

St. James's Congregation of the Presbyterian Church in Ireland

Northern Ireland · Charity number 105326

Details

Status	Received
Registered	2016-08-10
Register	View on the Charity Commission for Northern Ireland register

Contact

Address	1 Beulah Park Ballymoney County Antrim 1 Beulah Park BT53 6lt BT53 6LT
Phone	07889149303
Email	jackgault6@gmail.com

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	£198,350	£216,924	£0	3

Trustees

Name	Role	Appointed
Jack Gault		
Mr Andrew Kinnaird		
Mr Andrew McMullan		
Mr David Murray		
Mr Gilmour Finney		
Mr Glen Tyrrell Simpson		
Mr Ivan Ellison		
Mr Ivan William Joseph Mckane		
Mr James Alexander Beattie		
Mr James Graham		
Mr Maurice Gowland		
Mr Robert Johnston		
Mr Robert Guy		
Mr Sean Joseph Carey		
Mr Terence Shawe		
Mr William Campbell		
Mrs Barbara Ann McIntyre		
Mrs Pamela Jean Stinson		
Rev Hugh Cubitt Ba, Bd		

Accounts

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

**Trustees Annual Report and Financial Statements
for the year ended 31 December 2024**

Registered Charity in Northern Ireland (NIC105326)

**St JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
TRUSTEES ANNUAL REPORT**

The necessary equipment having been installed our services continue to be transmitted live via FaceBook. This means that the service is available to all the congregation who have the necessary equipment, ie smart tv, tablet, computer or smart phone as well as others, friends around the world. While numbers attending church services have not yet returned to pre-covid levels there has been a steady increase. Our monitoring shows that we continue have a most encouraging number of viewers, both locally and much further afield.

St JAMES'S 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, a Statement of Assets and Liabilities as at that date.

REFERENCE AND ADMINISTRATIVE DETAILS

St James's congregation of the Presbyterian Church in Ireland
St James's Road,
Ballymoney
BT53 6BJ

Registered Charity in Northern Ireland (NIC105326)

CHARITY TRUSTEES

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

James Beattie
William Campbell
Sean Carey
Ivan Ellison
Gilmore Finney
John Gault
Maurice Gowland
James Graham
Robert Guy
Robert Johnston
Andrew Kinnaird
Victor McConaghie
Barbara McIntyre
Ivan McKane
Andrew McMullan
Pamela Stinson
David Murray
Terry Shawe
Glen Simpson
Hugh Cubitt

PRINCIPAL OFFICE BEARERS

Minister	Hugh Cubitt
Clerk of Session	John Gault
Treasurer	Brian Hueston

INDEPENDENT EXAMINER

Mr Connor Taggart 222 Seacon Road, Ballymoney, BT54 6PZ

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

BANKERS

Danske Bank, 6 High Street, Ballymoney, Co. Antrim, BT53 6AD

SOLICITORS

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

STRUCTURE AND MANAGEMENT

The Kirk Session

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

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

Stated meetings of the Kirk session are normally held at least four times a year and are once again being held in the Church

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.

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

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. St James's 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 the 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.

DESCRIPTION AND PURPOSE

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

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

The congregations mission purposes: Creating a Christian environment where commitment to Jesus Christ is the objective. Christian character will grow and relate effectively to the needs of the community and the world. Throughout its more than 175 year history St James's has been loyal in its evangelical witness and always emphasised importance of zeal for the faith together with the freedom of conscience and tolerance to people of differing traditions

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

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

ACTIVITIES AND OBJECTIVES

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

- Sunday School
- Youth Club
- Bowling Club
- PW
- Create and Chat
- BB
- GB

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation normally meets for worship each Sunday at 11.30am (11.00am July and August) and 6.30pm first and third Sundays of the month, September to June. During the week Bible Study provides an opportunity for members to meet together for fellowship, to study the scriptures and for a time of prayer.

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

At 31 December 2024 there were 296 communicant members and 396 of families connected with the congregations. The average week attendance at morning worship is 150+ in church and an average of 100 views via YouTube. It seems likely that more than one person will be viewing each service. CD sound recordings of the services are distributed to member of the congregation.

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, deaconess and Elders.

Mission and outreach

Groceries brought to church by members are distributed to those in need in the congregation and also to the Ballymoney Food Bank.

Living Hope (Christian Outreach)

Throughout 2023 collections of still in good condition second-hand school uniforms from the various local primary and post-primary schools were made. These school uniforms were then made available free to anyone in need in the wider Ballymoney community. Baby clothes were also made available through Living Hope

The donations were also made to: Friends of Cancer Centre, Leprosy Mission and Smile Foundation.

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

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

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

Presbytery

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

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 on-line from, Belfast.

Property

None

Organisations

Sunday School and Bible Class, with an average attendance of 55 meet weekly September to June.

Ignite/Inspire have resumed on two Sunday evenings per month for bible study and other Christian activities.

The bowling club again, meet throughout the year and take part in local leagues and competitions.

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

PW (Presbyterian Women) normally meet monthly with average attendance of 45. They usually have guest speakers from a Christian background and raise funds to support Missionary Work and the work of Deaconesses within PCI.

Create and Chat meet twice a month for knitting, sewing, other creative activities and a cup of tea. No meetings were held during this year.

GB (Girls' Brigade) a church-based organisation for girls from age 3 meets on Thursday evenings. A Christian youth organisation for girls of all ages, backgrounds and abilities.

BB (Boys' Brigade) The **Boys' Brigade** (BB) is an international interdenominational Christian youth organisation, conceived by Sir William Alexander Smith to combine drill and fun activities with Christian values. Representing the three PCI congregations in Ballymoney Anchor Boys and Junior Section meet on Monday Nights in St James's Church while the company Section, boys 11+ meet in one of the three churches on Wednesday nights.

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.

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

PUBLIC BENEFIT STATEMENT

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

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

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

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

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

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

TRUSTEES ANNUAL REPORT (cont'd)

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 200 contributors during the year [196 in previous year, 2023] donating a total of £92,672 (£92,160 in previous year, 2023)

Total Income of the congregation during the year was £198,350 compared to £197,595 in the previous year.

Total expenditure increased from £180,861 to £216,924, due to expenditure on the hall roof. Overall Funds remaining at end of year decreased to £93,428 (£112,002 in previous year, 2023)

STATEMENT OF TRUSTEE RESPONSIBILITIES

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

As the 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 25 September 2025 and signed on its behalf by

[Name] Brian Hueston

[Name] John Gault

[Date] 25 September 2025

[Date] 25 September 2025

INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF St James's CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

Basis of independent examiner's report

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

My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts and seeking explanations from you as charity trustees concerning any such matters.

My role is to state whether any material matters have come to my attention giving me cause to believe:

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

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.

Name: Mr Connor Taggart

Relevant professional qualification or body: Business Studies Graduate and former Company Accountant in Industry

Address: 222 Seacon Road, Ballymoney, BT53 6PZ

Date 4.03.25

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)

for the year ended 31 December 2024

	Note	Unrestricted	Restricted	Endowment	Total	Total
		Funds	Funds	Funds	2024	2023
		£	£	£	£	£
Receipts						
Donations and legacies	2	112343	48643		160986	155140
Charitable activities	3		7513		7513	13726
Other trading activities	4	20578			20578	18567
Investment Income	5	207			207	156
Other	6	420	8646		9066	10006
		-----	-----	-----	-----	-----
Total Receipts		133548	64802		198350	197595
		-----	-----	-----	-----	-----
Payments						
Raising funds	7	1395			1395	1345
Charitable activities	8	139057	68684		207741	170024
Other	9		7788		7788	9492
		-----	-----	-----	-----	-----
Total Payments		140452	76472		216924	180861
		-----	-----	-----	-----	-----
Net receipts / (payments)		-6904	-11670		-18574	16734
Transfers between funds		-5426	5426		0	0

		-----	-----	-----	-----	-----
Net movement in funds		-12330	-6244		-18574	16734
Funds brought forward		-62945	174947		112002	95268
		-----	-----	-----	-----	-----
Funds carried forward	12	-75275	168703		93428	112002
		=====	=====	=====	=====	=====

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

STATEMENT OF ASSETS AND LIABILITIES

As at 31 December 2024

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£	£
Funds Reconciliation					
Bank and Cash at start of year	-62945	174947		112002	95268
Net movement in funds	-12330	-6244		-18574	16734
	-----	-----	-----	-----	-----
Bank and Cash at end of year	-75275	168703		93428	112002
	=====	=====	=====	=====	=====
Bank & Cash Balances					
Bank Deposit Accounts				114629	114629
Bank Current Accounts				-21201	-2627
Cash in Hand				0	0
				-----	-----
				93428	112002
				=====	=====
Other Assets					
Fixed Assets – Note 10				4969479	4969479
- Church Premises					
				-----	-----

4969479 4969479

===== =====

Liabilities

none none

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5062907 5081481

===== =====

Approved by the Kirk Session at a meeting on

and signed on its behalf by

[Name] Brian Hueston

[Name] Jack Gault

[Date] October 2025

[Date] October 2025

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 December 2024

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

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

FUND ACCOUNTING

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

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

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

2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Recorded giving:					
Loose collections	1671			1671	2117
FWO	92672			92672	92160
Gift Aid	18000			18000	17500
Building Repair Fund		48643		48643	43363

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112343	48643		160986	155140
-----	-----	-----	-----	-----

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 December 2024

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
United Appeal		5376		5376	5867
Presbyterian Children's Society		140		140	200
Charity Collections		1997		1997	7659
	-----	-----	-----	-----	-----
		7513		7513	13726
	-----	-----	-----	-----	-----

4. OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Letting of premises	20578			20578	18567
	-----	-----	-----	-----	-----

20578			20578	18567
-----	-----	-----	-----	-----

5. INVESTMENT INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Deposit interest	207			207	156
	-----	-----	-----	-----	-----
	207			207	156
	-----	-----	-----	-----	-----

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (cont'd)

31 December 2024

6. OTHER INCOME

Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
£	£	£	£	£

Organisations' Income		8646		8646	9628
Other income	420			420	378
	-----	-----	-----	-----	-----
	420	8646		9066	10006
	-----	-----	-----	-----	-----

7. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
FWO envelopes	1395			1395	1345
	-----	-----	-----	-----	-----
	1395			1395	1345
	-----	-----	-----	-----	-----

8. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
General Assembly Assessments	23374			23374	20706
Presbytery fees	783			783	745
Ministry and support staff costs	86554			86554	97608
Congregational running expenses	28346			28346	18370

Donations to Missions and Charities	14414		14414	20357
Property Expenditure	54270		54270	12238
-----	-----	-----	-----	-----
	139057	68684	207741	170024
-----	-----	-----	-----	-----

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (cont'd)

31 December 2024

9. OTHER EXPENDITURE

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Organisations Expenditure		7788		7788	9492
-----	-----	-----	-----	-----	-----
		7788		7788	9492
-----	-----	-----	-----	-----	-----

10. FIXED ASSETS

The congregation owns the Church premises situated at St James Road Ballymoney and the associated fixtures, fittings, plant and machinery. These have an insurance value of £4,969,479.

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (cont'd)

31 December 2024

11. FUND BALANCES

Fund	Balance at start	Receipts	Payment	Transfer	Surplus / (Deficit)	Balance at end
	£	£	£	£	£	£
Unrestricted Funds						
General Fund	-62945	133548	140452	-5426	-12330	-75275
	-----	-----	-----	-----	-----	-----
	-62945	133548	140452	-5426	-12330	-75275
	-----	-----	-----	-----	-----	-----
Restricted Funds						
Capital Reserves	114629	0	0	0	0	114629
Building Fund	31588	48643	54270	0	-5627	25961
Sunday School	15957	793	698	0	95	16052
GB	7522	4358	3687	325	996	8518
PW	3374	3495	2000	-1500	-5	3369
Bowling Club	1643	0	1343	-300	-1643	0
Youth Club	234	0	60	0	-60	174
United Appeal	0	5376	10277	4901	0	0
Presbyterian Children's Society	0	140	140	0	0	0

Charity Donations	0	1997	3997	2000	0	0
	-----	-----	-----	-----	-----	-----
	174947	64802	76472	5426	-6244	168703
	-----	-----	-----	-----	-----	-----
Total	112002	198350	216924	0	-18574	93428
	-----	-----	-----	-----	-----	-----

Accounts

ST JAMES'S 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 (NIC105326)

**St JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
TRUSTEES ANNUAL REPORT**

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St JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT

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Ballymoney
BT53 6BJ

Registered Charity in Northern Ireland (NIC105326)

CHARITY TRUSTEES

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James Beattie
William Campbell
Sean Carey
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Glen Simpson
Hugh Cubitt

PRINCIPAL OFFICE BEARERS

Minister	Hugh Cubitt
Clerk of Session	John Gault
Treasurer	Brian Hueston

INDEPENDENT EXAMINER

Mr Connor Taggart 222 Seacon Road, Ballymoney, BT54 6PZ

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

BANKERS

Danske Bank, 6 High Street, Ballymoney, Co. Antrim, BT53 6AD

SOLICITORS

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

STRUCTURE AND MANAGEMENT

The Kirk Session

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ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

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. St James's 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 the congregation.

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ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

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.
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- Sunday School
- Youth Club
- Bowling Club
- PW
- Create and Chat
- BB
- GB

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation normally meets for worship each Sunday at 11.30am (11.00am July and August) and 6.30pm first and third Sundays of the month, September to June. During the week Bible Study provides an opportunity for members to meet together for fellowship, to study the scriptures and for a time of prayer.

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Members of the congregation who are unable to attend church due to sickness or age are visited on a regular basis by the minister, deaconess and Elders.

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Groceries brought to church by members are distributed to those in need in the congregation and also to the Ballymoney Food Bank.

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The following donations were also made: Children's Hospice, Leprosy Mission and Smile Foundation.

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

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

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

Presbytery

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

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 on-line from, Belfast.

Property

None

Organisations

Sunday School and Bible Class, with an average attendance of 55 meet weekly September to June.

Ignite/Inspire have resumed on two Sunday evenings per month for bible study and other Christian activities.

The bowling club again, meet throughout the year and take part in local leagues and competitions.

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

PW (Presbyterian Women) normally meet monthly with average attendance of 45. They usually have guest speakers from a Christian background and raise funds to support Missionary Work and the work of Deaconesses within PCI.

Create and Chat meet twice a month for knitting, sewing, other creative activities and a cup of tea. No meetings were held during this year.

GB (Girls' Brigade) a church-based organisation for girls from age 3 meets on Thursday evenings. A Christian youth organisation for girls of all ages, backgrounds and abilities.

BB (Boys' Brigade) The **Boys' Brigade** (BB) is an international interdenominational Christian youth organisation, conceived by Sir William Alexander Smith to combine drill and fun activities with Christian values. Representing the three PCI congregations in Ballymoney Anchor Boys and Junior Section meet on Monday Nights in St James's Church while the company Section, boys 11+ meet in one of the three churches on Wednesday nights.

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.

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

PUBLIC BENEFIT STATEMENT

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

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

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

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

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

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

TRUSTEES ANNUAL REPORT (cont'd)

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 196 contributors during the year [201 in previous year, 2022] donating a total of £92,160 (£78,742 in previous year, 2022)

Total Income of the congregation during the year was £197,595 compared to £158,284 in the previous year. The main reason for the increase was larger FWO (Free Will Offering) and Special Collection received.

Total expenditure decreased slightly from £183,871 to £180,861. Overall Funds remaining at end of year increased to £112,002 (£95,268 in previous year, 2022)

STATEMENT OF TRUSTEE RESPONSIBILITIES

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

As the 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 26 September 2024 and signed on its behalf by

[Name] Brian Hueston

[Name] John Gault

[Date] 26 September 2024

[Date] 26 September 2024

INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF St James's CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

Basis of independent examiner's report

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

My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts and seeking explanations from you as charity trustees concerning any such matters.

My role is to state whether any material matters have come to my attention giving me cause to believe:

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

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.

Name: Mr Connor Taggart

Relevant professional qualification or body: Business Studies Graduate and former Company Accountant in Industry

Address: 222 Seacon Road, Ballymoney, BT53 6PZ

Date 4.03.24

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)

for the year ended 31 December 2023

	Note	Unrestricted	Restricted	Endowment	Total	Total
		Funds	Funds	Funds	2023	2022
		£	£	£	£	£
Receipts						
Donations and legacies	2	111777	43363		155140	114397
Charitable activities	3		13726		13726	11725
Other trading activities	4	18567			18567	23417
Investment Income	5	156			156	185
Other	6	378	9628		10006	9060
		-----	-----	-----	-----	-----
Total Receipts		130878	66717		197595	158284
		-----	-----	-----	-----	-----
Payments						
Raising funds	7	1345			1345	1780
Charitable activities	8	137429	32595		170024	174987
Other	9		9492		9492	7104
		-----	-----	-----	-----	-----

Total Payments		138774	42087		180861	183871
		-----	-----	-----	-----	-----
Net receipts / (payments)		-7896	24630		16734	-25587
Transfers between funds		-5841	5841		0	0
		-----	-----	-----	-----	-----
Net movement in funds		-13737	30471		16734	-25587
Funds brought forward		--49208	144476		95268	120855
		-----	-----	-----	-----	-----
Funds carried forward	12	-62945	174947		112002	95268
		=====	=====	=====	=====	=====

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

STATEMENT OF ASSETS AND LIABILITIES

As at 31 December 2023

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£	£
Funds Reconciliation					
Bank and Cash at start of year	-49208	144476		95268	120855
Net movement in funds	-13737	30471		16734	-25587
	-----	-----	-----	-----	-----
Bank and Cash at end of year	-62945	174947		112002	95268
	=====	=====	=====	=====	=====
Bank & Cash Balances					
Bank Deposit Accounts				114629	114629
Bank Current Accounts				-2627	-19361
Cash in Hand				0	0
				-----	-----
				112002	95268
				=====	=====
Other Assets					
Fixed Assets – Note 10				4969479	4622769
- Church Premises					
				-----	-----

4969479 4622769

=====

none none

5081481 4718037

=====

Liabilities

Approved by the Kirk Session at a meeting on

and signed on its behalf by

[Name] Brian Hueston

[Name] Jack Gault

[Date] September 2024

[Date] September 2024

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 December 2023

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

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

FUND ACCOUNTING

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

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

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

2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Recorded giving:					
Loose collections	2117			2117	1365
FWO	92160			92160	78742
Gift Aid	17500			17500	16000
Building Repair Fund		43363		43363	18290
	-----	-----	-----	-----	-----
	111777	43363		155140	114397
	-----	-----	-----	-----	-----

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 December 2023

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
United Appeal		5867		5867	6439
Presbyterian Children's Society		200		200	403
Charity Collections		7659		7659	4883
	-----	-----	-----	-----	-----
		13726		13726	11725
	-----	-----	-----	-----	-----

4. OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Letting of premises	18567			18567	23417
	-----	-----	-----	-----	-----
	18567			18567	23417
	-----	-----	-----	-----	-----

5. INVESTMENT INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Deposit interest	156			156	185
	-----	-----	-----	-----	-----
	156			156	185
	-----	-----	-----	-----	-----

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (cont'd)

31 December 2023

6. OTHER INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Organisations' Income		9628		9628	8245

Other income	378			378	315
	-----	-----	-----	-----	-----
	378	9628		10006	8560
	-----	-----	-----	-----	-----

7. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
FWO envelopes	1345			1345	1780
	-----	-----	-----	-----	-----
	1345			1345	1780
	-----	-----	-----	-----	-----

8. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
General Assembly Assessments	20706			20706	24419
Presbytery fees	745			745	730
Ministry and support staff costs	97608			97608	86980
Congregational running expenses	18370			18370	36464

Donations to Missions and Charities	20357		20357	14987
Property Expenditure	12238		12238	12008
-----	-----	-----	-----	-----
137429	32595		170024	174987
-----	-----	-----	-----	-----

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (cont'd)

31 December 2023

9. OTHER EXPENDITURE

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Organisations Expenditure		9492		9492	7104
	-----	-----	-----	-----	-----
		9482		9492	7104
	-----	-----	-----	-----	-----

10. FIXED ASSETS

The congregation owns the Church premises situated at St James Road Ballymoney and the associated fixtures, fittings, plant and machinery. These have an insurance value of £4,969,479.

