

# Cunningham Memorial Congregation of the Presbyterian Church in Ireland

Northern Ireland · Charity number 105553

## Details

Status	Received
Registered	2016-08-10
Register	<a href="#">View on the Charity Commission for Northern Ireland register</a>

## Contact

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## 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	£299,222	£245,867	£-7,500	3

## Trustees

Name	Role	Appointed
Mr Brian Anderson		
Mr Brian John Mcmillan		
Mr Colin Hutchinson		
Mr David Warwick		
Mr Derek John Patterson		
Mr Ernest Douglas		
Mr Gareth Reaney		
Mr Geoffrey Mcwilliams		
Mr John Edwin Hook		
Mr John Finnegan		
Mr John Mccord		
Mr John Telford Evans		
Mr Mark Allen		
Mr Richard Torrie		
Mr Robert Edwards		
Mr Robin Brown		
Mr Samuel Warwick		
Mr Thomas Mccullough		
Mr William Bamber		
Mr William John Tweed		
Rev Noel Mulholland		

**Cunningham Memorial Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 105553

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# Accounts

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CUNNINGHAM MEMORIAL CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

**STATEMENT OF FINANCIAL ACTIVITY  
FOR YEAR ENDED 31 DECEMBER 2024**

	NOTES	UNRESTRICTED FUNDS £	RESTRICTED FUNDS £	ENDOWMENT FUNDS £	TOTAL 2024 £	TOTAL 2023 £
<b>Income and endowments from</b>						
Donations & legacies	2	183,927	96,565	0	280,492	269,972
Charitable activities	3	1,514	4,612	0	6,126	2,603
Other trading activities	4	7,916	0	0	7,916	10,698
Investments	5	3,479	1,209	0	4,688	762
Other income	6	0	0	0	0	0
<b>Total</b>		<u>196,836</u>	<u>102,386</u>	<u>0</u>	<u>299,222</u>	<u>284,035</u>
<b>Expenditure on:</b>						
Raising funds	7	2,000	0	0	2,000	2,080
Charitable activities	8	160,672	83,195	0	243,867	287,359
<b>Total</b>		<u>162,672</u>	<u>83,195</u>	<u>0</u>	<u>245,867</u>	<u>289,439</u>
<b>Repayment of loans</b>						
<b>Net income/(expenditure)</b>		34,164	19,191	0	53,355	(5,404)
Transfers between funds		<u>(2,028)</u>	<u>2,028</u>	<u>0</u>	<u>0</u>	<u>0</u>
<b>Net movement in funds</b>		32,136	21,219	0	53,355	(5,404)
Reconciliation of funds:						
Total funds brought forward		723,418	8,453,780	8,800	9,185,998	9,191,402
<b>Total funds carried forward</b>		<u><u>755,554</u></u>	<u><u>8,474,999</u></u>	<u><u>8,800</u></u>	<u><u>9,239,353</u></u>	<u><u>9,185,998</u></u>

CUNNINGHAM MEMORIAL CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

**BALANCE SHEET  
AS AT 31 DECEMBER 2024**

	NOTES	UNRESTRICTED FUNDS	RESTRICTED FUNDS	ENDOWMENT FUNDS	TOTAL FUNDS 2024	TOTAL FUNDS 2023
		£	£	£	£	£
<b>FIXED ASSETS</b>						
Tangible assets	11	512,340	8,325,262	0	8,837,602	8,837,602
<b>Total fixed assets</b>		<u>512,340</u>	<u>8,325,262</u>	<u>0</u>	<u>8,837,602</u>	<u>8,837,602</u>
<b>CURRENT ASSETS</b>						
Debtors	12	38,795	13,706	0	52,501	47,550
Cash at bank and in hand	13	209,516	138,434	8,800	356,750	310,586
<b>Total current assets</b>		<u>248,311</u>	<u>152,140</u>	<u>8,800</u>	<u>409,251</u>	<u>358,136</u>
<b>LIABILITIES</b>						
Creditors: amounts falling due within one year	14	5,097	2,403	0	7,500	9,740
<b>Net current assets or (liabilities)</b>		<u>243,214</u>	<u>149,737</u>	<u>8,800</u>	<u>401,751</u>	<u>348,396</u>
<b>Total net assets or liabilities</b>		<u><u>755,554</u></u>	<u><u>8,474,999</u></u>	<u><u>8,800</u></u>	<u><u>9,239,353</u></u>	<u><u>9,185,998</u></u>
<b>FUNDS OF THE CHARITY</b>						
Unrestricted income funds	15	755,554	0	0	755,554	723,418
Restricted income funds	15	0	8,474,999	0	8,474,999	8,453,780
Endowment funds	15	0	0	8,800	8,800	8,800
<b>Total charity funds</b>		<u><u>755,554</u></u>	<u><u>8,474,999</u></u>	<u><u>8,800</u></u>	<u><u>9,239,353</u></u>	<u><u>9,185,998</u></u>

Approved by the Kirk Session at a meeting on 7 April 2025 and signed on its behalf by

*Noel Mullholland*

Name: Rev Noel Mullholland

Date: 7/4/25

*Colin Hutchinson*

Name: Mr Colin Hutchinson

Date: 7.4.25

**NOTES TO THE ACCOUNTS**

**31 DECEMBER 2024**

**1 ACCOUNTING POLICIES**

**Basis of financial statements**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statements 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**

Restricted funds comprise revenue donations or grants for a specific congregational activity intended by the donor. Where these funds have unspent balance, interest on their pooled investment is apportioned to the individual funds on an average basis.

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

**Income resources**

(i) Recognition of incoming resources

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

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

(ii) Incoming resources with related expenditure

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

(iii) Grants and donations

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

(iv) Tax reclaims on donations and gifts

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

(v) Contractual income and performance related grants

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

**NOTES TO THE ACCOUNTS**

**31 DECEMBER 2024**

**1 ACCOUNTING POLICIES - CONT'D**

(vi) Gifts in kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised and are included in the SoFA as incoming resources when receivable.

(vii) Donated services and facilities

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

(viii) Volunteer help

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

(ix) Investment income

This is included in the accounts when receivable.

**Expenditure and liabilities**

(x) Liability recognition

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

(xi) Governance costs

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

(xii) 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.

**NOTES TO THE ACCOUNTS**

**31 DECEMBER 2024**

**1 ACCOUNTING POLICIES - CONT'D**

**ASSETS**

(xiii) Tangible fixed assets

Details of historic costs of this class of asset is not available. This being the case all assets have been included in the balance sheet at valuation. No depreciation has been provided on these assets as the current estimated residual value is not less than the carrying value and the remaining useful life currently exceeds 50 years. Tangible assets are de-recognised on disposal or when no future economic benefits are expected. On disposal, the difference between the new disposal proceeds and the carrying amount is recognised in the statement of financial activities and included in "other operating gains/(losses)". In the future any fixed asset additions will be recognised at cost and depreciated at rates to write off their cost, less estimated residual value, over their expected useful life. The Trustees have agreed that any fixed asset addition with a value of less than £5,000 does not need to be shown as assets and will simply be written off as expenditure in the year of purchase.

**2 DONATIONS AND LEGACIES**

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	ENDOWMENT FUNDS	TOTAL FUNDS 2024	TOTAL FUNDS 2023
	£	£	£	£	£
Recorded giving	148,051	69,465	0	217,516	207,003
Loose collections	4,607	12,591	0	17,198	16,173
Donations and gifts	4,935	1,221	0	6,156	7,389
Gift aid	26,334	13,288	0	39,622	39,407
	<u>183,927</u>	<u>96,565</u>	<u>0</u>	<u>280,492</u>	<u>269,972</u>

**3 CHARITABLE ACTIVITIES**

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	ENDOWMENT FUNDS	TOTAL FUNDS 2024	TOTAL FUNDS 2023
	£	£	£	£	£
Organisation income	0	3,470	0	3,470	248
Sale of study books etc	1514	0	0	1,514	1,476
Membership fees	0	1,142	0	1,142	879
	<u>1,514</u>	<u>4,612</u>	<u>0</u>	<u>6,126</u>	<u>2,603</u>

NOTES TO THE ACCOUNTS

31 DECEMBER 2024

4 OTHER TRADING ACTIVITIES

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	ENDOWMENT FUNDS	TOTAL FUNDS 2024	TOTAL FUNDS 2023
	£	£	£	£	£
Letting premises	590	0	0	590	100
Rental income	7,326	0	0	7,326	10,598
	<u>7,916</u>	<u>0</u>	<u>0</u>	<u>7,916</u>	<u>10,698</u>

