

Second Presbyterian Church Comber

(a congregation of the Presbyterian Church in Ireland)

Trustees' Annual Report and Financial Statements

for the Year Ended 31 December 2021

Second Presbyterian Church Comber

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Second Presbyterian Church Comber

Reference and Administrative Details

Registered Office

Second Presbyterian Church Comber
5 Killinchy Street
Comber
Newtownards
BT23 5AP

Charity Registration Number

NIC105165

Clark of Session

Gary Dalzell

Congregational Secretary

Heather Laird

Treasurer

Robert Andrew Courtenay

Charity Trustees

William Anderson	Melanie Bates
Philip Conacher	Roy Courtenay
Rodney Crawford	Gary Dalzell
John Donnan	Jim Dunlop
James Fletcher	Richard Gamble
David Henderson	Ken Hill
David Huddleston	Eleanor Hutchinson
Alan Johnston	John Knaggs
Heather Laird	Ronnie Laird
John Martin	Mary McIlveen
Gareth McKibbin	Christine Hunniford
Crosby McVeigh	Clarke Millar
Kaye Millar	Roberta Murdoch
A N Other	Robert Orr
Tom Parker	Desmond Rainey
Bertie Ritchie	John Ritchie
Heather Russell	Ruth Scott
Jim Skillen	Noel Spence
Roy Spence	Cecil Stevenson
Vilma Thompson	Darren Todd
Nathan Todd	

Second Presbyterian Church Comber

Reference and Administrative Details

Solicitors

Diamond Herron Solicitors
Diamond House
7-19 Royal Avenue
Belfast
BT1 1FB

Bankers

Danske Bank Ltd
35 High Street
Newtownards
BT23 7HS

Investment Managers

Smith & Williamson
The Linenhall
32-38 Linenhall Street
BT2 8BG

Independent Examiner

Ross Boyd (Belfast) Limited
Thomas House
14-16 James Street South
Belfast
BT2 7GA

Second Presbyterian Church Comber

Trustees' Report

The Trustees present their report and the financial statements of the charity for the year ended 31 December 2021. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

Trustees

The Trustees that have served during the year are listed on pages 1-2.

Objectives and activities

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 Bible Study and prayer meetings and has a wide range of organisations (these organisations are described further below).

Description and Purpose

Second Presbyterian Church Comber 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 his members to play their part in fulfilling God's mission to our world.

The congregations mission purpose is:

"To enable people of all ages to become committed followers of Jesus Christ and to mature in their faith".

Our vision is, "to be a church for the community becoming a "new community" in Christ" which:

- is increasingly characterised by love for God and love for others;
- is committed to the historic Christian Gospel as revealed in the Bible;
- is relevant to people of every generation.

The congregation aims to live out its Mission and Vision as a community of God's people through five core values agreed by the Kirk Session:

- "With Christ at the centre of our church life, Second Comber is committed to every member ministry, enabling gifts to be fully used and faith to mature".
- "With Christ at the centre of our church life, Second Comber is committed to worship which is meaningful and relevant to all ages".
- "With Christ at the centre of our church life, Second Comber is committed to being an open and welcoming fellowship where support and care are genuine".
- "With Christ at the centre of our church life, Second Comber is committed to mission and outreach being at the heart of church life".
- "With Christ at the centre of our church life, Second Comber is committed to being a community where attitudes of love, mutual respect and understanding are consistently displayed".

Second Presbyterian Church Comber

Trustees' Report

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 practise.

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation normally meets for worship each Sunday at 11.30am and 6.30pm for the evening services (alternate weeks.) However due to the COVID 19 pandemic this had to be reduced to a morning virtual broadcasted service, or when the government guidelines allowed, a morning service with social distancing enforced. Each week the Midweek Bible Study provides an opportunity for members to meet together for fellowship and to study the scriptures. The Monday night 'Pause for Prayer' provides for a time of prayer, which is open to all. Again, due to COVID 19 these two ministries through necessity had to be shared by virtual means.

As well as our regular services during the year (2021) we acknowledged God's gift of new life with six Sacraments of Baptism in 2021 by means of socially distanced afternoon services carried out in compliance with the COVID guidelines. Also 5 marriage services were celebrated. A number of funeral services were conducted throughout the year, where thanks were given for faithful service and comfort offered to those who had been bereaved. At 31 December 2021, there were 435 communicant members and 625 families connected with the congregation.

The average weekly attendance in person at morning worship services was greatly reduced due to COVID 19, however, when permitted an average of 85 people attended in person with approximately another 150 watching the services virtually.

Pastoral care

Members of the congregation who are unable to attend church due to sickness or age are visited on a regular basis by the ministers, elders or by one of the congregation's pastoral visitors and can be supplied with weekly recordings of the services. It is acknowledged due to COVID these face to face interactions were greatly reduced, but where possible connections were still made by telephone.

