

Upper Cumber Congregation of the Presbyterian Church in Ireland

Northern Ireland · Charity number 105636

Details

Status Received

Registered 2016-08-10

Register [View on the Charity Commission for Northern Ireland register](#)

Contact

Address 10 Cregg Road
Claudy
Londonderry
Bt47 4hx
BT47 4HX

Phone 02871338256

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	£82,134	£49,044	£0	0

Trustees

Name	Role	Appointed
Mr Alan David Lindsay		
Mr Arthur James Mcfarland Fcca, Cta		
Mr John Haslett		
Mr John Andrew Clarke Mcfarland J.P. B.Sc. C. Eng F.I.C.E		
Mr Kenneth Haslett		
Mr Robert George Wilson		
Mr Wesley Haslett		
Mrs Arlene Moore		
Mrs Olive Elizabeth Witherow		
Rev Dr Thomas Robert Buick		

Upper Cumber Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105636

Accounts

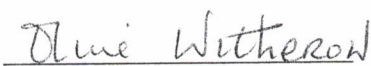
UPPER CUMBER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payment Account)
for the year ended 31 December 2024

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
Receipts						
Donations and legacies	2	41,986	11,140	0	53,126	88,321
Charitable activities	3	2,572	19,040	0	21,612	19,673
Investment Income	4	1,577	5,819	0	7,396	5,391
		<u>46,135</u>	<u>35,999</u>	<u>0</u>	<u>82,134</u>	<u>113,385</u>
Sale of Investments		0	0	0	0	0
Sale of fixed assets		0	0	0	0	0
Loans Received		0	0	0	0	0
Total Receipts		<u><u>46,135</u></u>	<u><u>35,999</u></u>	<u><u>0</u></u>	<u><u>82,134</u></u>	<u><u>113,385</u></u>
Payments						
Raising funds	5	520		0	520	495
Charitable activities	6	26,504	19,156	0	45,660	33,426
		<u>27,024</u>	<u>19,156</u>	<u>0</u>	<u>46,180</u>	<u>33,921</u>
Purchase of Investments		0	0	0	0	0
Purchase of fixed assets		1,849	1,015	0	2,864	2,627
Loan Repayments		0	0	0	0	0
Total Payments		<u><u>28,873</u></u>	<u><u>20,171</u></u>	<u><u>0</u></u>	<u><u>49,044</u></u>	<u><u>36,548</u></u>
Net receipts / (payments)		17,262	15,828	0	33,090	76,837
Transfers between funds		(6,753)	6,753	0	0	0
Net movement in funds		10,509	22,581	0	33,090	76,837
Funds brought forward		<u>39,756</u>	<u>255,537</u>	<u>47,675</u>	<u>342,968</u>	<u>266,131</u>
Funds carried forward	9	<u><u>50,265</u></u>	<u><u>278,118</u></u>	<u><u>47,675</u></u>	<u><u>376,058</u></u>	<u><u>342,968</u></u>

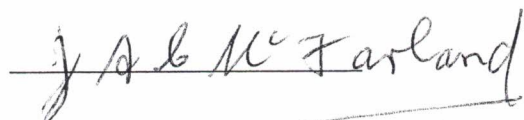
UPPER CUMBER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
 STATEMENT OF ASSETS AND LIABILITIES
 As at 31 December 2024

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
Funds Reconciliation						
Bank & cash at start of year		39,756	255,537	47,675	342,968	266,131
Net movement in funds		10,509	22,581	0	33,090	76,837
Bank & cash at end of year		<u>50,265</u>	<u>278,118</u>	<u>47,675</u>	<u>376,058</u>	<u>342,968</u>
Bank and Cash Balances						
Bank Deposit Accounts					174,373	4,012
Bank Current Accounts					55,663	193,024
Building Society deposits					145,675	145,675
Cash in Hand					347	257
					<u>376,058</u>	<u>342,968</u>
Other Assets						
Fixed Assets	7					
Investments	8				0	0
Gift Aid receivable on donations					7,650	11,100
					<u>7,650</u>	<u>11,100</u>
Liabilities						
Loans					0	0

