

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

**Trustees Annual Report and Financial Statements
for the year ended 31 December 2025**

Registered Charity in Northern Ireland (NIC105638)

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 2025 including a Statement of Assets and Liabilities as at that date.

REFERENCE AND ADMINISTRATIVE DETAILS

Cumber Congregation of the Presbyterian Church in Ireland
Foreglen Road
Brackfield
Londonderry
BT47 3TP
Registered Charity in Northern Ireland (NIC105638)

CHARITY TRUSTEES

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

Mrs Joan Pollock	Mr Cecil Pollock
Mr Eric Christie	Mr Samuel Galbraith
Mr John Pollock (Died 6 th May 2025)	Mr George Thompson
Mr Myles Smith	Rev Ross Kernohan (Resigned 30 th June 2025)
Rev Dr Robert Buick (Appointed 1 st July 2025)	

PRINCIPAL OFFICE BEARERS

Convenor	Rev Ross Kernohan (Resigned 30 th June 2025)
	Rev Dr Robert Buick (Appointed 1 st July 2025)
Clerk of Session (Joint)	Mr Cecil Pollock
	Mrs Joan Pollock
Treasurer	Mr Alistair Sterritt

INDEPENDENT EXAMINER

Mr Arthur McFarland
10 Cregg Road
Claudy
BT47 4HX

BANKERS

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

SOLICITORS

Babingtons Solicitors, 9 Limavady Road, Londonderry, BT47 6JU

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. 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.

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.

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.*

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 10.30am. 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 2 Sacrament of Baptisms and gave thanks for faithful services and sought to comfort those who had been bereaved during the year.

At 31 December 2025 there were 192 communicant members and 89 families connected with the congregation. The average weekly 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 or elders.

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

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.

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

The buildings have been maintained to a high standard over the last numbers of years with extensive work including painting the interior and railings to the front. This has meant no major works have been required this year.

CUMBER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

TRUSTEES ANNUAL REPORT (cont'd)

Organisations

Youth Club meets every Saturday night for a range of activities and also go on regular trips. Approximately 35 children 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 approximately 20 members.

Book Club meets approximately every six weeks. Having read a chosen novel, it is then discussed. There are around 10 members meeting in various homes.

Presbyterian Women meets monthly and has various speakers and fellowship times. There are around 15 ladies of all ages involved.

Walking Group meets fortnightly. 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/Brownies/Guides 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 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

CUMBER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

TRUSTEES ANNUAL REPORT (cont'd)

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 Commission for Northern Ireland's Public benefit requirement statutory guidance.

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 75 contributing families during the year 2025 donating a total of £37,148 (£39,241 in previous year, 2024)

Total Income of the congregation during the year was £68,756, compared to £69,512 in the previous year.

Total expenditure decreased from £55,440 to £48,628.

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

STATEMENT OF TRUSTEE RESPONSIBILITIES

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

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

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

Approved by the Kirk Session at a meeting on 23rd March 2026 and signed on its behalf by;



Rev Dr Robert Buick
Convenor



Mr Cecil Pollock
Clerk of Session

INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF CUMBER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

I report on the accounts of Cumber Congregation of the Presbyterian Church in Ireland for the year ended 31 December 2025, which are set out on pages 11 to 17.

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 and state whether particular matters have come to my attention.

Basis of independent examiner's report

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

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

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

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

Independent examiner's statement

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



Mr Arthur McFarland FCCA
10 Cregg Road
Claudy
BT47 4HX

CUMBER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)

For the Year Ended 31 December 2025

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
		£	£	£	£	£
Receipts						
Donations & Legacies	2	45,171	7,784	0	52,955	55,191
Charitable Activities	3	0	1,280	0	1,280	300
Investment Income	4	12,035	1,009	734	13,777	13,166
Other	5	744	0	0	744	855
		57,950	10,072	734	68,756	69,512
Sale of Investments						
Sale of Fixed Assets						
Loans Received						
Total Receipts		57,950	10,072	734	68,756	69,512
Payments						
Raising Funds	6	523	0	0	523	485
Charitable Activities	7	34,249	12,417	1,439	48,105	54,955
		34,772	12,417	1,439	48,628	55,440
Purchase of Investments						
Purchase of Fixed Assets						
Loan Repayments						
Total Payments		34,772	12,417	1,439	48,628	55,440
Net Receipts / (Payments)		23,178	(2,345)	(705)	20,127	14,072
Transfer Between Accounts		(278)	278	0	0	0
Net Movement in Funds		22,900	(2,067)	(705)	20,127	14,072
Funds Brought Forward		380,181	34,366	705	415,253	401,181
Funds Carried Forward	10	403,081	32,299	0	435,381	415,253

