

# Moira Friendship Group

Northern Ireland · Charity number 101709

## Details

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**Status** Received

**Registered** 2015-03-11

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

## Contact

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**Address** C/O St Johns Parish Centre  
Main Street  
Moira  
Co.Armagh  
BT67 0lq  
BT67 0LQ

**Phone** 028 92 612119

**Email** [office@moirafriendshipgroup.co.uk](mailto:office@moirafriendshipgroup.co.uk)

**Website** [www.moirafriendshipgroup.co.uk](http://www.moirafriendshipgroup.co.uk)

## Activities

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**Purposes:** YOUR ORGANISATIONS PURPOSES • To advance education among older people in Moira area and its environs. • To relieve poverty among older people in the Moira area and its environs. • To promote the preservation and protection of health of older people in the Moira area and its environs. • To promote the benefit of older people in the Moira area and its environs. • To provide facilities in the interests of social welfare for recreation and other leisure time occupations with the object of improving the conditions of life for older people. • To raise awareness among the general public of the needs and experiences of older people in the Moira area and its environs.

**What the charity does:** The prevention or relief of poverty, The advancement of education, The advancement of health or the saving of lives, The advancement of citizenship or community development, The advancement of the arts, culture, heritage or science, The relief of those in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage

**How the charity works:** Community development, Disability, Education/training, Medical/health/sickness, Relief of poverty, Volunteer development

**Who the charity helps:** Older people

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£96,314	£85,486	£0	2

## Trustees

Name	Role	Appointed
Mr Bert Simms		
Mr Tom Mackey		
Mr Trevor Blemings		
Mr William Dillon		
Mrs Fiona Holdsworth		
Mrs Janet Gamble		
Mrs Judith Dickson		
Mrs Muriel Mccluggage		
Mrs Pat Douglas		
Mrs Phyllis Ervine		
Mrs Tilly Mcmath		
Mrs Yvoone Mckinley		

**Moira Friendship Group**

Northern Ireland - Charity number 101709

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# Accounts

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Charity Number: NIC101709



**Moira Friendship Group**  
**Annual Report and Unaudited Financial Statements**  
**for the financial year ended 31 March 2025**

Daly Park & Company Ltd  
Chartered Accountants  
4 Carnegie Street  
Lurgan  
Co. Armagh  
BT66 6AS  
Northern Ireland

# Moira Friendship Group

## CONTENTS

	Page
Reference and Administrative Information	3
Trustees' Report	4 - 6
Statement of Trustees' Responsibilities	7
Independent Examiner's Report	8
Statement of Financial Activities	9
Balance Sheet	10
Notes to the Financial Statements	11 - 14

**Moira Friendship Group  
REFERENCE AND ADMINISTRATIVE INFORMATION**

**Trustees**

Tilly Mc Math  
William Dillon  
Muriel McCluggage  
Judith Searle  
Tom Mackey  
Pat Douglas  
Yvonne McKinley  
Janet Gamble  
Phyllis Ervine  
Judith Dickson  
Fiona Holdsworth  
Bert Simms

**Charity Number in Northern Ireland**

NIC101709

**Company Registration Number**

NIC101709

**Principal Address**

C/o St. John's Parish  
Moira  
Craigavon  
Co. Armagh  
BT67 0LQ  
Northern Ireland

**Independent Examiner**

Daly Park & Company Ltd  
Chartered Accountants  
4 Carnegie Street  
Lurgan  
Co. Armagh  
BT66 6AS  
Northern Ireland

## **Moira Friendship Group**

The trustees present their Trustees' Report and the unaudited financial statements for the financial year ended 31 March 2025.

The financial statements are prepared in accordance with the Charities Act (Northern Ireland) 2008, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The Trustees' Report contains the information required to be provided in the Trustees' Annual Report under the Statement of Recommended Practice (SORP) guidelines. The trustees of the company are also charity trustees for the purpose of charity law and under the company's constitution are known as members of the board of trustees.

In this report the trustees of Moira Friendship Group present a summary of its purpose, governance, activities, achievements, and finances for the financial year 31 March 2025.

The charity is a registered charity and hence the report and results are presented in a form which complies with the requirements of the Charities Act (Northern Ireland) 2008 and, although not obliged to comply with the Statement of Recommended Practice (Charities SORP effective January 2015), the organisation has implemented its recommendations where relevant in these financial statements.

### **Mission, Objectives and Strategy**

#### **Objectives**

Moira Friendship Group is a cross community group which aims to address social exclusion and to provide a platform to promote friendship and wellbeing among the over 50's living in and around the Moira area. The charity facilitates a range of social, cultural and physical activities which allows the over 50's the opportunity to pursue a healthy, active and positive lifestyle.

