

Main Street Garvagh Congregation of the Presbyterian Church in Ireland

Northern Ireland · Charity number 105347

Details

Known as	Main Street Presbyterian Church Garvagh
Status	Received
Registered	2016-08-10
Register	View on the Charity Commission for Northern Ireland register

Contact

Address	A Farlow (Engineering) Ltd 39 Ballynameen Road Garvagh 46 Killyvally Road BT51 5Lx BT51 5LX
Phone	+447762579316
Email	mainstreetgarvaghpc@btconnect.com
Website	www.mainstreetpresbyterian.org

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	£200,194	£170,139	£0	0

Trustees

Name	Role	Appointed
Mr Alan Farlow		
Mr Alex Farlow		
Mr Basil Moore		
Mr Brian Farlow		
Mr Fred Smyth		
Mr Gordon McClure		
Mr Hugh Smyth Gilmore		
Mr Ivan Wright		
Mr Kenneth Workman		
Mr Stephen Dinsmore		
Mr Trevor Wright		
Mr William Campbell		
Mr William John Clyde		
Rev Brian Smyth		

Main Street Garvagh Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105347

Accounts

**Main Street Garvagh Presbyterian Church a congregation of
the Presbyterian Church in Ireland**

**Financial Statements
for the year ended 31 December 2024**

Registered with the Charity Commission for Northern Ireland NIC105347

STATEMENT OF FINANCIAL ACTIVITY
for the year ended 31 December 2024

	Notes	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2024	Total Funds 2023
		£	£	£	£	£
Income and Endowments from:						
Grants Received			1,150	--	1,150	999
Donations and legacies	2	102,670	56,580		159,250	148,797
Charitable activities	3	--	113	--	113	184
Other trading activities	4	--	--	--	--	--
Investments	5	1,182	5,405	--	6,587	4,208
Other	6	6,505	26,589	--	33,094	26,028
Total		110,357	89,837	--	200,194	180,216
Expenditure on:						
Raising funds	7	--	--	--	--	--
Charitable activities	8	90,063	80,076	--	170,139	150,325
Total		90,063	80,076	--	170,139	150,325
Net Income / (expenditure)		20,294	9,761	--	30,055	29,891
Transfers between funds		(78,982)	78,982	--	--	--
Gains/(losses on revaluation of fixed assets)						
Net movement in funds						
Reconciliation of funds:		(58,688)	88,743	--	30,055	29,891
Total funds brought forward		124,388	3,695,915	--	3,820,303	3,790,412
Total funds carried forward		65,700	3,784,658	--	3,850,358	3,820,303

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

	Notes	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2023 £	Total Funds 2022 £
Income and Endowments from:						
Grants Received			999	--	999	--
Donations and legacies	2	94,053	54,744	--	148,797	162,813
Charitable activities	3	--	184	--	184	400
Other trading activities	4	--	--	--	--	--
Investments	5	1,150	3,059	--	4,208	1,176
Other	6	5,937	20,091	--	26,028	6,394
Total		101,140	79,076	--	180,216	170,783
Expenditure on:						
Raising funds	7	--	--	--	--	--
Charitable activities	8	62,710	87,615	--	150,325	82,647
Total		62,710	87,615	--	150,325	82,647
Net Income / (expenditure)		38,430	(8,539)	--	29,891	88,136
Transfers between funds		(770)	770	--	--	--
Gains/(losses on revaluation of fixed assets)						
Net movement in funds						
Reconciliation of funds:		37,660	(7,769)	--	29,891	88,136
Total funds brought forward		86,728	3,703,684	--	3,790,412	3,702,276
Total funds carried forward		124,388	3,695,915	--	3,820,303	3,790,412

BALANCE SHEET
As at 31 December 2024

	Notes	Unrestricted € Funds	Restricted € Funds	Endowment € Funds	Total Funds € 2024	Total Funds € 2023
Fixed assets:						
Tangible assets	9	--	3,584,011	--	3,584,011	3,584,011
Total fixed assets		--	3,584,011	--	3,584,011	3,584,011
Current assets						
Current Investments	10	--	112,077	--	112,077	32,046
Cash at bank and in hand	11	65,700	88,570	--	154,270	204,246
Total current assets		65,700	200,647	--	266,346	236,292
Less current liabilities						
Loan		--	--	--	--	--
Total net assets or liabilities		65,700	3,784,658	--	3,850,358	3,820,303

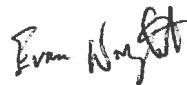
BALANCE SHEET (Continued)
As at 31 December 2024

	Note	Unrestricted € Funds	Restricted € Funds	Endowment € Funds	Total Funds € 2024	Total Funds € 2023
Funds of the charity						
Fixed assets	12	--	3,584,011	--	3,584,011	3,584,011
Restricted income funds	12	--	200,647	--	200,647	111,904
Unrestricted funds	12	65,700	--	--	65,700	124,388
		-----	-----	-----	-----	-----
Total charity funds		65,700	3,784,658	--	3,850,358	3,820,303
		-----	-----	-----	-----	-----

Approved by the Kirk Session at a meeting on 21-01-25 and signed on its behalf by;



Rev. Brian Smyth
Minister



Mr Ivan Wright
Treasurer

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.

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

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.

NOTES TO THE ACCOUNTS

31 December 2024

1. ACCOUNTING POLICIES (cont'd)

INCOMING RESOURCES

(i) Recognition of incoming resources

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

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

(ii) Incoming resources with related expenditure

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

(iii) Grants and donations

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

(iv) Tax reclaims on donations and gifts

Incoming resources from tax reclaims are included in the SoFA at the date of receipt.

(v) Volunteer help

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

(vi) Investment income

This is included in the accounts when receivable.

(vii) Investment gains and losses

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

EXPENDITURE AND LIABILITIES

(viii) Liability recognition

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

(ix) Grants payable without performance conditions

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

ASSETS

(x) Tangible Fixed Assets

Tangible fixed assets for use by charity are capitalised if they can be used for more than one year, and cost at least £3,500. They are valued at cost or, if gifted, at the value to the charity on receipt.

Fixed Assets are valued on the Balance Sheet using insurance valuations and the policy adopted is to not depreciate.

(xi) Investments

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

NOTES TO THE ACCOUNTS (cont'd)
31 December 2024

2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£	£
Recorded giving	--	42,799	--	42,799	40,902
Loose collections	5,377	6,456	--	11,833	10,498
FWO	83,963	--	--	83,963	77,296
Gift Aid	13,330	7,325	--	20,655	20,102
Legacies and bequest	--	--	--	--	--
	-----	-----	-----	-----	-----
	102,670	56,580	--	159,250	148,797
	-----	-----	-----	-----	-----

Unrestricted funds in 2023 amounted to £94,053 and were split between Loose Collections - £3,647, FWO - £77,296 and Gift Aid - £13,111. Restricted funds in the 2023 year amounted to £54,744 and included Recorded giving - £40,902, Loose Collections - £6,850 and Gift aid of £6,991.

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£	£
Fundraising events	--	113	--	113	184
Grants received	--	--	--	--	--
	-----	-----	-----	-----	-----
	--	113	--	113	184
	-----	-----	-----	-----	-----

NOTES TO THE ACCOUNTS (cont'd)
31 December 2024

4. OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£	£
Trading income	--	--	--	--	--
	-----	-----	-----	-----	-----
	--	--	--	--	--
	-----	-----	-----	-----	-----

5. INVESTMENTS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£	£
Interest received	1,182	1,188	--	2,370	1,277
Other investment income	--	4,217	--	4,218	2,932
	-----	-----	-----	-----	-----
	1,182	5,405	--	6,588	4,209
	-----	-----	-----	-----	-----

Unrestricted monies received in 2023 for interest received amounted to £1,146 and the other investment income came to £4.