5 INVESTMENT INCOME

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	ENDOWMENT FUNDS	TOTAL FUNDS 2024	TOTAL FUNDS 2023
	£	£	£	£	£
Bank interest	3,457	1,209	0	4,666	745
Income from bequests	22	0	0	22	17
	<u>3,479</u>	<u>1,209</u>	<u>0</u>	<u>4,688</u>	<u>762</u>

6 OTHER INCOME

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	ENDOWMENT FUNDS	TOTAL FUNDS 2024	TOTAL FUNDS 2023
	£	£	£	£	£
Grant income received	0	0	0	0	0
Other interest received	0	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

7 RAISING FUNDS

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	ENDOWMENT FUNDS	TOTAL FUNDS 2024	TOTAL FUNDS 2023
	£	£	£	£	£
FWO envelopes	2,000	0	0	2,000	2,080
	<u>2,000</u>	<u>0</u>	<u>0</u>	<u>2,000</u>	<u>2,080</u>

**NOTES TO THE ACCOUNTS**

**31 DECEMBER 2024**

**8 CHARITABLE ACTIVITIES**

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	ENDOWMENT FUNDS	TOTAL FUNDS 2024	TOTAL FUNDS 2023
	£	£	£	£	£
General assembly assessments	16,789	0	0	16,789	18,119
Presbytery fees	764	0	0	764	847
Ministry and support staff costs	94,932	0	0	94,932	96,191
Congregational running expenses	42,735	38,044	0	80,779	85,780
Donations to Missions and charities	2,525	44,991	0	47,516	47,919
Governance costs	1,620	0	0	1,620	1,560
Loss on disposal property	0	0	0	0	32,663
Purchase of equipment	1,307	160	0	1,467	4,280
	<u>160,672</u>	<u>83,195</u>	<u>0</u>	<u>243,867</u>	<u>287,359</u>

**NOTES TO THE ACCOUNTS**  
**31 DECEMBER 2024**

**9 EMPLOYEES**

Employment costs

	<b>TOTAL FUNDS 2024 £</b>	<b>TOTAL FUNDS 2023 £</b>
Wages and salaries	66,739	44,519
Pension contributions	0	0
	<u>66,739</u>	<u>44,519</u>

Number of employees

The average number of employees, including the minister of the congregation, during the year was:

	<b>2024 £</b>	<b>2023 £</b>
Average number of employees	<u>4</u>	<u>4</u>

There were no employees in receipt of employee benefits in excess of £60,000.

The minister and the assistant minister of the congregation are employees of the Presbyterian Church in Ireland, which is a separate charity and has not been reflected in the employee costs above.

The congregation pays an assessment to the Presbyterian Church in Ireland for the minister and assistant minister.

The following payments were made during the year:

	<b>2024 £</b>	<b>2023 £</b>
Minister stipend	46,220	44,519
Assistant stipend	9,135	-
	<u>55,355</u>	<u>44,519</u>

**NOTES TO THE ACCOUNTS**  
**31 DECEMBER 2024**

**10 PENSION COSTS**

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

The contributions made by the congregation during the year were:

	<b>TOTAL FUNDS 2024 £</b>	<b>TOTAL FUNDS 2023 £</b>
Contributions	<u>11,093</u>	<u>10,828</u>

The congregation contributes to a defined contribution pension scheme for its other employees. The scheme and its assets are held by the National Employment Savings Trust Corporation (NEST). The pension charge represents the contributions due from the congregation during that year.

	<b>TOTAL FUNDS 2024 £</b>	<b>TOTAL FUNDS 2023 £</b>
Contributions	<u>0</u>	<u>263</u>

**NOTES TO THE ACCOUNTS**

**31 DECEMBER 2024**

**11 TANGIBLE FIXED ASSETS**

	<b>LAND &amp; BUILDINGS</b>	<b>EQUIPMENT</b>	<b>TOTAL</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>COST OR VALUATION</b>			
At start of year	8,625,262	212,340	8,837,602
Additions	0	0	0
Disposals	0	0	0
At end of year	<u>8,625,262</u>	<u>212,340</u>	<u>8,837,602</u>
<b>DEPRECIATION</b>			
At start of year	0	0	0
Provision for year	0	0	0
Disposals	0	0	0
At end of year	<u>0</u>	<u>0</u>	<u>0</u>
<b>NET BOOK VALUE</b>			
At start of year	<u>8,625,262</u>	<u>212,340</u>	<u>8,837,602</u>
At end of year	<u><u>8,625,262</u></u>	<u><u>212,340</u></u>	<u><u>8,837,602</u></u>

**12 DEBTORS**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Gift aid recoverable	39,622	39,407
Prepayments	12,879	8,143
Other debtors	-	0
	<u>52,501</u>	<u>47,550</u>

**NOTES TO THE ACCOUNTS**

**31 DECEMBER 2024**

**13 CASH AT BANK AND IN HAND**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
No 1 Account	22,739	181,750
Bowling Club	699	1,296
Bowling Club Cash on Hand	59	59
No 2 Account	13,707	96,882
Fixed Term Deposit 2	50,755	-
Business Reserve 2	55,082	-
Catering	13,203	13,218
Endowment Fund	8,800	8,800
Fit For Life	227	-
Friendship Hour	-	235
Fixed Term Deposit 1	101,510	-
Business Reserve 1	80,119	-
Parents & Toddlers	440	496
PW	2,064	1,199
Sportsplus	5,357	5,836
Sunday School	1,465	615
Youth Fellowship	524	200
	<u>356,750</u>	<u>310,586</u>

**14 CREDITORS: amounts falling due within one year**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Trade Creditors	3,982	7,024
Accruals	3,020	1,560
Other creditors	498	1,156
	<u>7,500</u>	<u>9,740</u>

NOTES TO THE ACCOUNTS

31 DECEMBER 2024

15 FUND BALANCES AND RECONCILIATION OF FUNDS

	BALANCE AT START	INCOME	EXPENDITURE	TRANSFER	BALANCE AT END
	£	£	£	£	£
<b>UNRESTRICTED FUNDS</b>					
General fund	223,418	196,836	(162,672)	(2,028)	255,554
Property fund	500,000	0	0	0	500,000
	<u>723,418</u>	<u>196,836</u>	<u>(162,672)</u>	<u>(2,028)</u>	<u>755,554</u>
<b>RESTRICTED FUNDS</b>					
Property	8,325,262	0	0	0	8,325,262
Building & Repairs	103,901	50,375	(29,417)	0	124,859
United Appeal & Mission	123	24,417	(24,498)	0	42
Harvest Collection	0	4,853	(4,853)	0	0
Harvest Event Collection	0	2,125	(2,225)	100	0
Sunday School	616	1,317	(1,468)	1,000	1,465
Friendship Hour	235	1,737	(2,357)	385	0
Sportsplus	5,836	126	(605)	0	5,357
Parents & Toddlers	497	1,016	(1,073)	0	440
PW	1,314	4,232	(2,838)	0	2,708
Youth Fellowship	199	1	(416)	500	284
Midweek	602	0	(208)	0	394
Catering	13,218	0	(15)	0	13,203
Bowling Club	1,356	300	(898)	0	758
Fit For Life	0	536	(309)	0	227
180 Men	0	725	(765)	40	0
World Development Appeal	475	2,435	(2,910)	0	0
Presbyterian Childrens Society	25	1,586	(1,611)	0	0
Royal British Legion	0	979	(979)	0	0
Sam Hutchinson	0	907	(910)	3	0
ECM	121	2,654	(2,775)	0	0
Black service	0	405	(405)	0	0
CEF	0	559	(559)	0	0
One Mission Society	0	191	(191)	0	0
Belfast City Mission	0	910	(910)	0	0
	<u>8,453,780</u>	<u>102,386</u>	<u>(83,195)</u>	<u>2,028</u>	<u>8,474,999</u>
<b>ENDOWMENT FUNDS</b>					
Endowment fund	8,800	0	0	0	8,800
	<u>8,800</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>8,800</u>
<b>TOTAL FUNDS</b>	<u>9,185,998</u>	<u>299,222</u>	<u>(245,867)</u>	<u>0</u>	<u>9,239,353</u>

**NOTES TO THE ACCOUNTS**

**31 DECEMBER 2024**

**16 RELATED PARTY TRANSACTION**

One of the Trustees, the minister of the congregation received remuneration of £46,219.56 and expenses of £7,036 for acting in that capacity. Pension contributions of £11,092.75 were paid by the congregation in respect of the minister to the Presbyterian Church in Ireland Pension Scheme (2009).