CUMBER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

STATEMENT OF ASSETS AND LIABILITIES

For the Year Ended 31 December 2025

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
Funds Reconciliation					
Bank and Cash at Start of Year	380,181	34,366	705	415,253	401,181
Net Movement in Funds	22,900	(2,067)	(705)	20,127	14,072
 Bank and Cash at End of Year	 403,081	 32,299	 0	 435,381	 415,253
 Bank and Cash Balances					
Bank Current Accounts				42,075	23,218
Bank Deposit Accounts				85,000	85,000
Building Society Account etc				308,085	306,931
Cash in Hand				222	103
				 435,381	 415,253
 Other Assets					
Fixed Assets 8					
Investments 9				55,151	53,712
Gift Aid Receivable on Donations				8,408	8,463
				 63,558	 62,175
 Liabilities					
Loans					

Approved by the Kirk Session at a meeting on 23rd March 2026 and signed on its behalf by



Rev Dr Robert Buick
Convenor



Mr Cecil Pollock
Clerk of Session

CUMBER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 December 2025

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

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

FUND ACCOUNTING

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

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

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

2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
Recorded giving	37,148	6,400	0	43,548	45,533
Loose collections	498	43	0	541	595
Donations and gifts	0	404	0	404	335
Gift Aid	7,526	938	0	8,463	8,728
Legacies and bequest	0	0	0	0	0
	<u>45,171</u>	<u>7,784</u>	<u>0</u>	<u>52,955</u>	<u>55,191</u>

CUMBER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS
31 December 2025

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
Income from charitable activities	0	0	0	0	0
Fundraising events	0	780	0	780	0
Membership fees	0	500	0	500	300
	<u>0</u>	<u>1,280</u>	<u>0</u>	<u>1,280</u>	<u>300</u>

4. INVESTMENT INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
Investment interest	11,899	997	734	13,630	13,017
Bank Interest	136	12	0	147	148
	<u>12,035</u>	<u>1,009</u>	<u>734</u>	<u>13,777</u>	<u>13,166</u>

CUMBER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS (cont'd)

31 December 2025

5. OTHER INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
Insurance claims	0	0	0	0	0
Other income	744	0	0	744	855
	-----	-----	-----	-----	-----
	744	0	0	744	855
	-----	-----	-----	-----	-----

6. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
FWO envelopes	523	0	0	523	485
Fundraising events	0	0	0	0	0
	-----	-----	-----	-----	-----
	523	0	0	523	485
	-----	-----	-----	-----	-----

7. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
General Assembly Assessments	4,962	0	0	4,962	4,216
Presbytery fees	600	0	0	600	548
Ministry and support staff costs	0	0	0	0	0
Congregational running expenses	28,688	6,059	0	34,747	43,911
Donations to Missions and charities	0	6,358	1,439	7,797	6,280
Governance costs	0	0	0	0	0
	-----	-----	-----	-----	-----
	34,249	12,417	0	48,105	54,955
	-----	-----	-----	-----	-----

CUMBER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS (cont'd)

31 December 2025

8. FIXED ASSETS

The congregation owns the Church premises situated at Brackfield, Londonderry and a half share of a manse at 342 Glenshane Road, Claudy, BT47 4HP for the minister and the associated fixtures, fittings, plant and machinery. The premises, contents and church organ have an insurance value of £2,245,997.

9. INVESTMENTS

The congregation has the following investments. Amounts are shown at market valuation.

	2025	2024
	£	£
Permanent endowment funds	55,151	53,712
	<u>55,151</u>	<u>53,712</u>

CUMBER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS (cont'd)

31 December 2025

10. FUND BALANCES

Fund	Balance at start	Receipts	Payment	Surplus / (Deficit)	Transfer	Balance at end
	£	£	£	£	£	£
Unrestricted Funds						
General Fund	8,250	47,862	34,772	13,089	8,657	29,997
Investment Fund	371,931	10,676	0	10,676	(9,522)	373,085
	<u>380,181</u>	<u>58,538</u>	<u>34,772</u>	<u>23,765</u>	<u>(865)</u>	<u>403,081</u>
Restricted Funds						
Repair Fund	9,967	2,258	5,053	(2,794)	737	7,910
Investment Fund – Repair	20,000	0	0	0	0	20,000
Missions & Charities	780	6,165	5,943	223	278	1,280
Presbyterian Women	180	343	402	(60)	0	121
Sunday School	2,566	307	874	(566)	0	2,000
Bowling Club	873	412	145	267	(150)	990
	<u>34,366</u>	<u>9,485</u>	<u>12,417</u>	<u>(2,931)</u>	<u>865</u>	<u>32,300</u>
Endowment Funds						
Bequests	705	734	1,439	(705)	0	0
	<u>705</u>	<u>734</u>	<u>1,439</u>	<u>(705)</u>	<u>0</u>	<u>0</u>
Total	<u>415,253</u>	<u>68,756</u>	<u>48,628</u>	<u>20,129</u>	<u>0</u>	<u>435,381</u>