

# The Lo Debar Trust

Northern Ireland · Charity number 101140

## Details

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**Status** Received

**Registered** 2015-03-05

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

## Contact

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**Address** 47 Upper Road  
Greenisland  
Carrickfergus  
Antrim  
BT38 8rh  
BT38 8RH

**Phone** 02890 854995

**Email** [lo\\_debartrust@hotmail.com](mailto:lo_debartrust@hotmail.com)

**Website** [lo.debartrust.org](http://lo.debartrust.org)

## Activities

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**Purposes:** The purpose of this Trust shall be as follows:- (a) To proclaim and further the Gospel of God concerning his son Jesus Christ Our Lord and the preaching and teaching of the Christian Faith throughout Russia. (b) The relief of poverty, sickness, hardship or distress among the people of Russia by the supply and transport of humanitarian aid. (c) To advance education and the Christian religion among children from Russia by the provision of facilities and equipment, including financial assistance, and the provision of holidays in Northern Ireland.

**What the charity does:** The prevention or relief of poverty, The advancement of education, The advancement of religion

**How the charity works:** Religious activities

**Who the charity helps:** General public

## Finances

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Period end	Income	Expenditure	Assets	Employees
2025-03-31	£0	£0	£0	0

## Trustees

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Name	Role	Appointed
Mr Richard Clingen		
Mr William Alan Kernoghan		
Mr William David Annette		

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**The Lo Debar Trust**

Northern Ireland - Charity number 101140

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# Accounts

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**REGISTERED CHARITY NUMBER: NIC101140**

**THE LO-DEBAR TRUST**

**ANNUAL REPORT AND ACCOUNTS  
FOR THE YEAR ENDED 31 MARCH 2025**

**FALCONER STEWART  
CHARTERED ACCOUNTANTS  
248 UPPER NEWTOWNARDS ROAD  
BELFAST  
BT4 3EU**

**LO-DEBAR TRUST**  
**YEAR ENDED 31 MARCH 2025**  
**REFERENCE AND ADMINISTRATIVE DETAILS**

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<b>Registered Charity name</b>	THE LO-DEBAR TRUST
<b>Charity registration number</b>	NIC 101140
<b>Principal Address</b>	47 Upper Road Greenisland Carrickfergus County Antrim BT35 5RH
<b>Bank</b>	Ulster Bank 11-16 Donegal Square East Belfast County Antrim BT1 5UB
<b>Independent Examiners</b>	Falconer Stewart Chartered Accountants 248 Upper Newtownards Road Belfast County Antrim BT4 3EU

**Objectives and Activities**

2024 to 2025 has seen the Trust unable to function as it has for the last 26 years. We have been unable to provide funding to our workers. As of our report in March 2024 we highlighted the difficulties we have experienced with our business account being closed. Our previous bank provider only returned funds of £20,753.41 by cheque on 10th July 2024 which we have been unable to lodge. This difficulty has meant that much of our funding provided by cheque, has had to be returned to our supporters due to being unable to lodge them. Our banking difficulties have also prevented us making bank transfers. We have had to advise these companies and charities to hold on to the funds until we can procure a new bank account. We have placed the funds currently in a Ulster Bank Savings account under the supervision of our Trustees.

**Structure, Governance and Management**

Alan Kernaghan  
Billy Annette  
Richard Clingen

**Achievements and Performance**

We have been unable to achieve our objectives this year, due to two different issues;

- 1 The sanctions placed on the movement of funds.
- 2 Being unable to open a new business bank account for the Trustes donations and bank bank transfers.

**Financial Review**


There have been no donations this year.

**Plans For Future Periods**

Our plans are to keep praying that God will move and end the cruel war in Ukraine which would allow the recommencement of the international banking system. We as Trustees still believe that we need to obey the call that God has placed on our hearts, and will keep striving to be faithful to His Call.

**Approved by the Board of Trustees and signed on its behalf by:**

Trustee  Date: 20/01/2026

Trustee  Date: 20/01/2026

Trustee  Date: 20/01/2026

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES ON THE UNAUDITED  
ACCOUNTS OF THE LO-DEBAR TRUST  
FOR THE YEAR ENDED 31 MARCH 2025**

**PAGE 2**

We report on the accounts of the Trust for the year ended 31 March 2025 which are set out on pages 3 to 4.