Approved by the Kirk Session at a meeting on the 13th April 2025 and signed on its behalf by



Olive Witherow
Trustee



John McFarland
Clerk of Session

UPPER CUMBER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 December 2024

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

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

FUND ACCOUNTING

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

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

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

2. DONATIONS AND LEGACIES

	Note	Unrestricted	Restricted	Endowment	Total	Total
		Funds	Funds	Funds	2024	2023
		£	£	£	£	£
Recorded giving		34,534	7,148	0	41,682	38,822
Loose collections		250	110	0	360	526
Donations & gifts		0	90	0	90	1,030
Gift Aid		7,202	3,792	0	10,994	7,943
Legacies & bequests		0	0	0	0	40,000
		<u>41,986</u>	<u>11,140</u>	<u>0</u>	<u>53,126</u>	<u>88,321</u>

UPPER CUMBER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (continued)

31 December 2024

	Unrestricted	Restricted	Endowment	Total	Total
	Funds	Funds	Funds	2024	2023
	£	£	£	£	£
3. CHARITABLE ACTIVITIES					
Weddings & funerals	0	0	0	0	0
Fundraising events	1,000	12,641	0	13,641	9,590
Memberships	0	1,655	0	1,655	1,028
Grants	1,572	4,744	0	6,316	9,055
	<u>2,572</u>	<u>19,040</u>	<u>0</u>	<u>21,612</u>	<u>19,673</u>

4. INVESTMENT INCOME

Bank interest	795	4,887	0	5,682	3,757
Investment interest	782	932	0	1,714	1,634
	<u>1,577</u>	<u>5,819</u>	<u>0</u>	<u>7,396</u>	<u>5,391</u>

5. RAISING FUNDS

FWO envelopes	520	0	0	520	495
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6. CHARITABLE ACTIVITIES

General Assembly Assessments	2,835	0	0	2,835	2,818
Presbytery fees	410	0	0	410	415
Ministry & support staff	4,100	0	0	4,100	3,250
Congregational running expenses	19,159	14,034	0	33,193	21,464
Donations to Missions etc	0	5,122	0	5,122	5,479
Governance costs	0	0	0	0	0
	<u>26,504</u>	<u>19,156</u>	<u>0</u>	<u>45,660</u>	<u>33,426</u>

7. FIXED ASSETS

The congregation owns the Church premises and Lecture Hall at 15 and 17 Cregg Road, Claudy, Londonderry BT47 4HX and a half share of a manse at 342 Glenshane Road, Claudy, BT47 4HP for the minister and the associated fixtures, fittings and equipment. These have an insurance value of £2,743,000.

8. INVESTMENTS

All funds from endowments, memorials and cash not required for short term objects are invested in deposit accounts with the Progressive Building Society.

UPPER CUMBER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (continued)

31 December 2024

9. FUND BALANCES

Fund	Balance at start	Receipts	Payments	Transfers	Balance at end
	£	£	£	£	£
Unrestricted Funds					
General Fund	39,756	46,135	28,873	-6,753	50,265
Restricted Funds					
Missions and Charities	0	4,547	4,857	310	0
Building Fund	246,891	21,895	0	0	268,786
Repair Fund	100	231	7,453	7,222	100
Sunday School	10	277	1,098	821	10
Choir Fund	285	8	80	0	213
Presbyterian Women	809	355	350	0	814
Bowling Club	325	1,460	155	-1,000	630
Youth Council	7,117	7,227	6,179	-600	7,565
	255,537	36,000	20,172	6,753	278,118
Endowment Funds					
Bequests and memorials	47,675	0	0	0	47,675
Total	342,968	82,135	49,045	0	376,058

Upper Cumber Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105636

Accounts


UPPER CUMBER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payment Account)
for the year ended 31 December 2023