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (cont'd)

31 December 2023

11. FUND BALANCES

Fund	Balance at start	Receipts	Payment	Transfer	Surplus / (Deficit)	Balance at end
	£	£	£	£	£	£
Unrestricted Funds						
General Fund	-49208	130878	138774	-5841	-13737	-62945
	-----	-----	-----	-----	-----	-----
	-49208	130878	138774	-5841	-13737	-62945
	-----	-----	-----	-----	-----	-----
Restricted Funds						
Capital Reserves	114629	0	0	0	0	114629
Building Fund	463	43363	12238	0	31125	31588
Sunday School	16471	833	1347	0	-514	15957
GB	6472	6463	6273	860	1050	7522
PW	4104	2332	1812	-1250	-730	3374
Bowling Club	2043	0	0	-400	-400	1643
Youth Club	294	0	60	0	-60	234
United Appeal	0	5867	10998	5131	0	0
Presbyterian Children's Society	0	200	200	0	0	0

Charity Donations	0	7659	9159	1500	0	0
	-----	-----	-----	-----	-----	-----
	144476	66717	42087	5841	30471	174947
	-----	-----	-----	-----	-----	-----
Total	95268	197595	180861	0	16734	112002
	-----	-----	-----	-----	-----	-----

St. James's Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105326

Annual report

ST JAMES'S 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 (NIC105326)

**St JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
TRUSTEES ANNUAL REPORT**

The necessary equipment having been installed our services continue to be transmitted live via FaceBook. This means that the service is available to all the congregation who have the necessary equipment, ie smart tv, tablet, computer or smart phone as well as others, friends around the world. While numbers attending church services have not yet returned to pre-covid levels there has been a steady increase. Our monitoring shows that we continue have a most encouraging number of viewers, both locally and much further afield.

St JAMES'S 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, a Statement of Assets and Liabilities as at that date.

REFERENCE AND ADMINISTRATIVE DETAILS

St James's congregation of the Presbyterian Church in Ireland
St James's Road,
Ballymoney
BT53 6BJ

Registered Charity in Northern Ireland (NIC105326)

CHARITY TRUSTEES

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

James Beattie
William Campbell
Sean Carey
Ivan Ellison
Gilmore Finney
John Gault
Maurice Gowland
James Graham
Robert Guy
Robert Johnston
Andrew Kinnaird
Victor McConaghie
Barbara McIntyre
Ivan McKane
Andrew McMullan
Pamela Stinson
David Murray
Terry Shawe
Glen Simpson
Hugh Cubitt

PRINCIPAL OFFICE BEARERS

Minister	Hugh Cubitt
Clerk of Session	John Gault
Treasurer	Brian Hueston

INDEPENDENT EXAMINER

Mr Connor Taggart 222 Seacon Road, Ballymoney, BT54 6PZ

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

BANKERS

Danske Bank, 6 High Street, Ballymoney, Co. Antrim, BT53 6AD

SOLICITORS

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

STRUCTURE AND MANAGEMENT

The Kirk Session

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

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

Stated meetings of the Kirk session are normally held at least four times a year and are once again being held in the Church

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.

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

Presbytery

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ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

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.
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- Sunday School
- Youth Club
- Bowling Club
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- Create and Chat
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ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation normally meets for worship each Sunday at 11.30am (11.00am July and August) and 6.30pm first and third Sundays of the month, September to June. During the week Bible Study provides an opportunity for members to meet together for fellowship, to study the scriptures and for a time of prayer.

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

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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, deaconess and Elders.

Mission and outreach

Groceries brought to church by members are distributed to those in need in the congregation and also to the Ballymoney Food Bank.

Living Hope (Christian Outreach)

Throughout 2023 collections of still in good condition second-hand school uniforms from the various local primary and post-primary schools were made. These school uniforms were then made available free to anyone in need in the wider Ballymoney community. Baby clothes were also made available through Living Hope

The following donations were also made: Children's Hospice, Leprosy Mission and Smile Foundation.

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

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

Presbytery

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

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 on-line from, Belfast.

Property

None

Organisations

Sunday School and Bible Class, with an average attendance of 55 meet weekly September to June.

Ignite/Inspire have resumed on two Sunday evenings per month for bible study and other Christian activities.

The bowling club again, meet throughout the year and take part in local leagues and competitions.

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

PW (Presbyterian Women) normally meet monthly with average attendance of 45. They usually have guest speakers from a Christian background and raise funds to support Missionary Work and the work of Deaconesses within PCI.

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BB (Boys' Brigade) The **Boys' Brigade** (BB) is an international interdenominational Christian youth organisation, conceived by Sir William Alexander Smith to combine drill and fun activities with Christian values. Representing the three PCI congregations in Ballymoney Anchor Boys and Junior Section meet on Monday Nights in St James's Church while the company Section, boys 11+ meet in one of the three churches on Wednesday nights.

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.

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

PUBLIC BENEFIT STATEMENT

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

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

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

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

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

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

TRUSTEES ANNUAL REPORT (cont'd)

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 196 contributors during the year [201 in previous year, 2022] donating a total of £92,160 (£78,742 in previous year, 2022)

Total Income of the congregation during the year was £197,595 compared to £158,284 in the previous year. The main reason for the increase was larger FWO (Free Will Offering) and Special Collection received.

Total expenditure decreased slightly from £183,871 to £180,861. Overall Funds remaining at end of year increased to £112,002 (£95,268 in previous year, 2022)

STATEMENT OF TRUSTEE RESPONSIBILITIES

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

As the 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 26 September 2024 and signed on its behalf by

[Name] Brian Hueston

[Name] John Gault

[Date] 26 September 2024

[Date] 26 September 2024

INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF St James's CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

Basis of independent examiner's report

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

My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts and seeking explanations from you as charity trustees concerning any such matters.

My role is to state whether any material matters have come to my attention giving me cause to believe:

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

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.

Name: Mr Connor Taggart

Relevant professional qualification or body: Business Studies Graduate and former Company Accountant in Industry

Address: 222 Seacon Road, Ballymoney, BT53 6PZ

Date 4.03.24

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)

for the year ended 31 December 2023

	Note	Unrestricted	Restricted	Endowment	Total	Total
		Funds	Funds	Funds	2023	2022
		£	£	£	£	£
Receipts						
Donations and legacies	2	111777	43363		155140	114397
Charitable activities	3		13726		13726	11725
Other trading activities	4	18567			18567	23417
Investment Income	5	156			156	185
Other	6	378	9628		10006	9060
		-----	-----	-----	-----	-----
Total Receipts		130878	66717		197595	158284
		-----	-----	-----	-----	-----
Payments						
Raising funds	7	1345			1345	1780
Charitable activities	8	137429	32595		170024	174987
Other	9		9492		9492	7104
		-----	-----	-----	-----	-----

Total Payments		138774	42087		180861	183871
		-----	-----	-----	-----	-----
Net receipts / (payments)		-7896	24630		16734	-25587
Transfers between funds		-5841	5841		0	0
		-----	-----	-----	-----	-----
Net movement in funds		-13737	30471		16734	-25587
Funds brought forward		--49208	144476		95268	120855
		-----	-----	-----	-----	-----
Funds carried forward	12	-62945	174947		112002	95268
		=====	=====	=====	=====	=====

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

STATEMENT OF ASSETS AND LIABILITIES

As at 31 December 2023

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£	£
Funds Reconciliation					
Bank and Cash at start of year	-49208	144476		95268	120855
Net movement in funds	-13737	30471		16734	-25587
	-----	-----	-----	-----	-----
Bank and Cash at end of year	-62945	174947		112002	95268
	=====	=====	=====	=====	=====
Bank & Cash Balances					
Bank Deposit Accounts				114629	114629
Bank Current Accounts				-2627	-19361
Cash in Hand				0	0
				-----	-----
				112002	95268
				=====	=====
Other Assets					
Fixed Assets – Note 10				4969479	4622769
- Church Premises					
				-----	-----

4969479 4622769

=====

none none

5081481 4718037

=====

Liabilities

Approved by the Kirk Session at a meeting on

and signed on its behalf by

[Name] Brian Hueston

[Name] Jack Gault

[Date] September 2024

[Date] September 2024

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 December 2023

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

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

FUND ACCOUNTING

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

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

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

2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Recorded giving:					
Loose collections	2117			2117	1365
FWO	92160			92160	78742
Gift Aid	17500			17500	16000
Building Repair Fund		43363		43363	18290
	-----	-----	-----	-----	-----
	111777	43363		155140	114397
	-----	-----	-----	-----	-----