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

£16,789 for congregational assessments

£24,497.50 towards the United Appeal

The congregation contributed £764 towards Presbytery Assessments during the year.

There were no other related party transactions.

**Cunningham Memorial Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 105553

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# Accounts

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CUNNINGHAM MEMORIAL CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

STATEMENT OF FINANCIAL ACTIVITY  
FOR YEAR ENDED 31 DECEMBER 2023

	NOTES	UNRESTRICTED FUNDS £	RESTRICTED FUNDS £	ENDOWMENT FUNDS £	TOTAL 2023 £	TOTAL 2022 £
<b>Income and endowments from</b>						
Donations & legacies	2	169,070	100,902	0	269,972	256,817
Charitable activities	3	1,476	1,127	0	2,603	2,688
Other trading activities	4	10,698	0	0	10,698	17,491
Investments	5	755	7	0	762	519
Other income	6	0	0	0	0	1,000
<b>Total</b>		<u>181,999</u>	<u>102,036</u>	<u>0</u>	<u>284,035</u>	<u>278,515</u>
<b>Expenditure on:</b>						
Raising funds	7	2,080	0	0	2,080	2,000
Charitable activities	8	169,458	117,901	0	287,359	200,971
<b>Total</b>		<u>171,538</u>	<u>117,901</u>	<u>0</u>	<u>289,439</u>	<u>202,971</u>
<b>Repayment of loans</b>						
Net income/(expenditure)		10,461	(15,865)	0	(5,404)	75,544
Transfers between funds		(1,037)	1,037	0	0	0
<b>Net movement in funds</b>		<u>9,424</u>	<u>(14,828)</u>	<u>0</u>	<u>(5,404)</u>	<u>75,544</u>
Reconciliation of funds:						
Total funds brought forward		713,994	8,468,608	8,800	9,191,402	9,115,858
<b>Total funds carried forward</b>		<u>723,418</u>	<u>8,453,780</u>	<u>8,800</u>	<u>9,185,998</u>	<u>9,191,402</u>

CUNNINGHAM MEMORIAL CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

**BALANCE SHEET  
AS AT 31 DECEMBER 2023**

	NOTES	UNRESTRICTED FUNDS	RESTRICTED FUNDS	ENDOWMENT FUNDS	TOTAL FUNDS 2023	TOTAL FUNDS 2022
		£	£	£	£	£
<b>FIXED ASSETS</b>						
Tangible assets	11	512,340	8,325,262	0	8,837,602	8,917,602
<b>Total fixed assets</b>		<u>512,340</u>	<u>8,325,262</u>	<u>0</u>	<u>8,837,602</u>	<u>8,917,602</u>
<b>CURRENT ASSETS</b>						
Debtors	12	40,231	7,319	0	47,550	46,798
Cash at bank and in hand	13	173,769	128,017	8,800	310,586	230,376
<b>Total current assets</b>		<u>213,999</u>	<u>135,336</u>	<u>8,800</u>	<u>358,136</u>	<u>277,174</u>
<b>LIABILITIES</b>						
Creditors: amounts falling due within one year	14	2,921	6,819	0	9,740	3,374
<b>Net current assets or (liabilities)</b>		<u>211,078</u>	<u>128,518</u>	<u>8,800</u>	<u>348,396</u>	<u>273,801</u>
<b>Total net assets or liabilities</b>		<u>723,418</u>	<u>8,453,780</u>	<u>8,800</u>	<u>9,185,998</u>	<u>9,191,402</u>
<b>FUNDS OF THE CHARITY</b>						
Unrestricted income funds	15	723,418	0	0	723,418	713,994
Restricted income funds	15	0	8,453,780	0	8,453,780	8,468,608
Endowment funds	15	0	0	8,800	8,800	8,800
<b>Total charity funds</b>		<u>723,418</u>	<u>8,453,780</u>	<u>8,800</u>	<u>9,185,998</u>	<u>9,191,402</u>

Approved by the Kirk Session at a meeting on 3 June 2024 and signed on its behalf by

*Noel Mullholland*

Name: Rev Noel Mullholland

Date: 3/6/24

*Colin Hutchinson*

Name: Mr Colin Hutchinson

Date: 3.6.2024

**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: Statements 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**

Restricted funds comprise revenue donations or grants for a specific congregational activity intended by the donor. Where these funds have unspent balance, interest on their pooled investment is apportioned to the individual funds on an average basis.

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

**Income resources**

(i) Recognition of incoming resources

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

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

(ii) Incoming resources with related expenditure

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

(iii) Grants and donations

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

(iv) Tax reclaims on donations and gifts

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

(v) Contractual income and performance related grants

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

CUNNINGHAM MEMORIAL CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 DECEMBER 2023

1 ACCOUNTING POLICIES - CONT'D

(vi) Gifts in kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised and are included in the SoFA as incoming resources when receivable.

(vii) Donated services and facilities

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

(viii) Volunteer help

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

(ix) Investment income

This is included in the accounts when receivable.

Expenditure and liabilities

(x) Liability recognition

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

(xi) Governance costs

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

(xii) 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.

CUNNINGHAM MEMORIAL CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 DECEMBER 2023

1 ACCOUNTING POLICIES – CONT'D.

ASSETS

(Xiii) Tangible fixed assets

Details of historic costs of this class of asset is not available. This being the case all assets have been included in the balance sheet at valuation. No depreciation has been provided on these assets as the current estimated residual value is not less than the carrying value and the remaining useful life currently exceeds 50 years. Tangible assets are de-recognised on disposal or when no future economic benefits are expected. On disposal, the difference between the new disposal proceeds and the carrying amount is recognised in the statement of financial activities and included in "other operating gains/(losses)". In the future any fixed asset additions will be recognised at cost and depreciated at rates to write off their cost, less estimated residual value, over their expected useful life. The Trustees have agreed that any fixed asset addition with a value of less than £5,000 does not need to be shown as assets and will simply be written off as expenditure in the year of purchase.

2 DONATIONS AND LEGACIES

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	ENDOWMENT FUNDS	TOTAL FUNDS 2023	TOTAL FUNDS 2022
	£	£	£	£	£
Recorded giving	139,440	67,563	0	207,003	202,068
Loose collections	4,095	12,078	0	16,173	10,267
Donations and gifts	185	7,204	0	7,389	5,886
Gift aid	25,350	14,057	0	39,407	38,596
	<u>169,070</u>	<u>100,902</u>	<u>0</u>	<u>269,972</u>	<u>256,817</u>

3 CHARITABLE ACTIVITIES

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	ENDOWMENT FUNDS	TOTAL FUNDS 2023	TOTAL FUNDS 2022
	£	£	£	£	£
Organisation income	0	248	0	248	549
Sale of study books etc	1476	0	0	1,476	1,454
Membership fees	0	879	0	879	685
	<u>1,476</u>	<u>1,127</u>	<u>0</u>	<u>2,603</u>	<u>2,688</u>

CUNNINGHAM MEMORIAL CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 DECEMBER 2023

4 OTHER TRADING ACTIVITIES

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	ENDOWMENT FUNDS	TOTAL FUNDS 2023	TOTAL FUNDS 2022
	£	£	£	£	£
Letting premises	100	0	0	100	1,650
Rental income	10,598	0	0	10,598	15,841
	<u>10,698</u>	<u>0</u>	<u>0</u>	<u>10,698</u>	<u>17,491</u>

5 INVESTMENT INCOME

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	ENDOWMENT FUNDS	TOTAL FUNDS 2023	TOTAL FUNDS 2022
	£	£	£	£	£
Bank interest	738	7	0	745	502
Income from bequests	17	0	0	17	18
	<u>755</u>	<u>7</u>	<u>0</u>	<u>762</u>	<u>519</u>

6 OTHER INCOME

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	ENDOWMENT FUNDS	TOTAL FUNDS 2023	TOTAL FUNDS 2022
	£	£	£	£	£
Grant income received	0	0	0	0	1,000
Other interest received	0	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>1,000</u>

7 RAISING FUNDS

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	ENDOWMENT FUNDS	TOTAL FUNDS 2023	TOTAL FUNDS 2022
	£	£	£	£	£
FWO envelopes	2,080	0	0	2,080	2,000
	<u>2,080</u>	<u>0</u>	<u>0</u>	<u>2,080</u>	<u>2,000</u>

CUNNINGHAM MEMORIAL CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS  
31 DECEMBER 2023

8 CHARITABLE ACTIVITIES

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	ENDOWMENT FUNDS	TOTAL FUNDS 2023	TOTAL FUNDS 2022
	£	£	£	£	£
General assembly assessments	18,119	0	0	18,119	18,492
Presbytery fees	847	0	0	847	927
Ministry and support staff costs	96,191	0	0	96,191	71,672
Congregational running expenses	48,495	37,285	0	85,780	54,642
Donations to Missions and charities	0	47,919	0	47,919	51,298
Governance costs	1,560	0	0	1,560	1,440
Loss on disposal property	0	32,663	0	32,663	
Purchase of equipment	4,246	34	0	4,280	2,500
	<u>169,458</u>	<u>117,901</u>	<u>0</u>	<u>287,359</u>	<u>200,971</u>

CUNNINGHAM MEMORIAL CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 DECEMBER 2023

9 EMPLOYEES

Employment costs

	TOTAL FUNDS 2023 £	TOTAL FUNDS 2022 £
Wages and salaries	26,479	7,080
Pension contributions	263	0
	<u>26,742</u>	<u>7,080</u>

Number of employees

The average number of employees, including the minister of the congregation, during the year was:

	2023 £	2022 £
Average number of employees	<u>4</u>	<u>2</u>

There were no employees in receipt of employee benefits in excess of £60,000.