NOTES TO THE ACCOUNTS (cont'd)
31 December 2024

6. OTHER INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Total Funds 2023
	£	£	£	£	£
Miscellaneous income	6,505	5,450	--	11,954	9,708
Collections and Gifts	--	21,139	--	21,139	16,320
	6,505	26,589	--	33,093	26,028

Other unrestricted miscellaneous income in 2023 amounted to £5,937. All gifts in 2023 were for restricted use.

7. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£	£
Fundraising events	--	--	--	--	--
	--	--	--	--	--

NOTES TO THE ACCOUNTS (cont'd)
31 December 2024

8. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£	£
General Assembly Assessments	40,347	--	--	40,347	9,090
Presbytery fees	571	--	--	571	554
Ministry and support staff costs	--	--	--	--	--
Congregational running expenses	49,146	55,282	--	104,428	119,772
Collections and gifts paid out	--	20,178	--	20,178	15,593
Donations to Missions and charities	--	4,616	--	4,616	5,316
	-----	-----	-----	-----	-----
	90,063	80,076	--	170,139	150,325
	-----	-----	-----	-----	-----

Unrestricted expenditure in 2023 amounted to £62,710 and was made up of General Assembly Assessments - £9,090, Presbytery fees - £554 Congregational running expenses - £51,866 and Donations to missions and charities - £1,200

9. TANGIBLE FIXED ASSETS

	Land & Buildings	Fixtures and Fittings	Vehicles	Total
	£	£	£	£
Cost or valuation				
At start of year	3,548,426	35,585	--	3,584,011
Additions	--	--	--	--
Disposals	--	--	--	--
	-----	-----	-----	-----
At end of year	3,548,426	35,585	--	3,584,011
	-----	-----	-----	-----
Depreciation				
At start of year	--	--	--	--
	-----	-----	-----	-----
At end of year	--	--	--	--
	-----	-----	-----	-----
Net Book Value				
At start of year	3,584,426	35,585	--	3,584,011
	-----	-----	-----	-----
At end of year	3,584,426	35,585	--	3,584,011
	-----	-----	-----	-----

Additions of £49,739 for 2020 are shown at cost together with additions at cost in 2019 of £194,889 and 2018 of £1,126,458 and 2017 of £92,657. Existing buildings at 1st January 2017 are carried at insurance valuation and amount to £2,090,167 and fixtures and fittings also at insurance value of £30,100.

10. INVESTMENTS

	2024	2023
	£	£
General Investment Fund		
Investments	112,077	32,046
	-----	-----
	112,077	32,046
	=====	=====

	2024	2023
	£	£
Value at start of year	32,046	32,021
Additions	80,000	--
Interest	1,049	28
Transfers	(1,018)	(3)
	-----	-----
Value at end of year	112,077	32,046
	=====	=====

11. CASH AT BANK AND IN HAND

	2024	2023
	£	£
Ulster Bank current account	154,270	204,246
	-----	-----
	154,270	204,246
	=====	=====

12. FUND BALANCES AND RECONCILIATION OF FUNDS

	Balance at start	Income	Expend.	Gains/ Losses	Transfer	Balance at end
	£	£	£	£	£	£
Unrestricted Funds						
General Fund	124,388	110,357	90,063	--	(78,982)	65,700
	-----	-----	-----	-----	-----	-----
TOTAL Unrestricted Funds	124,388	110,357	90,063	--	(78,982)	65,700
	=====	=====	=====	=====	=====	=====
Restricted Funds						
Property/Building Fund	95,745	56,399	50,768	--	80,742	182,118
United Appeal Fund	--	7,225	7,236	--	11	--
Collections & Gifts Fund	--	13,914	12,942	--	(972)	--
Missionary & Student Fund	4,437	1,613	886	--	961	6,126
Sunday School Fund	3,574	866	314	--	--	4,126
Catering Fund	1,807	--	--	--	(1,760)	47
Cafe Link Fund	460	200	--	--	--	660
Pampered & Prepared Fund	458	1,054	767	--	--	744
Junior Bible Club Fund	259	210	77	--	--	392
Youth Club Fund	1,229	1,705	1,022	--	300	2,212
Women Together Fund	2,232	4,978	4,835	--	(300)	2,076
Munchkins Fund	325	1,321	1,099	--	--	547
Holiday Bible Club	1,380	353	131	--	--	1,602
	-----	-----	-----	-----	-----	-----
	111,905	89,837	80,076	--	78,982	200,648
	-----	-----	-----	-----	-----	-----
Fixed Asset Fund	3,584,011	--	--	--	--	3,584,011
	-----	-----	-----	-----	-----	-----
TOTAL Restricted Funds	3,695,916	79,078	88,815	--	--	3,784,659
	=====	=====	=====	=====	=====	=====

13. RELATED PARTY TRANSACTION

During the year the congregation contributed the following amounts to Funds of the General Assembly of the Presbyterian Church in Ireland a separate charity

£16,057 for congregational assessments (2023 - £9,090)
£7,236 towards the United Appeal (2023 - £7,850)

The congregation contributed £571 (2023 -£554) towards Presbytery Assessments during the year

There were no other related party transactions.

14. INDEPENDENT EXAMINERS' REMUNERATION

	2024	2023
	£	£
Examination of Financial Statements	-	-
Other Fees	-	-
	-----	-----
	-	-
	-----	-----

14. FUNDS RECEIVED AS AN AGENT

During the year funds were collected on behalf of the following and directly paid to them; Earl Haig, Presbyterian Children’s Society, Tear Fund, United Appeal, Belfast City Missions, Leprosy Mission, Friends of VISPA, CEF and Martins. The total amounted to £13,914.

Main Street Garvagh Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105347

Accounts

**Main Street Garvagh Presbyterian Church a congregation of
the Presbyterian Church in Ireland**

**Financial Statements
for the year ended 31 December 2023**

Registered with the Charity Commission for Northern Ireland NIC105347

STATEMENT OF FINANCIAL ACTIVITY
for the year ended 31 December 2023

	Notes	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Total Funds 2022
		£	£	£	£	£
Income and Endowments from:						
Grants received		--	999	--	999	--
Donations and legacies	2	94,053	54,744	--	148,797	162,813
Charitable activities	3	--	184	--	184	400
Other trading activities	4	--	--	--	--	--
Investments	5	1,150	3,059	--	4,209	1,176
Other	6	5,937	20,091	--	26,028	6,394
Total		101,140	79,076	--	180,216	170,783
Expenditure on:						
Raising funds	7	--	--	--	--	--
Charitable activities	8	62,710	87,615	--	150,325	82,647
Total		62,710	87,615	--	150,325	82,647
Net Income / (expenditure)		38,430	(8,539)	--	29,891	88,136
Transfers between funds		(770)	770	--	--	--
Gains/(losses on revaluation of fixed assets)		--	--	--	--	--
Net movement in funds		37,660	(7,769)	--	29,891	88,136
Reconciliation of funds:		37,660	(7,769)	--	29,891	88,136
Total funds brought forward		86,728	3,703,684	--	3,790,412	3,702,276
Total funds carried forward		124,388	3,695,915	--	3,820,303	3,790,412

