

Saintfield Road Presbyterian Church

a congregation of the Presbyterian Church in Ireland

**Trustees' Annual Report and Financial Statements
for the year ended 31 December 2020**

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 2020, including a Balance Sheet as at that date.

REFERENCE AND ADMINISTRATIVE DETAILS

Saintfield Road congregation of the Presbyterian Church in Ireland: Myrtledeane 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
Gordon Campbell
Robert Clarke
Iris Francey
Andrew Hamilton
Gavin Hamilton
John Hamilton
Jean McClune
William McClune
Alison Mullen
Ian Mullen
Jonny Patterson
Lorna Rodgers
Neil Templeton
David Thomson

Johnny Bell
Patrick Buchanan
John Francey
Eileen Hamilton
Harold Hamilton
Derek Henderson
Heather Lowry
Kevin Maguire
Jonny McClune
Alistair McCracken
Heather Montgomery
David Rice
Alison Templeton
Alf Thompson
Ben Walker

PRINCIPAL OFFICE BEARERS

Minister
Clerk of Session
Treasurer

Rev. Ben Walker
Prof. Alistair R. McCracken
Mr. David Thomson FCA

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

TRUSTEES' ANNUAL REPORT (cont'd)

INDEPENDENT EXAMINERS

Finegan Gibson Limited

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 Presbyterian Church in Ireland, 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 and fundraising continues to pay off the associated costs. 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.

During the year the Trustees commenced work on developing a vision for the next few years.

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

TRUSTEES' ANNUAL REPORT (cont'd)

ACTIVITIES AND OBJECTIVES

The congregation usually 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. 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. 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 was 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.

On 17 March 2020, the Government imposed a total lockdown and all face-to-face church activities stopped, due to restrictions aimed at slowing the spread and impact of Covid-19. Sunday morning services went online, as did a number of other church activities. In late summer we tentatively started to meet again in the church for Sunday worship, with restricted numbers and social distancing. Since December 2020, Sunday services are again being live streamed and other activities being held on-line.

At 31 December 2020 there were 286 communicant members and approximately 290 families connected with the congregation. The average week attendance at Sunday morning worship, before the lockdown was introduced and public worship was suspended, was approximately 230.

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. Although physical visiting was not possible during much of the year, there has been regular contact with members, including the delivery of a number of letters.

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

TRUSTEES' ANNUAL REPORT (cont'd)

Mission and outreach

At a local level the congregation is usually involved in many differing types of mission activity throughout the year. The Covid-19 situation meant that it wasn't possible to continue with these in the normal form. The congregation also supports workers overseas, providing financial support to a number of people.

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 PCI 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 the Presbytery of South Belfast by our minister and one of the elders. This provides an important link between the congregations and the wider structures of the church.

General Assembly

Usually, an elder is nominated to attend the meeting of the General Assembly of the Presbyterian Church in Ireland held in Assembly Buildings, Belfast, in June, along with the Minister. Due to the Covid-19 situation, the General Assembly was not held in June 2020. A General Assembly Commission was appointed to carry out urgent business and one of our elders was appointed to this Commission.

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, further maintenance work on the church and the manse was carried out.

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

TRUSTEES' ANNUAL REPORT (cont'd)

Organisations

There are a range of other organisations in the church, although these were not able to meet, apart for short periods, during the year.

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. The Trustees acknowledge, in particular, the efforts made by members in a very difficult year due to Covid-19.

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.

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

TRUSTEES' ANNUAL REPORT (cont'd)

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, together with donations to the Support Fund (specifically for mission and property) and the Restoration Fund (to pay the costs of the refurbishment of the church building following the fires in 2016). There were approximately 230 contributors to the General Fund during the year (220 in 2019) donating a total of £131,093 (£123,176 in 2019), excluding Gift Aid.

Despite the Covid-19 restrictions and the fact that the church was not able to meet together for over half the year, members continued to give generously. Total income of the congregation, during the year was £269,920 compared to £261,878 in the previous year. This included an unrestricted bequest of £27,308 which was put to the Church Restoration fund.

Total expenditure was £266,274 compared to £247,120 in 2019. Due to the Covid situation general expenses were reduced but salaries reflected the stipend of the minister for a full year, compared to four months in 2019.

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

SAINTFIELD ROAD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland

TRUSTEES' ANNUAL REPORT (cont'd)

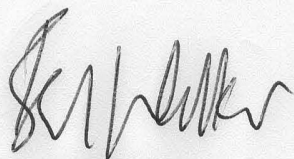
RESERVES POLICY

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 £140,473 (2019 £125,413) 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

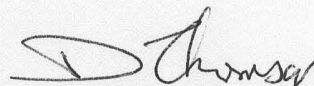
Following the fire damage, the Trustees have considered the risks around security and have enhanced the measures which were in place. A review of other major risks, including child protection and data security, has been undertaken by the Trustees and systems and procedures implemented to manage identified risks. The principal risks are in relation to the likelihood of reputational damage and financial risks associated with the expectation of ongoing financial support from members. These risks are mitigated by the Trustees, and the Congregational Committee, regularly monitoring the various activities of the congregation at stated meetings and by encouraging members in their regular giving.

Approved by the Kirk Session on 18 February 2021 and signed on its behalf on 11 May 2021
by:



Rev Ben Walker

Minister



David Thomson FCA

Treasurer