The minister of the congregation is an employee of the Presbyterian Church in Ireland, which is a separate charity and has not been reflected in the employee costs above.

The congregation pays an assessment to the Presbyterian Church in Ireland for the minister.

The following payments were made during the year:

	2023 £	2022 £
Minister stipend	<u>44,519</u>	<u>41,923</u>

CUNNINGHAM MEMORIAL CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 DECEMBER 2023

10 PENSION COSTS

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

The contributions made by the congregation during the year were:

	TOTAL FUNDS 2023 £	TOTAL FUNDS 2022 £
Contributions	<u>10,828</u>	<u>10,062</u>

The congregation contributes to a defined contribution pension scheme for its other employees. The scheme and its assets are held by the National Employment Savings Trust Corporation (NEST). The pension charge represents the contributions due from the congregation during that year.

	TOTAL FUNDS 2023 £	TOTAL FUNDS 2022 £
Contributions	<u>263</u>	<u>0</u>

CUNNINGHAM MEMORIAL CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 DECEMBER 2023

11 TANGIBLE FIXED ASSETS

	LAND & BUILDINGS	EQUIPMENT	TOTAL
	£	£	£
<b>COST OR VALUATION</b>			
At start of year	8,705,262	212,340	8,917,602
Additions	0	0	0
Disposals	(80,000)	0	(80,000)
At end of year	<u>8,625,262</u>	<u>212,340</u>	<u>8,837,602</u>
<b>DEPRECIATION</b>			
At start of year	0	0	0
Provision for year	0	0	0
Disposals	0	0	0
At end of year	<u>0</u>	<u>0</u>	<u>0</u>
<b>NET BOOK VALUE</b>			
At start of year	<u>8,705,262</u>	<u>212,340</u>	<u>8,917,602</u>
At end of year	<u>8,625,262</u>	<u>212,340</u>	<u>8,837,602</u>

12 DEBTORS

	2023 £	2022 £
Gift aid recoverable	39,407	38,558
Prepayments	8,143	7,715
Other debtors	-	525
	<u>47,550</u>	<u>46,798</u>

CUNNINGHAM MEMORIAL CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 DECEMBER 2023

13 CASH AT BANK AND IN HAND

	2023	2022
	£	£
General Account	173,769	166,122
Repair Account	96,882	31,104
Sunday School	615	859
Young at Heart/Friendship Hour	235	255
SportsPlus	5,836	5,860
Harvest Collection	2,941	
Parents and Toddlers	496	322
Presbyterian Women	1,199	576
Connect Youth Fellowship	200	156
Midweek Fellowship	602	1,131
Catering	13,218	13,283
Bowling Club	1,355	1,064
Childrens Society	25	
United Appeal	3,816	844
World Development	476	
ECM	121	
Endowment Fund	8,800	8,800
	<u>310,586</u>	<u>230,376</u>

14 CREDITORS: amounts falling due within one year

	2023	2022
	£	£
Creditors and Accruals	<u>9,740</u>	<u>3,374</u>
	<u>9,740</u>	<u>3,374</u>

CUNNINGHAM MEMORIAL CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 DECEMBER 2023

15 FUND BALANCES AND RECONCILIATION OF FUNDS

	BALANCE AT START	INCOME	EXPENDITURE	TRANSFER	BALANCE AT END
	£	£	£	£	£
<b>UNRESTRICTED FUNDS</b>					
General fund	213,994	181,999	(171,538)	(1,037)	223,418
Property fund	500,000	0	0	0	500,000
	<u>713,994</u>	<u>181,999</u>	<u>(171,538)</u>	<u>(1,037)</u>	<u>723,418</u>
<b>RESTRICTED FUNDS</b>					
Property fund	8,405,262	0	(32,663)	(47,337)	8,325,262
Repair fund	38,998	48,800	(31,234)	47,337	103,901
Sunday school	858	1,636	(1,878)	0	616
Young at heart/Friendship Hour	255	1,217	(1,773)	537	235
Sports Plus	5,860	265	(289)	0	5,836
Parents and toddlers	322	910	(735)	0	497
PW	576	5,017	(4,280)	0	1,314
Youth Fellowship	156	0	(457)	500	199
Midweek Fellowship	1,131	271	(800)	0	602
Cunningham Catering	13,283	0	(65)	0	13,218
Bowling Club	1,064	240	52	0	1,356
United Appeal and Mission	368	24,528	(24,773)	0	123
European Christian Mission- Colin & Ali Holmes	0	1,568	(1,447)	0	121
Children & Orphan Society	0	1,784	(1,759)	0	25
World Development	475	2,295	(2,295)	0	475
MERF	0	440	(440)	0	0
European Mission F'ship	0	481	(481)	0	0
Harvest Collection	0	5,069	(5,069)	0	0
Moderator's Appeal	0	4,489	(4,489)	0	0
Students Bursery	0	673	(673)	0	0
Remembrance day	0	735	(735)	0	0
Dorcas Ministries	0	570	(570)	0	0
Sam Hutchinson Appeal	0	1,048	(1,048)	0	0
	<u>8,468,608</u>	<u>102,036</u>	<u>(117,901)</u>	<u>1,037</u>	<u>8,453,780</u>
<b>ENDOWMENT FUNDS</b>					
Endowment fund	8,800	0	0	0	8,800
	<u>8,800</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>8,800</u>
<b>TOTAL FUNDS</b>	<u>9,191,402</u>	<u>284,035</u>	<u>(289,439)</u>	<u>0</u>	<u>9,185,998</u>

CUNNINGHAM MEMORIAL CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

**NOTES TO THE ACCOUNTS**

**31 DECEMBER 2023**

**16 RELATED PARTY TRANSACTION**

One of the Trustees, the minister of the congregation received remuneration of £44,517 and expenses of £6,701 for acting in that capacity. Pension contributions of £10,828 were paid by the congregation in respect of the minister to the Presbyterian Church in Ireland Pension Scheme (2009).

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

£18,119 for congregational assessments

£21,080 towards the United Appeal

The congregation contributed £847 towards Presbytery Assessments during the year.

There were no other related party transactions.

**Cunningham Memorial Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 105553

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# Annual report

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## 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

Cunningham Memorial Congregation of the Presbyterian Church in Ireland  
Main Street  
Cullybackey  
Ballymena  
BT42 1BN

Registered Charity in Northern Ireland NIC 105553

## CHARITY TRUSTEES

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

Rev Noel Mulholland	Mark Allen
Brian Anderson	William Bamber
Robin Brown (appointed 3 September 2023)	John Calderwood
Ernest Douglas	Robert Edwards (appointed 3 September 2023)
John Evans	John Finnegan (retired 6 June 2023)
John Finnegan Jnr	Raymond Holmes
Edwin Hook	Colin Hutchinson
John McCord	Thomas McCullough (appointed 3 September 2023)
Edward McKendry	Brian McMillan
Geoffrey McWilliams	Derek Patterson
Gareth Reaney (appointed 3 September 2023)	Nelson Stevenson (Died 31 August 2023)
Richard Torrie (appointed 3 September 2023)	William Tweed
David Warwick	Samuel Warwick

## PRINCIPAL OFFICE BEARERS

Minister	Rev Noel Mulholland
Clerk of Session	Mr Colin Hutchinson
Treasurer	Mr Brian McMillan
Secretary	Mrs Audrey Mellon

## Independent Examiner

James Wallace  
D. T. Carson & Co.  
51-53 Thomas Street  
Ballymena  
BT43 6AZ

## BANKERS

Danske Bank  
Broadway  
Ballymena  
BT43 7PE

## **TRUSTEES ANNUAL REPORT (cont'd)**

### **SOLICITORS**

McKervill Neilly  
1 Broadway Avenue  
Ballymeria  
BT43 7AA

### **STRUCTURE AND MANAGEMENT**

#### **The Kirk Session**

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

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

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

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. Cuninghame Memorial Presbyterian Church has been assigned to the Ballymeria 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 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.