### **Structure, Governance and Management**

#### **Structure**

The charity is a registered charity which is governed by up to twelve trustees, including two representatives of St John's Parish, who are elected each year at the organisation's AGM. Newly appointed trustees go through an induction process to fully familiarise themselves with the charity activities, policies and procedures. Members of the Management Board attend at least one training session per year on their roles and responsibilities as Board members and to improve the good governance of MFG. Regular trustee board meetings are held on a monthly basis. The Trustees delegate the daily operation of the charity to the admin worker in post who manages the day to day activities, finances and administration of the organisation.

### **Review of Activities, Achievements and Performance**

#### **Chairperson's Report 2024 – 2025**

I am pleased to present the Chairperson's Report for the Moira Friendship Group for the year 2024 - 2025. This year has been filled with events, activities, and moments that have strengthened our community spirit and fostered lasting friendships.

At the outset, we pause to remember and honour the members of our group who are no longer with us. Their contributions, friendship, and presence enriched our community, and they are deeply missed. We cherish the memories shared and hold them close in our hearts.

#### **Overview of the Year**

This year has been one of continued growth and engagement. We have welcomed new members into our group, ensuring that everyone has a place where they feel valued and included. Our meetings have been well attended, and the enthusiasm among members remains high.

#### **Fundraising and Financial Goals**

Starting in April 2024, our accountant set us a fundraising target of £6,000. Thanks to the dedication of our members, we have actively worked towards achieving this goal through various initiatives. By the end of the year, we successfully raised a total of £11,799, exceeding our initial target.

## Moira Friendship Group

### Events and Activities

Throughout the year, we have successfully organized a variety of events, including:

**June:** Our annual outing took place in the North West, offering a delightful day out for members. Additionally, the committee began planning a new strategic three-year plan. The painting class showcased their artwork at the Lurgan Show, and we hosted a Quiz and Sausage Sizzler as a fundraising event.

**July:** We introduced Pilates sessions over the summer months, which were well received and beneficial for members' well-being.



**August:** We were honoured to be nominated by LCCC for the Pride of Place Award, and we had a special visit from the judges.

**September:** We hosted an Open Morning and officially launched our strategic three-year plan. Additionally, we unveiled our brand-new website, further enhancing our group's communication and outreach.

**October:** We celebrated Positive Ageing Month, and what an exciting month it was! Eight of our courageous members participated in an abseil down the Europa Hotel, raising a significant amount of funds for the group.

**November:** Alison and Yvonne attended the Awards Evening in Monaghan for the Pride of Place Award. Although we did not win, it was an incredible honour to be nominated and recognized for our contributions to the community.

**December:** The festive season was celebrated with a Christmas outing and a wonderful Christmas afternoon tea, bringing members together in a warm and joyous atmosphere.

**January 2025:** We introduced taster sessions for Walking Football and Padel, giving members the opportunity to try new and exciting activities.

**February:** We held an Art Exhibition at the Island Arts Centre in Lisburn, showcasing the incredible talents of our members. Additionally, we launched a four-week **Intergenerational Programme**, fostering connections between different age groups in our community.



**March:** The month was filled with exciting events, including a **Quiz and Stew Night Fundraiser** and a memorable trip to Ayrshire and Dumfries. We were also thrilled to win the **Mayor's Community Group of the Year Award**.



## Moira Friendship Group

### Ongoing Weekly Activities

In addition to our special events, the Moira Friendship Group offers a year-round program of activities from Monday to Friday, designed to promote social engagement, cultural enrichment, and physical well-being among our members. These regular activities provide consistent opportunities for members to connect, learn, and stay active throughout the year.



### Community Engagement

A key focus this year has been strengthening our ties with the wider community. We have collaborated with other local organizations and participated in joint initiatives, reinforcing our commitment to making a difference beyond our group.

### Acknowledgments

I would like to extend my heartfelt gratitude to our dedicated committee members, volunteers, and all members who have contributed their time and effort to making this year a success. Your support and involvement are what make the Moira Friendship Group a warm and welcoming community.

### Looking Ahead

As we move forward into the next year, we are excited to continue building on our successes. Plans are already underway for new activities, outings, and collaborations that will ensure another fantastic year for the group. Thank you for your ongoing support and enthusiasm. I look forward to another wonderful year with you all.

### Financial Review

The results for the financial year are set out on page 9 and additional notes are provided showing income and expenditure in greater detail.

### Results and Dividends

At the end of the financial year the charity has assets of £64,556 (2024 - £53,728) and liabilities of £698 (2024 - £698). The net assets of the charity have increased by £10,828.

### Reserves Position and Policy

#### Reserves Policy

The existing Reserves Policy was £60,000 and we are happy to have reached the target reserve figure. This level of reserves is necessary to cover 6 months of running costs (£25,000), annual room hire costs (£15,000), £18,000 for grants not being renewed and £2,000 for replacement of equipment. The Trustees feel that this level of Reserves Policy is an integral part of the charity's planning, budget and forecasts.

