0	2,256
Choir	6,750	11	16	(5)	0	6,745
Friendship	1,428	850	368	482	0	1,910
Presbyterian Women	2,939	2,537	2,235	302	0	3,241
Sunday School	3,525	664	312	352	15	3,892
	98,696	111,902	104,224	7,678	172	106,546
Endowment Funds						
Endowment	63,549	172	0	172	(172)	63,549
Total	162,245	112,074	104,224	-743	0	170,095

BUSHVALE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS
31 December 2023

11. PRIOR YEAR FUND BALANCES

Fund	Balance at 31Dec21	Receipts	Payment	Surplus / (Deficit)	Transfer	Balance at 31Dec22
	£	£	£	£	£	£
Unrestricted Funds						
Main Account	6,250	74,550	75,223	(673)	(1,613)	3,964
Restricted Funds						
United Appeal	0	5,498	7,296	(1,799)	1,799	0
Mission Trust	4,791	0	1,227	(1,227)	69	3,633
Other Appeals	3	4,943	4,946	(3)	0	0
Building & Repairs	22,769	7,581	5,414	2,167	0	24,936
WJ Craig Memorial	50,024	0	0	0	0	50,024
Bowling	1,498	0	0	0	0	1,498
Choir	6,750	0	0	0	0	6,750
Friendship	1,438	280	290	(10)	0	1,428
Presbyterian Women	1,950	2,353	1,363	989	0	2,939
Sunday School	3,966	496	962	(466)	25	3,525
	93,189	21,151	21,498	(349)	1,893	94,733
Endowment Funds						
Endowment	63,549	279	0	279	(279)	63,549
Total	162,988	95,980	96,721	-743	0	162,246