Mission and outreach

The United Appeal: The United Appeal for Mission is at the very heart of the Presbyterian Church in Ireland. Every aspect of the Church's mission depends to some extent on United Appeal. It supports projects, programmes and staff at home and overseas. It helps congregations and individuals to build God's Kingdom through youth and children's ministry, social action and the training of leaders. It also supports the production of different resources that encourages people to grow in their faith as disciples of the Lord Jesus Christ, so the Good News of the Gospel can be shared. Collections for the Appeal take place 3 times throughout the year from within the congregation.

'The NET'.

At a local level, close ties have been built up with Comber Youth for Christ ('The Net') for which provision has been made, financially, prayerfully and through the work and energy of individual volunteers.

World Development Group: The World Development Appeal is an annual initiative of that focuses on helping people trapped in poverty. It endeavours to change lives and communities for the better by channelling resources in support of sustainable development projects on every continent. This work is taken forward through PCI's development partners, Christian Aid and Tearfund. Fund raising takes different forms within the church with a close association with the 'Drama Group' over the years. The WDF works as a sub-committee within the Mission Committee.

Foodbank: A partnership with the Dundonald Foodbank occurs on a weekly basis with the collection of foodstuffs gifted by the congregation at the weekly Sunday services, along with items provided by the youth organisations midweek. 2021 saw a contribution of 2500 kg of foodstuffs provided by the congregation towards the work of the Foodbank ministry.

Property

In relation to property, 2021 saw ongoing basic maintenance within the property itself, notably repairs to the Manse roofing and central heating system. The three yearly electrical survey was carried out along with routine maintenance to the alarm system. Other work to the Meeting House fuse boxes was carried out and some of the storm paneling was removed from the stained-glass windows of the Meeting House to improve ventilation during COVID. Work was carried out to outside lighting and there was an update of the lighting within the Main and Smyth Halls. Work was carried out to the Church signage as was work carried out to the PVC guttering and the clearing of drains.

Organisations

The following is a brief summary of the church organisations and their activities and achievements during 2021. Included are the average attendances where possible.

Ignite

'Ignite' is the name for what was previously known as Sunday School.

This title reflects what is aimed to be achieved with our children and young people, namely that a flame is ignited for Jesus within each of them and that this flame will continue to burn as they grow in their faith. We continue to prepare our own resources for 'Ignite' so as to allow the flexibility to link in with the Sunday morning worship and sermon. This enables the children to go home with one clear message presented and delivered in different ways, rather than three different messages which could become confusing. Under the umbrella of Ignite the Youth Orchestra continues to thrive and gain experience, enabling them to leading the praise for the Children's Day and the Family Christmas services. The use of crafts, work sheets, pictures, memory verses and the related Catechism (from the 2014 version) remain to the fore as teaching aids. Again, due to COVID much of the face to face meetings within Ignite had to be curtailed. But were possible a program of virtual classroom material was provided for interested families. Because of COVID this year, where it has been possible, a separate Sunday School class was organized to run in parallel with the Sunday worship service.

The Bible Class: This age group would have normally met in 'The Cottage' for their study and breakfast. Again because of COVID the activities of this group had to be curtailed or suspended.

Normally Ignite is formed through the following sections: -

- Bible Class (At the cottage - Secondary school, fourth form upwards.)
- Senior Ignite (At the Cottage also, first to third form)
- Junior Ignite (Minor Hall, Primary 4 – 7)
- Primary Ignite (Minor Hall, Primary 1-3)
- Tiny Tots (Scrabo Room, Pre-School)

Lightship

Normally, Lightship is divided into two age groups. Senior Lightship (P4 to P7) and Junior Lightship (3 to 6 years). The two groups usually come together in the Minor Hall and the Smyth Hall respectively after the children's address within the main church service. The format is along the lines of juice and biscuits, followed by songs, Bible stories, drawing, colouring and crafts. Again, the themes strive to mirror what was taught in the main church service.

Because of COVID this year a separate Sunday School class was organized to run in parallel with the Sunday worship service, where these services have been possible.

Average attendance being 20 for both senior and junior sections.

Numbers remained around 10-15 during COVID.

Sunday Night Together. (SNT).

SNT meets once per month usually late afternoon/evening to encourage young families many of whom are new to church and as a result many families have continued to stay and join in. It is a time of praise and fellowship. The programme is varied but with God always at the Centre. There is an emphasis to bring others and the sharing of faith in a practical way. There is a wide range of ages attending, usual averaging 70 plus. During COVID various recorded programmes were produced to keep people in touch and as restrictions eased an outdoor family service with praise and picnic was organized.

Boys' Brigade

The Boys' Brigade works for the advancement of Christ's Kingdom amongst boys and the promotion and habits of obedience, discipline, reverence, self-respect and all that leads to a true Christian manliness. The BB would normally meet on a Tuesday night where they enjoy games, crafts, bible study and sports; they also partake in weekends away.

For 2021 due to COVID 19, most of the BB gatherings have had to be cancelled for all sections. However, where possible as the restrictions began to ease, some outdoor activities were able to be arranged. The different sections also kept in touch by virtual means and social media.