### Compliance with Sector-Wide Legislation and Standards

The charity engages pro-actively with legislation, standards and codes which are developed for the sector. Moira Friendship Group subscribes to and is compliant with the following:

- The Charities SORP (FRS 102)

### Public Benefit Statement

The benefits that flow from our purpose are:

- (1) advancing education, older people will be better able to cope with the challenges of ageing and modern life.
- (2) the relief of poverty among older people include, a reduction of financial and emotional distress, a higher quality of life and increased confidence in dealing with financial issues.
- (3) from promoting the preservation and protection of health are a greater sense of wellbeing among older people and a reduction in social isolation through greater involvement in various activities.
- (4) from improving the benefit of older people is an improvement in their overall quality of life.

**Moira Friendship Group  
TRUSTEES' REPORT**

for the financial year ended 31 March 2025

(5) flow from providing facilities include, enabling the group to run our activities, encouraging older people to interact socially and provide a safe and comfortable environment.

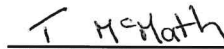
(6) from raising awareness among the general public will be an increased appreciation of the positive roles older people play, a reduction of apathy or hostility towards older people and to increase awareness of the process of ageing and its attendant problems.

These benefits are and will be demonstrated through surveys of satisfaction at the end of any course, increased attendance at relevant meetings and advice and guidance sought by members. The Charity's beneficiaries are Older people living in Moira and the surrounding areas.

Approved by the Board of Trustees on 29/4/25 and signed on its behalf by:



Muriel McCluggage  
Treasurer



Tilly McMath  
Chairperson

**Moira Friendship Group**  
**STATEMENT OF TRUSTEES' RESPONSIBILITIES**  
for the financial year ended 31 March 2025

The trustees are responsible for preparing the financial statements in accordance with applicable law and regulations.

The law applicable to charities in Northern Ireland requires the trustees to prepare financial statements for each financial year which give a true and fair view of the assets, liabilities and financial position of the charity as at the financial year end date and of the surplus or deficit of the charity and otherwise comply with the Charities Act (Northern Ireland) 2008.

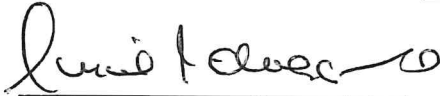
In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP
- make judgements and accounting estimates that are reasonable and prudent;
- state whether the financial statements have been prepared in accordance with applicable accounting standards, identify those standards, and note the effect and the reasons for any material departure from those standards; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

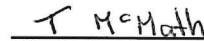
The trustees confirm that they have complied with the above requirements in preparing the financial statements.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and 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 (Northern Ireland) 2008. They 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.

Approved by the Board of Trustees on 29/4/25 and signed on its behalf by:



Muriel McCluggage  
Treasurer



Tilly McMath  
Chairperson

# **Moira Friendship Group INDEPENDENT EXAMINER'S REPORT TO THE BOARD OF TRUSTEES OF MOIRA FRIENDSHIP GROUP**

We have examined the financial statements of the charity for the financial year ended 31 March 2025, which comprise the Statement of Financial Activities, the Balance Sheet and the related notes.

## **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act (Northern Ireland) 2008. The charity's trustees consider that an audit is not required for this financial year under the Charities Act (Northern Ireland) 2008 and that an independent examination is required.

It is our responsibility to:

- examine the financial statements under section 65 of the Charities Act;
- follow the procedures laid down by 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 our attention.

## **Basis of independent examiner's report**

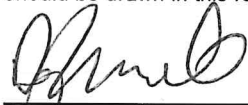
We have examined your charity financial statements as required under section 65 of the Charities Act and our examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from the 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.

In connection with our examination, no matter has come to our attention which gives us cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 63 of the Charities Act
- the financial statements do not accord with those accounting records
- the financial statements have not been prepared in accordance with the 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 (FRS102)
- there is further information needed for a proper understanding of the accounts to be reached.

## **Independent examiner's statement**

We have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



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**DALY PARK & COMPANY LTD**  
Chartered Accountants  
4 Carnegie Street  
Lurgan  
Co. Armagh  
BT66 6AS  
Northern Ireland

Date: 29/4/25.....

**Moira Friendship Group**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
for the financial year ended 31 March 2025

	Notes	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £
<b>Incoming Resources</b>							
Voluntary Income	4.1	83,504	11,320	94,824	65,688	11,875	77,563
Investments	4.2	1,490	-	1,490	1,144	-	1,144
<b>Total incoming resources</b>		<b>84,994</b>	<b>11,320</b>	<b>96,314</b>	<b>66,832</b>	<b>11,875</b>	<b>78,707</b>
<b>Resources Expended</b>							
Charitable activities	5.1	72,199	13,287	85,486	61,384	18,304	79,688
<b>Net incoming/outgoing resources before transfers</b>		<b>12,795</b>	<b>(1,967)</b>	<b>10,828</b>	<b>5,448</b>	<b>(6,429)</b>	<b>(981)</b>
Gross transfers between funds		33	(33)	-	(23)	23	-
<b>Net movement in funds for the financial year</b>		<b>12,828</b>	<b>(2,000)</b>	<b>10,828</b>	<b>5,425</b>	<b>(6,406)</b>	<b>(981)</b>
<b>Reconciliation of funds:</b>							
Total funds beginning of the year	13	51,030	2,000	53,030	45,605	8,406	54,011
<b>Total funds at the end of the year</b>		<b>63,858</b>	<b>-</b>	<b>63,858</b>	<b>51,030</b>	<b>2,000</b>	<b>53,030</b>