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 December 2023

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
United Appeal		5867		5867	6439
Presbyterian Children's Society		200		200	403
Charity Collections		7659		7659	4883
	-----	-----	-----	-----	-----
		13726		13726	11725
	-----	-----	-----	-----	-----

4. OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Letting of premises	18567			18567	23417
	-----	-----	-----	-----	-----
	18567			18567	23417
	-----	-----	-----	-----	-----

5. INVESTMENT INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Deposit interest	156			156	185
	-----	-----	-----	-----	-----
	156			156	185
	-----	-----	-----	-----	-----

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (cont'd)

31 December 2023

6. OTHER INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Organisations' Income		9628		9628	8245

Other income	378			378	315
	-----	-----	-----	-----	-----
	378	9628		10006	8560
	-----	-----	-----	-----	-----

7. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
FWO envelopes	1345			1345	1780
	-----	-----	-----	-----	-----
	1345			1345	1780
	-----	-----	-----	-----	-----

8. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
General Assembly Assessments	20706			20706	24419
Presbytery fees	745			745	730
Ministry and support staff costs	97608			97608	86980
Congregational running expenses	18370			18370	36464

Donations to Missions and Charities	20357		20357	14987
Property Expenditure	12238		12238	12008
-----	-----	-----	-----	-----
137429	32595		170024	174987
-----	-----	-----	-----	-----

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (cont'd)

31 December 2023

9. OTHER EXPENDITURE

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Organisations Expenditure		9492		9492	7104
	-----	-----	-----	-----	-----
		9482		9492	7104
	-----	-----	-----	-----	-----

10. FIXED ASSETS

The congregation owns the Church premises situated at St James Road Ballymoney and the associated fixtures, fittings, plant and machinery. These have an insurance value of £4,969,479.

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (cont'd)

31 December 2023

11. FUND BALANCES

Fund	Balance at start	Receipts	Payment	Transfer	Surplus / (Deficit)	Balance at end
	£	£	£	£	£	£
Unrestricted Funds						
General Fund	-49208	130878	138774	-5841	-13737	-62945
	-----	-----	-----	-----	-----	-----
	-49208	130878	138774	-5841	-13737	-62945
	-----	-----	-----	-----	-----	-----
Restricted Funds						
Capital Reserves	114629	0	0	0	0	114629
Building Fund	463	43363	12238	0	31125	31588
Sunday School	16471	833	1347	0	-514	15957
GB	6472	6463	6273	860	1050	7522
PW	4104	2332	1812	-1250	-730	3374
Bowling Club	2043	0	0	-400	-400	1643
Youth Club	294	0	60	0	-60	234
United Appeal	0	5867	10998	5131	0	0
Presbyterian Children's Society	0	200	200	0	0	0

Charity Donations	0	7659	9159	1500	0	0
	-----	-----	-----	-----	-----	-----
	144476	66717	42087	5841	30471	174947
	-----	-----	-----	-----	-----	-----
Total	95268	197595	180861	0	16734	112002
	-----	-----	-----	-----	-----	-----

St. James's Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105326

Annual return

ST JAMES'S 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 (NIC105326)

**St JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
TRUSTEES ANNUAL REPORT**

The necessary equipment having been installed our services continue to be transmitted live via FaceBook. This means that the service is available to all the congregation who have the necessary equipment, ie smart tv, tablet, computer or smart phone as well as others, friends around the world. While numbers attending church services have not yet returned to pre-covid levels there has been a steady increase. Our monitoring shows that we continue have a most encouraging number of viewers, both locally and much further afield.

St JAMES'S 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, a Statement of Assets and Liabilities as at that date.

REFERENCE AND ADMINISTRATIVE DETAILS

St James's congregation of the Presbyterian Church in Ireland
St James's Road,
Ballymoney
BT53 6BJ

Registered Charity in Northern Ireland (NIC105326)

CHARITY TRUSTEES

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

James Beattie
William Campbell
Sean Carey
Ivan Ellison
Gilmore Finney
John Gault
Maurice Gowland
James Graham
Robert Guy
Robert Johnston
Andrew Kinnaird
Victor McConaghie
Barbara McIntyre
Ivan McKane
Andrew McMullan
Pamela Stinson
David Murray
Terry Shawe
Glen Simpson
Hugh Cubitt

PRINCIPAL OFFICE BEARERS

Minister	Hugh Cubitt
Clerk of Session	John Gault
Treasurer	Brian Hueston

INDEPENDENT EXAMINER

Mr Connor Taggart 222 Seacon Road, Ballymoney, BT54 6PZ

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

BANKERS

Danske Bank, 6 High Street, Ballymoney, Co. Antrim, BT53 6AD

SOLICITORS

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

STRUCTURE AND MANAGEMENT

The Kirk Session

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

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

Stated meetings of the Kirk session are normally held at least four times a year and are once again being held in the Church

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.

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

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. St James's 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 the 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.

DESCRIPTION AND PURPOSE

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

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

The congregations mission purposes: Creating a Christian environment where commitment to Jesus Christ is the objective. Christian character will grow and relate effectively to the needs of the community and the world. Throughout its more than 175 year history St James's has been loyal in its evangelical witness and always emphasised importance of zeal for the faith together with the freedom of conscience and tolerance to people of differing traditions

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

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

ACTIVITIES AND OBJECTIVES

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

- Sunday School
- Youth Club
- Bowling Club
- PW
- Create and Chat
- BB
- GB

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation normally meets for worship each Sunday at 11.30am (11.00am July and August) and 6.30pm first and third Sundays of the month, September to June. During the week Bible Study provides an opportunity for members to meet together for fellowship, to study the scriptures and for a time of prayer.

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

At 31 December 2023 there were 330 communicant members and 399 of families connected with the congregations. The average week attendance at morning worship is 150+ in church and an average of 100 views via YouTube. It seems likely that more than one person will be viewing each service. CD sound recordings of the services are distributed to member of the congregation.

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, deaconess and Elders.

Mission and outreach

Groceries brought to church by members are distributed to those in need in the congregation and also to the Ballymoney Food Bank.

Living Hope (Christian Outreach)

Throughout 2023 collections of still in good condition second-hand school uniforms from the various local primary and post-primary schools were made. These school uniforms were then made available free to anyone in need in the wider Ballymoney community. Baby clothes were also made available through Living Hope

The following donations were also made: Children's Hospice, Leprosy Mission and Smile Foundation.

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

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

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

Presbytery

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

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 on-line from, Belfast.

Property

None

Organisations

Sunday School and Bible Class, with an average attendance of 55 meet weekly September to June.

Ignite/Inspire have resumed on two Sunday evenings per month for bible study and other Christian activities.

The bowling club again, meet throughout the year and take part in local leagues and competitions.

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

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Create and Chat meet twice a month for knitting, sewing, other creative activities and a cup of tea. No meetings were held during this year.

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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.

ST JAMES'S 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).

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

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

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

TRUSTEES ANNUAL REPORT (cont'd)

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 196 contributors during the year [201 in previous year, 2022] donating a total of £92,160 (£78,742 in previous year, 2022)

Total Income of the congregation during the year was £197,595 compared to £158,284 in the previous year. The main reason for the increase was larger FWO (Free Will Offering) and Special Collection received.

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Approved by the Kirk Session at a meeting on 26 September 2024 and signed on its behalf by

[Name] Brian Hueston

[Name] John Gault

[Date] 26 September 2024

[Date] 26 September 2024

INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF St James's CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

Basis of independent examiner's report

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

My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts and seeking explanations from you as charity trustees concerning any such matters.

My role is to state whether any material matters have come to my attention giving me cause to believe:

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

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.

Name: Mr Connor Taggart

Relevant professional qualification or body: Business Studies Graduate and former Company Accountant in Industry

Address: 222 Seacon Road, Ballymoney, BT53 6PZ

Date 4.03.24

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)

for the year ended 31 December 2023

	Note	Unrestricted	Restricted	Endowment	Total	Total
		Funds	Funds	Funds	2023	2022
		£	£	£	£	£
Receipts						
Donations and legacies	2	111777	43363		155140	114397
Charitable activities	3		13726		13726	11725
Other trading activities	4	18567			18567	23417
Investment Income	5	156			156	185
Other	6	378	9628		10006	9060
		-----	-----	-----	-----	-----
Total Receipts		130878	66717		197595	158284
		-----	-----	-----	-----	-----
Payments						
Raising funds	7	1345			1345	1780
Charitable activities	8	137429	32595		170024	174987
Other	9		9492		9492	7104
		-----	-----	-----	-----	-----

Total Payments		138774	42087		180861	183871
		-----	-----	-----	-----	-----
Net receipts / (payments)		-7896	24630		16734	-25587
Transfers between funds		-5841	5841		0	0
		-----	-----	-----	-----	-----
Net movement in funds		-13737	30471		16734	-25587
Funds brought forward		--49208	144476		95268	120855
		-----	-----	-----	-----	-----
Funds carried forward	12	-62945	174947		112002	95268
		=====	=====	=====	=====	=====

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

STATEMENT OF ASSETS AND LIABILITIES

As at 31 December 2023

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£	£
Funds Reconciliation					
Bank and Cash at start of year	-49208	144476		95268	120855
Net movement in funds	-13737	30471		16734	-25587
	-----	-----	-----	-----	-----
Bank and Cash at end of year	-62945	174947		112002	95268
	=====	=====	=====	=====	=====
Bank & Cash Balances					
Bank Deposit Accounts				114629	114629
Bank Current Accounts				-2627	-19361
Cash in Hand				0	0
				-----	-----
				112002	95268
				=====	=====
Other Assets					
Fixed Assets – Note 10				4969479	4622769
- Church Premises					
				-----	-----