The breakdown of the BB sections is listed below.

- Anchor Boys (P1-P4)
- Junior Section: P5-P7
- Company Section: years 8 and above.

Girls' Brigade

The Girls' Brigade aims to help girls to become followers of the Lord Jesus Christ through self-control, reverence, and a sense of responsibility to find enrichment in life. The GB normally meets on a Friday night and learns about God through Bible class, and enjoys games, and crafts and varied other skills.

For 2021 due to COVID, no face-to-face meetings were able to take place. However, the girls maintained relationships amongst their groups by virtual means and through social media.

Normally competitions and displays are also a big part of GB life, such as PE and marching, skipping and choral competitions. Bible study forms a central core for all GB work at all ages, as does the work that goes into the annual GB displays.

In normal times numbers remain steady at about 100 girls.

Age Groups

Explorers: 3 years and over Company Section: up to 18 years.

Youth Fellowship

The Youth Fellowship would have normally met on Sunday evenings, within the 'Cottage'. It is open to young people from year 8 in school, who would like to know more and grow in faith and in fellowship. Again, due to the pandemic, most of the usual programme of events for 2021 were severely restricted. However maximum use of virtual means and social media allowed continued connection amongst the group. As restrictions eased an outdoor programme was able to be undertaken.

Normally average numbers attending:25-30.

Crossfire

The Crossfire group caters for children in P1-P6 and would normally meet on Wednesday evenings in the Smyth Hall from 7-8 pm. Evenings include singing, games, Bible stories, quizzes and crafts.

Normal activities for all Crossfire groups was greatly affected due to COVID 19, however as restrictions began to ease an outdoor programme was able to be commence.
Normally average attendance: 15-20.

Crossfire Plus.

This group is for young people in P7 up to year 10. In normal times this group would meet in the Jones room and are led by our Youth and Family Worker. It is an opportunity for the young folk to think about God's word and Bible themes in ways relevant to them by means of discussion crafts and games. (Average attendance 12). Activities greatly restricted by COVID 19

Crossfire LIT

This third group are 'Leaders in Training', and as such help out by supporting and leading within the other groups. Face to face meeting were greatly restricted, though maximum use was made of virtual means to stay in touch.

Normally all three groups enjoying taking the Family Service each March, sharing in what they do throughout the year, leading the praise and leading from the pulpit.

Youth Club

Youth Club normally takes place on the evenings of the first and third Saturdays of the month. It is a safe place for young people to meet play and hang out together. Ages range from P7 upwards. A variety of indoor games are provided along with console games and a tuck shop. Occasional away evenings are also organized. However, for 2021 all Youth Club activities were cancelled due to COVID 19.

Average attendance: 20.

Shine

(became the Umbrella name in back in 2019 for the following three youth groups)

Holiday Bible Club

Within 2021 as the COVID, restrictions eased, the weeklong Holiday Bible Club took on the theme of "The Big Colour Adventure" and relocated all its activities outside for a week during August. On each of these weekday evenings the Bible Club ran from 6.30 pm - 8.30 pm with some 120 children attending and participated. Within the club the P1 to P7 age group activities centered around Bible related stories, forming the backbone of the programme. Each evening the activities closed with prayer, and after the clear up the leaders also enjoyed a time together to reflect and pray.

Wacky Wednesday

Despite COVID, this was the fifth year of hosting some special evenings for children P4-P7. Wacky Wednesdays ran for one night over three separate weekday evenings during the summer holidays. Due to Health guidelines, it utilizing the outdoor spaces. At the end of each night an epilogue talk enabled each child to return home hearing some more of God's amazing love.

Average attendance: 40

Transform Thursdays

As with the above and due to COVID restriction a series of outdoor evenings was enjoyed. A similar programme was themed to suit this slightly older age group

Average attendance: 30.

Prayer Development Group

The congregational prayer life remains a priority within the church context.

In normal times the prayer development group's main thrust has been in the following areas: -

- Prayer Ministry, available after each Sunday service;
- Pause for Prayer, each Monday night at 7.30 pm;
- Prayer Point - a monthly leaflet distributed within the congregation.
- The 'Week of Prayer' each September, where the church is opened in the evening for quiet reflective prayer.

'Praise for Prayer' was also held as a special evening within the church worship calendar in May. Normally a date in January each year hosts the 'Prayer Breakfast' with a guest speaker to encourage us as individuals and as a congregation. This year a new prayer initiative is to be introduced, called "Try Praying" Due to COVID 19 with the group not being able to meet in person, a weekly virtual ZOOM meeting was organised to afford prayer within the group and for intercession for others.

(Prayer Development Group: 14 persons).

Creche

Normally during Sunday morning worship, parents can leave their young children with experienced staff in a soft play area within the Scrabo room. For those who prefer to stay near to their children, the adjacent foyer provides screening of the morning service. However, for 2021 this facility could not be offered.