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
Receipts						
Donations and legacies	2	38,985	49,336	0	88,321	59,719
Charitable activities	3	1,840	17,833	0	19,673	5,824
Investment Income	4	1,270	4,121	0	5,391	905
		<u>42,095</u>	<u>71,290</u>	<u>0</u>	<u>113,385</u>	<u>66,448</u>
Sale of Investments		0	0	0	0	0
Sale of fixed assets		0	0	0	0	0
Loans Received		0	0	0	0	0
		<u>42,095</u>	<u>71,290</u>	<u>0</u>	<u>113,385</u>	<u>66,448</u>
Total Receipts						
Payments						
Raising funds	5	495		0	495	517
Charitable activities	6	16,645	16,781	0	33,426	35,770
		<u>17,140</u>	<u>16,781</u>	<u>0</u>	<u>33,921</u>	<u>36,287</u>
Purchase of Investments		0	0	0	0	0
Purchase of fixed assets			2,627	0	2,627	0
Loan Repayments		0	0	0	0	0
		<u>17,140</u>	<u>19,408</u>	<u>0</u>	<u>36,548</u>	<u>36,287</u>
Total Payments						
Net receipts / (payments)		24,955	51,882	0	76,837	30,161
Transfers between funds		(3,574)	3,574			
Net movement in funds		21,381	55,456	0	76,837	30,161
Funds brought forward		18,375	200,081	47,675	266,131	235,970
		<u>39,756</u>	<u>255,537</u>	<u>47,675</u>	<u>342,968</u>	<u>266,131</u>
Funds carried forward	9					

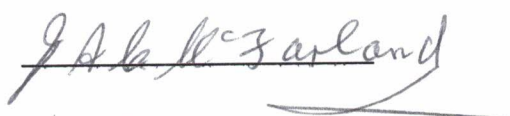
UPPER CUMBER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF ASSETS AND LIABILITIES
As at 31 December 2023

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
Funds Reconciliation						
Bank & cash at start of year		18,375	200,081	47,675	266,131	235,970
Net movement in funds		21,381	55,636	0	76,837	30,161
Bank & cash at end of year		<u>39,756</u>	<u>255,717</u>	<u>47,675</u>	<u>342,968</u>	<u>266,131</u>
Bank and Cash Balances						
Bank Deposit Accounts					4,012	3,962
Bank Current Accounts					193,024	115,662
Building Society deposits					145,675	145,675
Cash in Hand					257	832
					<u>342,968</u>	<u>266,131</u>
Other Assets						
Fixed Assets	7					
Investments	8				0	0
Gift Aid receivable on donations					11,100	8,500
					<u>11,100</u>	<u>8,500</u>
Liabilities						
Loans					0	0

Approved by the Kirk Session at a meeting on 12th March 2024 and signed on its behalf by



Olive Witherow
Trustee



John McFarland
Clerk of Session

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

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

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

FUND ACCOUNTING

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

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

2. DONATIONS AND LEGACIES

Note	Unrestricted	Restricted	Endowment	Total	Total
	Funds	Funds	Funds	2023	2022
	£	£	£	£	£
Recorded giving	31,847	6,975	0	38,822	34,876
Loose collections	526	0	0	526	627
Donations & gifts	0	1,030	0	1,030	16,137
Gift Aid	6,612	1,331	0	7,943	8,079
Legacies & bequests	0	40,000	0	40,000	0
	38,985	49,336	0	88,321	59,719

UPPER CUMBER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (continued)

31 December 2023

	Unrestricted	Restricted	Endowment	Total	Total
	Funds	Funds	Funds	2023	2022
	£	£	£	£	£
3. CHARITABLE ACTIVITIES					
Weddings & funerals	0	0	0	0	0
Fundraising events	640	8,950	0	9,590	0
Memberships	0	1,028	0	1,028	601
Grants	1,200	7,855	0	9,055	5,223
	<u>1,840</u>	<u>17,833</u>	<u>0</u>	<u>19,673</u>	<u>5,824</u>

4. INVESTMENT INCOME

Bank interest	525	3,232	0	3,757	632
Investment interest	745	889	0	1,634	373
	<u>1,270</u>	<u>4,121</u>	<u>0</u>	<u>5,391</u>	<u>1,005</u>

5. RAISING FUNDS

FWO envelopes	495	0	0	495	517
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6. CHARITABLE ACTIVITIES