4969479 4622769

=====

none none

5081481 4718037

=====

Liabilities

Approved by the Kirk Session at a meeting on

and signed on its behalf by

[Name] Brian Hueston

[Name] Jack Gault

[Date] September 2024

[Date] September 2024

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 December 2023

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

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

FUND ACCOUNTING

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

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

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

2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Recorded giving:					
Loose collections	2117			2117	1365
FWO	92160			92160	78742
Gift Aid	17500			17500	16000
Building Repair Fund		43363		43363	18290
	-----	-----	-----	-----	-----
	111777	43363		155140	114397
	-----	-----	-----	-----	-----

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 December 2023

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
United Appeal		5867		5867	6439
Presbyterian Children's Society		200		200	403
Charity Collections		7659		7659	4883
	-----	-----	-----	-----	-----
		13726		13726	11725
	-----	-----	-----	-----	-----

4. OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Letting of premises	18567			18567	23417
	-----	-----	-----	-----	-----
	18567			18567	23417
	-----	-----	-----	-----	-----

5. INVESTMENT INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Deposit interest	156			156	185
	-----	-----	-----	-----	-----
	156			156	185
	-----	-----	-----	-----	-----

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (cont'd)

31 December 2023

6. OTHER INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Organisations' Income		9628		9628	8245

Other income	378			378	315
	-----	-----	-----	-----	-----
	378	9628		10006	8560
	-----	-----	-----	-----	-----

7. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
FWO envelopes	1345			1345	1780
	-----	-----	-----	-----	-----
	1345			1345	1780
	-----	-----	-----	-----	-----

8. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
General Assembly Assessments	20706			20706	24419
Presbytery fees	745			745	730
Ministry and support staff costs	97608			97608	86980
Congregational running expenses	18370			18370	36464

Donations to Missions and Charities	20357		20357	14987
Property Expenditure	12238		12238	12008
-----	-----	-----	-----	-----
137429	32595		170024	174987
-----	-----	-----	-----	-----

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (cont'd)

31 December 2023

9. OTHER EXPENDITURE

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Organisations Expenditure		9492		9492	7104
	-----	-----	-----	-----	-----
		9482		9492	7104
	-----	-----	-----	-----	-----

10. FIXED ASSETS

The congregation owns the Church premises situated at St James Road Ballymoney and the associated fixtures, fittings, plant and machinery. These have an insurance value of £4,969,479.

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (cont'd)

31 December 2023

11. FUND BALANCES

Fund	Balance at start	Receipts	Payment	Transfer	Surplus / (Deficit)	Balance at end
	£	£	£	£	£	£
Unrestricted Funds						
General Fund	-49208	130878	138774	-5841	-13737	-62945
	-----	-----	-----	-----	-----	-----
	-49208	130878	138774	-5841	-13737	-62945
	-----	-----	-----	-----	-----	-----
Restricted Funds						
Capital Reserves	114629	0	0	0	0	114629
Building Fund	463	43363	12238	0	31125	31588
Sunday School	16471	833	1347	0	-514	15957
GB	6472	6463	6273	860	1050	7522
PW	4104	2332	1812	-1250	-730	3374
Bowling Club	2043	0	0	-400	-400	1643
Youth Club	294	0	60	0	-60	234
United Appeal	0	5867	10998	5131	0	0
Presbyterian Children's Society	0	200	200	0	0	0

Charity Donations	0	7659	9159	1500	0	0
	-----	-----	-----	-----	-----	-----
	144476	66717	42087	5841	30471	174947
	-----	-----	-----	-----	-----	-----
Total	95268	197595	180861	0	16734	112002
	-----	-----	-----	-----	-----	-----

Accounts

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

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

Registered Charity in Northern Ireland (NIC105326)

**St JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
TRUSTEES ANNUAL REPORT**

Post-Covid-19

In 2022 life in St James's Presbyterian returned to 'normal' with church organisations meeting and functioning much as we had been doing before the '*Covid Situation*'.

The necessary equipment having been installed our services continue to be transmitted live via FaceBook. This means that the service is available to all the congregation who have the necessary equipment, ie smart tv, tablet, computer or smart phone and who did not yet feel confident enough to return to church. While numbers attending church services have not yet returned to pre-covid levels there has been a steady increase throughout the year. Our monitoring shows that we continue have a most encouraging number of viewers, both locally and much further afield.

St JAMES'S 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 2022, a Statement of Assets and Liabilities as at that date.

REFERENCE AND ADMINISTRATIVE DETAILS

St James's congregation of the Presbyterian Church in Ireland
St James's Road,
Ballymoney
BT53 6BJ

Registered Charity in Northern Ireland (NIC105326)

CHARITY TRUSTEES

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

James Beattie	William Campbell
Sean Carey	Ivan Ellison
Gilmore Finney	David Fleming (deceased 2 November 2022)
John Gault	Maurice Gowland
James Graham	Robert Guy
Robert Johnston	Andrew Kinnaird
Victor McConaghie	Barbara McIntyre
Ivan McKane	Andrew McMullan
Pamela Stinson	David Murray
Terry Shawe	Glen Simpson
	Hugh Cubitt

PRINCIPAL OFFICE BEARERS

Minister	Hugh Cubitt
Clerk of Session	John Gault
Treasurer	Brian Hueston

INDEPENDENT EXAMINER

Mr Connor Taggart 222 Seacon Road, Ballymoney, BT54 6PZ

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

BANKERS

Danske Bank, 6 High Street, Ballymoney, Co. Antrim, BT53 6AD

SOLICITORS

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

STRUCTURE AND MANAGEMENT

The Kirk Session

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

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

Stated meetings of the Kirk session are normally held at least four times a year and are once again being held in the Church

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.

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

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. St James's 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 the 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.

DESCRIPTION AND PURPOSE

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

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

The congregations mission purposes: Creating a Christian environment where commitment to Jesus Christ is the objective. Christian character will grow and relate effectively to the needs of the community and the world. Throughout its more than 175 year history St James's has been loyal in its evangelical witness and always emphasised importance of zeal for the faith together with the freedom of conscience and tolerance to people of differing traditions

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

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

ACTIVITIES AND OBJECTIVES

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

- Sunday School
- Youth Club
- Bowling Club
- PW
- Create and Chat
- BB
- GB

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation normally meets for worship each Sunday at 11.30am (11.00am July and August) and 6.30pm first and third Sundays of the month, September to June. During the week Bible Study provides an opportunity for members to meet together for fellowship, to study the scriptures and for a time of prayer.

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

At 31 December 2021 there were 330 communicant members and 398 of families connected with the congregations. The average week attendance at morning worship is 100+ in church and an average of 100 views via YouTube. It seems likely that more than one person will be viewing each service. CD sound recordings of the services are distributed to member of the congregation.

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, deaconess and Elders.

Mission and outreach

Groceries brought to church by members are distributed to those in need in the congregation and also to the Ballymoney Food Bank.

Living Hope (Christian Outreach)

Throughout 2022 collections of still in good condition second-hand school uniforms from the various local primary and post-primary schools were made. These school uniforms were then made available free to anyone in need in the wider Ballymoney community. Baby clothes were also made available through Living Hope

The following donations were also made: Ukraine Appeal, Children's Hospice and Leprosy Mission

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

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

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

Presbytery

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

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 on-line from, Belfast.

Property

None

Organisations

Sunday School and Bible Class, with an average attendance of 55 meet weekly September to June.

Ignite/Inspire have resumed on two Sunday evenings per month for bible study and other Christian activities.

The bowling club again, meet throughout the year and take part in local leagues and competitions.

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

PW (Presbyterian Women) normally meet monthly with average attendance of 45. They usually have guest speakers from a Christian background and raise funds to support Missionary Work and the work of Deaconesses within PCI.

Create and Chat meet twice a month for knitting, sewing, other creative activities and a cup of tea. No meetings were held during this year.

GB (Girls' Brigade) a church-based organisation for girls from age 3 meets on Thursday evenings. A Christian youth organisation for girls of all ages, backgrounds and abilities.

BB (Boys' Brigade) The **Boys' Brigade** (BB) is an international interdenominational Christian youth organisation, conceived by Sir William Alexander Smith to combine drill and fun activities with Christian values. Representing the three PCI congregations in Ballymoney Anchor Boys and Junior Section meet on Monday Nights in St James's Church while the company Section, boys 11+ meet in one of the three churches on Wednesday nights.

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.

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

PUBLIC BENEFIT STATEMENT

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

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

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

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

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

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

TRUSTEES ANNUAL REPORT (cont'd)

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 201 contributors during the year [218 in previous year, 2021] donating a total of £78,742 (£77,367 in previous year, 2021)

Total Income of the congregation during the year was £158,284 compared to £145,686 in the previous year. The main reason for the increase was larger rental income received.

Total expenditure increased from £151,060 to £183,871. This was due, in part, to increased general costs like heating and electricity. Overall Funds remaining at end of year decreased to £95,268 (£120,855 in previous year, 2021)

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 7 September 2022 and signed on its behalf by

[Name] Brian Hueston

[Name] John Gault

[Date] 4 September 2022

[Date] 4 September 2022

INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

Basis of independent examiner's report

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

My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts and seeking explanations from you as charity trustees concerning any such matters.

My role is to state whether any material matters have come to my attention giving me cause to believe:

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

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.