The Statement of Financial Activities includes all gains and losses recognised in the financial year. All income and expenditure relate to continuing activities.

# Moira Friendship Group

## BALANCE SHEET

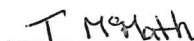
as at 31 March 2025

		2025	2024
	Notes	£	£
<b>Current Assets</b>			
Debtors	9	6,084	6,044
Cash at bank and in hand		58,472	47,684
		<u>64,556</u>	<u>53,728</u>
<b>Creditors: Amounts falling due within one year</b>	10	<u>(698)</u>	<u>(698)</u>
<b>Net Current Assets</b>		<u>63,858</u>	<u>53,030</u>
<b>Total Assets less Current Liabilities</b>		<u>63,858</u>	<u>53,030</u>
<b>Funds</b>			
Restricted trust funds		-	2,000
General fund (unrestricted)		63,858	51,030
<b>Total funds</b>	13	<u>63,858</u>	<u>53,030</u>

Approved by the Board of Trustees and authorised for issue on 29/4/25 and signed on its behalf by



Muriel McCluggage  
Treasurer



Tilly McMath  
Chairperson

# **Moira Friendship Group**

## **NOTES TO THE FINANCIAL STATEMENTS**

for the financial year ended 31 March 2025

### **1. GENERAL INFORMATION**

Moira Friendship Group is a charity incorporated in Northern Ireland. The registered office of the charity is C/o St. John's Parish, Moira, Craigavon, Co. Armagh, BT67 0LQ, Northern Ireland which is also the principal place of business of the charity. The financial statements have been presented in Pound (£) which is also the functional currency of the charity.

### **2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

The following accounting policies have been applied consistently in dealing with items which are considered material in relation to the charity's financial statements.

#### **Basis of preparation**

The financial statements have been prepared on the going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland FRS 102".

As permitted by the Companies Act 2006, the charity has varied the standard formats in that act for the Statement of Financial Activities and the Balance Sheet. Departures from the standard formats are to comply with the requirements of the Charities SORP and are in compliance with section 4.7, 10.6 and 15.2 of that SORP.

#### **Statement of compliance**

The financial statements of the charity for the financial year ended 31 December 2017 have been prepared on the going concern basis and in accordance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland FRS 102".

#### **Incoming Resources**

Income is recognised by inclusion in the Statement of Financial Activities only when the charity is legally entitled to the income, performance conditions attached to the item(s) of income have been met, the amounts involved can be measured with sufficient reliability and it is probable that the income will be received by the charity.

#### **Resources Expended**

All resources expended are accounted for on an accruals basis. Charitable activities include costs of services and grants, support costs and depreciation on related assets. Costs of generating funds similarly include fundraising activities. Non-staff costs not attributed to one category of activity are allocated or apportioned pro-rata to the staffing of the relevant service. Finance, HR, IT and administrative staff costs are directly attributable to individual activities by objective. Governance costs are those associated with constitutional and statutory requirements.

#### **Debtors**

Debtors are recognised at the settlement amount due after any discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due. Income recognised by the charity from government agencies and other co-funders, but not yet received at year end, is included in debtors.

#### **Cash at bank and in hand**

Cash at bank and in hand comprises cash on deposit at banks requiring less than three months' notice of withdrawal.

#### **Taxation**

No current or deferred taxation arises as the charity has been granted charitable exemption. Irrecoverable valued added tax is expensed as incurred.

### **3. PROVISIONS AVAILABLE FOR AUDITS OF SMALL ENTITIES**

In common with many other charity of our size and nature, we use our auditors to assist with the preparation of the financial statements.