Usual average weekly numbers: 6+

Church Flowers

Each Sunday were worship services were permitted, flowers for the church are provided on a voluntary basis and coordinated weekly. Annually for the Harvest Service many of these contributors come together to decorate the church for this special service along with help from the GB. This was provided in a more limited way in 2021.

Drama Group

In more normal times the Pantomime mainly utilises the main hall for its rehearsals and performances of its annual pantomime production. The Pantomime affords the young folk of the church not only to enhance self-awareness and co-operation, but also reaches out to the community, (many members are not church based.) There is also the opportunity to support the work of The World Development Group financially through the pantomime's proceeds, so helping the needs of people in the third world. Usually leaders and cast involved some 80 persons.

In 2021 with the restrictions it looked unlikely that any productions would proceed, but towards the end of the year as the restrictions eased this became possible in a reduced way. Three performances of the "COVID Christmas Cracker" production went ahead as a live performance with an audience of 60 per showing. 15 leaders allowed this to happen. Through the productions proceeds a sizable cheque was able to be passed to the World Development Group.

LIFE (Presbyterian Women)

The PW is for all ladies within the congregation and is an opportunity to meet together and deepen their Christian faith. Their aims are to encourage women to become disciples of Christ. It highlights the need for love and unity, obedience to God, Christian living, spiritual maturity, and service through gifts, time and money for local and global mission.

For 2021, 'Life' like many other organizations due to COVID the group were unable to meet face to face. However maximum use was made of social media to keep in touch. As restrictions eased in the summer months a series of "Walk and Talk" events were arranged around Comber town, finishing with a devotional talk in the cottage garden. With social distancing applied, an indoor Woman's Conference was broadcast to attendees within the church halls. In September a PW church service was able to be facilitated within the Meeting House. A newsletter publication was also distributed to keep the 'Life' members in touch. Their usual charity fundraising activities remain unabated.

Average monthly attendance 40.

Men's Ministry

Men's Ministry aims at the active pursuit of men in order to connect them with God through Word and Prayer and for the enhancement of men's fellowship with the purpose of winning, growing and training "God's Man" in Christ. With the COVID restrictions. much of the Men's Ministry activities were curtailed to a monthly pre-recorded devotional type podcast.

(Normally average attendance for small groups meeting in the Committee room is 12.
Away days for visits and events: 25)

Choir

The choir provides an integral part of the Sunday Worship, as they lead the congregation in praise on a weekly basis, under the supervision of Second Comber's director of music / church organist. The Christmas and Carol Services are often noted as the highlight of the choral year.

Within the praise scene, the praise bands, silver and brass, and the youth orchestra augment the church's praise greatly in strength and variety.

Obviously, this year with COVID, due to the nature and form of what was permissible within church services, the choir could not be utilized in the normal manner, or come together for rehearsals. However, on occasions virtual recording were provided for Sunday worship.

Choir numbers: 32.

Other combined musicians and praise groups number approximately 20.

Midweek Bible Study Group

The group normally meets on a Thursday evening in the Cottage and provides for the opportunity through a structured programme, to enable a greater understanding of the Bible and how this in turn grows a personal relationship with God. As within any church small group, an enhancement of fellowship is sought. For 2021 due to COVID, the group did not meet in person, however a series of pre-recorded studies was made available to interested parties within the church. These were provided twice per month, with an average viewing of 70.

Normal average weekly attendance: 18.
Virtual viewing numbered 80 on average.

Twenties/Thirties Group

By the study of Scripture and the use of Christian DVD material using the small group discussion format, this group would have normally met within the Manse or the Jones Room. It is aimed that through the material studied, this would lead to a clarity and enhancement of the day to day Christian walk. Unfortunately, due to COVID this group did not meet this year, this combined with our ministry vacancy.

Average attendance: 12-15

Pause for Prayer

Normally the group meets every Monday evening for three quarters of an hour, meeting within the Committee room. After a short devotional opener, there is the opportunity for corporate and silent prayer of intercession. For 2021 rather than meeting face to face, this group met virtually by ZOOM.

Average attendance: 15.

Banner Group

Normally meets on a Wednesday morning, within the Committee room. It is a time of sharing and fellowship through the craft of needle work and materials, to produce a series of church banners to celebrate different organizations, or occasions throughout the church year. For 2021 their activities were suspended due to COVID.

Average attendance: 8-10.

Sunday Special

Normally provides worship opportunities for those with special needs, both young and not so young. They would normally meet on pre-arranged Sunday afternoon in the Welcome area. Each Sunday is given over to song and praise. They also work towards supporting a child in Afghanistan. A great favourite is always the Christmas Dedication Service. Sadly, due to COVID 19, the group were unable to meet in 2021.

Average attendance: 6.

Table Tennis Club

This provides fellowship and friendship for all ages through the means of Table Tennis. This included practice and competitions for the membership within the Belfast League. The club were unable to meet in 2021 due to COVID 19.