**Respective Responsibilities of Trustees and Examiner**

The Trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 65(2) of the Charities Act (Northern Ireland) 2008 (the Charities Act) and that an independent examination is needed.

It is our responsibility to:

- examine the accounts under section 65 of the Charities Act (Northern Ireland) 2008.
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 65(9)(b) of the Charities Act

Our examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Trust and a comparison of the accounts presented with those records. It also includes consideration of any unusual items of disclosures in the accounts, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

**Independent Examiners' Statement**

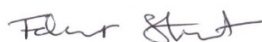
In connection with our examination, no matter has come to our attention:

(1) which gives us unreasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 63 of the Companies Act; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of the Charities Act 2008 and the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities.

haven not been met; or

(2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Falconer Stewart  
Independent Examiner

248 Upper Newtownards Road  
Belfast  
BT4 3EU

Dated: 19/02/2026

**STATEMENT OF FINANCIAL ACTIVITIES FOR THE LO-DEBAR TRUST  
FOR THE YEAR ENDED 31 MARCH 2025**

**PAGE 3**

	Note	Total Funds 2025 £	Total Funds 2024 £
<b>Receipts</b>			
Donations	2	0	10,170
Gift Aid		0	1,549
<b>Total Income</b>		<u>0</u>	<u>11,719</u>
<b>Payments</b>			
Payments to co-workers		0	9,189
Calander and Newsletter		0	280
Postage and Stationary		0	213
Accountancy Fees		0	1,805
Legal Expenses		0	0
Sundry		0	0
<b>Total resources expended</b>		<u>0</u>	<u>11,487</u>
<b>Net Movement in Funds</b>		0	232
<b>Reconciliation of Funds</b>			
Balance at start of year		20,753	20,521
Balance at end of year		20,753	20,753
		<u>0</u>	<u>232</u>
		<b>2025</b>	<b>2024</b>
		<b>£</b>	<b>£</b>
<b>Current Assets</b>			
Cash at bank and in hand		<u>20,753</u>	<u>20,753</u>
		20,753	20,753
<b>Funds</b>			
Unrestricted income funds		20,753	20,753
<b>Total Charity Funds</b>		<u>20,753</u>	<u>20,753</u>

These financial statements were approved and authorised for issue by the Board of Trustees on 20/01/2026 and signed on its behalf by:



Trustee

Mr Alan Kernaghan



Trustee

Mr Richard Clingen



Trustee

Mr Billy Annette

---

**1 ACCOUNTING POLICIES**

**Basis of preparation of the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by 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 (FRS 102) effective 1 January 2015', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

The accounts have been prepared on a receipts and payments basis.

**2 Receipts & Payments**

*Recognition of incoming resources*

These are included in the statement of Financial Activities when they have been received by the the Trust.

*Liability Recognition*

A liability is recognised as soon as the committee agrees to make the donation or payment.

**3 Unrestricted Funds**

General funds are unrestricted funds which 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.

**4 Taxation**

The Lo-Debar Trust is a registered charity and the charitable tax exemptions are therefore being claimed to the extent that income and / or gains are applicable and applied to charitable purposes only. There exemptions will remain in place as long as income and expenditure is applied to charitable purposes only.

**5 Related Party Transactions**

There were no related party transactions for the year ended 31 March 2025.

**6 Trustees' Remuneration And Benefits**

There were no trustee's remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

**The Lo Debar Trust**

Northern Ireland - Charity number 101140

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# Accounts

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**REGISTERED CHARITY NUMBER: NIC101140**

**THE LO-DEBAR TRUST**

**ANNUAL REPORT AND ACCOUNTS  
FOR THE YEAR ENDED 31 MARCH 2024**

**FALCONER STEWART  
CHARTERED ACCOUNTANTS  
248 UPPER NEWTOWNARDS ROAD  
BELFAST  
BT4 3EU**

**LO-DEBAR TRUST**  
**YEAR ENDED 31 MARCH 2024**  
**REFERENCE AND ADMINISTRATIVE DETAILS**

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<b>Independent Examiners</b>	Falconer Stewart Chartered Accountants 248 Upper Newtownards Road Belfast County Antrim BT4 3EU

**THE LO-DEBAR TRUST  
YEAR ENDED 31 MARCH 2024  
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<b>Notes to the Financial Statements</b>	<b>4</b>

**Objectives and Activities**

This current 2023 to 2024 year for the trust has been one, where we have been able to meet most of our objectives in providing support to our co-workers in Russia. Banking sanctions have had a detrimental effect in us not being able to get funds into Russia through the normal channels. But being able to use some other online providers, we were able to send most of the necessary funding out to our co-workers. But early January 2024 saw us having difficulty with our banking provider who we had been with since 1999. This resulted in our business account being closed down. This has caused us serious concerns, as we are having great difficulty in opening a new Trust account.