## TRUSTEES ANNUAL REPORT (cont'd)

### DESCRIPTION AND PURPOSE

Cunningham Memorial 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 the members to play their part in fulfilling God's mission to our world.

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

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

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

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

### ACTIVITIES AND OBJECTIVES

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

- Sunday School
- Parents and Toddlers
- Bowling Club
- Presbyterian Women
- Connect Youth Fellowship
- Midweek Fellowship
- Men's Fellowship Choir
- Young Adults
- Friendship Hour
- 180 Men

## **TRUSTEES ANNUAL REPORT (cont'd)**

### **ACHIEVEMENTS AND PERFORMANCE**

#### **Worship and prayer**

The congregation normally meets for worship each Sunday at 11.30am and 6pm. Each Wednesday evening the midweek bible study 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 during the year we acknowledge God's gift of new life at 1 sacrament of baptism, we conducted 1 marriage services and sought to comfort those who have been bereaved during the year.

During the year there were 8 new communicant members and approximately 525 families connected with the congregation. The average weekly attendance at morning worship is 275.

#### **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 ministers, pastoral assistant or elders. CD's and DVDs are available and distributed to members of the congregation who are unable to attend. Church services continue to be live streamed and are available on the church's YouTube channel.

#### **Mission and outreach**

At a local level the congregation supports: - a couple who are working in Waterford as Church Planters, a young man who is volunteering with Coaching for Christ and a deaconess who visited our church from the Ukraine. 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.

#### **Presbytery**

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

#### **General Assembly**

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

#### **Property**

During the year there was no major work carried out on our premises.

#### **Organisations**

#### **Bowling Club**

Our bowling club meets each Tuesday. We have approximately 25 members and played in the churches league. At the end of the year, we play a tournament with our own members. We finish the year with a dinner and prize giving and our AGM.

## **TRUSTEES ANNUAL REPORT (cont'd)**

### **Presbyterian Women**

Cunningham Memorial PW meet in the Cunningham Suite on the second Wednesday of each month from September to April. Approximately 60 ladies attend each month and a variety of speakers attended our meeting during the year. We usually end with tea and biscuits. In May each year we have our annual dinner, we also have a PW Service each year and at Christmas some of the members deliver parcels to the more senior in our congregation who are in Nursing/Residential homes or in their own homes and no longer able to attend church.

### **Connect Youth Fellowship**

Connect Youth Fellowship is a church organisation for teenagers and meets every other Sunday evening between September and April with an average of 12 young people attending regularly. Our Sunday evening consists of Bible study, topical presentations, praise and fellowship.

### **Sunday School**

The Sunday School meets on a Sunday Morning from 10:15 to 11:15 and there are 38 children who attend regularly. Our normal Sunday includes singing, memory verses and lessons from Go Teach study books. In June we led the church service on children's day and had our end of year outing to W5 followed by a barbeque where parents, grandparents and friends were welcome to attend.

### **Midweek Fellowship.**

The above Fellowship meets weekly on a Wednesday evening (excluding the 2nd Wednesday of the month) for a time of Bible Study, Praise and Prayer. The average attendance each night is around 50 and the meeting lasts for approximately one hour. The last Wednesday night of each month is usually more focused on prayer. During the year we completed a course called Six Steps to Loving Your Church.

### **Cunningham Men's Fellowship Choir**

The men's fellowship choir met throughout the year with an average attendance of 15 men plus two ladies who train the choir. Our aim is to provide fellowship as we practise and sing together. We regularly lead the services at Sunday worship and we offer our services to go and sing in various churches, mission halls and nursing homes.

### **Friendship Hour (previously called Young at Heart)**

The friendship hour meets on the 4th Thursday of the month from September to May, with approximately 40 in attendance. We meet for about 1 hour starting with a visiting speaker and ending with tea and light refreshments. At the end of the year the members look forward to their annual outing.

### **Parents and toddlers**

This is a crèche group for parents and young children. Parents and toddlers meets each Thursday morning from 10.00am to midday. It gives the parents an opportunity to meet with other parents who have children of a similar age. There are toys for the children to play with while the parents can compare notes and meet together in a relaxed setting. There is juice, sandwiches and biscuits for the children and tea and scones for the parents. The morning ends with a bible story.

### **180 Men**

This organisation commenced in September 2023. 180 Men meets on the second Thursday of each month with approximately 30 men attending on each evening. Our programme includes games, testimonies, fellowship and a short epilogue or a visiting speaker. We have plans to develop this work in men's ministry in 2024 and beyond with several ideas on engaging with all men connected to our church.

### **Volunteers**

The Trustees wish to acknowledge their deep appreciation of those who give freely of their time by serving on committees and helping with organisations, summer outreach activities, sound, PowerPoint, live stream, DVD ministry and many other church activities that have taken place throughout the year.

## TRUSTEES ANNUAL REPORT (cont'd)

### PUBLIC BENEFIT STATEMENT

The Presbyterian Church in Ireland meets the public benefit requirement by providing benefit to its members and the general public by making known the Christian Gospel of the Lord Jesus Christ through the advancement of religion. The direct benefits which flow from the purposes of the Church include the gaining of an understanding in Christian beliefs as set out in the Bible and in the Church's subordinate standards (the Westminster Confession of Faith and the Shorter and Larger Catechisms) leading to spiritual and moral development and opportunities for response to Bible teaching. In turn, this framework leads to practical expressions of Christian beliefs and standards in the local community such as through the care of those in need (including the sick, disabled and bereaved).

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

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

The purpose does not lead to harm.

The only private benefit flowing from our purpose is related to Ministers, Missionaries, Deaconesses, Irish Mission workers and Lay Agents who receive benefits as a result of their holding office or employment. However, this is incidental and necessary in order to further our charitable purpose. There are no other private benefits. The beneficiaries of this purpose are members, their families, other individuals that the Presbyterian Church in Ireland is in direct and indirect contact with, the community in which pastoral services are provided and other communities throughout Northern Ireland, the Republic of Ireland, and worldwide which benefit from our engagement with and support for both Christian and other secular organisations, charities and individual members of the public. The Kirk Session has had regard to the Charity Commissions public benefit requirement statutory guidance.

### FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 318 contributors during the year (320 in 2022), donating a total of £139,440 (£131,287 the previous year, 2022). Total Income of the congregation during the year was £284,035 compared to £278,515 in the previous year. Total expenditure increased from £202,971 to £289,439.

### 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.

#### TRUSTEES ANNUAL REPORT (cont'd)

#### 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 2 month's normal expenditure. At the year end unrestricted reserves were £723,418 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 of 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.

This report was approved by the Session (trustees) on 3 June 2024



Noel Mulholland  
Minister



Colin Hutchinson  
Clerk of Session

**Cunningham Memorial Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 105553

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# Annual return

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**INDEPENDENT EXAMINER'S REPORT TO THE CHARITY TRUSTEES OF CUNINGHAM MEMORIAL CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

I report on the accounts for the year ended 31 December 2023, which are set out on pages 10 to 22.

**Respective responsibilities of charity trustees and examiner**

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

It is 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 Commission under Section 65(9)(b) of the Charities Act
- State whether particular matters have come to our 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. The accounting records were not kept in accordance with Section 63 of the Charities Act.
2. That the accounts do not accord with those accounting records.
3. That the accounts do not comply with the accounting requirements of the Charities Act.
4. That there is further information needed for a proper understanding of the accounts to be reached.