STATEMENT OF FINANCIAL ACTIVITY
for the year ended 31 December 2022

	Notes	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
		£	£	£	£	£
Income and Endowments from:						
Donations and legacies	2	91,141	71,672	--	162,813	191,368
Charitable activities	3	--	400	--	400	102
Other trading activities	4	--	--	--	--	--
Investments	5	1,079	97	--	1,176	1,185
Other	6	3,889	2,505	--	6,394	5,707
Total		96,109	74,674	--	170,783	198,362
Expenditure on:						
Raising funds	7	--	--	--	--	--
Charitable activities	8	53,619	29,028	--	82,647	106,784
Total		53,619	29,028	--	82,647	106,784
Net Income / (expenditure)		42,490	45,646	--	88,136	91,578
Transfers between funds		90	(90)	--	--	--
Gains/(losses on revaluation of fixed assets)		--	--	--	--	--
Net movement in funds						
Reconciliation of funds:		42,580	45,556	--	88,136	91,578
Total funds brought forward		44,148	3,658,128	--	3,702,276	3,610,698
Total funds carried forward		86,728	3,703,684	--	3,790,412	3,702,276

BALANCE SHEET

As at 31 December 2023

	Notes	Unrestricted Funds €	Restricted Funds €	Endowment Funds €	Total Funds 2023 €	Total Funds 2022 €
Fixed assets:						
Tangible assets	9	--	3,584,011	--	3,584,011	3,584,011
		-----	-----	-----	-----	-----
Total fixed assets		--	3,584,011	--	3,584,011	3,584,011
		-----	-----	-----	-----	-----
Current assets						
Current Investments	10	--	32,046	--	32,021	32,021
Cash at bank and in hand	11	124,388	79,858	--	204,246	174,379
		-----	-----	-----	-----	-----
Total current assets		124,388	111,904	--	236,292	206,400
		-----	-----	-----	-----	-----
Less current liabilities						
Loan		--	--	--	--	--
		-----	-----	-----	-----	-----
Total net assets or liabilities		124,388	3,695,915	--	3,820,303	3,790,411
		-----	-----	-----	-----	-----

BALANCE SHEET (Continued)
As at 31 December 2023

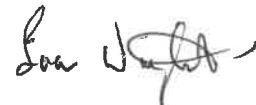
	Note	Unrestricted € Funds	Restricted € Funds	Endowment € Funds	Total Funds € 2023	Total Funds € 2022
Funds of the charity						
Fixed assets	12	--	3,584,011	--	3,584,011	3,584,011
Restricted income funds	12	--	111,904	--	111,904	119,672
Unrestricted funds	12	124,388	--	--	124,388	86,728
		-----	-----	-----	-----	-----
Total charity funds		124,388	3,695,915	--	3,820,303	3,790,411
		-----	-----	-----	-----	-----

Approved by the Kirk Session at a meeting on 22.1.24 and signed on its behalf by;

Mr Alan Farlow
Clerk of Session



Mr Ivan Wright
Treasurer



NOTES TO THE ACCOUNTS

31 December 2023

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

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

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

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.

NOTES TO THE ACCOUNTS

31 December 2023

1. ACCOUNTING POLICIES (cont'd)

INCOMING RESOURCES

(i) Recognition of incoming resources

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

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

(ii) Incoming resources with related expenditure

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

(iii) Grants and donations

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

(iv) Tax reclaims on donations and gifts

Incoming resources from tax reclaims are included in the SoFA at the date of receipt.

(v) Volunteer help

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

(vi) Investment income

This is included in the accounts when receivable.

(vii) Investment gains and losses

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

EXPENDITURE AND LIABILITIES

(viii) Liability recognition

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

(ix) Grants payable without performance conditions

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

ASSETS

(x) Tangible Fixed Assets

Tangible fixed assets for use by charity are capitalised if they can be used for more than one year, and cost at least £3,500. They are valued at cost or, if gifted, at the value to the charity on receipt.

Fixed Assets are valued on the Balance Sheet using insurance valuations and the policy adopted is to not depreciate.

(xi) Investments

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

NOTES TO THE ACCOUNTS (cont'd)
31 December 2023

2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£	£
Recorded giving	--	40,902	--	40,902	55,900
Loose collections	3,647	6,850	--	10,498	7,968
FWO	77,296	--	--	77,296	75,362
Gift Aid	13,111	6,991	--	20,102	23,583
Legacies and bequest	--	--	--	--	--
	-----	-----	-----	-----	-----
	94,053	54,744	--	148,797	162,813
	-----	-----	-----	-----	-----

Unrestricted funds in 2022 amounted to £91,141 and were split between Loose Collections - £2,194, FWO - £75,362 and Gift Aid - £13,585. Restricted funds in the 2022 year amounted to £71,672 and included Recorded giving - £55,900, Loose Collections - £5,774 and Gift aid of £9,998.

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£	£
Fundraising events	--	184	--	184	400
	-----	-----	-----	-----	-----
	--	184	--	184	400
	-----	-----	-----	-----	-----

All monies received in 2021 were for restricted use.

NOTES TO THE ACCOUNTS (cont'd)
31 December 2023

4. OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£	£
Trading income	--	--	--	--	--
	---	---	---	---	---
	--	--	--	--	--
	---	---	---	---	---

5. INVESTMENTS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£	£
General Investment Fund	1,146	131	--	1,277	97
Property Rents	--	--	--	--	--
Other investment income	4	2,928	--	2,932	1,079
	---	---	---	---	---
	1,150	3,059	--	4,209	1,176
	---	---	---	---	---

Unrestricted monies received in 2022 for other investment income amounted to £1,079.

NOTES TO THE ACCOUNTS (cont'd)
31 December 2023

6. OTHER INCOME

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2023 £	Total Funds 2022 £
Miscellaneous income	5,937	3,771	--	9,708	6,344
Collections and gifts	--	16,320	--	16,320	50
	5,937	20,091	--	26,028	6,394
	5,937	20,091	--	26,028	6,394

Other unrestricted miscellaneous income in 2022 amounted to £3,889. All gifts in 2022 were for restricted use.

7. RAISING FUNDS

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2023 £	Total Funds 2022 £
Fundraising events	--	--	--	--	--
	--	--	--	--	--
	--	--	--	--	--

NOTES TO THE ACCOUNTS (cont'd)
31 December 2023

8. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£	£
General Assembly Assessments	9,090	--	--	9,090	8,718
Presbytery fees	554	--	--	554	558
Ministry and support staff costs	--	--	--	--	--
Congregational running expenses	51,866	67,906	--	119,772	52,097
Collections and gifts paid out	--	15,593	--	15,593	--
Donations to Missions and charities	1,200	4,116	--	5,316	21,274
	62,710	87,615	--	150,325	82,647

Unrestricted expenditure in 2022 amounted to £52,199 and was made up of General Assembly Assessments - £8,718, Presbytery fees - £558 and Congregational running expenses - £42,843

9. TANGIBLE FIXED ASSETS

	Land & Buildings	Fixtures and Fittings	Vehicles	Total
	£	£	£	£
Cost or valuation				
At start of year	3,548,426	35,585	--	3,584,011
Additions	--	--	--	--
Disposals	--	--	--	--
	-----	-----	-----	-----
At end of year	3,548,426	35,585	--	3,584,011
	-----	-----	-----	-----
Depreciation				
At start of year	--	--	--	--
	-----	-----	-----	-----
At end of year	--	--	--	--
	-----	-----	-----	-----
Net Book Value				
At start of year	3,584,426	35,585	--	3,584,011
	-----	-----	-----	-----
At end of year	3,584,426	35,585	--	3,584,011
	-----	-----	-----	-----

Additions of £49,739 for 2020 are shown at cost together with additions at cost in 2019 of £194,889 and 2018 of £1,126,458 and 2017 of £92,657. Existing buildings at 1st January 2017 are carried at insurance valuation and amount to £2,090,167 and fixtures and fittings also at insurance value of £30,100.