**Structure, Governance and Management**

Alan Kernaghan  
Billy Annette  
Richard Clingen

**Achievements and Performance**

We have been able to meet our financial needs this year again, through the generosity of our faithful supporters, who over many years have not only provided the funding but were commented to seeking God's through prayer to see His work being blessed in Russia.

**Financial Review**

During the year, donations received amounted to £10,170 and Gift Aid received of £1,549. Funds remaining at the year end amounted to £20,753.

**Plans For Future Periods**

The Trustees first priority is to be to source a new bank account so that outstanding donations can be lodged. We are intending to look at other ways of providing funds to our co-workers by visiting neighboring countries to hand over the funds to our co-workers. This will allow us to continue our work.

**Approved by the Board of Trustees and signed on its behalf by:**

Trustee  Date: 31/01/2025

Trustee  Date: 31/01/2025

Trustee  Date: 31/01/2025

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES ON THE UNAUDITED  
ACCOUNTS OF THE LO-DEBAR TRUST  
FOR THE YEAR ENDED 31 MARCH 2024**

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We report on the accounts of the Trust for the year ended 31 March 2024 which are set out on pages 3 to 4.

**Respective Responsibilities of Trustees and Examiner**

The Trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 65(2) of the Charities Act (Northern Ireland) 2008 (the Charities Act) and that an independent examination is needed.

It is our responsibility to:

- examine the accounts under section 65 of the Charities Act (Northern Ireland) 2008.
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Our examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Trust and a comparison of the accounts presented with those records. It also includes consideration of any unusual items of disclosures in the accounts, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

**Independent Examiners' Statement**

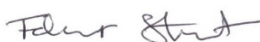
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Falconer Stewart  
Independent Examiner

248 Upper Newtownards Road  
Belfast  
BT4 3EU

Dated: 31/01/2025

**STATEMENT OF FINANCIAL ACTIVITIES FOR THE LO-DEBAR TRUST  
FOR THE YEAR ENDED 31 MARCH 2024**

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	Note	<b>Total Funds 2024 £</b>	<b>Total Funds 2023 £</b>
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Payments to co-workers		9,189	48,879
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Postage and Stationary		213	164
Accountancy Fees		1,805	0
Legal Expenses		0	300
Sundry		0	0
<b>Total resources expended</b>		<b>11,487</b>	<b>49,873</b>
<b>Net Movement in Funds</b>		<b>232</b>	<b>12,928</b>
<b>Reconciliation of Funds</b>			
Balance at start of year		20,521	7,593
Balance at end of year		20,753	20,521
		<b>232</b>	<b>12,928</b>
		<b>2024 £</b>	<b>2023 £</b>
<b>Current Assets</b>			
Cash at bank and in hand		20,753	20,521
		<b>20,753</b>	<b>20,521</b>
<b>Funds</b>			
Unrestricted income funds		20,753	20,521
<b>Total Charity Funds</b>		<b>20,753</b>	<b>20,521</b>

These financial statements were approved and authorised for issue by the Board of Trustees on and signed on its behalf by:

31/01/2025



Trustee

Mr Alan Kernaghan



Trustee

Mr Richard Clingen



Trustee

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**5 Related Party Transactions**

There were no related party transactions for the year ended 31 March 2024.

**6 Trustees' Remuneration And Benefits**

There were no trustee's remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

**The Lo Debar Trust**

Northern Ireland - Charity number 101140

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# Annual report

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**REGISTERED CHARITY NUMBER: NIC101140**

**THE LO-DEBAR TRUST**

**ANNUAL REPORT AND ACCOUNTS  
FOR THE YEAR ENDED 31 MARCH 2024**

**FALCONER STEWART  
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**YEAR ENDED 31 MARCH 2024**  
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**Structure, Governance and Management**

Alan Kernaghan  
Billy Annette  
Richard Clingen

**Achievements and Performance**

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Trustee  Date: 31/01/2025

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Falconer Stewart  
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248 Upper Newtownards Road  
Belfast  
BT4 3EU

Dated: 31/01/2025

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These financial statements were approved and authorised for issue by the Board of Trustees on and signed on its behalf by:

31/01/2025



Trustee

Mr Alan Kernaghan



Trustee

Mr Richard Clingen



Trustee

Mr Billy Annette

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**1 ACCOUNTING POLICIES**

**Basis of preparation of the financial statements**

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**5 Related Party Transactions**

There were no related party transactions for the year ended 31 March 2024.