Name: Mr Connor Taggart

Relevant professional qualification or body: Business Studies Graduate and former Company Accountant in Industry

Address: 222 Seacon Road, Ballymoney, BT53 6PZ

Date 4.03.23

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

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2021	Total 2020
		£	£	£	£	£
Receipts						
Donations and legacies	2	96107	18290		114397	109712
Charitable activities	3		11725		11725	8199
Other trading activities	4	23417			23417	8512
Investment Income	5	185			185	232
Other	6	315	8245		9060	19031
		-----	-----	-----	-----	-----
Total Receipts		120024	38260		158284	145686
		-----	-----	-----	-----	-----
Payments						
Raising funds	7	1780			1780	1712
Charitable activities	8	146083	28904		174987	146866
Other	9		7104		7104	2932
		-----	-----	-----	-----	-----
Total Payments		147863	36008		183871	151060
		-----	-----	-----	-----	-----
Net receipts / (payments)		-27839	2252		-25587	-5374
Transfers between funds		-4671	4671		0	0
		-----	-----	-----	-----	-----
Net movement in funds		-32510	6923		-25587	-5374
Funds brought forward		--16698	137553		120855	126229
		-----	-----	-----	-----	-----
Funds carried forward	12	-49208	144476		95268	120855
		=====	=====	=====	=====	=====

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF ASSETS AND LIABILITIES

As at 31 December 2022

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
Funds Reconciliation					
Bank and Cash at start of year	-16698	137553		120855	126229
Net movement in funds	-32510	6923		-25587	-5374
	-----	-----	-----	-----	-----
Bank and Cash at end of year	-49208	144476		95268	120855
	=====	=====	=====	=====	=====
Bank & Cash Balances					
Bank Deposit Accounts				114629	114629
Bank Current Accounts				-19361	6226
Cash in Hand				0	0
				-----	-----
				95268	120855
				=====	=====
Other Assets					
Fixed Assets – Note 10				4622769	3860380
- Church Premises					
				-----	-----
				4622769	3860380
				=====	=====
Liabilities				none	none
				-----	-----
				4718037	3973405
				=====	=====

Approved by the Kirk Session at a meeting on 7 September 2023 and signed on its behalf by

[Name] Brian Hueston

[Name] Jack Gault

[Date] 4 September 2023

[Date] 4 September 2023

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND NOTES TO THE ACCOUNTS

31 December 2022

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

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

FUND ACCOUNTING

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

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

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

2. DONATIONS AND LEGACIES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
Recorded giving:					
Loose collections	1365			1365	257
FWO	78742			78742	77367
Gift Aid	16000			16000	16000
Building Repair Fund		18290		18290	16088
	-----	-----	-----	-----	-----
	96107	18290		114397	109712
	-----	-----	-----	-----	-----

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 December 2022

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
United Appeal		6439		6439	6901
Presbyterian Children's Society		403		403	225
Charity Collections		4883		4883	1073
	-----	-----	-----	-----	-----
		11725		11725	8199
	-----	-----	-----	-----	-----

4. OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
Letting of premises	23417			23417	8512
	-----	-----	-----	-----	-----
	23417			23417	8512
	-----	-----	-----	-----	-----

5. INVESTMENT INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
Deposit interest	185			185	232
	-----	-----	-----	-----	-----
	185			185	232
	-----	-----	-----	-----	-----

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (cont'd)

31 December 2022

6. OTHER INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
Organisations' Income		8245		8245	16351
Furlough Payments					2680
Other income	315			315	
	-----	-----	-----	-----	-----
	315	8245		8560	19031
	-----	-----	-----	-----	-----

7. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
FWO envelopes	1780			1780	1712
	-----	-----	-----	-----	-----
	1780			1780	1712
	-----	-----	-----	-----	-----

8. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
General Assembly Assessments	24419			24419	23456
Presbytery fees	730			730	848
Ministry and support staff costs	86980			86980	70473
Congregational running expenses	33954			36464	17961
Donations to Missions and Charities		16896		14987	15551
Property Expenditure		12008		12008	20289
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	146083	28904		174987	148578
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ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS (cont'd)
31 December 2022

9. OTHER EXPENDITURE

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
Organisations Expenditure		7104		7104	2932
	-----	-----	-----	-----	-----
		7104		7104	2932
	-----	-----	-----	-----	-----

10. FIXED ASSETS

The congregation owns the Church premises situated at St James Road Ballymoney and the associated fixtures, fittings, plant and machinery. These have an insurance value of £4,622,769.

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (cont'd)

31 December 2022

11. FUND BALANCES

Fund	Balance at start	Receipts	Payment	Transfer	Surplus / (Deficit)	Balance at end
	£	£	£	£	£	£
Unrestricted Funds						
General Fund	-16698	120024	147863	-4671	-32510	-49208
	-----	-----	-----	-----	-----	-----
	-16698	120024	147863	-4671	-32510	-49208
	-----	-----	-----	-----	-----	-----
Restricted Funds						
Capital Reserves	114629	0	0	0	0	114629
Building Fund	-5819	18290	12008	0	6282	463
Sunday School	16392	423	344	0	79	16471
GB	5420	552	0	500	1052	6472
PW	4534	7270	6700	-1000	-430	4104
Bowling Club	2043	0	0	0	0	2043
Youth Club	354	0	60	0	-60	294
United Appeal	0	6439	10110	3671	0	0
Presbyterian Children's Society	0	403	403	0	0	0
Charity Donations	0	4883	6383	1500	0	0
	-----	-----	-----	-----	-----	-----
	137553	38260	36008	4671	6923	144476
	-----	-----	-----	-----	-----	-----
Total	120855	158284	183871	0	-25587	95268
	-----	-----	-----	-----	-----	-----

Approved by the Kirk Session at a meeting on 7 September 2023 and signed on its behalf by

[Name] Brian Hueston

[Name] Jack Gault

[Date] 4 September 2023

[Date] 4 September 2023

St. James's Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105326

Annual report

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

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

Registered Charity in Northern Ireland (NIC105326)

**St JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
TRUSTEES ANNUAL REPORT**

Post-Covid-19

In 2022 life in St James's Presbyterian returned to 'normal' with church organisations meeting and functioning much as we had been doing before the '*Covid Situation*'.

The necessary equipment having been installed our services continue to be transmitted live via FaceBook. This means that the service is available to all the congregation who have the necessary equipment, ie smart tv, tablet, computer or smart phone and who did not yet feel confident enough to return to church. While numbers attending church services have not yet returned to pre-covid levels there has been a steady increase throughout the year. Our monitoring shows that we continue have a most encouraging number of viewers, both locally and much further afield.

St JAMES'S 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 2022, a Statement of Assets and Liabilities as at that date.

REFERENCE AND ADMINISTRATIVE DETAILS

St James's congregation of the Presbyterian Church in Ireland
St James's Road,
Ballymoney
BT53 6BJ

Registered Charity in Northern Ireland (NIC105326)

CHARITY TRUSTEES

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

James Beattie	William Campbell
Sean Carey	Ivan Ellison
Gilmore Finney	David Fleming (deceased 2 November 2022)
John Gault	Maurice Gowland
James Graham	Robert Guy
Robert Johnston	Andrew Kinnaird
Victor McConaghie	Barbara McIntyre
Ivan McKane	Andrew McMullan
Pamela Stinson	David Murray
Terry Shawe	Glen Simpson
	Hugh Cubitt

PRINCIPAL OFFICE BEARERS

Minister	Hugh Cubitt
Clerk of Session	John Gault
Treasurer	Brian Hueston

INDEPENDENT EXAMINER

Mr Connor Taggart 222 Seacon Road, Ballymoney, BT54 6PZ

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

BANKERS

Danske Bank, 6 High Street, Ballymoney, Co. Antrim, BT53 6AD

SOLICITORS

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

STRUCTURE AND MANAGEMENT

The Kirk Session

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

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

Stated meetings of the Kirk session are normally held at least four times a year and are once again being held in the Church

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.

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

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. St James's 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 the 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.

DESCRIPTION AND PURPOSE

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

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

The congregations mission purposes: Creating a Christian environment where commitment to Jesus Christ is the objective. Christian character will grow and relate effectively to the needs of the community and the world. Throughout its more than 175 year history St James's has been loyal in its evangelical witness and always emphasised importance of zeal for the faith together with the freedom of conscience and tolerance to people of differing traditions

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

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

ACTIVITIES AND OBJECTIVES

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

- Sunday School
- Youth Club
- Bowling Club
- PW
- Create and Chat
- BB
- GB

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation normally meets for worship each Sunday at 11.30am (11.00am July and August) and 6.30pm first and third Sundays of the month, September to June. During the week Bible Study provides an opportunity for members to meet together for fellowship, to study the scriptures and for a time of prayer.

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

At 31 December 2021 there were 330 communicant members and 398 of families connected with the congregations. The average week attendance at morning worship is 100+ in church and an average of 100 views via YouTube. It seems likely that more than one person will be viewing each service. CD sound recordings of the services are distributed to member of the congregation.

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, deaconess and Elders.

Mission and outreach

Groceries brought to church by members are distributed to those in need in the congregation and also to the Ballymoney Food Bank.

Living Hope (Christian Outreach)

Throughout 2022 collections of still in good condition second-hand school uniforms from the various local primary and post-primary schools were made. These school uniforms were then made available free to anyone in need in the wider Ballymoney community. Baby clothes were also made available through Living Hope

The following donations were also made: Ukraine Appeal, Children's Hospice and Leprosy Mission

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

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

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

Presbytery

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

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 on-line from, Belfast.

Property

None

Organisations

Sunday School and Bible Class, with an average attendance of 55 meet weekly September to June.

Ignite/Inspire have resumed on two Sunday evenings per month for bible study and other Christian activities.

The bowling club again, meet throughout the year and take part in local leagues and competitions.

