

Saintfield Road Presbyterian Church

a congregation of the Presbyterian Church in Ireland

**Trustees' Annual Report and Financial Statements
for the year ended 31 December 2019**

Registered with the Charity Commission for Northern Ireland NIC104268

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a 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 2019 including a Balance Sheet as at that date.

REFERENCE AND ADMINISTRATIVE DETAILS

Saintfield Road congregation of the Presbyterian Church in Ireland: Myrtledene Road, Belfast, BT8 6GQ, Co. Down, Northern Ireland.

Registered Charity in Northern Ireland: NIC104268

CHARITY TRUSTEES

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

Malcolm Buchanan	Johnny Bell
Gordon Campbell	Patrick Buchanan
Robert Clarke	John Francey
Iris Francey	Eileen Hamilton
Andrew Hamilton	Harold Hamilton
Gavin Hamilton	Derek Henderson
John Hamilton	Heather Lowry
Jean McClune	Kevin Maguire
William McClune	Jonny McClune
Alison Mullen	Alistair McCracken
Ian Mullen	Heather Montgomery
Jonny Patterson	David Rice
Lorna Rodgers	Alison Templeton
Neil Templeton	Alf Thompson
David Thomson	Anne Tolland (appointed 01.07.18 - resigned 28.02.19)
Ben Walker (appointed 06.09.19)	

PRINCIPAL OFFICE BEARERS

Minister	Rev. Ben Walker
Clerk of Session	Prof. Alistair R. McCracken
Treasurer	Mr. David Thomson FCA

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland
TRUSTEES' ANNUAL REPORT (cont'd)

INDEPENDENT EXAMINERS

Grant Thornton (NI) LLP
Chartered Accountants
12 – 15 Donegall Square West
Belfast
BT1 6JH

BANKERS

Danske Bank Limited
Donegall Square West
Belfast
BT1 6JS

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 also members of the Congregational Committee.

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

Stated meetings of the Kirk session are held eight times per year, monthly September to May.

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland
TRUSTEES' ANNUAL REPORT (cont'd)

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.

Presbytery

Under the Presbyterian Church in Ireland's 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. Saintfield Road Presbyterian Church has been assigned to the South Belfast Presbytery of the Presbyterian Church in Ireland. The membership of the Presbytery consists mainly of the active ministers of congregations assigned to it by the General Assembly, ministers who have retired from active duty and an elder appointed by the Kirk Session of each congregation.

The General Assembly

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

DESCRIPTION AND PURPOSE

Saintfield Road 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 its members to play their part in fulfilling God's mission to our world.

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland
TRUSTEES' ANNUAL REPORT (cont'd)

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.

The congregation's mission purpose is: *to bring the people of our district together so that they may worship God, make a commitment to Jesus Christ as Saviour and Lord and share in fellowship, and to equip and mobilise them for effective Christian witness in the local community and beyond.*

Following fires in summer 2016, the Kirk Session used the opportunity to consider the vision for the church in the years ahead. It was decided to reconfigure the church premises, rather than proceeding with a straight like-for-like refurbishment, although this required a significant amount of expenditure over and above insurance proceeds. The refurbishment was completed in May 2018. The Session also wanted to ensure that other important aspects of church life were taken forward alongside the restoration of the church building.

Our 2020 Vision identified three aspects: ***Worship, Serving, Sending***:

Worship: We wish to reconfigure our church building to make it more welcoming to all, including our local community.

Serving: We wish to bring more people from our local community to Jesus, and to join our church family.

Sending: We wish to support those people whom God has called serve both locally and overseas.

The Rev Alistair Bill retired from the ministry in June 2018, after almost 24 years with the congregation. The Rev Anne Tolland was appointed, by Presbytery, in July 2018 as the vacancy convenor. She resigned on 28 February 2019, on taking on the role of Moderator of the South Belfast Presbytery, and Rev Ian Hart was appointed as vacancy convenor from 1 March 2019. The Rev Ben Walker was installed as the new minister on 6 September 2019.

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a 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 Lord's 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 prayer and Bible study meetings and has a wide range of organisations including

- Sunday School ("The Ark")
- Junior Bible Class ("JCBs")
- Bible Class
- Youth Club ("The Vibe") and Junior Vibe
- Tiny Tots
- Tuesday Break (for older people)
- Presbyterian Women ("PW")
- Young Adults
- RED (young people's group)
- Needle Craft Circle

Other external organisations also use our church premises, and are supported by the congregation.

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation normally meets for worship each Sunday at 11.00am and on a number of Sunday evenings at 7.00pm. Messy Church and Cafe Church are held on a number of Sundays during the year. On other Sunday evenings, and during the week, Life Groups meet in homes or in the Church for Bible Study and prayer. During the week there is also a weekly Bible Study and Prayer Meeting, which 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 one Sacrament of Baptism, and gave thanks for faithful services and sought to comfort those who had been bereaved during the year.

At 31 December 2019 there were 286 communicant members and 287 families connected with the congregation. The average week attendance at Sunday morning worship was 230.

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland
TRUSTEES' ANNUAL REPORT (cont'd)

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, elders or by a member of the congregation.