Normal average attendance: 12

Bowling Club

This provided fellowship and friendship for all ages through indoor bowls. This included internal practice and competitions, as well as cross community competitions. Normally the club meets twice per week, with the Saturday nights being well attended by members of other clubs; The club were unable to meet in 2021 due to COVID.

Average attendance: 30.

Presbyterian Children's Society

Second Presbyterian Church Comber was again active in supporting the Presbyterian Children's Society. This society founded in 1866 continues to support and alleviate pressures on families and children by way of grants, holidays, and expenses towards education and child care. This year with COVID, door to door collections were not a possibility, however the societies funds are still being raised by other means.

Catering Corps

In any normal year the Catering Corps welcomes hundreds of guests to Second Comber, mainly on the occasion of funeral services. In a sense, not only is the actual catering provided, but there is that element of outreach in the catering for large numbers of people. It is done in a warm and caring way within the church environment. The Catering Corp sees within this service an opportunity not only to support and assist families and friends in a time of loss, but also to seek to raise funds for different church projects. As well as offering good food and refreshment, there is that element of the friendships and fellowship within the Corps' 27 members

Sadly 2021 because of COVID the Catering Corps were unable to meet or provide any of their welcomed catering services.

Supper Teams

The Supper teams, of which there are four, consist of some 90 members, it normally provides light refreshments over a wide number of occasions throughout the year.

Sadly within 2021 COVID meant the team could not carry on as in previous years.

Tots & Co.

Normally the group meets each Thursday morning in the Main Hall. Ages of children ranges from weeks old to pre-school. There is provided a programmed of play, snacks, craft time, finishing with a singing and band session. A joint Cradle Roll / Tots service is usually held in January joining with the Seed Sower Puppet ministry. Also, there are normally trips to the Arts Leisure Centre, an end of season BBQ lunch and the Christmas party are other yearly highlights. Unfortunately, due to COVID and the social restrictions, all activities have had to be suspended for now.

Average attendance: 50-60 plus.

Service Recording

The service recordings group continues to keep the elderly and housebound members connected to Sunday worship through the provision of this CD ministry.

Baptismal Roll

The team helped with the baptismal services where six infants were baptised and entered into the cradle and baptismal rolls. In more normal times the joint Cradle Roll / Tots & Co service in January would be especially well attended with the appearance of the Seed Sowers Puppet Ministry.

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, especially in these times of COVID 19 and the social distancing restrictions. Obviously for 2021 the number of events has been greatly reduced and hence the need for volunteers was also reduced, yet we still recognize this vital element to the maintaining of a vibrant church life. Without COVID's complications the church relies upon 160 leaders/helpers throughout all organisations. Within the church 240 people have been POCVA checked over the years.

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

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

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

The purpose does not lead to harm. The only private benefit flowing from our purpose is related to Ministers, Missionaries, Deaconesses, Irish Mission workers and Lay Agents who receive benefits as a result of 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 other secular organisations, charities and individual members of the public.

The Kirk Session has had regard to the Charity Commissions public benefit requirement statutory guidance.

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 424 contributors during the year (2020: 541), donating a total of £159,542 (2020: £170,941).

Total Income of the congregation during the year was £276,871, compared to £303,072 in the previous year.

Total expenditure decreased from £250,610 to £177,119.

RESERVES POLICY

The Trustees have considered the level of unrestricted funds that it is appropriate to hold taking account of current and ongoing commitments. It is the policy of the Trustees to hold at least three month's normal expenditure. At the year-end unrestricted funds were £251,487 (2020: £170,416), which represents more than three months expected expenditure. The Trustees, however, consider it prudent to hold reserves at this level as the funding of its present activities is dependent of the ongoing financial support of members.

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 are held at least nine times 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. Second Presbyterian Church Comber has been assigned to the Down 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.

Second Presbyterian Church Comber

Trustees' Report

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

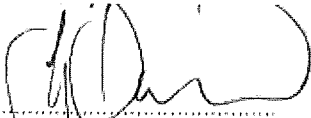
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the constitution. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.


Disclosure of information to examiners

Each trustee has taken steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information. The trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware.

The annual report was approved by the trustees of the charity on 06/04/2022 and signed on its behalf by:



.....
Gary Dalzell
Chief Executive Officer and Trustee



.....
Robert Andrew Courtenay
Other Officer

Second Presbyterian Church Comber

Independent Examiner's Report to the trustees of Second Presbyterian Church Comber

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2021 which are set out on pages 9 to 22.