10. INVESTMENTS

	2022 £	2022 £
General Investment Fund		
Investments	32,021	32,021
	-----	-----
	32,021	32,021
	=====	=====

	2023 £	2022 £
Value at start of year	32,021	32,017
Additions	--	--
Interest	28	7
Transfers	3	3

Value at end of year	32,046	32,021
	=====	=====

11. CASH AT BANK AND IN HAND

	2023 £	2022 £
Ulster Bank current account	202,246	174,379
	-----	-----
	202,246	174,379
	=====	=====

12. FUND BALANCES AND RECONCILIATION OF FUNDS

	Balance at start £	Income £	Expend. £	Gains/ Losses £	Transfer £	Balance at end £
Unrestricted Funds						
General Fund	86,728	101,141	61,510	--	(1,970)	124,388
TOTAL Unrestricted Funds	86,728	101,141	61,510	--	(1,970)	124,388
Restricted Funds						
Property/Building Fund	105,976	52,691	62,918	--	(3)	95,745
United Appeal Fund	--	7,556	7,850	--	294	--
Collections & Gifts Fund	--	8,764	8,943	--	179	--
Missionary & Student Fund	4,687	245	495	--	--	4,437
Sunday School Fund	3,060	1,214	700	--	--	3,574
Catering Fund	1,807	--	--	--	--	1,807
Cafe Link Fund	1,005	90	635	--	--	460
Pampered & Prepared fund	61	684	287	--	--	458
Junior Bible Club Fund	514	20	275	--	--	259
Youth Club Fund	258	1,603	2,332	--	1,700	1,228
Women Together Fund	897	5,837	4,302	--	(200)	2,232
Mums & Tots Fund	321	4	--	--	--	325
Holiday Bible Club	1,088	370	78	--	--	1,380
	119,672	79,078	88,815	--	1,970	111,905
Fixed Asset Fund	3,584,011	--	--	--	--	3,584,011
TOTAL Restricted Funds	3,703,683	79,078	88,815	--	--	3,695,916

13. RELATED PARTY TRANSACTION

During the year the congregation contributed the following amounts to Funds of the General Assembly of the Presbyterian Church in Ireland a separate charity

£9,090 for congregational assessments (2022 - £8,718)

£7,850 towards the United Appeal (2022 - £7,906)

The congregation contributed £554 (2022 -£558) towards Presbytery Assessments during the year

There were no other related party transactions.

14. INDEPENDENT EXAMINERS' REMUNERATION

	2023	2022
	£	£
Examination of financial statements	-	-
Other fees	-	-
	-----	-----
	-	-
	=====	=====

15. FUNDS RECEIVED AS AN AGENT

During the year funds were collected on behalf of the following and directly paid to them; Earl Haig, Presbyterian Children's Society, Tear Fund, United Appeal, Belfast City Missions, Leprosy Mission, Martins and Moderator's Appeal. The total amounted to £15,593.

Main Street Garvagh Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105347

Annual report

**Main Street Garvagh Presbyterian Church a congregation of
the Presbyterian Church in Ireland**

**Trustees Annual Report
for the year ended 31 December 2023**

Registered with the Charity Commission for Northern Ireland NIC105347

TRUSTEES ANNUAL REPORT

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

REFERENCE AND ADMINISTRATIVE DETAILS

Main Street Garvagh congregation of the Presbyterian Church in Ireland
Main Street, Garvagh. Coleraine, BT51 5AA

Registered Charity in Northern Ireland (NIC105347)

CHARITY TRUSTEES

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

W J Campbell
WJ Clyde
Alex Farlow
B Moore
F Smyth
JI Wright
S Dinsmore

B Farlow
Alan Farlow
H Gilmore
G McClure
KS Workman
T Wright

PRINCIPAL OFFICE BEARERS

Minister
Clerk of Session
Treasurer

Congregation was vacant during 2023
Alan Farlow
J Ivan Wright

INDEPENDENT EXAMINER

Ms Anna Clyde
5 Station Road
Garvagh
BT51 5LA

BANKERS

Ulster Bank 30-32 Catharine Street, Limavady BT49 9DB

SOLICITORS

Anderson Gillian Barr, 41, New Row, Coleraine, BT52 1AE

STRUCTURE AND MANAGEMENT

The Kirk Session

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

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

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

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

Presbytery

Under the Presbyterian Church in Ireland form of governance the corporate oversight of a congregation is the responsibility of a Presbytery which superintends generally the spiritual and temporal affairs of the congregations assigned to it by the General Assembly of the Presbyterian Church in Ireland. Main Street Garvagh Presbyterian Church has been assigned to the Coleraine & Limavady Presbytery of the Presbyterian Church in Ireland. The membership of the Presbytery consists mainly of the active ministers of congregations assigned to it by the General Assembly, ministers who have retired from active duty and an elder appointed by the Kirk Session of each congregation.

The General Assembly

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

DESCRIPTION AND PURPOSE

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

The congregations mission purposes is *"To see unbelieving people become committed members of Christ's Church"*

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

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

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

ACTIVITIES AND OBJECTIVES

During 2023 our organisations are running again. The Sunday morning service has continued to be broadcast live while we have approx. 180 people attending.

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/Bible Class/Children's Church/Crèche
- Junior Bible Club
- Holiday Bible Club
- Youth Club
- Women Together
- Friendship Group
- Crafters
- Boys Brigade

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation meets for worship each Sunday at 11.00am and 7.00pm alternate Sundays. During the week the Bible Study/Small Groups provides an opportunity for members to meet together for fellowship, to study the scriptures and for a time of prayer. As well as our regular services if applicable during the year we would acknowledge God's gift of new life at the Sacrament of Baptism, (we had one baptism this year), we gave thanks for faithful services and sought to comfort those who had been bereaved during the year. At 31 December 2023 there were 199 communicant members and 194 families connected with the congregation.

The average weekly attendance at morning worship was 180/200.

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 (Convenor covering the vacancy), elders or by one of the congregation's pastoral visitors.

Mission and outreach

The congregation is supportive of **local mission** through its involvement in support of the local Mission Hall and input into the local Primary Schools. Through the provision of catering as when required. We host events for Young Farmers Club, Trefoil Guild, Women's Institute and Garvagh Playgroup etc.

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 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.

Our **outreach** to the local community is wide and varied including Pampered & Prepared and The Holiday Bible Club which are two well established annual events.

Donations include support of the following:-

- Belfast City Mission
- Leprosy Mission
- Tearfund
- UFM
- Faith Mission
- Scripture Union
- Adopt A Child
- PCI Missionaries
- Various local charities

Presbytery

The congregation was represented at the regular meetings of Presbytery by our convenor minister and / or 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 in Assembly Buildings, Belfast, in June.

Property

We continue to upkeep our church buildings along with the Manse and other small properties.

Organisations

Sunday School / Bible Class

Every Sunday morning from September to June from 10.00am to 11am, around 30 children and young people aged 4-16 and 7 adults meet in different areas of the church to participate in varied Bible teaching and learning activities, including songs, games, Bible stories, discussions, crafts, quizzes, breakfasts. A Youth and Children's service was programmed in June, and children and young people also take part in Family Services. Last Christmas there was also a Kids Christmas Activity Night in the church which was opened to the community on the back of the church's involvement in the Garvagh Christmas Lights Switch On event.