General Assembly Assessments	2,818	0	0	2,818	2,898
Presbytery fees	415	0	0	415	423
Ministry & support staff	3,250	0	0	3,250	3,478
Congregational running expenses	10,162	11,302	0	21,464	24,661
Donations to Missions etc	0	5,479	0	5,479	4,310
Governance costs	0	0	0	0	0
	<u>16,645</u>	<u>16,781</u>	<u>0</u>	<u>33,426</u>	<u>35,770</u>

7. FIXED ASSETS

The congregation owns the Church premises and Lecture Hall at 15 and 17 Cregg Road, Claudy, Londonderry BT47 4HX and a half share of a manse at 342 Glenshane Road, Claudy, BT47 4HP for the minister and the associated fixtures, fittings and equipment. These have an insurance value of £2,612,000.

8. INVESTMENTS

All funds from endowments, memorials and cash not required for short term objects are invested in deposit accounts with the Progressive Building Society.

UPPER CUMBER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
 NOTES TO THE ACCOUNTS (continued)

31 December 2023

9. FUND BALANCES

Fund	Balance at start £	Receipts £	Payments £	Transfers £	Balance at end £
Unrestricted Funds					
General Fund	18,375	42,095	17,140	-3,574	39,756
Restricted Funds					
Missions and Charities	0	4,299	5,014	715	0
Building Fund	193,471	53,420	0	0	246,891
Repair Fund	100	1,955	5,705	3,750	100
Sunday School	10	160	869	709	10
Choir Fund	348	7	70	0	285
Presbyterian Women	355	865	411	0	809
Bowling Club	32	1,630	337	-1,000	325
Youth Council	5,765	10,289	8,337	-600	7,117
	200,081	72,625	20,743	3,574	255,537
Endowment Funds					
Bequests and memorials	47,675	0	0	0	47,675
Total	266,131	114,720	37,883	0	342,968

Upper Cumber Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105636

Annual report

UPPER CUMBER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

**Trustees Annual Report and Financial Statements
for the year ended 31 December 2023**

Registered Charity in Northern Ireland (NIC105636)

UPPER CUMBER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

TRUSTEES ANNUAL REPORT

The Trustees present their Annual Report and Financial Statements for the year ended 31 December 2023 including a Statement of Assets and Liabilities as at that date.

REFERENCE AND ADMINISTRATIVE DETAILS

Upper Cumber Congregation of the Presbyterian Church in Ireland
15-17 Cregg Road
Claudy
BT47 4HX

Registered Charity in Northern Ireland (NIC105636)

CHARITY TRUSTEES

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

Mr Alan Lindsay	Mr Robert George Wilson
Mr Kenneth Haslett	Mr John Andrew Clarke McFarland
Mr Arthur James McFarland	Mr John Haslett
Mrs Olive Witherow	Mr Wesley Haslett
Mrs Jennifer Campbell	Mrs Arlene Moore

PRINCIPAL OFFICE BEARERS

Minister	Vacant
Clerk of Session	Mr John McFarland
Treasurer	Mr Arthur McFarland

INDEPENDENT EXAMINER

Mr Alistair Sterritt, 46 Edenreagh Road, Eglinton, BT47 3NQ

BANKERS

Danske Bank, PO Box 183, Donegal Square West, Belfast, BT1 6JS

SOLICITORS

RG Connell & Sons
13 Main St, Limavady, County Londonderry, BT49 0EP

UPPER CUMBER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

TRUSTEES ANNUAL REPORT (cont'd)

STRUCTURE AND MANAGEMENT

The Kirk Session

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

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

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

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

Presbytery

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

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

The General Assembly

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

DESCRIPTION AND PURPOSE

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

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

The congregation's mission 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.*

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

ACTIVITIES AND OBJECTIVES

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

- Sunday School
- Youth Club
- Youth Fellowship
- Junior Bible Club
- Bowling Club
- Book Club
- Presbyterian Women
- Men's Fellowship
- Walking Group
- Rainbows/Brownies/Guides
- Pampered & Prepared Ladies Meetings
- Saturday Morning Bible Study Group

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation normally meets for worship each Sunday at 11.40am. During the week the 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 acknowledged God's gift of new life at 3 Sacraments of Baptism and gave thanks for faithful services and sought to comfort those who had been bereaved during the year. There were no marriage services during the year.