Respective responsibilities of trustees and examiner

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

Having satisfied myself that the charity is not subject to audit under company law, and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 65 of the Charities Act (Northern Ireland) 2008;
- follow the procedures laid down in the general Directions given by the Charity Commission for Northern Ireland 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

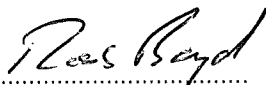
My examination was carried out in accordance with the general directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act. The examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes 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 386 of the Companies Act 2006;
2. That the accounts do not accord with those accounting records;
3. That the accounts do not comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland; and
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 Ross Boyd
Ross Boyd (Belfast) Limited
Thomas House
14-16 James Street South
Belfast
BT2 7GA

Date: 22/4/22

Second Presbyterian Church Comber

Statement of Financial Activities for the Year Ended 31 December 2021

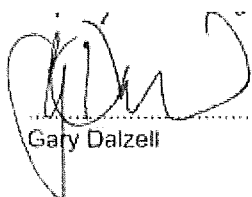
	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2021 £	Total 2020 £
Income and Endowments from:					
Donations and legacies	188,298	56,722	5,064	250,084	272,169
Charitable activities	-	21,969	-	21,969	22,071
Investment income	3,088	-	-	3,088	3,231
Other income	1,730	-	-	1,730	5,601
Total income	193,116	78,691	5,064	276,871	303,072
Expenditure on:					
Charitable activities	114,946	62,173	-	177,119	250,610
Total expenditure	114,946	62,173	-	177,119	250,610
Gains/losses on investment assets	9,092	-	-	9,092	(12,754)
Net income	87,262	16,518	5,064	108,844	39,708
Gross transfers between funds	(6,191)	6,255	(64)	-	-
Net movement in funds	81,071	22,773	5,000	108,844	39,708
Reconciliation of funds					
Total funds brought forward	170,416	151,655	3,500	325,571	285,863
Total funds carried forward	251,487	174,428	8,500	434,415	325,571

All of the charity's activities derive from continuing operations during the above two periods.


Second Presbyterian Church Comber
(Registration number: NIC105165)
Balance Sheet as at 31 December 2021

	Note	2021 £	2020 £
Fixed assets			
Investments	10	139,961	125,869
Current assets			
Debtors	11	15,656	22,414
Cash at bank and in hand	12	283,073	180,018
		<u>298,729</u>	<u>202,432</u>
Creditors: Amounts falling due within one year	13	<u>(4,275)</u>	<u>(2,730)</u>
Net current assets		<u>294,454</u>	<u>199,702</u>
Net assets		<u>434,415</u>	<u>325,571</u>
Funds of the charity:			
Endowment funds		8,500	3,500
Restricted income funds			
Restricted funds		174,428	151,655
Unrestricted income funds			
Unrestricted funds		<u>251,487</u>	<u>170,416</u>
Total funds		<u>434,415</u>	<u>325,571</u>

The financial statements on pages 18 to 29 were approved by the trustees, and authorised for issue on 06/04/2022 and signed on their behalf by:



.....
Gary Dalzell



.....
Robert Andrew Courtenay

Second Presbyterian Church Comber

Notes to the Financial Statements for the Year Ended 31 December 2021

1 Accounting policies

Statement of compliance

The Charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable in the United Kingdom and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act (Northern Ireland) 2018, and the Charities (Accounts and Reports) Regulations (Northern Ireland) 2015, and UK Generally Accepted Accounting Practice.

Basis of preparation

Second Presbyterian Church Comber is an Unincorporated Charity registered with the Northern Ireland Charities Commission. The address of the registered office is given in the Charity information on page 1 of the financial statements. The nature of the Charity's operations and principal activities are that of a church.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value.

The financial statements are presented in sterling which is the functional currency of the Charity and rounded to the nearest £.

The significant accounting policies applied in the presentation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

Funds

Unrestricted funds are available for use at the discretion of the Trustees. In furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Restricted funds are which are to be used in accordance with specific restrictions imposed by the donors of which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes of the financial statements.

Endowment funds represent those assets which must be held permanently by the charity, principally the D Edgar, M Smyth and P Ritchie endowment funds. Income arising on the endowment funds can be used in accordance with the objects of the charity and is included as unrestricted income. Any capital gains or losses arising on the investments form part of the fund, investment management charges and legal advices relating to the fund are charged against the fund.

Second Presbyterian Church Comber

Notes to the Financial Statements for the Year Ended 31 December 2021

Income recognition

All incoming resources are included in the Statement of Financial Activities (SOFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this required a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example, the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

No amount is included in the financial statements for volunteer time in line with the SORP. Further details is given in the Trustees' Report.

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

Income from trading activities includes income earned from fundraising events and trading activities to raise funds for the charity. Income is received in exchange for supplying goods and services in order to raise funds and is recognised when entitlement has occurred.

Investment income is earned through holding assets for investment purposes such as shares. It includes dividends and interest. Where it is not practicable to identify investment management costs incurred within a scheme with reasonable accuracy, the investment income is reported net of these costs. It is included when the amount can be measured reliably. Interest income is recognised using the effective interest method and dividend and rent income is recognised as the charity's right to receive payment is established.

Other income includes the conversion of endowment funds into income which arises when capital funds are released to an income fund from expendable endowments or when a charity has authority to adopt a total return approach to its permanent endowment fund.