Junior Bible Club

Junior Bible Club is a youth organisation aimed at children from Primary 1 to Primary 7. It is held in Main Street Church Hall every Monday evening from September to March. Due to a lack of help coupled with a drop in numbers, Junior Bible Club did not physically meet in the hall again this year. Instead, leaders were involved in a community event helping to organise the Christmas lights switch on in the town. This was a joint venture on the churches behalf, between the Sunday School and the Junior Bible Club. Together with about 15 volunteers, 150 packs were assembled for the purpose of distributing them to the families in attendance at the switch-on. The packs contained a Christmas book, pencils, stickers, Christmas decoration and various other items, and given out one to each family. Following on from that event, children from the community were invited to a Christmas fun night, again organised jointly between the Sunday School and the JBC, and approximately 50 children attended. To begin with the children were given hotdogs, pizza and ice cream which they thoroughly enjoyed. Later on they participated in two craft activities and games followed by a Christmas video and finishing the evening off with hot chocolate and marshmallows.

Based on the success of the evening it will certainly be worth considering repeating again.

Holiday Bible Club

Holiday Bible Club is a yearly outreach aimed at children from Primary 1 to Year 9. It is held in Main Street Church Hall every July, and spans 5 evenings running from 7 – 8.30pm. This year our theme was 'Campfire' and was about Jesus disciples and the early church and there was an average nightly attendance of around 80 – 90 children from all around the community.

Each evening began with fun warmup exercises followed by a lively praise time; all of which was led from the front. Everyone then sat on the floor to hear the story, which was told using media clips, before the children divided into smaller groups to complete worksheets with their group leader. This time within a smaller group enabled the leaders to get to know the children on a more personal level and for the children to bond with each other over the course of the week. After worksheets were completed, the children enjoyed a snack of juice and biscuits before participating in a variety of activities including craft and games or outdoor activities if the weather was favourable. One of the children's favourite parts of the night was the drama which was performed each evening by some of our younger leaders.

This was based in and around a campsite and fitted in with the memory verse 'Let us consider how we can stir up one another to love. Let us help one another to do good works. Hebrews 10 v 24.

As each evening drew to a close the children once again assembled back in the hall for memory verse work and a final lively rendition of the theme song 'Strike a match, light a light', before going home. On Friday as a special treat the children were given s'mores which were very popular indeed, and the older group enjoyed toasting marshmallows over a firepit.

The whole week required a team of around 30 people who helped in various capacities i.e. group leaders/helpers, registration desk, carparking duties, kitchen duties, craft room set up/tidy up, first aid, administration and those who helped with decorating the hall. This ensured the smooth running of the club all week.

On Friday after the Club was over, the leaders enjoyed some tea and coffee with desserts, and as the weather was favourable the younger leaders had fun getting soaked on a slip 'n' slide outside.

Youth

April is the end of our main season and last year saw us host "4 the win gaming" - a gaming and outreach ministry.

We also had our weekend away to Rostrevor.

Mid September saw the return of youth with an event called Game Plan - kicking off the year getting to know our new young people. We had food, games and a some info on what youth nights look like and why we do them.

October, November and December we had 8 weeks of programmes from Grow Curriculum - On friendships and Gratefulness.

December is full of Christmas events - outdoor Christmas movie, carol service and party.

January we go online and start the year with volunteers showing us a glimpse of their quiet time/daily devotion.

February and March continue weekly programmes filled with games, food and fellowship and finishing with a praise event for Easter.

We have around 12 - 20 young people attending events throughout the year.

Women Together

In February and March of 2023 Women Together continued to meet on the first Tuesday of each month in Café Link. In February we had an update from 'The Smiles Foundation' and we finished off the 2022-23 session in March with a members' night with the programme being taken from the Inspirations Pack 'Going Deeper'. We also held our AGM that evening where the new office bearers for 2023-24 were voted in. The committee then met in May to plan our programme for the 23/24 season. The theme as provided by PW head office for 23/24 is 'Being Transformed'.

Our women's outreach Pampered and Prepared was held in May after a 3-year break due to Covid 19. The events took place over 2 Tuesday nights and were well attended by both old

and new faces. Activities included a forest walk, cookery demo, craft and health talks. Vi Dawson and Claire Murphy shared their testimonies of their personal walk with God.

The 2023-24 season recommenced with our annual Sunday service which was held in September. The guest speaker was Gillian Gilliland from The Samaritans Purse. The first monthly meeting was held in October with a craft night and epilogue from our Secretary, Patricia Farlow. In November we were invited to join with First Garvagh for their meeting. We also enjoyed a trip to the Theatre to see Phantom of the Opera. In December we held a Christmas Social party night which was organised jointly between Main Street Women Together and Killaig PW. The entertainment was provided by Kingsway events and an Epilogue by Mr Adam Steen. A great night's fun was had by all who attended. This was followed the next week with our monthly meeting where we invited four of our Young People from the congregation to give us an update on the missionary trips and camps, they had attended during the summer months.

Friendship Group

The Friendship Group meets the 3rd Thursday of the following months October to April. About 20 to 30 people attend. We have the following activities :- Time of hymn singing. Quizzes. Tea/Coffee. Epilogue. On our final day we have a meal & outing.

Crafters

Crafters meet on alternate Mondays in each month. They share crafts eg. knitting, sewing, crochet, tapestry etc. as well as enjoying fellowship over a cup of tea and cake. To end the season we join with the Friendship group for an outing.

Boys' Brigade

The Boys Brigade's objective is the 'Advancement of Christ's Kingdom amongst boys. Open for boys from ages 5 to 18 and we provide a full program of activities throughout the year from September to April.

The company has currently 54 boys and 12 Leaders.

During the current session we have met regularly, and the boys have competed in BB competitions at a local and national level.

We operate a comprehensive badge award system whereby boys can attain badges for various activities throughout their BB journey and this culminates in the highest award of the Queens Badge.

We have awarded 1 Queen's Badges and 4 President's Badges this session to boys within the company section.

We have a further 2 Boys working towards their Queens Badge next year and the boys will be involved with Local Community projects during the summer months.

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.

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.

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 130 families who contributed during the year donating a total of £77,296.

Total Income of the congregation during the year was £180,216 compared to £170,783 in the previous year.

RESPONSIBILITIES IN RESPECT OF THE FINANCIAL STATEMENTS

The Trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

The Trustees are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the congregations and the financial activities for that year. In preparing the financial statements the Trustees are required to:

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

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the funds transactions and disclose with reasonable accuracy at any time the financial position of the congregations and enable them to ensure that the financial statements comply with the Statement of Recommended Practice "Accounting and Reporting by Charities (1 January 2015)". They are also responsible for safeguarding the assets of the congregation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**THE PRESBYTERIAN CHURCH IN IRELAND
ANNUAL REPORT
For the year ended 31 December 2023**

GOING CONCERN

The activities of the congregation are dependent on ongoing contributions from its members. The Trustees are of the opinion that the congregation has sufficient resources at the date of approval of these financial statements to meet commitments which will arise in the year from the date of signing this report and subject to the continuing support from members to fund on an ongoing basis the congregation's current activities and other financial commitments.

RESERVES POLICY


The Trustees have considered the level of unrestricted reserves that it is appropriate to hold taking account of current and ongoing commitments. It is the policy of the Trustees to hold at least one month's normal expenditure. At the year-end unrestricted reserves were £124,388 which represents a higher level of reserves. The Trustees, however, consider it prudent to hold reserves at this level as the funding of its present activities is dependent on the ongoing financial support of members.