**Moira Friendship Group**  
**NOTES TO THE FINANCIAL STATEMENTS**  
for the financial year ended 31 March 2025

<b>4.</b>	<b>INCOME</b>				
<b>4.1</b>	<b>DONATIONS AND LEGACIES</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>2025</b>	<b>2024</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	Voluntary Income	<u>83,504</u>	<u>11,320</u>	<u>94,824</u>	<u>77,563</u>
<b>4.2</b>	<b>INVESTMENTS</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>2025</b>	<b>2024</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	Investments	<u>1,490</u>	<u>-</u>	<u>1,490</u>	<u>1,144</u>
<b>5.</b>	<b>EXPENDITURE</b>				
<b>5.1</b>	<b>CHARITABLE ACTIVITIES</b>	<b>Direct Costs</b>	<b>Other Costs</b>	<b>Support Costs</b>	<b>2025</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	Charitable activities	<u>-</u>	<u>-</u>	<u>85,486</u>	<u>85,486</u>
<b>6.</b>	<b>ANALYSIS OF SUPPORT COSTS</b>			<b>2025</b>	<b>2024</b>
				<b>£</b>	<b>£</b>
	Finance, accounts and legal costs			1,252	1,252
	Premises costs			14,697	14,286
	Outings & Residencies			27,806	24,621
	Materials and other project costs			1,413	1,519
	Promotion & Marketing			2,323	2,239
	Tutor & other professional charges			14,337	12,282
	Functions & Catering			2,371	1,834
	Salaries, wages and related costs			21,287	21,655
				<u>85,486</u>	<u>79,688</u>
<b>7.</b>	<b>INVESTMENT AND OTHER INCOME</b>			<b>2025</b>	<b>2024</b>
				<b>£</b>	<b>£</b>
	Bank interest			<u>1,490</u>	<u>1,144</u>

**Moira Friendship Group**  
**NOTES TO THE FINANCIAL STATEMENTS**  
for the financial year ended 31 March 2025

**8. EMPLOYEES AND REMUNERATION**

**Number of employees**

The average number of persons employed (including executive trustees) during the financial year was as follows:

	2025 Number	2024 Number
Admin Staff	<u>2</u>	<u>2</u>
The staff costs comprise:	2025	2024
	£	£
Wages and salaries	20,541	20,908
Pension costs	746	747
	<u>21,287</u>	<u>21,655</u>
<b>9. DEBTORS</b>	2025	2024
	£	£
Prepayments and accrued income	<u>6,084</u>	<u>6,044</u>
<b>10. CREDITORS</b>	2025	2024
<b>Amounts falling due within one year</b>	£	£
Taxation and social security costs (Note 11)	148	148
Accruals and deferred income	550	550
	<u>698</u>	<u>698</u>
<b>11. TAXATION AND SOCIAL SECURITY</b>	2025	2024
	£	£
<b>Creditors:</b>		
PAYE / NI	<u>148</u>	<u>148</u>
<b>12. RESERVES</b>	2025	2024
	£	£
At the beginning of the year	53,030	54,011
Surplus/(Deficit) for the financial year	10,828	(981)
At the end of the year	<u>63,858</u>	<u>53,030</u>

## Moira Friendship Group

# NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 31 March 2025

### 13. FUNDS

13.1 RECONCILIATION OF MOVEMENT IN FUNDS	Unrestricted Funds £	Restricted Funds £	Total Funds £
At 1 April 2023	45,605	8,406	54,011
Movement during the financial year	5,425	(6,406)	(981)
At 31 March 2024	51,030	2,000	53,030
Movement during the financial year	12,828	(2,000)	10,828
At 31 March 2025	<b>63,858</b>	<b>-</b>	<b>63,858</b>

### 13.2 ANALYSIS OF MOVEMENTS ON FUNDS

	Balance 1 April 2024 £	Income £	Expenditure £	Transfers between funds £	Balance 31 March 2025 £
<b>Restricted Funds</b>					
LCCC Hardship Fund	2,000	-	1,967	(33)	-
PCSP Safety Programme	-	4,950	4,950	-	-
LCCC Community Fund	-	5,170	5,170	-	-
LCCC Good Relations Fund	-	1,200	1,200	-	-
	<u>2,000</u>	<u>11,320</u>	<u>13,287</u>	<u>(33)</u>	<u>-</u>
<b>Unrestricted funds</b>					
Unrestricted General	51,030	84,994	72,199	(54,967)	8,858
Unrestricted Designated	-	-	-	55,000	55,000
<b>Unrestricted Funds</b>	<u>51,030</u>	<u>84,494</u>	<u>72,199</u>	<u>33</u>	<u>63,858</u>
<b>Total funds</b>	<u><b>53,030</b></u>	<u><b>96,314</b></u>	<u><b>85,486</b></u>	<u><b>-</b></u>	<u><b>63,858</b></u>

### 13.3 ANALYSIS OF NET ASSETS BY FUND

	Current assets £	Current liabilities £	Total £
Restricted trust funds	-	-	-
Unrestricted funds	64,556	(698)	63,858
	<u>64,556</u>	<u>(698)</u>	<u>63,858</u>

### 14. POST-BALANCE SHEET EVENTS

There have been no significant events affecting the Charity since the financial year-end.

### 15. TRUSTEE REMUNERATION

The trustees did not receive, nor did they waive, any remuneration during the current financial year. (2024 - £nil).