Second Presbyterian Church Comber

Notes to the Financial Statements for the Year Ended 31 December 2021

Expenditure Recognition

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties. It is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under Expenditure on Charitable Activities which includes:

- General Assembly Assessments
- Presbytery fees
- Ministry and support staff costs
- Congregational running expenses
- Wages and salaries
- Donations to Missions and Charities
- Governance costs
- Repairs and maintenance account expenses
- Organisation account expenses

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

Investments

Investments are recognised initially at fair value which is normally the transaction price excluding transaction costs. Subsequently, they are measured at fair value with changes recognised in "net gains/(losses) on investments" in SOFA if the shares are publicly traded or their fair value can otherwise be measured reliably.

Debtor and creditors receivable/ payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

Loans and borrowings

Loans and borrowings are initially recognised at the transaction price including transaction costs. Subsequently, they are measured at amortised cost using the effective interest rate method, less impairment. If an arrangement constitutes a finance transaction it is measured at present value.

Employee benefits

When employees have rendered services to the charity, short-term employee benefits to which the employees are entitled are recognised at an undiscounted amount expected to be paid in exchange for those services.

The charity operates a pension plan for the benefit of its employees. Contributions are expensed as they become payable.

Second Presbyterian Church Comber

Notes to the Financial Statements for the Year Ended 31 December 2021

Financial Instruments

The congregation has elected to apply the provisions of Section 11 "Basic Financial Instruments" and Section 12 "Other Financial Instruments Issues" of FRS 102 to all its financial instruments.

Financial instruments are recognised in the congregation's balance sheet when the congregation becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans, are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are initially recognised at transaction price and subsequently measured at amortised cost using the effective interest method.

Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

Second Presbyterian Church Comber

Notes to the Financial Statements for the Year Ended 31 December 2021

2 Income from donations and legacies

	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2021 £	Total 2020 £
Donations and legacies;					
Donations from individuals	188,298	56,722	5,064	250,084	272,169
	<u>188,298</u>	<u>56,722</u>	<u>5,064</u>	<u>250,084</u>	<u>272,169</u>

3 Income from charitable activities

	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2021 £	Total 2020 £
Income from charitable activities	-	17,462	-	17,462	16,583
Fundraising events	-	4,507	-	4,507	5,488
	<u>-</u>	<u>21,969</u>	<u>-</u>	<u>21,969</u>	<u>22,071</u>

4 Investment income

	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2021 £	Total 2020 £
Income from other investments	3,088	-	-	3,088	3,231
	<u>3,088</u>	<u>-</u>	<u>-</u>	<u>3,088</u>	<u>3,231</u>

5 Other income

	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2021 £	Total 2020 £
Other income	1,730	-	-	1,730	5,601
	<u>1,730</u>	<u>-</u>	<u>-</u>	<u>1,730</u>	<u>5,601</u>

£1,730 (2020: £5,591) of government grants were received for employees who were furloughed as a result of the Coronavirus pandemic.

Second Presbyterian Church Comber

Notes to the Financial Statements for the Year Ended 31 December 2021

6 Expenditure on charitable activities

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2021	Total 2020
	£	£	£	£	£
General Assembly Assessments	18,462	-	-	18,462	20,052
Presbytery Fees	823	-	-	823	1,058
Congregation Running Expenses	34,730	-	-	34,730	36,285
Donations to Missions and Charities	971	33,406	-	34,377	39,338
Wages and Salaries	56,930	-	-	56,930	121,021
Repairs and Maintenance Expenses	-	17,360	-	17,360	16,669
Organisation Expenses	-	11,407	-	11,407	13,457
Governance Costs	3,030	-	-	3,030	2,730
	<u>114,946</u>	<u>62,173</u>	<u>-</u>	<u>177,119</u>	<u>250,610</u>

7 Taxation

The charity is a registered charity and is therefore exempt from taxation.

Second Presbyterian Church Comber

Notes to the Financial Statements for the Year Ended 31 December 2021

8 Employees

Employment costs	2021	2020
	£	£
Wages and salaries	53,979	101,939
Social Security	2,234	8,017
Pension costs	717	11,064
	<u>56,930</u>	<u>121,020</u>

Average Number of Employees

The average number of employees during the year was as follows:

	2021	2020
	No	No
Average number of employees	<u>3</u>	<u>4</u>

No employee received emoluments of more than £60,000 during the year (2020: £Nil)

9 Pension costs

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

The contributions made by the congregation during the year were:	2021	2020
	£	£
Contributions	<u>717</u>	<u>11,064</u>

Second Presbyterian Church Comber

Notes to the Financial Statements for the Year Ended 31 December 2021

10 Fixed asset investments

Listed investments

	Listed investments £	Total £
At 1 January 2021	125,869	125,869
Gains/ (Losses) on revaluation	9,092	9,092
Additions	5,000	5,000
At 31 December 2021	<u>139,961</u>	<u>139,961</u>
Net book value		
At 31 December 2021	<u>139,961</u>	<u>139,961</u>
At 31 December 2020	<u>125,869</u>	<u>125,869</u>

	£
Investments at fair value comprise:	
Cash within an investment portfolio	18,390
Equities	121,571
	<u>139,961</u>