At 31 December 2022 there were 220 communicant members and 100 families connected with the congregation. The average week attendance at morning worship is 55.

Pastoral care

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

UPPER CUMBER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

Mission and outreach

At a local level the congregation reaches out to the local community through its organisations which are open to all. We support local and international mission organisations, holding regular fundraisers for charity.

TRUSTEES ANNUAL REPORT (cont'd)

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

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

Presbytery

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

General Assembly

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

Property

No major repairs or refurbishments took place

Organisations

Youth Club meets every Saturday night for a range of activities and also go on regular trips. Approx 30 children attend Youth Fellowship meets monthly on Sunday nights having regular discussions, movies nights etc. Approx 25 young people attend. Junior Bible Club meets monthly on Friday evenings. We have crafts, games, stories for primary school age children. Bowling Club meets every Tuesday night. It competes in the local churches league. There are approx 20 members. Book Club meets approx every six weeks. Having read a chosen novel, it is then discussed. There are around 10 members meeting in various homes.

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

Presbyterian Women meets monthly and has various speakers and fellowship times. There are around 15 ladies of all ages involved. Men's Fellowship meets on an ad-hoc basis for movie nights, karting and clay pigeon shooting. Most events are aimed at encouraging men from the community to come along. There are usually around 30 men who attend.

Walking Group meets weekly. Members and friends choose a local walk/forest and enjoy a stroll and a cup of tea afterwards. There are usually about 15 people involved.

Organisations

Rainbows and Brownies meet weekly in the church buildings. Pampered & Prepared is a ladies outreach that meets each week in May or June. It is open to the whole community. There are a range of activities including craft, beauty therapy, health, cooking and walking. A local speaker addresses the ladies before they have supper. Around 70 ladies attend.

Saturday Morning Bible Study Group meets monthly. Ladies come for breakfast and discuss a short Bible Study together.

Volunteers

The Trustees wish to acknowledge their deep appreciation of those who give freely of their time by serving on committees and helping with organisations and other church activities.

PUBLIC BENEFIT STATEMENT

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

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

Generally the above benefits are delivered locally by congregations and their members, or are facilitated through presbyteries or are organised and delivered centrally. Local delivery is facilitated by central resources in almost all cases. Public access is made known through the use of notice boards, 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.

**UPPER CUMBER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
TRUSTEES ANNUAL REPORT (cont'd)**

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.

**UPPER CUMBER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
TRUSTEES ANNUAL REPORT (cont'd)**

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 88 contributors during the year 2023 donating a total of £38,985.

Total Income of the congregation during the year was £113,385 which included a bequest of £40,000.

Total expenditure was £36,548.

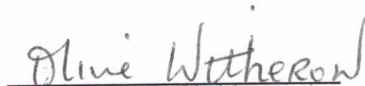
STATEMENT OF TRUSTEE RESPONSIBILITIES

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

As the congregations total income does not exceed £250,000, the Trustees have elected under Section 64(3) of the Charities Act (Northern Ireland) 2008 to prepare a receipts and payment account and a statement of assets and liabilities.

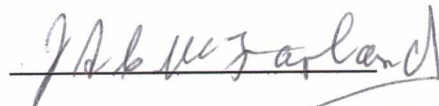
The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the congregation's transactions and disclose with reasonable accuracy at any time its financial position. They are also responsible for safeguarding the assets of the congregation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Kirk Session at a meeting on 12th March 2024 and signed on its behalf by



Olive Witherow

Trustee



John McFarland

Clerk of Session

Upper Cumber Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105636

Annual return

Independent examiner's report to the charity trustees of Upper Cumber Congregation of The Presbyterian Church in Ireland

I report on the accounts of Upper Cumber Congregation of The Presbyterian Church in Ireland for the year ended 31 December 2023, which are set out in pages 11 to 15.

Respective responsibilities of charity trustees and examiner

As the charity's trustees 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 my attention.