### 16. INDEPENDENT EXAMINERS REMUNERATION

The independent examiners, Daly Park & Company Ltd, received an independent examination fee of £500 inclusive of vat for their professional work (2024 - £500). They also maintain the paye / payroll records for the organisation and charged a monthly fee of £60 for this - total for the year was £720 (2024 - £720).

**Moira Friendship Group**

Northern Ireland - Charity number 101709

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# Accounts

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Charity Number: NIC101709



**Moira Friendship Group**  
**Annual Report and Unaudited Financial Statements**  
**for the financial year ended 31 March 2024**

**Moira Friendship Group**  
**CONTENTS**

	<b>Page</b>
Reference and Administrative Information	3
Trustees' Report	4 - 7
Statement of Trustees' Responsibilities	8
Independent Examiner's Report	9
Statement of Financial Activities	10
Balance Sheet	11
Notes to the Financial Statements	12 - 15

**Moira Friendship Group**  
**REFERENCE AND ADMINISTRATIVE INFORMATION**

**Trustees**

William Dillon  
Muriel McCluggage  
Judith Searle  
Tom Mackey  
Liz Titterington  
Pat Douglas  
Yvonne McKinley  
Tom Mason  
Janet Gamble  
Phyllis Ervine  
Judith Dickson  
Fiona Holdsworth

**Charity Number in Northern Ireland**

NIC101709

**Company Registration Number**

NIC101709

**Principal Address**

C/o St. John's Parish  
Moira  
Craigavon  
Co. Armagh  
BT67 0LQ  
Northern Ireland

**Independent Examiner**

Daly Park & Company Ltd  
Chartered Accountants  
4 Carnegie Street  
Lurgan  
Co. Armagh  
BT66 6AS  
Northern Ireland

## Moira Friendship Group

The trustees present their Trustees' Report and the unaudited financial statements for the financial year ended 31 March 2024.

The financial statements are prepared in accordance with the Charities Act (Northern Ireland) 2008, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The Trustees' Report contains the information required to be provided in the Trustees' Annual Report under the Statement of Recommended Practice (SORP) guidelines. The trustees of the company are also charity trustees for the purpose of charity law and under the company's constitution are known as members of the board of trustees.

In this report the trustees of Moira Friendship Group present a summary of its purpose, governance, activities, achievements and finances for the financial year 31 March 2024.

The charity is a registered charity and hence the report and results are presented in a form which complies with the requirements of the Charities Act (Northern Ireland) 2008 and, although not obliged to comply with the Statement of Recommended Practice (Charities SORP effective January 2015), the organisation has implemented its recommendations where relevant in these financial statements.

### Mission, Objectives and Strategy

#### Objectives

Moira Friendship Group is a cross community group which aims to address social exclusion and to provide a platform to promote friendship and wellbeing among the over 50's living in and around the Moira area. The charity facilitates a range of social, cultural and physical activities which allows the over 50's the opportunity to pursue a healthy, active and positive lifestyle.

### Structure, Governance and Management

#### Structure

The charity is a registered charity which is governed by up to twelve trustees, including two representatives of St John's Parish, who are elected each year at the organisation's AGM. Newly appointed trustees go through an induction process to fully familiarise themselves with the charity activities, policies and procedures. Members of the Management Board attend at least one training session per year on their roles and responsibilities as Board members and to improve the good governance of MFG. Regular trustee board meetings are held on a monthly basis. The Trustees delegate the daily operation of the charity to the admin worker in post who manages the day to day activities, finances and administration of the organisation.

### Review of Activities, Achievements and Performance

#### CHAIRMAN'S REPORT 2023-2024

Moira Friendship Group, now entering its 23rd year, is a cross community charity set up as an initiative of St John's Parish Church and our President, Mrs Rosemary Davis for the over 50's in the Moira area. Our mission is to address social exclusion and provide a platform to promote friendship and wellbeing for our members. Our current membership is 267.

For many members MFG is a valuable lifeline providing opportunities to make new friends, learn new skills and live an active lifestyle.

On behalf of MFG, I would pass on condolences to any member who has lost a loved one and to the families of those members who have passed away this last year. I particularly want to mention two of these members. Mrs May Gracey who was a founder member of the Group and a great support throughout the last 22 years and Miss Helen McCleary ("wee Helen") who was secretary for 17 years and also a great supporter of MFG. Both will be sadly missed.



### ACTIVITIES AND EVENTS

## Moira Friendship Group

MFG has continued to offer activities to enhance the fitness of our members, Ladies and Men's keep fit classes, Chair Based Exercises, Pilates, Badminton, Bowls and two new classes which have proved to be very popular, Stretch and Relax and Pickleball.

Members were able to improve their skills in painting and crocheting and avail of scam awareness and digital training.



Social activities Bridge, Happy Healthy Club and Monthly meetings with speakers are still running. The Walking Group enjoyed 8 walks in the year.

Outings this year included a trip to Carlingford and Warrenpoint with MD Coaches and a visit to the Ulster Aviation Museum.