RISK REVIEW

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


Approved by the Kirk Session at a meeting on 22nd January 2024 and signed on its behalf by Signed on behalf by

Mr Alan Farlow
Clerk of Session
Date



2/10/24

Mr Ivan Wright
Treasurer
Date



2.10.24

Main Street Garvagh Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105347

Annual return

Main Street Garvagh Presbyterian Church

Independent Examiner's Report to the Congregational Committee of Main Street Garvagh Presbyterian Church

I report on the accounts of the charity for the year ended 31st December 2023 which are set out on pages 2 to 15.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report

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

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.



Anna Clyde
5 Station Road
Garvagh
Coleraine
Co Londonderry
BT51 5LA

Date 1/10/24

Main Street Garvagh Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105347

Accounts

**Main Street Garvagh Presbyterian Church a congregation of
the Presbyterian Church in Ireland**

**Financial Statements
for the year ended 31 December 2022**

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Registered with the Charity Commission for Northern Ireland NIC105347

**STATEMENT OF FINANCIAL ACTIVITY
for the year ended 31 December 2022**

	Notes	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
		£	£	£	£	£
Income and Endowments from:						
Donations and legacies	2	91,141	71,672	--	162,813	191,368
Charitable activities	3	--	400	--	400	102
Other trading activities	4	--	--	--	--	--
Investments	5	1,079	97	--	1,176	1,185
Other	6	3,889	2,505	--	6,394	5,707
Total		96,109	74,674	--	170,783	198,362
Expenditure on:						
Raising funds	7	--	--	--	--	--
Charitable activities	8	53,619	29,028	--	82,647	106,784
Total		53,619	29,028	--	82,647	106,784
Net Income / (expenditure)		42,490	45,646	--	88,136	91,578
Transfers between funds		90	(90)	--	--	--
Gains/(losses) on revaluation of fixed assets		--	--	--	--	--
Net movement in funds						
Reconciliation of funds:		42,580	45,556	--	88,136	91,578
Total funds brought forward		44,148	3,658,128	--	3,702,276	3,610,698
Total funds carried forward		86,728	3,703,684	--	3,790,412	3,702,276

13. RELATED PARTY TRANSACTION

During the year the congregation contributed the following amounts to Funds of the General Assembly of the Presbyterian Church in Ireland a separate charity

£8,718 for congregational assessments (2021 - £35,587)
£7,906 towards the United Appeal (2021 - £7,478)

The congregation contributed £558 (2021 -£448) towards Presbytery Assessments during the year

There were no other related party transactions.

14. INDEPENDENT EXAMINERS' REMUNERATION

	2022	2021
	£	£
Examination of financial statements	-	-
Other fees	-	-
Total	-	-

15. FUNDS RECEIVED AS AN AGENT

During the year funds were collected on behalf of the following and directly paid to them; Earl Haig, Presbyterian Children's Society, Tear Fund, United Appeal, Belfast City Missions, Leprosy Mission, Moderator's Appeal. The total amounted to £8,732.

12. FUND BALANCES AND RECONCILIATION OF FUNDS

	Balance at start £	Income £	Expend. £	Gains/ Losses £	Transfer £	Balance at end £
Unrestricted Funds						
General Fund	44,148	96,109	53,620	--	90	86,728
TOTAL Unrestricted Funds	44,148	96,109	53,620	--	90	86,728
Restricted Funds						
Property/Building Fund	58,998	52,606	5,626	--	(3)	105,976
United Appeal Fund	--	7,674	7,906	--	232	--
Collections & Gifts Fund	--	8,732	8,732	--	--	--
Missionary & Student Fund	4,746	355	414	--	--	4,687
Sunday School Fund	2,593	990	524	--	--	3,060
Catering Fund	1,807	--	--	--	--	1,807
Cafe Link Fund	1,098	218	311	--	--	1,005
Young Women's Fund	1,259	2	--	--	(1,200)	61
Junior Bible Club Fund	861	50	396	--	--	514
Youth Club Fund	430	--	172	--	--	258
Presbyterian Women Fund	466	3,760	4,527	--	1,200	897
H2O	658	--	339	--	(319)	--
Mums & Tots Fund	320	1	--	--	--	321
Holiday Bible Club	881	286	80	--	--	1,088
	74,117	74,674	29,028	--	(90)	119,672
Fixed Asset Fund	3,584,011	--	--	--	--	3,584,011
TOTAL Restricted Funds	3,658,128	74,674	29,028	--	(90)	3,703,683

BALANCE SHEET As at 31 December 2022

	Notes	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds £ 2022	Total Funds £ 2021
Fixed assets:						
Tangible assets	9	--	3,584,011	--	3,584,011	3,584,011
Total fixed assets		--	3,584,011	--	3,584,011	3,584,011
Current assets						
Current Investments	10	--	32,021	--	32,021	32,017
Cash at bank and in hand	11	86,728	86,651	--	174,379	86,248
Total current assets		86,728	119,672	--	206,400	118,265
Less current liabilities						
Loan		--	--	--	--	--
Total net assets or liabilities		86,728	3,703,683	--	3,790,411	3,702,276

BALANCE SHEET (Continued)
As at 31 December 2022

	Note	Unrestricted Funds €	Restricted Funds €	Endowment Funds €	Total Funds 2022 €	Total Funds 2021 €
Funds of the charity						
Fixed assets	12	--	3,584,011	--	3,584,011	3,584,011
Restricted income funds	12	--	119,672	--	119,672	74,117
Unrestricted funds	12	86,728	--	--	86,728	44,148
		-----	-----	-----	-----	-----
Total charity funds		86,728	3,703,683	--	3,790,411	3,702,276
		-----	-----	-----	-----	-----

Approved by the Kirk Session at a meeting on 21 Jan 23 and signed on its behalf by;

Mr Alan Farlow
Clerk of Session



Mr Ivan Wright
Treasurer



10. INVESTMENTS

	2022 £	2021 £
General Investment Fund		
Investments	32,021	32,017
	-----	-----
	32,021	32,017
	=====	=====

The Balance Sheet does not include an investment total for the balance of £41,840 that Main Street Garvagh Presbyterian Church have had to leave invested in the Presbyterian Mutual Society due to the Society being in administration. A large amount of the original investment has been received back however notice was received on 27th January 2021 from the Presbyterian Mutual Society stating that as a result of an anticipated shortfall, there will be no further repayments to any other class of creditor or member.

	2022 £	2021 £
Value at start of year	32,017	32,016
Additions	--	--
Interest	7	4
Transfers	3	3

Value at end of year	32,021	32,017
	=====	=====

11. CASH AT BANK AND IN HAND

	2022 £	2021 £
Ulster Bank current account	174,379	86,248
	-----	-----
	174,379	86,248
	=====	=====

9. TANGIBLE FIXED ASSETS

	Land & Buildings	Fixtures and Fittings	Vehicles	Total
	£	£	£	£
Cost or valuation				
At start of year	3,548,426	35,585	--	3,584,011
Additions	--	--	--	--
Disposals				
At end of year	3,548,426	35,585	--	3,584,011
Depreciation				
At start of year	--	--	--	--
At end of year	--	--	--	--
Net Book Value				
At start of year	3,584,426	35,585	--	3,584,011
At end of year	3,584,426	35,585	--	3,584,011

Additions of £49,739 for 2020 are shown at cost together with additions at cost in 2019 of £194,889 and 2018 of £1,126,458 and 2017 of £92,657. Existing buildings at 1st January 2017 are carried at insurance valuation and amount to £2,090,167 and fixtures and fittings also at insurance value of £30,100.