Basis of the independent examiner's report

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

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

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

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

Independent examiner's statement

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



Alistair Sterritt

46 Edenreagh Road, Eglinton. BT47 3NQ

11 April 2024

Upper Cumber Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105636

Accounts

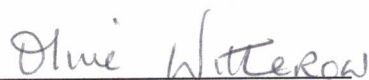
UPPER CUMBER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payment Account)
for the year ended 31 December 2022

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
Receipts						
Donations and legacies	2	35,543	24,176	0	59,719	45,040
Charitable activities	3	0	5,824	0	5,824	9,397
Investment Income	4	143	762	0	905	1,040
		<u>35,686</u>	<u>30,762</u>	<u>0</u>	<u>66,448</u>	<u>55,477</u>
Sale of Investments		0	0	0	0	0
Sale of fixed assets		0	0	0	0	0
Loans Received		0	0	0	0	0
Total Receipts		<u><u>35,686</u></u>	<u><u>30,762</u></u>	<u><u>0</u></u>	<u><u>66,448</u></u>	<u><u>55,477</u></u>
Payments						
Raising funds	5	517		0	517	583
Charitable activities	6	23,274	12,496	0	35,770	47,929
		<u>23,791</u>	<u>12,496</u>	<u>0</u>	<u>36,287</u>	<u>48,512</u>
Purchase of Investments		0	0	0	0	0
Purchase of fixed assets			0	0	0	2,801
Loan Repayments		0	0	0	0	0
Total Payments		<u><u>23,791</u></u>	<u><u>12,496</u></u>	<u><u>0</u></u>	<u><u>36,287</u></u>	<u><u>51,313</u></u>
Net receipts / (payments)		11,895	18,266	0	30,161	4,164
Transfers between funds		620	(620)			
Net movement in funds		12,515	17,646	0	30,161	4,164
Funds brought forward		5,860	182,435	47,675	235,970	231,806
Funds carried forward	9	<u><u>18,375</u></u>	<u><u>200,081</u></u>	<u><u>47,675</u></u>	<u><u>266,131</u></u>	<u><u>235,970</u></u>

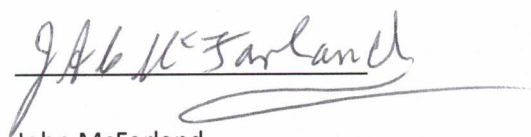
UPPER CUMBER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF ASSETS AND LIABILITIES
As at 31 December 2022

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
Funds Reconciliation						
Bank & cash at start of year		5,860	182,435	47,675	235,970	231,806
Net movement in funds		12,515	17,646	0	30,161	4,164
Bank & cash at end of year		<u>18,375</u>	<u>200,081</u>	<u>47,675</u>	<u>266,131</u>	<u>235,970</u>
Bank and Cash Balances						
Bank Deposit Accounts					3,962	3,957
Bank Current Accounts					115,662	86,225
Building Society deposits					145,675	145,675
Cash in Hand					832	113
					<u>266,131</u>	<u>235,970</u>
Other Assets						
Fixed Assets	7					
Investments	8				0	0
Gift Aid receivable on donations					8,500	7,600
					<u>8,500</u>	<u>7,600</u>
Liabilities						
Loans					<u>0</u>	<u>0</u>

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



Olive Witherow
Trustee



John McFarland
Clerk of Session

UPPER CUMBER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS
31 December 2022

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

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

FUND ACCOUNTING

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

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

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

2. DONATIONS AND LEGACIES

Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
Recorded giving	28,643	6,233	0	34,876	36,506
Loose collections	148	479	0	627	218
Donations & gifts	0	16,137	0	16,137	830
Gift Aid	6,752	1,327	0	8,079	7,486
Legacies & bequests	0	0	0	0	0
	35,543	24,176	0	59,719	45,040

UPPER CUMBER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS (continued)
31 December 2022

	Unrestricted	Restricted	Endowment	Total	Total
	Funds	Funds	Funds	2022	2021
	£	£	£	£	£
3. CHARITABLE ACTIVITIES					
Weddings & funerals	0	0	0	0	100
Fundraising events	0	0	0	0	56
Memberships	0	601	0	601	132
Grants	0	5,223	0	5,223	9,397
	0	5,824	0	5,824	9,685