The recent Spring Break was to Ireland's Hidden Heartlands for a three night stay.

## Moira Friendship Group



### FINANCE

Finance is always a major challenge to Community groups but one of the benefits of longevity is a tested operational experience and being financially sound and this applies to MFG.

The Grants received by MFG always make a substantial contribution towards our running costs. As always we received help and support from Lisburn and Castlereagh Council with the Community Support Grant and a Hardship Grant. Last year our accountant, Ruairi Maginn, of Daly Park challenged us to raise £6,000 in fund raising to offset our losses. This we have succeeded in doing with three events organised and carried out with aplomb by our volunteers.

### VOLUNTEERS AND FACILIATATORS

No organisation like ours could exist without volunteers and we are no exception. I am proud to say that the team of volunteers we have at MFG are exceptional. The Management Committee provide good governance, the walk leaders take on the responsibility of sourcing walks and of course coffee venues and ensure the safety of walkers, and then there are those who are always there when called upon to help, should it be in the kitchen, baking, driving, cleaning. I thank all of you.

A special thank you to our funders. LCCC continue to assist not only with funding but with advice and support.

The South Eastern Health and Social Care Trust, TADA and the Policing and Community Safety Partnership have also been a great support to MFG.

### Financial Review

The results for the financial year are set out on page 9 and additional notes are provided showing income and expenditure in greater detail.

### Results and Dividends

At the end of the financial year the charity has assets of £53,728 (2023 - £57,995) and liabilities of £698 (2023 - £3,984). The net assets of the charity have decreased by £(981).

### Reserves Position and Policy

#### Reserves Policy

The existing Reserves Policy was £60,000 and we are happy to have reached the target reserve figure. This level of reserves is necessary to cover 6 months of running costs (£25,000), annual room hire costs (£15,000), £18,000 for grants not being renewed and £2,000 for replacement of equipment. The Trustees feel that this level of Reserves Policy is an integral part of the charity's planning, budget and forecasts.

### Public Benefit Statement

The benefits that flow from our purpose are:

- (1) advancing education, older people will be better able to cope with the challenges of ageing and modern life.
- (2) the relief of poverty among older people include, a reduction of financial and emotional distress, a higher quality of life and increased confidence in dealing with financial issues.
- (3) from promoting the preservation and protection of health are a greater sense of wellbeing among older people and

## **Moira Friendship Group**

a reduction in social isolation through greater involvement in various activities.

(4) from improving the benefit of older people is an improvement in their overall quality of life.

(5) flow from providing facilities include, enabling the group to run our activities, encouraging older people to interact socially and provide a safe and comfortable environment.

(6) from raising awareness among the general public will be an increased appreciation of the positive roles older people play, a reduction of apathy or hostility towards older people and to increase awareness of the process of ageing and its attendant problems.

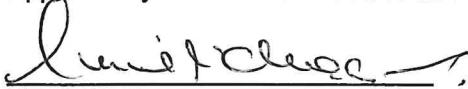
These benefits are and will be demonstrated through surveys of satisfaction at the end of any course, increased attendance at relevant meetings and advice and guidance sought by members. The Charity's beneficiaries are Older people living in Moira and the surrounding areas.

### **Compliance with Sector-Wide Legislation and Standards**

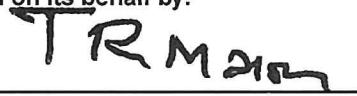
The charity engages pro-actively with legislation, standards and codes which are developed for the sector. Moira Friendship Group subscribes to and is compliant with the following:

- The Charities SORP (FRS 102)

Approved by the Board of Trustees on 7 May 2024 and signed on its behalf by:



**Muriel McCluggage**  
Trustee



**Tom Mason**  
Trustee



**Moira Friendship Group**  
**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

for the financial year ended 31 March 2024

The trustees are responsible for preparing the financial statements in accordance with applicable law and regulations.

The law applicable to charities in Northern Ireland requires the trustees to prepare financial statements for each financial year which give a true and fair view of the assets, liabilities and financial position of the charity as at the financial year end date and of the surplus or deficit of the charity and otherwise comply with the Charities Act (Northern Ireland) 2008.

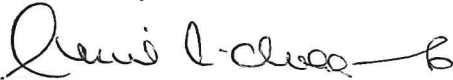
In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP
- make judgements and accounting estimates that are reasonable and prudent;
- state whether the financial statements have been prepared in accordance with applicable accounting standards, identify those standards, and note the effect and the reasons for any material departure from those standards; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees confirm that they have complied with the above requirements in preparing the financial statements.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and 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 (Northern Ireland) 2008. They 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.