11 Debtors

	2021 £	2020 £
Gift aid recoverable	<u>15,656</u>	<u>22,414</u>

12 Cash and cash equivalents

	2021 £	2020 £
Cash at bank	<u>283,073</u>	<u>180,018</u>

Second Presbyterian Church Comber

Notes to the Financial Statements for the Year Ended 31 December 2021

13 Creditors: amounts falling due within one year

	2021	2020
	£	£
Accruals	4,276	2,730

14 Analysis of net assets between funds

	Unrestricted Funds General £	Restricted funds £	Total Funds at 31 December 2021 £
Fixed asset investments	139,961	-	139,961
Current assets	124,301	174,428	298,729
Current liabilities	(4,275)	-	(4,275)
Total net assets	259,987	174,428	434,415

	Unrestricted Funds General £	Restricted Funds £	Total Funds at 31 December 2020 £
Fixed asset investments	125,869	-	125,869
Current assets	50,777	151,655	202,432
Current liabilities	(2,730)	-	(2,730)
Total net assets	173,916	151,655	325,571

15 Related Party Transactions

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

£21,680 towards the United Appeal.

The congregation contributed £18,462 towards Presbytery Assessments during the year.

There were no other related party transactions.

Second Presbyterian Church Comber

Notes to the Financial Statements for the Year Ended 31 December 2021

16 Fund Reconciliation

Fund	Balance at Start	Income	Expenditure	Gains/Losses	Transfer	Balance at End
	£	£	£	£	£	£
Unrestricted Funds						
General Fund	48,047	190,385	(114,946)	-	(3,460)	120,026
Investments	122,369	2,731	-	9,092	(2,731)	131,461
	<u>170,416</u>	<u>193,116</u>	<u>(114,946)</u>	<u>9,092</u>	<u>(6,191)</u>	<u>251,487</u>
Restricted Funds						
Renovation Fund	20,213	23,908	(15,731)	-	-	28,390
Manse Fund	95,398	14,237	(1,629)	-	3,088	111,094
United Appeal	-	18,577	(21,680)	-	3,103	-
Christian Aid	-	3,131	(3,131)	-	-	-
Presbyterian Children's Society	-	3,330	(3,330)	-	-	-
World Development Appeal	-	1,400	(1,400)	-	-	-
Moderator's Appeal	-	3,865	(3,865)	-	-	-
Tots & Co	764	-	-	-	-	764
Monday Night Bowls	568	-	-	-	-	568
Table Tennis Club	752	-	-	-	-	752
Drama Club	315	-	-	-	-	315
Bible Study	732	1	(20)	-	-	713
Shine (HBC + Crossfire)	75	567	(627)	-	60	75
Youth Club	840	-	-	-	-	840
World Development Appeal	2,175	-	(1,700)	-	-	475
Saturday Night Bowls	657	-	-	-	-	657

Second Presbyterian Church Comber

Notes to the Financial Statements for the Year Ended 31 December 2021

Fund	Balance at Start	Income	Expenditure	Gains/Losses	Transfer	Balance at End
	£	£	£	£	£	£
GB Explorers	6,853	636	(325)	-	2	7,166
GB	2,578	523	(327)	-	-	2,774
BB	10,426	8,306	(7,773)	-	2	10,961
Sunday School Project	169	-	-	-	-	169
Coffee Bar	144	-	-	-	-	144
Youth Council	7	-	-	-	-	7
Catering Corps	7,764	-	(231)	-	-	7,533
Special Sunday School	164	-	-	-	-	164
Presbyterian Woman	1,061	210	(404)	-	-	867
	151,655	78,691	(62,173)	-	6,255	174,428
Endowment Funds						
D Edgar Bequest	1,500	4	-	-	(4)	1,500
M Smyth Bequest	-	5,000	-	-	-	5,000
P Ritchie Memorial	2,000	60	-	-	(60)	2,000
	3,500	5,064	-	-	(64)	8,500

Second Presbyterian Church Comber

Notes to the Financial Statements for the Year Ended 31 December 2021

Restricted funds of the congregation include restricted organisational funds held by the following organisations: Tots & Co, Monday Night Bowls, Table Tennis Club, Drama Club, Bible Study, Shine, Youth Club, World Development Group, Saturday Night Bowls, GB Explorers, GB, BB, Coffee Bar, Youth Council, Catering Corps, Special Sunday School and Presbyterian Women.

The monies received in relation to these organisations is restricted as the funds may only be spent only on activities of the organisation.

Restricted congregational property funds include those held in the Renovation Fund and the Manse Fund. The monies received into these funds are restricted by the condition that they must be spent on repairs, maintenance and renovation of the congregational property. Donors to the funds expect this condition to be satisfied.

Restricted congregational missions and charities funds include the following: United Appeal, Christian Aid, Presbyterian Children's Society, Moderator's Appeal, World Development Appeal and Sunday School Project.

Monies received into these funds are restricted by the condition that donors expect the funds to be spent only on these missions and charities.