Mission and outreach

At a local level the congregation is involved in mission activities throughout the year. There is a Youth Club ("The Vibe") held on Friday evenings from September to May. The Junior Vibe (P4 – 7) meets in the early part of the evening with the post-primary age group meeting later. Most of the young people attending regularly have little or no church connection.

During the year, a number of Messy Church sessions are held, focussing on younger children. RED is a group for older young people, meeting on alternate Sunday evenings, to explore whether the Bible and Christianity have anything to say to them in the 21st Century.

At the end of July, several members of the congregation were part of the Scripture Union CSSM (Children's Special Service Mission) Newtownbreda team which runs an outreach mission for children and young people in the district. In August, several young people were part of the Belvoir Connect mission for children and young people in the Belvoir estate.

The congregation also supports workers overseas. Mr. and Mrs. John and Birita Timothy were commissioned as Overseas Missionary Fellowship missionaries to work in Japan. They are currently living in Japan where they are learning the language and adapting to the culture.

In December 2017 Miss Heather Lowry, a member of the Kirk Session, was commissioned to go with Interserve to work in a school in India.

We have a close association with Mr and Mrs Gerald and Louise Mwangi who work with iServe in Kenya.

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland
TRUSTEES' ANNUAL REPORT (cont'd)

The congregation supports the United Appeal for Mission, which is a central fund of the Presbyterian Church in Ireland. This fund enables congregations to support the wider mission of the denomination and to carry out 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, assists with the running costs of Union Theological College, the Church's training college for ministry students, and financially supports congregations 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 / or one of the elders. This provides an important link between the congregations and the wider structures of the church.

General Assembly

A number 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

Following two significant fires in July 2016, major restoration work was carried out to the church halls and the main church buildings and the new premises were officially opened in May 2018. During the year, in advance of our new minister joining us, the manse was refurbished.

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland
TRUSTEES' ANNUAL REPORT (cont'd)

Organisations

In addition to the youth activities mentioned above, there are a range of other organisations in the church.

Presbyterian Women (PW) meets on the third Monday of each month, with approximately 30 ladies attending.

Each Wednesday our hall is used by our mothers and toddlers group (Tiny Tots). About 20 children and their carers were regular attendees.

On the second and fourth Tuesdays of each month Tuesday Break meets. Around 50 retired people attended regularly for a varied programme of speakers and outings.

The Needle Craft Circle meets on Thursday mornings with around 20 ladies attending regularly.

A number of external organisations and activities use the halls associated with the church. These include Rainbows, Brownies and Rangers as well as Pilates and Zumba groups.

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).

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland
TRUSTEES' ANNUAL REPORT (cont'd)

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.

The only private benefit flowing from our purpose is related to ministers and employees who receive benefits as a result of their holding office or employment or, on occasion, members serving either locally or overseas. 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's public benefit requirement statutory guidance.

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through Freewill Offering. There were 220 contributors during the year (205 in 2018) donating a total of £123,176 (£120,548 in 2018), excluding Gift Aid.

Total income of the congregation, during the year was £261,878 compared to £535,002 in the previous year, although the 2018 income included the final tranche of the insurance settlement related to the fires in 2016.

Total expenditure was £247,120 compared to £295,651, although the 2018 figures included expenditure associated with the refurbishment of the church building.

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland
TRUSTEES' ANNUAL REPORT (cont'd)

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 congregation 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 Congregation 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 2019)". 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.

POST BALANCE SHEET EVENTS AND GOING CONCERN

The activities of the congregation are dependent on on-going contributions from its members. Since the year end restrictions have been introduced on church congregations meeting for worship in their church building due to the coronavirus pandemic. This may have an impact on the congregation's income for the period of the restrictions, although it is hoped this will return to normal levels when the restrictions are lifted. A sizable percentage of donations are through direct standing orders, which are expected to continue and all members are being encouraged to continue their regular giving.

Since 31 December 2019 there has been a significant fall in world stock markets as a result of the coronavirus pandemic. The share price of the investments held in the General Investment Fund (note 9) has fallen from £11.6127 per share at 31 December 2019 to £9.9367 at 31 March 2020.

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland
TRUSTEES' ANNUAL REPORT (cont'd)

The Trustees are of the opinion, however, 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 on-going basis, the congregation's current activities and other financial commitments.

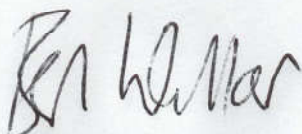
RESERVES POLICY

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 between three and six month's normal expenditure. At the year-end unrestricted reserves were £125,413 (2018 £115,114) which represents a higher level of reserves than the normal policy. However, in the light of the refurbishment following the fire, and the outstanding loans, the Trustees 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

Following the fire damage, the Trustees have considered the risks around security and have enhanced the measures which were in place. A review of other major risks, including child protection and data security, 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 on-going financial support from members. These risks are mitigated by the Trustees, and the Congregational Committee, regularly monitoring the various activities of the congregation at stated meetings and by encouraging members in their regular giving.

Approved by the Kirk Session on 8 February 2020 and signed on its behalf on 21 April 2020 by:



Rev Ben Walker

Minister



David Thomson FCA

Treasurer