**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.



Mr James Wallace  
D T Carson & Co  
Chartered Accountants  
Registered Auditor  
51-53 Thomas Street  
Ballymena  
BT43 6AZ

Date: 3 June 2024

**Cunningham Memorial Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 105553

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# Accounts

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CUNNINGHAM MEMORIAL CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

**STATEMENT OF FINANCIAL ACTIVITY  
FOR YEAR ENDED 31 DECEMBER 2022**

	NOTES	UNRESTRICTED FUNDS	RESTRICTED FUNDS	ENDOWMENT FUNDS	TOTAL 2022	TOTAL 2021
		£	£	£	£	£
<b>Income and endowments from</b>						
Donations & legacies	2	157,481	99,336	0	256,817	274,550
Charitable activities	3	1,454	1,234	0	2,688	384
Other trading activities	4	17,491	0	0	17,491	16,538
Investments	5	510	9	0	519	691
Other income	6	0	1,000	0	1,000	6,200
<b>Total</b>		<u>176,936</u>	<u>101,579</u>	<u>0</u>	<u>278,515</u>	<u>298,363</u>
<b>Expenditure on:</b>						
Raising funds	7	2,000	0	0	2,000	2,805
Charitable activities	8	134,142	66,829	0	200,971	195,168
<b>Total</b>		<u>136,142</u>	<u>66,829</u>	<u>0</u>	<u>202,971</u>	<u>197,973</u>
<b>Repayment of loans</b>						
<b>Net income/(expenditure)</b>		40,793	34,750	0	75,544	100,390
Transfers between funds		(33)	33	0	0	0
<b>Net movement in funds</b>		<u>40,760</u>	<u>34,783</u>	<u>0</u>	<u>75,544</u>	<u>100,390</u>
Reconciliation of funds:						
Total funds brought forward		673,234	8,433,825	8,800	9,115,859	9,015,469
<b>Total funds carried forward</b>		<u>713,994</u>	<u>8,468,608</u>	<u>8,800</u>	<u>9,191,402</u>	<u>9,115,859</u>

CUNNINGHAM MEMORIAL CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

**BALANCE SHEET  
AS AT 31 DECEMBER 2022**

	NOTE	UNRESTRICTED FUNDS	RESTRICTED FUNDS	ENDOWMENT FUNDS	TOTAL FUNDS 2022	TOTAL FUNDS 2021
		£	£	£	£	£
<b>FIXED ASSETS</b>						
Tangible assets	11	512,340	8,405,262	0	8,917,602	8,899,550
<b>Total fixed assets</b>		<u>512,340</u>	<u>8,405,262</u>	<u>0</u>	<u>8,917,602</u>	<u>8,899,550</u>
<b>CURRENT ASSETS</b>						
Debtors	12	38,905	7,893	0	46,798	44,427
Cash at bank and in hand	13	166,123	55,454	8,800	230,376	173,364
<b>Total current assets</b>		<u>205,028</u>	<u>63,346</u>	<u>8,800</u>	<u>277,174</u>	<u>217,791</u>
<b>LIABILITIES</b>						
Creditors: amounts falling due within one year	14	3,374	0	0	3,374	1,482
<b>Net current assets or (liabilities)</b>		<u>201,654</u>	<u>63,346</u>	<u>8,800</u>	<u>273,801</u>	<u>216,309</u>
<b>Total net assets or liabilities</b>		<u><u>713,994</u></u>	<u><u>8,468,608</u></u>	<u><u>8,800</u></u>	<u><u>9,191,402</u></u>	<u><u>9,115,859</u></u>
<b>FUNDS OF THE CHARITY</b>						
Unrestricted income funds	15	713,994	0	0	713,994	673,234
Restricted income funds	15	0	8,468,608	0	8,468,608	8,433,825
Endowment funds	15	0	0	8,800	8,800	8,800
<b>Total charity funds</b>		<u><u>713,994</u></u>	<u><u>8,468,608</u></u>	<u><u>8,800</u></u>	<u><u>9,191,402</u></u>	<u><u>9,115,859</u></u>

Approved by the Kirk Session at a meeting on 6 June 2023 and signed on its behalf by

*Noel Mullholland*

Name: Rev Noel Mullholland  
Date:

*Colin Hutchinson*

Name: Mr Colin Hutchinson  
Date:

**NOTES TO THE ACCOUNTS  
31 DECEMBER 2022**

**1 ACCOUNTING POLICIES**

**Basis of financial statements**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statements 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**

Restricted funds comprise revenue donations or grants for a specific congregational activity intended by the donor. Where these funds have unspent balance, interest on their pooled investment is apportioned to the individual funds on an average basis.

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

**Income resources**

(i) Recognition of incoming resources

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

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

(ii) Incoming resources with related expenditure

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

(iii) Grants and donations

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

(iv) Tax reclaims on donations and gifts

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

(v) Contractual income and performance related grants

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

NOTES TO THE ACCOUNTS

31 DECEMBER 2022

1 ACCOUNTING POLICIES - CONT'D

(vi) Gifts in kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised and are included in the SoFA as incoming resources when receivable.

(vii) Donated services and facilities

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

(viii) Volunteer help

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

(ix) Investment income

This is included in the accounts when receivable.

**Expenditure and liabilities**

(x) Liability recognition

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

(xi) Governance costs

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

(xii) 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.

NOTES TO THE ACCOUNTS  
31 DECEMBER 2022

1 ACCOUNTING POLICIES - CONT'D

ASSETS

(XIII) Tangible fixed assets

Details of historic costs of this class of asset is not available. This being the case all assets have been included in the balance sheet at valuation. No depreciation has been provided on these assets as the current estimated residual value is not less than the carrying value and the remaining useful life currently exceeds 50 years. Tangible assets are de-recognised on disposal or when no future economic benefits are expected. On disposal, the difference between the new disposal proceeds and the carrying amount is recognised in the statement of financial activities and included in "other operating gains/(losses)". In the future any fixed asset additions will be recognised at cost and depreciated at rates to write off their cost, less estimated residual value, over their expected useful life. The Trustees have agreed that any fixed asset addition with a value of less than £5,000 does not need to be shown as assets and will simply be written off as expenditure in the year of purchase.

2 DONATIONS AND LEGACIES

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	ENDOWMENT FUNDS	TOTAL FUNDS 2022	TOTAL FUNDS 2021
	£	£	£	£	£
Recorded giving	131,287	70,781	0	202,068	194,089
Loose collections	1,941	8,326	0	10,267	12,112
Donations and gifts	20	5,866	0	5,886	31,990
Gift aid	24,233	14,362	0	38,596	36,359
	<u>157,481</u>	<u>99,336</u>	<u>0</u>	<u>256,817</u>	<u>274,550</u>

3 CHARITABLE ACTIVITIES

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	ENDOWMENT FUNDS	TOTAL FUNDS 2022	TOTAL FUNDS 2021
	£	£	£	£	£
Organisation income	0	549	0	549	20
Sale of study books etc	1454	0	0	1,454	364
Membership fees	0	685	0	685	0
	<u>1,454</u>	<u>1,234</u>	<u>0</u>	<u>2,688</u>	<u>384</u>

**CUNNINGHAM MEMORIAL CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

**NOTES TO THE ACCOUNTS  
31 DECEMBER 2022**

**4 OTHER TRADING ACTIVITIES**

	<b>UNRESTRICTED FUNDS</b>	<b>RESTRICTED FUNDS</b>	<b>ENDOWMENT FUNDS</b>	<b>TOTAL FUNDS 2022</b>	<b>TOTAL FUNDS 2021</b>
	£	£	£	£	£
Letting premises	1,650	0	0	1,650	1,000
Rental income	15,841	0	0	15,841	15,538
	<u>17,491</u>	<u>0</u>	<u>0</u>	<u>17,491</u>	<u>16,538</u>

**5 INVESTMENT INCOME**

	<b>UNRESTRICTED FUNDS</b>	<b>RESTRICTED FUNDS</b>	<b>ENDOWMENT FUNDS</b>	<b>TOTAL FUNDS 2022</b>	<b>TOTAL FUNDS 2021</b>
	£	£	£	£	£
Bank interest	492	9	0	502	674
Income from bequests	18	0	0	18	17
	<u>510</u>	<u>9</u>	<u>0</u>	<u>519</u>	<u>691</u>

**6 OTHER INCOME**

	<b>UNRESTRICTED FUNDS</b>	<b>RESTRICTED FUNDS</b>	<b>ENDOWMENT FUNDS</b>	<b>TOTAL FUNDS 2022</b>	<b>TOTAL FUNDS 2021</b>
	£	£	£	£	£
Grant income received	0	1,000	0	1,000	6,200
Other interest received	0	0	0	0	0
	<u>0</u>	<u>1,000</u>	<u>0</u>	<u>1,000</u>	<u>6,200</u>