4. INVESTMENT INCOME

Bank interest	63	569	0	632	742
Investment interest	80	193	0	273	298
	143	762	0	905	1,040

5. RAISING FUNDS

FWO envelopes	517	0	0	517	583
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6. CHARITABLE ACTIVITIES

General Assembly Assessments	2,898	0	0	2,898	6,854
Presbytery fees	412	11	0	423	412
Ministry & support staff	3,432	46	0	3,478	24,438
Congregational running expenses	16,532	8,129	0	24,661	12,301
Donations to Missions etc	0	4,310	0	4,310	3,924
Governance costs	0	0	0	0	0
	23,274	12,496	0	35,770	47,929

7. FIXED ASSETS

The congregation owns the Church premises and Lecture Hall at 15 and 17 Cregg Road, Claudy, Londonderry BT47 4HX and a half share of a manse at 342 Glenshane Road, Claudy, BT47 4HP for the minister and the associated fixtures, fittings and equipment. These have an insurance value of £2,430,000.

8. INVESTMENTS

All funds from endowments, memorials and cash not required for short term objects are invested in deposit accounts with the Progressive Building Society.

UPPER CUMBER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS (continued)
31 December 2022

9. FUND BALANCES

Fund	Balance at start £	Receipts £	Payments £	Transfers £	Balance at end £
Unrestricted Funds					
General Fund	5,860	35,686	23,791	620	18,375
Restricted Funds					
Missions and Charities	0	3,920	4,310	390	0
Building Fund	174,492	18,979	0	0	193,471
Repair Fund	100	702	895	193	100
Sunday School	39	26	352	297	10
Choir Fund	346	2	0	0	348
Presbyterian Women	166	271	82	0	355
Bowling Club	34	140	142	0	32
Youth Council	7,258	6,677	6,670	-1,500	5,765
	182,435	30,717	12,451	-620	200,081
Endowment Funds					
Bequests and memorials	47,675	0	0	0	47,675
Total	235,970	66,403	36,242	0	266,131

Upper Cumber Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105636

Annual report

**UPPER CUMBER CONGREGATION OF THE PRESBYTERIAN CHURCH IN
IRELAND**

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

UPPER CUMBER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

TRUSTEES ANNUAL REPORT

The Trustees present their Annual Report and Financial Statements for the year ended 31 December 2022 including a Statement of Assets and Liabilities as at that date.

REFERENCE AND ADMINISTRATIVE DETAILS

Upper Cumber Congregation of the Presbyterian Church in Ireland
15-17 Cregg Road
Claudy
BT47 4HX

Registered Charity in Northern Ireland (NIC105636)

CHARITY TRUSTEES

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

Mr Alan Lindsay	Mr William Alexander Witherow
Mr Kenneth Haslett	Mr John Andrew Clarke McFarland
Mr Arthur James McFarland	Mr John Haslett
Mrs Olive Witherow	Mr Wesley Haslett
Mrs Jennifer Campbell	Mrs Arlene Moore
Mr Robert George Wilson	

PRINCIPAL OFFICE BEARERS

Minister	Vacant
Clerk of Session	Mr John McFarland
Treasurer	Mr Arthur McFarland

INDEPENDENT EXAMINER

Mr Alistair Sterritt, 46 Edenreagh Road, Eglinton, BT47 3NQ

BANKERS

Danske Bank, PO Box 183, Donegal Square West, Belfast, BT1 6JS

SOLICITORS

RG Connell & Sons
13 Main St, Limavady, County Londonderry, BT49 0EP

UPPER CUMBER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

TRUSTEES ANNUAL REPORT (cont'd)

STRUCTURE AND MANAGEMENT

The Kirk Session

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

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

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

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

Presbytery

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

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

The General Assembly

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

DESCRIPTION AND PURPOSE

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

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

The congregation's mission 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.*