**6 Trustees' Remuneration And Benefits**

There were no trustee's remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

**The Lo Debar Trust**

Northern Ireland - Charity number 101140

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# Annual return

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**REGISTERED CHARITY NUMBER: NIC101140**

**THE LO-DEBAR TRUST**

**ANNUAL REPORT AND ACCOUNTS  
FOR THE YEAR ENDED 31 MARCH 2024**

**FALCONER STEWART  
CHARTERED ACCOUNTANTS  
248 UPPER NEWTOWNARDS ROAD  
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**LO-DEBAR TRUST**  
**YEAR ENDED 31 MARCH 2024**  
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**THE LO-DEBAR TRUST  
YEAR ENDED 31 MARCH 2024  
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**Structure, Governance and Management**

Alan Kernaghan  
Billy Annette  
Richard Clingen

**Achievements and Performance**

We have been able to meet our financial needs this year again, through the generosity of our faithful supporters, who over many years have not only provided the funding but were commented to seeking God's through prayer to see His work being blessed in Russia.

**Financial Review**

During the year, donations received amounted to £10,170 and Gift Aid received of £1,549. Funds remaining at the year end amounted to £20,753.

**Plans For Future Periods**

The Trustees first priority is to be to source a new bank account so that outstanding donations can be lodged. We are intending to look at other ways of providing funds to our co-workers by visiting neighboring countries to hand over the funds to our co-workers. This will allow us to continue our work.

**Approved by the Board of Trustees and signed on its behalf by:**

Trustee  Date: 31/01/2025

Trustee  Date: 31/01/2025

Trustee  Date: 31/01/2025

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES ON THE UNAUDITED  
ACCOUNTS OF THE LO-DEBAR TRUST  
FOR THE YEAR ENDED 31 MARCH 2024**

**PAGE 2**

We report on the accounts of the Trust for the year ended 31 March 2024 which are set out on pages 3 to 4.

**Respective Responsibilities of Trustees and Examiner**

The Trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 65(2) of the Charities Act (Northern Ireland) 2008 (the Charities Act) and that an independent examination is needed.

It is our responsibility to:

- examine the accounts under section 65 of the Charities Act (Northern Ireland) 2008.
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 65(9)(b) of the Charities Act

Our examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Trust and a comparison of the accounts presented with those records. It also includes consideration of any unusual items of disclosures in the accounts, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

**Independent Examiners' Statement**

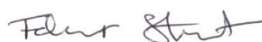
In connection with our examination, no matter has come to our attention:

(1) which gives us unreasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 63 of the Companies Act; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of the Charities Act 2008 and the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities.

haven not been met; or

(2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Falconer Stewart  
Independent Examiner

248 Upper Newtownards Road  
Belfast  
BT4 3EU

Dated: 31/01/2025

**STATEMENT OF FINANCIAL ACTIVITIES FOR THE LO-DEBAR TRUST  
FOR THE YEAR ENDED 31 MARCH 2024**

**PAGE 3**

	Note	<b>Total Funds 2024 £</b>	<b>Total Funds 2023 £</b>
<b>Receipts</b>			
Donations	2	10,170	52,334
Gift Aid		1,549	10,467
<b>Total Income</b>		<b>11,719</b>	<b>62,801</b>
<b>Payments</b>			
Payments to co-workers		9,189	48,879
Calander and Newsletter		280	530
Postage and Stationary		213	164
Accountancy Fees		1,805	0
Legal Expenses		0	300
Sundry		0	0
<b>Total resources expended</b>		<b>11,487</b>	<b>49,873</b>
<b>Net Movement in Funds</b>		<b>232</b>	<b>12,928</b>
<b>Reconciliation of Funds</b>			
Balance at start of year		20,521	7,593
Balance at end of year		20,753	20,521
		<b>232</b>	<b>12,928</b>
		<b>2024 £</b>	<b>2023 £</b>
<b>Current Assets</b>			
Cash at bank and in hand		20,753	20,521
		<b>20,753</b>	<b>20,521</b>
<b>Funds</b>			
Unrestricted income funds		20,753	20,521
<b>Total Charity Funds</b>		<b>20,753</b>	<b>20,521</b>