**7 RAISING FUNDS**

	<b>UNRESTRICTED FUNDS</b>	<b>RESTRICTED FUNDS</b>	<b>ENDOWMENT FUNDS</b>	<b>TOTAL FUNDS 2022</b>	<b>TOTAL FUNDS 2021</b>
	£	£	£	£	£
FWO envelopes	2,000	0	0	2,000	2,805
	<u>2,000</u>	<u>0</u>	<u>0</u>	<u>2,000</u>	<u>2,805</u>

NOTES TO THE ACCOUNTS  
31 DECEMBER 2022

8 CHARITABLE ACTIVITIES

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	ENDOWMENT FUNDS	TOTAL FUNDS 2022	TOTAL FUNDS 2021
	£	£	£	£	£
General assembly					
assessments	18,492	0	0	18,492	16,757
Presbytery fees	927	0	0	927	966
Ministry and support					
staff costs	71,672	0	0	71,672	55,413
Congregational running					
expenses	41,612	13,031	0	54,642	84,097
Donations to Missions					
and charities	0	51,298	0	51,298	36,735
Governance costs	1,440	0	0	1,440	1,200
Purchase of equipment	0	2,500	0	2,500	0
	<u>134,142</u>	<u>66,829</u>	<u>0</u>	<u>200,971</u>	<u>195,168</u>

**NOTES TO THE ACCOUNTS  
31 DECEMBER 2022**

**9 EMPLOYEES**

Employment costs

	<b>TOTAL FUNDS 2022 £</b>	<b>TOTAL FUNDS 2021 £</b>
Wages and salaries	7,080	4,843
Pension contributions	0	0
	<u>7,080</u>	<u>4,843</u>

Number of employees

The average number of employees, including the minister of the congregation, during the year was:

	<b>2022 £</b>	<b>2021 £</b>
Average number of employees	<u>2</u>	<u>2</u>

There were no employees in receipt of employee benefits in excess of £60,000.

The minister of the congregation is an employee of the Presbyterian Church in Ireland, which is a separate charity and has not been reflected in the employee costs above.

The congregation pays an assessment to the Presbyterian Church in Ireland for the minister.

The following payments were made during the year:

	<b>2022 £</b>	<b>2021 £</b>
Minister stipend	41,923	11,036
Associate stipend	-	21,711
	<u>41,923</u>	<u>32,747</u>

**NOTES TO THE ACCOUNTS  
31 DECEMBER 2022**

**10 PENSION COSTS**

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

The contributions made by the congregation during the year were:

	<b>TOTAL FUNDS 2022 £</b>	<b>TOTAL FUNDS 2021 £</b>
Contributions	<u>10,062</u>	<u>7,860</u>

The congregation contributes to a defined contribution pension scheme for its other employees. The scheme and its assets are held by the National Employment Savings Trust Corporation (NEST). The pension charge represents the contributions due from the congregation during that year.

	<b>TOTAL FUNDS 2022 £</b>	<b>TOTAL FUNDS 2021 £</b>
Contributions	<u>0</u>	<u>0</u>

**NOTES TO THE ACCOUNTS**

**31 DECEMBER 2022**

**11 TANGIBLE FIXED ASSETS**

	<b>LAND &amp; BUILDINGS</b>	<b>EQUIPMENT</b>	<b>TOTAL</b>
	£	£	£
<b>COST OR VALUATION</b>			
At start of year	8,687,210	212,340	8,899,550
Additions	18,052	0	18,052
Disposals	0	0	0
At end of year	<u>8,705,262</u>	<u>212,340</u>	<u>8,917,602</u>
<b>DEPRECIATION</b>			
At start of year	0	0	0
Provision for year	0	0	0
Disposals	0	0	0
At end of year	<u>0</u>	<u>0</u>	<u>0</u>
<b>NET BOOK VALUE</b>			
At start of year	<u>8,687,210</u>	<u>212,340</u>	<u>8,899,550</u>
At end of year	<u>8,705,262</u>	<u>212,340</u>	<u>8,917,602</u>

**12 DEBTORS**

	<b>2022</b>	<b>2021</b>
	£	£
Gift aid recoverable	38,558	36,328
Prepayments	7,715	7,438
Other debtors	525	661
	<u>46,798</u>	<u>44,427</u>

**NOTES TO THE ACCOUNTS**  
**31 DECEMBER 2022**

**13 CASH AT BANK AND IN HAND**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
General Account	166,123	126,318
Repair Account	31,105	9,766
Sunday School	859	1,711
Young at Heart	255	255
SportsPlus	5,860	6,646
Parents and Toddlers	322	374
Presbyterian Women	576	542
Connect Youth Fellowship	156	749
Midweek Fellowship	1,131	334
Catering	13,283	12,929
Bowling Club	1,064	1,269
Men's Fellowship Choir	-	249
United Appeal	844	3,422
Endowment Fund	8,800	8,800
	<u>230,376</u>	<u>173,364</u>

**14 CREDITORS: amounts falling due within one year**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Creditors and Accruals	3,374	1,482
	<u>3,374</u>	<u>1,482</u>

CUNNINGHAM MEMORIAL CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

**NOTES TO THE ACCOUNTS  
31 DECEMBER 2022**

**15 FUND BALANCES AND RECONCILIATION OF FUNDS**

	<b>BALANCE AT START</b>	<b>INCOME</b>	<b>EXPENDITURE</b>	<b>TRANSFER</b>	<b>BALANCE AT END</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>UNRESTRICTED FUNDS</b>					
General fund	173,234	176,936	(136,142)	(33)	213,994
Property fund	500,000	0	0	0	500,000
	<u>673,234</u>	<u>176,936</u>	<u>(136,142)</u>	<u>(33)</u>	<u>713,994</u>
<b>RESTRICTED FUNDS</b>					
Property fund	8,387,210	0	0	18,052	8,405,262
Repair fund	17,658	48,925	(9,532)	(18,052)	38,998
Sunday school	1,711	940	(1,793)	0	858
Young at heart	255	0	0	0	255
Sports Plus	6,646	255	(1,041)	0	5,860
Parents and toddlers	374	422	(475)	0	322
PW	542	5,460	(5,426)	0	576
Fellowship	749	95	(689)	0	156
Midweek Fellowship	334	797	0	0	1,131
Cunningham Catering	12,929	500	(146)	0	13,283
Bowling Club	1,269	320	(526)	0	1,064
Men's Fellowship Choir	249	0	(282)	33	0
United Appeal and Mission	3,423	22,828	(27,822)	1,939	368
European Christian Mission- Colin & Ali Holmes			(2,400)	2400	0
Children & Orphan Society	0	1,524	(1,524)	0	0
World Development	476	0	0	0	476
Agnes Appeal	0	3,611	(3,611)	0	0
Asia Link	0	570	(570)	0	0
Black & Orange Service	0	553	(553)	0	0
European Mission F'ship	0	335	(335)	0	0
Harvest Collection	0	4,339		(4,339)	0
Moderator's Appeal	0	8,026	(8,026)		0
One Mission Society	0	336	(336)	0	0
Remembrance day	0	586	(586)	0	0
Sam Hutchinson Appeal	0	1,156	(1,156)	0	0
	<u>8,433,825</u>	<u>101,579</u>	<u>(66,829)</u>	<u>33</u>	<u>8,468,608</u>
<b>ENDOWMENT FUNDS</b>					
Endowment fund	8,800	0	0	0	8,800
	<u>8,800</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>8,800</u>
<b>TOTAL FUNDS</b>	<u><u>9,115,859</u></u>	<u><u>278,515</u></u>	<u><u>(202,971)</u></u>	<u><u>0</u></u>	<u><u>9,191,402</u></u>

**NOTES TO THE ACCOUNTS  
31 DECEMBER 2022**

**16 RELATED PARTY TRANSACTION**

One of the Trustees, the minister of the congregation received remuneration of £41,923 and expenses of £6,382 for acting in that capacity. Pension contributions of £10,062 were paid by the congregation in respect of the minister to the Presbyterian Church in Ireland Pension Scheme (2009).

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

£18,492 for congregational assessments  
£18,222 towards the United Appeal

The congregation contributed £927 towards Presbytery Assessments during the year.

There were no other related party transactions.