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

PW (Presbyterian Women) normally meet monthly with average attendance of 45. They usually have guest speakers from a Christian background and raise funds to support Missionary Work and the work of Deaconesses within PCI.

Create and Chat meet twice a month for knitting, sewing, other creative activities and a cup of tea. No meetings were held during this year.

GB (Girls' Brigade) a church-based organisation for girls from age 3 meets on Thursday evenings. A Christian youth organisation for girls of all ages, backgrounds and abilities.

BB (Boys' Brigade) The **Boys' Brigade** (BB) is an international interdenominational Christian youth organisation, conceived by Sir William Alexander Smith to combine drill and fun activities with Christian values. Representing the three PCI congregations in Ballymoney Anchor Boys and Junior Section meet on Monday Nights in St James's Church while the company Section, boys 11+ meet in one of the three churches on Wednesday nights.

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.

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

PUBLIC BENEFIT STATEMENT

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

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

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

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

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

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

TRUSTEES ANNUAL REPORT (cont'd)

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 201 contributors during the year [218 in previous year, 2021] donating a total of £78,742 (£77,367 in previous year, 2021)

Total Income of the congregation during the year was £158,284 compared to £145,686 in the previous year. The main reason for the increase was larger rental income received.

Total expenditure increased from £151,060 to £183,871. This was due, in part, to increased general costs like heating and electricity. Overall Funds remaining at end of year decreased to £95,268 (£120,855 in previous year, 2021)

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 7 September 2022 and signed on its behalf by

[Name] Brian Hueston

[Name] John Gault

[Date] 4 September 2022

[Date] 4 September 2022

INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

Basis of independent examiner's report

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

My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts and seeking explanations from you as charity trustees concerning any such matters.

My role is to state whether any material matters have come to my attention giving me cause to believe:

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

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.

Name: Mr Connor Taggart

Relevant professional qualification or body: Business Studies Graduate and former Company Accountant in Industry

Address: 222 Seacon Road, Ballymoney, BT53 6PZ

Date 4.03.23

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

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2021	Total 2020
		£	£	£	£	£
Receipts						
Donations and legacies	2	96107	18290		114397	109712
Charitable activities	3		11725		11725	8199
Other trading activities	4	23417			23417	8512
Investment Income	5	185			185	232
Other	6	315	8245		9060	19031
		-----	-----	-----	-----	-----
Total Receipts		120024	38260		158284	145686
		-----	-----	-----	-----	-----
Payments						
Raising funds	7	1780			1780	1712
Charitable activities	8	146083	28904		174987	146866
Other	9		7104		7104	2932
		-----	-----	-----	-----	-----
Total Payments		147863	36008		183871	151060
		-----	-----	-----	-----	-----
Net receipts / (payments)		-27839	2252		-25587	-5374
Transfers between funds		-4671	4671		0	0
		-----	-----	-----	-----	-----
Net movement in funds		-32510	6923		-25587	-5374
Funds brought forward		--16698	137553		120855	126229
		-----	-----	-----	-----	-----
Funds carried forward	12	-49208	144476		95268	120855
		=====	=====	=====	=====	=====

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF ASSETS AND LIABILITIES

As at 31 December 2022

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
Funds Reconciliation					
Bank and Cash at start of year	-16698	137553		120855	126229
Net movement in funds	-32510	6923		-25587	-5374
	-----	-----	-----	-----	-----
Bank and Cash at end of year	-49208	144476		95268	120855
	=====	=====	=====	=====	=====
Bank & Cash Balances					
Bank Deposit Accounts				114629	114629
Bank Current Accounts				-19361	6226
Cash in Hand				0	0
				-----	-----
				95268	120855
				=====	=====
Other Assets					
Fixed Assets – Note 10				4622769	3860380
- Church Premises					
				-----	-----
				4622769	3860380
				=====	=====
Liabilities				none	none
				-----	-----
				4718037	3973405
				=====	=====

Approved by the Kirk Session at a meeting on 7 September 2023 and signed on its behalf by

[Name] Brian Hueston

[Name] Jack Gault

[Date] 4 September 2023

[Date] 4 September 2023

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND NOTES TO THE ACCOUNTS

31 December 2022

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

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

FUND ACCOUNTING

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

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

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

2. DONATIONS AND LEGACIES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
Recorded giving:					
Loose collections	1365			1365	257
FWO	78742			78742	77367
Gift Aid	16000			16000	16000
Building Repair Fund		18290		18290	16088
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	96107	18290		114397	109712
	-----	-----	-----	-----	-----

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 December 2022

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
United Appeal		6439		6439	6901
Presbyterian Children's Society		403		403	225
Charity Collections		4883		4883	1073
	-----	-----	-----	-----	-----
		11725		11725	8199
	-----	-----	-----	-----	-----

4. OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
Letting of premises	23417			23417	8512
	-----	-----	-----	-----	-----
	23417			23417	8512
	-----	-----	-----	-----	-----

5. INVESTMENT INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
Deposit interest	185			185	232
	-----	-----	-----	-----	-----
	185			185	232
	-----	-----	-----	-----	-----

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (cont'd)

31 December 2022

6. OTHER INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
Organisations' Income		8245		8245	16351
Furlough Payments					2680
Other income	315			315	
	-----	-----	-----	-----	-----
	315	8245		8560	19031
	-----	-----	-----	-----	-----

7. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
FWO envelopes	1780			1780	1712
	-----	-----	-----	-----	-----
	1780			1780	1712
	-----	-----	-----	-----	-----

8. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
General Assembly Assessments	24419			24419	23456
Presbytery fees	730			730	848
Ministry and support staff costs	86980			86980	70473
Congregational running expenses	33954			36464	17961
Donations to Missions and Charities		16896		14987	15551
Property Expenditure		12008		12008	20289
	-----	-----	-----	-----	-----
	146083	28904		174987	148578
	-----	-----	-----	-----	-----

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS (cont'd)

31 December 2022

9. OTHER EXPENDITURE

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
Organisations Expenditure		7104		7104	2932
	-----	-----	-----	-----	-----
		7104		7104	2932
	-----	-----	-----	-----	-----

10. FIXED ASSETS

The congregation owns the Church premises situated at St James Road Ballymoney and the associated fixtures, fittings, plant and machinery. These have an insurance value of £4,622,769.

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (cont'd)

31 December 2022

11. FUND BALANCES

Fund	Balance at start	Receipts	Payment	Transfer	Surplus / (Deficit)	Balance at end
	£	£	£	£	£	£
Unrestricted Funds						
General Fund	-16698	120024	147863	-4671	-32510	-49208
	-----	-----	-----	-----	-----	-----
	-16698	120024	147863	-4671	-32510	-49208
	-----	-----	-----	-----	-----	-----
Restricted Funds						
Capital Reserves	114629	0	0	0	0	114629
Building Fund	-5819	18290	12008	0	6282	463
Sunday School	16392	423	344	0	79	16471
GB	5420	552	0	500	1052	6472
PW	4534	7270	6700	-1000	-430	4104
Bowling Club	2043	0	0	0	0	2043
Youth Club	354	0	60	0	-60	294
United Appeal	0	6439	10110	3671	0	0
Presbyterian Children's Society	0	403	403	0	0	0
Charity Donations	0	4883	6383	1500	0	0
	-----	-----	-----	-----	-----	-----
	137553	38260	36008	4671	6923	144476
	-----	-----	-----	-----	-----	-----
Total	120855	158284	183871	0	-25587	95268
	-----	-----	-----	-----	-----	-----

Approved by the Kirk Session at a meeting on 7 September 2023 and signed on its behalf by

[Name] Brian Hueston

[Name] Jack Gault

[Date] 4 September 2023

[Date] 4 September 2023

St. James's Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105326

Annual return

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

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

Registered Charity in Northern Ireland (NIC105326)

**St JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
TRUSTEES ANNUAL REPORT**

Post-Covid-19

In 2022 life in St James's Presbyterian returned to 'normal' with church organisations meeting and functioning much as we had been doing before the '*Covid Situation*'.

The necessary equipment having been installed our services continue to be transmitted live via FaceBook. This means that the service is available to all the congregation who have the necessary equipment, ie smart tv, tablet, computer or smart phone and who did not yet feel confident enough to return to church. While numbers attending church services have not yet returned to pre-covid levels there has been a steady increase throughout the year. Our monitoring shows that we continue have a most encouraging number of viewers, both locally and much further afield.

St JAMES'S 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 2022, a Statement of Assets and Liabilities as at that date.

REFERENCE AND ADMINISTRATIVE DETAILS

St James's congregation of the Presbyterian Church in Ireland
St James's Road,
Ballymoney
BT53 6BJ

Registered Charity in Northern Ireland (NIC105326)

CHARITY TRUSTEES

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

James Beattie	William Campbell
Sean Carey	Ivan Ellison
Gilmore Finney	David Fleming (deceased 2 November 2022)
John Gault	Maurice Gowland
James Graham	Robert Guy
Robert Johnston	Andrew Kinnaird
Victor McConaghie	Barbara McIntyre
Ivan McKane	Andrew McMullan
Pamela Stinson	David Murray
Terry Shawe	Glen Simpson
	Hugh Cubitt

PRINCIPAL OFFICE BEARERS

Minister	Hugh Cubitt
Clerk of Session	John Gault
Treasurer	Brian Hueston

INDEPENDENT EXAMINER

Mr Connor Taggart 222 Seacon Road, Ballymoney, BT54 6PZ

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

BANKERS

Danske Bank, 6 High Street, Ballymoney, Co. Antrim, BT53 6AD

SOLICITORS

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

STRUCTURE AND MANAGEMENT

The Kirk Session

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

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

Stated meetings of the Kirk session are normally held at least four times a year and are once again being held in the Church

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.