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

ACTIVITIES AND OBJECTIVES

The congregation meets for worship every Sunday and visitors are welcome to join. The Sacrament of the 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

- SundaySchool
- Youth Club
- Youth Fellowship
- Junior Bible Club
- Bowling Club
- Book Club
- Presbyterian Women
- Men's Fellowship
- Walking Group
- Rainbows/Brownies/Guides
- Pampered & Prepared Ladies Meetings
- Saturday Morning Bible Study Group

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation normally meets for worship each Sunday at 11.40am. During the week the 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 acknowledged God's gift of new life at 3 Sacraments of Baptisms and gave thanks for faithful services and sought to comfort those who had been bereaved during the year. There were no marriage services during the year.

At 31 December 2022 there were 220 communicant members and 100 families connected with the congregation. The average week attendance at morning worship is 65.

Pastoral care

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

UPPER CUMBER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

Mission and outreach

At a local level the congregation reaches out to the local community through its organisations which are open to all. We support local and international mission organisations, holding regular fundraisers for charity.

TRUSTEES ANNUAL REPORT (cont'd)

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

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

Presbytery

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

General Assembly

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

Property

No major repairs or refurbishments took place

Organisations

Youth Club meets every Saturday night for a range of activities and also go on regular trips. Approx 30 children attend Youth Fellowship meets monthly on Sunday nights having regular discussions, movies nights etc. Approx 25 young people attend. Junior Bible Club meets monthly on Friday evenings. We have crafts, games, stories for primary school age children. Bowling Club meets every Tuesday night. It competes in the local churches league. There are approx 20 members. Book Club meets approx every six weeks. Having read a chosen novel, it is then discussed. There are around 10 members meeting in various homes.

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

Presbyterian Women meets monthly and has various speakers and fellowship times. There are around 15 ladies of all ages involved. Men's Fellowship meets on an ad-hoc basis for movie nights, karting and clay pigeon shooting. Most events are aimed at encouraging men from the community to come along. There are usually around 30 men who attend.

Walking Group meets weekly. Members and friends choose a local walk/forest and enjoy a stroll and a cup of tea afterwards. There are usually about 15 people involved.

Organisations

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Saturday Morning Bible Study Group meet monthly. Ladies come for breakfast and discuss a short Bible Study together.

Volunteers

The Trustees wish to acknowledge their deep appreciation of those who give freely of their time by serving on committees and helping with organisations and other church activities.

PUBLIC BENEFIT STATEMENT

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

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

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

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

**UPPER CUMBER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
TRUSTEES ANNUAL REPORT (cont'd)**

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.

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

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 88 contributors during the year 2022 donating a total of £35,543.

Total Income of the congregation during the year was £66,448

Total expenditure was £36,287.

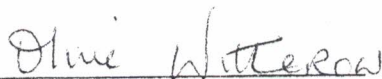
STATEMENT OF TRUSTEE RESPONSIBILITIES

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

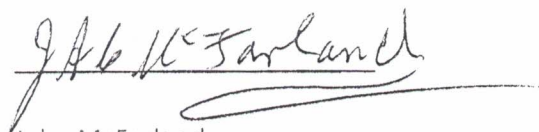
As the congregations total income does not exceed £250,000, the Trustees have elected under Section 64(3) of the Charities Act (Northern Ireland) 2008 to prepare a receipts and payment account and a statement of assets and liabilities.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the congregation's transactions and disclose with reasonable accuracy at any time its financial position. They are also responsible for safeguarding the assets of the congregation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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



Olive Witherow
Trustee



John McFarland
Clerk of Session

Upper Cumber Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105636

Annual return

Independent examiner's report to the charity trustees of Upper Cumber Congregation of The Presbyterian Church in Ireland

I report on the accounts of Upper Cumber Congregation of The Presbyterian Church in Ireland for the year ended 31 December 2022, which are set out in pages 11 to 15.

Respective responsibilities of charity trustees and examiner

As the charity's trustees 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 my attention.

Basis of the independent examiner's report

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

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

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

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

Independent examiner's statement

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



Alistair Sterritt

46 Edenreagh Road, Eglinton. BT47 3NQ

7 June 2023