NOTES TO THE ACCOUNTS

31 December 202

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

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

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

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.

NOTES TO THE ACCOUNTS

31 December 2022

1. ACCOUNTING POLICIES (cont'd)

INCOMING RESOURCES

(i) Recognition of incoming resources

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

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

(ii) Incoming resources with related expenditure

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

(iii) Grants and donations

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

(iv) Tax reclaims on donations and gifts

Incoming resources from tax reclaims are included in the SoFA at the date of receipt.

(v) Volunteer help

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

(vi) Investment income

This is included in the accounts when receivable.

(vii) Investment gains and losses

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

EXPENDITURE AND LIABILITIES

(viii) Liability recognition

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

NOTES TO THE ACCOUNTS (cont'd)

31 December 2022

8. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
General Assembly Assessments	8,718	--	--	8,718	31,147
Presbytery fees	558	--	--	558	448
Ministry and support staff costs	--	--	--	--	--
Congregational running expenses	42,843	9,254	--	52,097	50,069
Donations to Missions and charities	--	21,274	--	21,274	25,120
	-----	-----	-----	-----	-----
	52,199	30,528	--	82,647	106,784
	-----	-----	-----	-----	-----

Unrestricted expenditure in 2021 amounted to £67,181 and was made up of General Assembly Assessments - £31,147, Presbytery fees - £448 and Congregational running expenses - £35,586

NOTES TO THE ACCOUNTS (cont'd)

31 December 2022

6. OTHER INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
Miscellaneous income	3,889	2,455	--	6,344	5,007
Gifts	--	50	--	50	700
	<u>3,889</u>	<u>2,505</u>	<u>--</u>	<u>6,394</u>	<u>5,707</u>

Other unrestricted miscellaneous income in 2021 amounted to £2,166. All gifts in 2021 were for restricted use.

7. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
Fundraising events	--	--	--	--	--
	<u>--</u>	<u>--</u>	<u>--</u>	<u>--</u>	<u>--</u>

(ix) Grants payable without performance conditions

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

ASSETS

(x) Tangible Fixed Assets

Tangible fixed assets for use by charity are capitalised if they can be used for more than one year, and cost at least £3,500. They are valued at cost or, if gifted, at the value to the charity on receipt.

Fixed Assets are valued on the Balance Sheet using insurance valuations and the policy adopted is to not depreciate.

(xi) Investments

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

NOTES TO THE ACCOUNTS (cont'd)
31 December 2022

2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
Recorded giving	--	55,900	--	55,900	78,009
Loose collections	2,194	5,774	--	7,968	4,842
FWO	75,362	--	--	75,362	74,836
Gift Aid	13,585	9,998	--	23,583	36,681
Legacies and bequest	--	--	--	--	--
	<u>91,141</u>	<u>71,672</u>	<u>--</u>	<u>162,813</u>	<u>191,368</u>

Unrestricted funds in 2021 amounted to £91,841 and were split between Loose Collections - £1,327, FWO - £74,836 and Gift Aid - £15,678. Restricted funds in the 2021 year amounted to £99,527 and included Recorded giving - £78,009, Loose Collections - £3,515 and Gift aid of £18,003.

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
Fundraising events	--	400	--	400	102
Grants received	--	--	--	--	--
	<u>--</u>	<u>400</u>	<u>--</u>	<u>400</u>	<u>102</u>

All monies received in 2021 were for restricted use.

NOTES TO THE ACCOUNTS (cont'd)
31 December 2022

4. OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
Trading income	--	--	--	--	--
	<u>--</u>	<u>--</u>	<u>--</u>	<u>--</u>	<u>--</u>

5. INVESTMENTS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
General Investment Fund	--	97	--	97	88
Property Rents	--	--	--	--	--
Other investment income	1,079	--	--	1,079	1,097
	<u>1,079</u>	<u>97</u>	<u>--</u>	<u>1,176</u>	<u>1,185</u>

Unrestricted monies received in 2021 for other investment income amounted to £1,097.

Main Street Garvagh Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105347

Annual report

Main Street Garvagh Presbyterian Church a congregation of the Presbyterian Church in Ireland

Trustees Annual Report for the year ended 31 December 2022

Registered with the Charity Commission for Northern Ireland NIC105347

TRUSTEES ANNUAL REPORT

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

REFERENCE AND ADMINISTRATIVE DETAILS

Main Street Garvagh congregation of the Presbyterian Church in Ireland
Main Street, Garvagh, Coleraine, BT51 5AA

Registered Charity in Northern Ireland (NIC105347)

CHARITY TRUSTEES

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

W J Campbell	B Farlow
WJ Clyde	Alan Farlow
Alex Farlow	H Gilmore
B Moore	G McClure
F Smyth	KS Workman
JI Wright	T Wright
S Dinsmore	

PRINCIPAL OFFICE BEARERS

Minister	Congregation is vacant
Clerk of Session	Alan Farlow
Treasurer	J Ivan Wright

INDEPENDENT EXAMINER

Mrs Joan Moore
16 Ballyagan Road
Garvagh
Co Londonderry
BT51 5JE

BANKERS

Ulster Bank 30-32 Catharine Street, Limavady BT49 9DB

SOLICITORS

Anderson Gillian Barr, 41, New Row, Coleraine, BT52 1AE

STRUCTURE AND MANAGEMENT

The Kirk Session

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

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

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

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

Presbytery

Under the Presbyterian Church in Ireland form of governance the corporate oversight of a congregation is the responsibility of a Presbytery which superintends generally the spiritual and temporal affairs of the congregations assigned to it by the General Assembly of the Presbyterian Church in Ireland. Main Street Garvagh Presbyterian Church has been assigned to the Coleraine & Limavady Presbytery of the Presbyterian Church in Ireland. The membership of the Presbytery consists mainly of the active ministers of congregations assigned to it by the General Assembly, ministers who have retired from active duty and an elder appointed by the Kirk Session of each congregation.

The General Assembly

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

DESCRIPTION AND PURPOSE

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

The congregations mission purposes is *"To see unbelieving people become committed members of Christ's Church"*

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

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

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

ACTIVITIES AND OBJECTIVES

During 2022 we have aimed to get our organisations up and running again. The Sunday morning service has continued to be broadcast live while our numbers have been up in people attending.

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/Bible Class/Children's Church/Crèche
- Junior Bible Club
- Youth Club
- Women Together
- Friendship Group
- Crafters
- Boys Brigade

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation meets for worship each Sunday at 11.00am and 7.00pm alternate Sundays. During the week the Bible Study/Small Groups provides an opportunity for members to meet together for fellowship, to study the scriptures and for a time of prayer. As well as our regular services if applicable during the year we would acknowledge God's gift of new life at the Sacrament of Baptism, (we had no baptisms this year), we gave thanks for faithful services and sought to comfort those who had been bereaved during the year. At 31 December 2022 there were 204 communicant members and 194 families connected with the congregation.

The average weekly attendance at morning worship was 200.

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 (Convenor covering the vacancy), elders or by one of the congregation's pastoral visitors.

Mission and outreach

The congregation is supportive of local mission through its involvement in support of the local Mission Hall and input into the local Primary Schools. Through the provision of catering as when required. We host events for Young Farmers Club, Trefoil Guild, Women's Institute and Garvagh Playgroup etc.

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 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.