**Cunningham Memorial Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 105553

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# Annual report

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## **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**

Cunningham Memorial Congregation of the Presbyterian Church in Ireland  
Main Street  
Cullybackey  
Ballymena  
BT42 1BN

Registered Charity in Northern Ireland NIC 105553

### **CHARITY TRUSTEES**

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

Rev Noel Mulholland	Mr Mark Allen
Mr Brain Anderson	Mr William Bamber
Mr John Calderwood	Mr Earnest Douglas
Mr John Evans	Mr John Finnegan
Mr John Finnegan Jnr	Mr Raymond Holmes
Mr Edwin Hook	Mr Colin Hutchinson
Mr Edward McKendry	Mr John McCord
Mr Geoffrey McWilliams	Mr Brian McMillan,
Mr Derek Patterson	Mr William Tweed
Mr Nelson Stevenson	Mr Samuel Warwick
Mr David Warwick	

### **PRINCIPAL OFFICE BEARERS**

Minister	Rev Noel Mulholland
Clerk of Session	Mr Colin Hutchinson
Treasurer	Mr Brian McMillan
Secretary	Mrs Audrey Mellon

### **Independent Examiner**

James Wallace  
D. T. Carson & Co.  
51-53 Thomas Street  
Ballymena  
BT43 6AZ

### **BANKERS**

Danske Bank  
Broadway  
Ballymena  
BT43 7PE

## **TRUSTEES ANNUAL REPORT (cont'd)**

### **SOLICITORS**

McKervill Neilly  
1 Broadway Avenue  
Ballymena  
BT43 7AA

### **STRUCTURE AND MANAGEMENT**

#### **The Kirk Session**

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

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

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

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. Cuningham Memorial Presbyterian Church has been assigned to the Ballymena 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 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.

## **TRUSTEES ANNUAL REPORT (cont'd)**

### **DESCRIPTION AND PURPOSE**

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

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

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

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

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

### **ACTIVITIES AND OBJECTIVES**

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

- Sunday School
- Sports Plus Youth Club
- Parents and Toddlers
- Bowling Club
- Presbyterian Women
- Connect Youth Fellowship
- Midweek Fellowship
- Men's Fellowship Choir
- Young Adults
- Young at Heart

## **TRUSTEES ANNUAL REPORT (cont'd)**

### **ACHIEVEMENTS AND PERFORMANCE**

#### **Worship and prayer**

The congregation normally meets for worship each Sunday at 11.30am and 6pm. Each Wednesday evening the midweek bible study 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 during the year we acknowledge God's gift of new life at 2 sacraments of baptism, we conducted 2 marriage services and sought to comfort those who have been bereaved during the year.

During the year there were 12 new communicant members and approximately 525 families connected with the congregation. The average weekly attendance at morning worship is 250.

#### **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 ministers, pastoral assistant or elders. CD's and DVDs are available and distributed to members of the congregation who are unable to attend. Church services continue to be live streamed and are available on the church's YouTube channel.

#### **Mission and outreach**

At a local level the congregation supports: - a couple who are working in Waterford as Church Planters, a young man who is volunteering with Coaching for Christ and a deaconess who visited our church from the Ukraine. 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.

#### **Presbytery**

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

#### **General Assembly**

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

#### **Property**

During the year there was no major work carried out on our premises.

#### **Organisations**

##### **Bowling Club**

Our bowling club meets each Tuesday. We had 26 members and played in the churches league. At the end of the year, we play a tournament with our own members. We finish the year with a dinner and prize giving and our AGM.

## **TRUSTEES ANNUAL REPORT (cont'd)**

### **Presbyterian Women**

Cuningham Memorial PW meet in the Cuningham Suite on the second Wednesday of each month from September to April. Approximately 60 ladies attend each month and a variety of speakers attended our meeting during the year. We usually end with tea and biscuits. In May each year we have our annual outing, we also have a PW Service each year and at Christmas some of the members deliver parcels to the more senior in our congregation who are in Nursing/Residential homes or in their own homes and no longer able to attend church.

### **Connect Youth Fellowship**

Connect Youth Fellowship is a church organisation for teenagers and meets every other Sunday evening between September and April with an average of 7 young people attending regular. Our Sunday evening consists of Bible study, topical presentations, praise and fellowship.

### **Sunday School**

The Sunday School meets on a Sunday Morning from 10:15 to 11:15, there are 35 children who attend regularly. Our normal Sunday includes singing, prayers and lessons from our Go Teach study books. In June we led the church service on children's day and had our end of year afternoon at the church hall with games, bouncy castles and a barbeque.

### **Midweek Fellowship.**

The above Fellowship meets weekly on a Wednesday evening (excluding the 2nd Wednesday of the month) for a time of Bible Study, Praise and Prayer. The average attendance each night is around 50 and the meeting lasts for approximately one hour.

### **Cuningham Men's Fellowship Choir**

The men's fellowship choir met throughout the year with an average attendance of 15 men plus two ladies who train the choir. Our aim is to provide fellowship as we practise and sing together. We regularly lead the services at Sunday worship and we offer our services to go and sing in various churches, mission halls and nursing homes.

### **Young at Heart**

The YAH meets on the 4th Tuesday of the month from September to May, with between 30 and 40 in attendance. We met for about 1 hour starting with a visiting speaker and ending with tea and light refreshments. At the end of the year the members look forward to their annual outing.

### **SportsPlus**

The Youth Club meets each Saturday evening from September to April with an average attendance of 8 per night. The majority of these young people are not regular attenders at church. Games offered include football, table tennis, pool and computer games. The evening comes to an end with an epilogue.

### **Parents and toddlers**

This is a crèche group for parents and young children. Parents and toddlers meets each Thursday morning from 10.00am to midday. It gives the parents an opportunity to meet with other parents who have children of a similar age. There are toys for the children to play with while the parents can compare notes and meet together in a relaxed setting. There is juice, sandwiches and biscuits for the children and tea and scones for the parents. The morning ends with a bible story.

### **Young adults**

This organisation commenced in 2022 and has 15 members between the ages of 18 and 30. They meet on the fourth Saturday of each month and their programme varies includes bible studies, fellowship and outings.

### **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.

## **TRUSTEES ANNUAL REPORT (cont'd)**

### **PUBLIC BENEFIT STATEMENT**

The Presbyterian Church in Ireland meets the public benefit requirement by providing benefit to its members and the general public by making known the Christian Gospel of the Lord Jesus Christ through the advancement of religion. The direct benefits which flow from the purposes of the Church include the gaining of an understanding in Christian beliefs as set out in the Bible and in the Church's subordinate standards (the Westminster Confession of Faith and the Shorter and Larger Catechisms) leading to spiritual and moral development and opportunities for response to Bible teaching. In turn, this framework leads to practical expressions of Christian beliefs and standards in the local community such as through the care of those in need (including the sick, disabled and bereaved).

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

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

The purpose does not lead to harm.

The only private benefit flowing from our purpose is related to Ministers, Missionaries, Deaconesses, Irish Mission workers and Lay Agents who receive benefits as a result of their holding office or employment. However, this is incidental and necessary in order to further our charitable purpose. There are no other private benefits. The beneficiaries of this purpose are members, their families, other individuals that the Presbyterian Church in Ireland is in direct and indirect contact with, the community in which pastoral services are provided and other communities throughout Northern Ireland, the Republic of Ireland, and worldwide which benefit from our engagement with and support for both Christian and other secular organisations, charities and individual members of the public. The Kirk Session has had regard to the Charity Commissions public benefit requirement statutory guidance.

### **FINANCIAL REVIEW**

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 320 contributors during the year (332 in 2021), donating a total of £131,287 (£129,856 the previous year, 2021). Total Income of the congregation during the year was £278,515, compared to £298,363 in the previous year. Total expenditure increased from £197,973 to £202,971.

### **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.

## TRUSTEES ANNUAL REPORT (cont'd)

### 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 2 month's normal expenditure. At the yearend unrestricted reserves were £713,994 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 of 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.

This report was approved by the Session (trustees) on Tuesday 6 June 2023



Noel Mulholland  
Minister



Colin Hutchinson  
Clerk of Session

**Cunningham Memorial Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 105553

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# Annual return

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INDEPENDENT EXAMINER'S REPORT TO THE CHARITY TRUSTEES OF CUNINGHAM MEMORIAL CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

I report on the accounts for the year ended 31 December 2022, which are set out on pages 10 to 22.

**Respective responsibilities of charity trustees and examiner**

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

It is 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 Commission under Section 65(9)(b) of the Charities Act
- State whether particular matters have come to our 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. The accounting records were not kept in accordance with Section 63 of the Charities Act.
2. That the accounts do not accord with those accounting records.
3. That the accounts do not comply with the accounting requirements of the Charities Act.
4. That there is further information needed for a proper understanding of the accounts to be reached.

**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.



Mr James Wallace  
D T Carson & Co  
Chartered Accountants  
Registered Auditor  
51-53 Thomas Street  
Ballymena  
BT43 6AZ

Date: 6 June 2023