These financial statements were approved and authorised for issue by the Board of Trustees on  
and signed on its behalf by:

31/01/2025



Trustee

Mr Alan Kernaghan



Trustee

Mr Richard Clingen



Trustee

Mr Billy Annette

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**1 ACCOUNTING POLICIES**

**Basis of preparation of the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by 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 (FRS 102) effective 1 January 2015', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

The accounts have been prepared on a receipts and payments basis.

**2 Receipts & Payments**

*Recognition of incoming resources*

These are included in the statement of Financial Activities when they have been received by the the Trust.

*Liability Recognition*

A liability is recognised as soon as the committee agrees to make the donation or payment.

**3 Unrestricted Funds**

General funds are unrestricted funds which 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.

**4 Taxation**

The Lo-Debar Trust is a registered charity and the charitable tax exemptions are therefore being claimed to the extent that income and / or gains are applicable and applied to charitable purposes only. There exemptions will remain in place as long as income and expenditure is applied to charitable purposes only.

**5 Related Party Transactions**

There were no related party transactions for the year ended 31 March 2024.

**6 Trustees' Remuneration And Benefits**

There were no trustee's remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

**The Lo Debar Trust**

Northern Ireland - Charity number 101140

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# Accounts

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**REGISTERED CHARITY NUMBER: NIC101140**

**THE LO-DEBAR TRUST**

**ANNUAL REPORT AND ACCOUNTS  
FOR THE YEAR ENDED 31 MARCH 2023**

**FALCONER STEWART  
CHARTERED ACCOUNTANTS  
248 UPPER NEWTOWNARDS ROAD  
BELFAST  
BT4 3EU**

**LO-DEBAR TRUST**  
**YEAR ENDED 31 MARCH 2023**  
**REFERENCE AND ADMINISTRATIVE DETAILS**

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<b>Registered Charity name</b>	THE LO-DEBAR TRUST
<b>Charity registration number</b>	NIC 101140
<b>Principal Address</b>	47 Upper Road Greenisland Carrickfergus County Antrim BT35 5RH
<b>Bank</b>	Ulster Bank 11-16 Donegal Square East Belfast County Antrim BT1 5UB
<b>Independent Examiners</b>	Falconer Stewart Chartered Accountants 248 Upper Newtownards Road Belfast County Antrim BT4 3EU

**THE LO-DEBAR TRUST  
YEAR ENDED 31 MARCH 2023  
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<b>Report of the Independent Examiners</b>	<b>2</b>
<b>Statement of Financial Activities and Balance Sheet</b>	<b>3</b>
<b>Notes to the Financial Statements</b>	<b>4</b>

**Objectives and Activities**

The Trusts aims again this year have been to provide ongoing financial support to our team of 20 co-workers, working in three regions in Russia. Perm, Novosibirsk, and Altia. Due to many larger banks being sanctioned, payments to our team has not been without its many difficulties, but thankfully this year we again have been able to provide our co-workers with most of their funding. We are looking at new methods of providing them with their funding requirements.

**Structure, Governance and Management**

Alan Kernoghan  
Billy Annette  
Richard Clingen

**Achievements and Performance**

We again this year have been with the help of our faithful supporters have been able to meet our financial needs, and we thank God for his provision.

**Financial Review**

During the year, donations received amounted to £52,170 and Gift Aid received of £10,467. Funds remaining at the year end amounted to £20,521.

**Plans For Future Periods**

The Trustees are for continuing to carry out with the work that God has called them to since the Trust was formed. Seeking to reach into Russia with the Good News of the Gospel. We have decided for the 2023/24 period to review all our funding allocated to co-workers to make sure that these funds are being used wisely. This will involve better liaison with the Mission Committees in Russia.

**Approved by the Board of Trustees and signed on its behalf by:**

Trustee  Date: 29/11/2023

Trustee  Date: 29/11/2023

Trustee  Date: 29/11/2023

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES ON THE UNAUDITED  
ACCOUNTS OF THE LO-DEBAR TRUST  
FOR THE YEAR ENDED 31 MARCH 2023**

**PAGE 2**

We report on the accounts of the Trust for the year ended 31 March 2023 which are set out on pages 3 to 4.