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

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. St James's 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 the 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.

DESCRIPTION AND PURPOSE

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

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

The congregations mission purposes: Creating a Christian environment where commitment to Jesus Christ is the objective. Christian character will grow and relate effectively to the needs of the community and the world. Throughout its more than 175 year history St James's has been loyal in its evangelical witness and always emphasised importance of zeal for the faith together with the freedom of conscience and tolerance to people of differing traditions

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

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

ACTIVITIES AND OBJECTIVES

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

- Sunday School
- Youth Club
- Bowling Club
- PW
- Create and Chat
- BB
- GB

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation normally meets for worship each Sunday at 11.30am (11.00am July and August) and 6.30pm first and third Sundays of the month, September to June. During the week Bible Study provides an opportunity for members to meet together for fellowship, to study the scriptures and for a time of prayer.

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

At 31 December 2021 there were 330 communicant members and 398 of families connected with the congregations. The average week attendance at morning worship is 100+ in church and an average of 100 views via YouTube. It seems likely that more than one person will be viewing each service. CD sound recordings of the services are distributed to member of the congregation.

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, deaconess and Elders.

Mission and outreach

Groceries brought to church by members are distributed to those in need in the congregation and also to the Ballymoney Food Bank.

Living Hope (Christian Outreach)

Throughout 2022 collections of still in good condition second-hand school uniforms from the various local primary and post-primary schools were made. These school uniforms were then made available free to anyone in need in the wider Ballymoney community. Baby clothes were also made available through Living Hope

The following donations were also made: Ukraine Appeal, Children's Hospice and Leprosy Mission

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

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

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

Presbytery

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

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 on-line from, Belfast.

Property

None

Organisations

Sunday School and Bible Class, with an average attendance of 55 meet weekly September to June.

Ignite/Inspire have resumed on two Sunday evenings per month for bible study and other Christian activities.

The bowling club again, meet throughout the year and take part in local leagues and competitions.

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

PW (Presbyterian Women) normally meet monthly with average attendance of 45. They usually have guest speakers from a Christian background and raise funds to support Missionary Work and the work of Deaconesses within PCI.

Create and Chat meet twice a month for knitting, sewing, other creative activities and a cup of tea. No meetings were held during this year.

GB (Girls' Brigade) a church-based organisation for girls from age 3 meets on Thursday evenings. A Christian youth organisation for girls of all ages, backgrounds and abilities.

BB (Boys' Brigade) The **Boys' Brigade** (BB) is an international interdenominational Christian youth organisation, conceived by Sir William Alexander Smith to combine drill and fun activities with Christian values. Representing the three PCI congregations in Ballymoney Anchor Boys and Junior Section meet on Monday Nights in St James's Church while the company Section, boys 11+ meet in one of the three churches on Wednesday nights.

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.

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

PUBLIC BENEFIT STATEMENT

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

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

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

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

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

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

TRUSTEES ANNUAL REPORT (cont'd)

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 201 contributors during the year [218 in previous year, 2021] donating a total of £78,742 (£77,367 in previous year, 2021)

Total Income of the congregation during the year was £158,284 compared to £145,686 in the previous year. The main reason for the increase was larger rental income received.

Total expenditure increased from £151,060 to £183,871. This was due, in part, to increased general costs like heating and electricity. Overall Funds remaining at end of year decreased to £95,268 (£120,855 in previous year, 2021)

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 7 September 2022 and signed on its behalf by

[Name] Brian Hueston

[Name] John Gault

[Date] 4 September 2022

[Date] 4 September 2022

INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

Basis of independent examiner's report

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

My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts and seeking explanations from you as charity trustees concerning any such matters.

My role is to state whether any material matters have come to my attention giving me cause to believe:

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

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.

Name: Mr Connor Taggart

Relevant professional qualification or body: Business Studies Graduate and former Company Accountant in Industry

Address: 222 Seacon Road, Ballymoney, BT53 6PZ

Date 4.03.23

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

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2021	Total 2020
		£	£	£	£	£
Receipts						
Donations and legacies	2	96107	18290		114397	109712
Charitable activities	3		11725		11725	8199
Other trading activities	4	23417			23417	8512
Investment Income	5	185			185	232
Other	6	315	8245		9060	19031
		-----	-----	-----	-----	-----
Total Receipts		120024	38260		158284	145686
		-----	-----	-----	-----	-----
Payments						
Raising funds	7	1780			1780	1712
Charitable activities	8	146083	28904		174987	146866
Other	9		7104		7104	2932
		-----	-----	-----	-----	-----
Total Payments		147863	36008		183871	151060
		-----	-----	-----	-----	-----
Net receipts / (payments)		-27839	2252		-25587	-5374
Transfers between funds		-4671	4671		0	0
		-----	-----	-----	-----	-----
Net movement in funds		-32510	6923		-25587	-5374
Funds brought forward		--16698	137553		120855	126229
		-----	-----	-----	-----	-----
Funds carried forward	12	-49208	144476		95268	120855
		=====	=====	=====	=====	=====

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF ASSETS AND LIABILITIES

As at 31 December 2022

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
Funds Reconciliation					
Bank and Cash at start of year	-16698	137553		120855	126229
Net movement in funds	-32510	6923		-25587	-5374
	-----	-----	-----	-----	-----
Bank and Cash at end of year	-49208	144476		95268	120855
	=====	=====	=====	=====	=====
Bank & Cash Balances					
Bank Deposit Accounts				114629	114629
Bank Current Accounts				-19361	6226
Cash in Hand				0	0
				-----	-----
				95268	120855
				=====	=====
Other Assets					
Fixed Assets – Note 10				4622769	3860380
- Church Premises					
				-----	-----
				4622769	3860380
				=====	=====
Liabilities				none	none
				-----	-----
				4718037	3973405
				=====	=====

Approved by the Kirk Session at a meeting on 7 September 2023 and signed on its behalf by

[Name] Brian Hueston

[Name] Jack Gault

[Date] 4 September 2023

[Date] 4 September 2023

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 December 2022

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

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

FUND ACCOUNTING

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

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

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

2. DONATIONS AND LEGACIES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
Recorded giving:					
Loose collections	1365			1365	257
FWO	78742			78742	77367
Gift Aid	16000			16000	16000
Building Repair Fund		18290		18290	16088
	-----	-----	-----	-----	-----
	96107	18290		114397	109712
	-----	-----	-----	-----	-----

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 December 2022

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
United Appeal		6439		6439	6901
Presbyterian Children's Society		403		403	225
Charity Collections		4883		4883	1073
	-----	-----	-----	-----	-----
		11725		11725	8199
	-----	-----	-----	-----	-----

4. OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
Letting of premises	23417			23417	8512
	-----	-----	-----	-----	-----
	23417			23417	8512
	-----	-----	-----	-----	-----

5. INVESTMENT INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
Deposit interest	185			185	232
	-----	-----	-----	-----	-----
	185			185	232
	-----	-----	-----	-----	-----

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (cont'd)

31 December 2022

6. OTHER INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
Organisations' Income		8245		8245	16351
Furlough Payments					2680
Other income	315			315	
	-----	-----	-----	-----	-----
	315	8245		8560	19031
	-----	-----	-----	-----	-----

7. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
FWO envelopes	1780			1780	1712
	-----	-----	-----	-----	-----
	1780			1780	1712
	-----	-----	-----	-----	-----

8. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
General Assembly Assessments	24419			24419	23456
Presbytery fees	730			730	848
Ministry and support staff costs	86980			86980	70473
Congregational running expenses	33954			36464	17961
Donations to Missions and Charities		16896		14987	15551
Property Expenditure		12008		12008	20289
	-----	-----	-----	-----	-----
	146083	28904		174987	148578
	-----	-----	-----	-----	-----

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS (cont'd)

31 December 2022

9. OTHER EXPENDITURE

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
Organisations Expenditure		7104		7104	2932
	-----	-----	-----	-----	-----
		7104		7104	2932
	-----	-----	-----	-----	-----

10. FIXED ASSETS

The congregation owns the Church premises situated at St James Road Ballymoney and the associated fixtures, fittings, plant and machinery. These have an insurance value of £4,622,769.

ST JAMES'S CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (cont'd)

31 December 2022

11. FUND BALANCES

Fund	Balance at start	Receipts	Payment	Transfer	Surplus / (Deficit)	Balance at end
	£	£	£	£	£	£
Unrestricted Funds						
General Fund	-16698	120024	147863	-4671	-32510	-49208
	-----	-----	-----	-----	-----	-----
	-16698	120024	147863	-4671	-32510	-49208
	-----	-----	-----	-----	-----	-----
Restricted Funds						
Capital Reserves	114629	0	0	0	0	114629
Building Fund	-5819	18290	12008	0	6282	463
Sunday School	16392	423	344	0	79	16471
GB	5420	552	0	500	1052	6472
PW	4534	7270	6700	-1000	-430	4104
Bowling Club	2043	0	0	0	0	2043
Youth Club	354	0	60	0	-60	294
United Appeal	0	6439	10110	3671	0	0
Presbyterian Children's Society	0	403	403	0	0	0
Charity Donations	0	4883	6383	1500	0	0
	-----	-----	-----	-----	-----	-----
	137553	38260	36008	4671	6923	144476
	-----	-----	-----	-----	-----	-----
Total	120855	158284	183871	0	-25587	95268
	-----	-----	-----	-----	-----	-----

Approved by the Kirk Session at a meeting on 7 September 2023 and signed on its behalf by

[Name] Brian Hueston

[Name] Jack Gault

[Date] 4 September 2023

[Date] 4 September 2023