Our **outreach** to the local community is wide and varied including Pampered & Prepared and The Holiday Bible Club which are two well established annual events. Pampered and Prepared has not restarted as yet but The Holiday Bible Club did run for a week in July.

Donations include support of the following:-

Belfast City Mission
Leprosy Mission
Tearfund
UFM
Faith Mission
Scripture Union
Adopt A Child
PCI Missionaries
Various local charities

Presbytery

The congregation was represented at the regular meetings of Presbytery by our minister and / or 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 in Assembly Buildings, Belfast, in June.

Property

We continue to upkeep our church buildings along with the Manse and other small properties.

Organisations

Sunday School / Bible Class

Every Sunday morning from September to June from 9.45 to 10.45am, around 40 children aged 4-16 and 7 adults meet in different areas of the church to participate in varied Bible teaching and learning activities, including songs, games Bible stories, discussions, crafts, quizzes, breakfasts. A special Youth and Children's service was programmed in June, and children also take part in Family Services. This year there was also an interactive Easter Story trail in Garvagh Forest, which was opened to the community.

Junior Bible Club

Junior Bible Club is a youth organisation aimed at children from Primary 1 to Primary 7. It is held in Main Street Church Hall every Monday evening from September to March.

Due to a lack of help coupled with a drop in numbers, Junior Bible Club did not physically meet in the hall this year. Instead, children were supplied with activity packs on a monthly basis and these were given out at church; those who did not attend church had theirs delivered to their home. In total 21 children, from both Main St and Killaig presbyterian churches, took part.

Pack supplies each month comprised of worksheets, craft resources or a game/fun activity, and snacks and treats. At Christmas the children received a selection box or gift each and also prizes and an egg at Easter. Also additional activities were included in October to provide the children with something to do over half-term. These included extra craft resources, ideas for baking and autumn themed activities, and glow sticks with ideas for fun games to play in the dark.

Youth

Our programme started in April where we attended a live stream event at First Garvagh Pres. allowing young people across PCI to join together in a new way. We also had a board game night and organised a night of bowling and ice cream for the young adults (age 16-29). May brings the start of exam season for our young ones and we provided a space for study and breakfast two mornings that month.

We had a trip to Belfast to see Rend Collective, a Christian band, in June.

Three nights in July we held an event for the 14+ age group called YOYO involving food, guest speakers and games.

September starts our new term with new young people joining and we kick off with a Dinner Dander.

An eight-week series ran on Sunday nights - each night had an episode from the Nua Origins series followed by discussion and games.

We had two visits to Room 2 Race, a virtual racing centre, in November for the different age groups.

Our Christmas events were Chilled Carols and an outdoor Christmas Movie at the manse.

We could have 10 - 25 young people attending these events throughout the year.

Women Together

From January to March of 2022 Presbyterian Women (PW) continued to meet on the first Tuesday of each month with visiting speakers at each meeting. In January Jill Holmes talked about her work with VISPA, Julie Philpott shared 'Jessica's Journey' with us in February and we finished off the 21/22 session in March where Barbara Bond shared her testimony entitled 'Sewing through Life'. We also held our AGM in March where the new office

bearers for 22/23 were voted in. The committees of both Young Women's Group and Presbyterian Women then met in May and made the decision amalgamate the two groups and operate under the name Women Together.

The annual Sunday service was held in October, where the guest speaker was Jason Nicholson from The Presbyterian children's Society. The monthly meetings recommenced in October with visiting speaker Eileen Miller who gave her testimony and painted at the same time! November's visiting speaker was Brian Gault, author of the book, 'Look No hands. Members from Killaig, Moneydig, First Garvagh and Aghadowey PWs joined us to hear Brian's testimony. The year was finished off in December with a Christmas Social party night which was organised jointly between Main Street Women Together and Killaig PW. A great night's fun was had by all who attended. This was followed the next week with a delicious Christmas Dinner in the church hall.

For the 2023, the committee are excited to announce plans for the return of Pampered and Prepared.

Friendship Group

The Friendship Group meet each month Sept-April.

We have a time of singing, an activity such as a games or crafts and a verse for today followed by soup tea & coffee. Each year we have an outing.

Crafters

Cafe link crafters met fortnightly with an attendance of 15-20 each meeting. Members enjoyed a variety of craft projects as well as the essential cup of tea. They supported several charity projects including Trinity Care Home, Tearfund, Handmade with Love for Premmies.

Boys' Brigade

The Boys Brigade's objective is the 'Advancement of Christ's Kingdom amongst boys. Open for boys from ages 5 to 18 and we provide a full program of activities throughout the year from September to April.

The company has currently 49 boys and 11 Leaders.

During the current session we have met regularly and the boys have competed in BB competitions at a local and national level.

We operate a comprehensive badge award system whereby boys can attain badges for various activities throughout their BB journey and this culminates in the highest award of the Queens Badge.

We have awarded 4 Queen's Badges and 2 President's Badges this session to boys within the company section.

We have a further 4 Boys working towards their Queens Badge next year and the boys will be involved with Local Community projects during the summer months.

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.

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.

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 134 families who contributed during the year donating a total of £75,362.

Total Income of the congregation during the year was £170,783 compared to £198,362 in the previous year.

RESPONSIBILITIES IN RESPECT OF THE FINANCIAL STATEMENTS

The Trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

The Trustees are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the congregations and the financial activities for that year. In preparing the financial statements the Trustees are required to:

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

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the funds transactions and disclose with reasonable accuracy at any time the financial position of the congregations and enable them to ensure that the financial statements comply with the Statement of Recommended Practice "Accounting and Reporting by Charities (1 January 2015)". They are also responsible for safeguarding the assets of the congregation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

THE PRESBYTERIAN CHURCH IN IRELAND
ANNUAL REPORT
For the year ended 31 December 2022

GOING CONCERN

The activities of the congregation are dependent on ongoing contributions from its members. The Trustees are of the opinion that the congregation has sufficient resources at the date of approval of these financial statements to meet commitments which will arise in the year from the date of signing this report and subject to the continuing support from members to fund on an ongoing basis the congregation's current activities and other financial commitments.

RESERVES POLICY

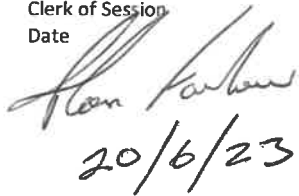
The Trustees have considered the level of unrestricted reserves that it is appropriate to hold taking account of current and ongoing commitments. It is the policy of the Trustees to hold at least one month's normal expenditure. At the year-end unrestricted reserves were £86,728 which represents a higher level of reserves. The Trustees, however, consider it prudent to hold reserves at this level as the funding of its present activities is dependent on the ongoing financial support of members.

RISK REVIEW

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

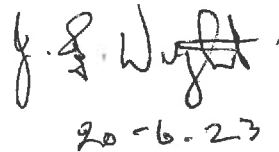
Approved by the Kirk Session at a meeting on _24th January 2023_ and signed on its behalf
by Signed on behalf by

Mr Alan Farlow
Clerk of Session
Date



20/6/23

Mr Ivan Wright
Treasurer
Date



20-6-23

Main Street Garvagh Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105347

Annual return

Main Street Garvagh Presbyterian Church

Independent Examiner's Report to the Congregational Committee of Main Street Garvagh Presbyterian Church

I report on the accounts of the charity for the year ended 31st December 2022 which are set out on pages 2 to 15.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report

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

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.



Joan Moore
16 Ballyagan Road
Garvagh
Coleraine
Co Londonderry
BT51 5JE

Date 4.9.2023