**Respective Responsibilities of Trustees and Examiner**

The Trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 65(2) of the Charities Act (Northern Ireland) 2008 (the Charities Act) and that an independent examination is needed.

It is our responsibility to:

- examine the accounts under section 65 of the Charities Act (Northern Ireland) 2008.
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Our examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Trust and a comparison of the accounts presented with those records. It also includes consideration of any unusual items of disclosures in the accounts, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

**Independent Examiners' Statement**

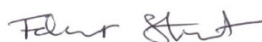
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haven not been met; or

(2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Falconer Stewart  
Independent Examiner

248 Upper Newtownards Road  
Belfast  
BT4 3EU

Dated: 30/11/2023

STATEMENT OF FINANCIAL ACTIVITIES FOR THE LO-DEBAR TRUST  
FOR THE YEAR ENDED 31 MARCH 2023

PAGE 3

	Note	Total Funds 2023 £	Total Funds 2022 £
<b>Receipts</b>			
Donations	2	52,334	22,371
Gift Aid		10,467	-
<b>Total Income</b>		<b>62,801</b>	<b>22,371</b>
<b>Payments</b>			
Payments to co-workers		48,879	48,918
Calander and Newsletter		530	235
Postage and Stationary		164	43
Legal Expenses		300	0
Sundry		0	660
<b>Total resources expended</b>		<b>49,873</b>	<b>49,856</b>
<b>Net Movement in Funds</b>		<b>12,928</b>	<b>-27,485</b>
<b>Reconciliation of Funds</b>			
Balance at start of year		7,593	35,078
Balance at end of year		20,521	7,593
		<b>12,928</b>	<b>-27,485</b>
		<b>2023</b>	<b>2022</b>
		<b>£</b>	<b>£</b>
<b>Current Assets</b>			
Cash at bank and in hand		20,521	7,593
		<b>20,521</b>	<b>7,593</b>
<b>Funds</b>			
Unrestricted income funds		20,521	7,593
<b>Total Charity Funds</b>		<b>20,521</b>	<b>7,593</b>

These financial statements were approved and authorised for issue by the Board of Trustees on 29/11/2023 and signed on its behalf by:



Trustee  
Mr Alan Kernaghan



Trustee  
Mr Richard Clingen



Trustee  
Mr Billy Annette

---

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**5 Related Party Transactions**

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**6 Trustees' Remuneration And Benefits**

There were no trustee's remuneration or other benefits for the year ended 31 March 2023 nor for the year ended 31 March 2022.

**The Lo Debar Trust**

Northern Ireland - Charity number 101140

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# Annual report

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**TRUSTEE'S REPORT FOR THE LO-DEBAR TRUST  
FOR THE YEAR ENDED 31 MARCH 2023**

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**Objectives and Activities**

The Trusts aims again this year have been to provide ongoing financial support to our team of 20 co-workers, working in three regions in Russia. Perm, Novosibirsk, and Altia. Due to many larger banks being sanctioned, payments to our team has not been without its many difficulties, but thankfully this year we again have been able to provide our co-workers with most of their funding. We are looking at new methods of providing them with their funding requirements.

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Alan Kernoghan  
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**Approved by the Board of Trustees and signed on its behalf by:**

Trustee  Date: 29/11/2023

Trustee  Date: 29/11/2023

Trustee  Date: 29/11/2023

**The Lo Debar Trust**

Northern Ireland - Charity number 101140

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# Annual return

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**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES ON THE UNAUDITED  
ACCOUNTS OF THE LO-DEBAR TRUST  
FOR THE YEAR ENDED 31 MARCH 2023**

---

We report on the accounts of the Trust for the year ended 31 March 2023 which are set out on pages 3 to 4.

**Respective Responsibilities of Trustees and Examiner**

The Trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 65(2) of the Charities Act (Northern Ireland) 2008 (the Charities Act) and that an independent examination is needed.

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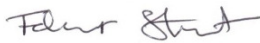
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haven not been met; or

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Falconer Stewart  
Independent Examiner

248 Upper Newtownards Road  
Belfast  
BT4 3EU

Dated: 30/11/2023