Approved by the Board of Trustees on 7 May 2024 and signed on its behalf by:



**Muriel McCluggage**  
Trustee



**Tom Mason**  
Trustee

# **Moira Friendship Group INDEPENDENT EXAMINER'S REPORT TO THE BOARD OF TRUSTEES OF MOIRA FRIENDSHIP GROUP**

We have examined the financial statements of the charity for the financial year ended 31 March 2024, which comprise the Statement of Financial Activities, the Balance Sheet and the related notes.

## **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act (Northern Ireland) 2008. The charity's trustees consider that an audit is not required for this financial year under the Charities Act (Northern Ireland) 2008 and that an independent examination is required.

It is our responsibility to:

- examine the financial statements under section 65 of the Charities Act;
- follow the procedures laid down by 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 our attention.

## **Basis of independent examiner's report**

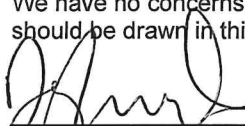
We have examined your charity financial statements as required under section 65 of the Charities Act and our examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from the 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.

In connection with our examination, no matter has come to our attention which gives us cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 63 of the Charities Act
- the financial statements do not accord with those accounting records
- the financial statements have not been prepared in accordance with the 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 (FRS102)
- there is further information needed for a proper understanding of the accounts to be reached.

## **Independent examiner's statement**

We have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



**DALY PARK & COMPANY LTD**

Chartered Accountants

4 Carnegie Street

Lurgan

Co. Armagh

BT66 6AS

Northern Ireland

**Date: 7 May 2024**

# Moira Friendship Group

## STATEMENT OF FINANCIAL ACTIVITIES

for the financial year ended 31 March 2024

	Notes	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £
<b>Incoming Resources</b>							
Voluntary Income	4.1	65,688	11,875	77,563	52,282	17,365	69,647
Investments	4.2	1,144	-	1,144	165	-	165
<b>Total incoming resources</b>		<b>66,832</b>	<b>11,875</b>	<b>78,707</b>	<b>52,447</b>	<b>17,365</b>	<b>69,812</b>
<b>Resources Expended</b>							
Charitable activities	5.1	61,384	18,304	79,688	66,032	8,959	74,991
<b>Net incoming/outgoing resources before transfers</b>		<b>5,448</b>	<b>(6,429)</b>	<b>(981)</b>	<b>(13,585)</b>	<b>8,406</b>	<b>(5,179)</b>
Gross transfers between funds		(23)	23	-	-	-	-
<b>Net movement in funds for the financial year</b>		<b>5,425</b>	<b>(6,406)</b>	<b>(981)</b>	<b>(13,585)</b>	<b>8,406</b>	<b>(5,179)</b>
<b>Reconciliation of funds:</b>							
Total funds beginning of the year	13	45,605	8,406	54,011	59,190	-	59,190
<b>Total funds at the end of the year</b>		<b>51,030</b>	<b>2,000</b>	<b>53,030</b>	<b>45,605</b>	<b>8,406</b>	<b>54,011</b>

The Statement of Financial Activities includes all gains and losses recognised in the financial year.  
All income and expenditure relate to continuing activities.

**Moira Friendship Group**  
**BALANCE SHEET**

as at 31 March 2024

	Notes	2024 £	2023 £
<b>Current Assets</b>			
Debtors	9	6,044	930
Cash at bank and in hand		47,684	57,065
		<u>53,728</u>	<u>57,995</u>
<b>Creditors: Amounts falling due within one year</b>	10	(698)	(3,984)
<b>Net Current Assets</b>		<u>53,030</u>	<u>54,011</u>
<b>Total Assets less Current Liabilities</b>		<u>53,030</u>	<u>54,011</u>
<b>Funds</b>			
Restricted trust funds		2,000	8,406
General fund (unrestricted)		51,030	45,605
<b>Total funds</b>	13	<u>53,030</u>	<u>54,011</u>

Approved by the Board of Trustees and authorised for issue on 7 May 2024 and signed on its behalf by

  
 Muriel McCluggage  
 Trustee

  
 Tom Mason  
 Trustee

# Moira Friendship Group

## NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 31 March 2024

### 1. GENERAL INFORMATION

Moira Friendship Group is a charity incorporated in Northern Ireland. The registered office of the charity is C/o St. John's Parish, Moira, Craigavon, Co. Armagh, BT67 0LQ, Northern Ireland which is also the principal place of business of the charity. The financial statements have been presented in Pound (£) which is also the functional currency of the charity.

### 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The following accounting policies have been applied consistently in dealing with items which are considered material in relation to the charity's financial statements.

#### **Basis of preparation**

The financial statements have been prepared on the going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland FRS 102".

As permitted by the Companies Act 2006, the charity has varied the standard formats in that act for the Statement of Financial Activities and the Balance Sheet. Departures from the standard formats are to comply with the requirements of the Charities SORP and are in compliance with section 4.7, 10.6 and 15.2 of that SORP.

#### **Statement of compliance**

The financial statements of the charity for the financial year ended 31 December 2017 have been prepared on the going concern basis and in accordance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland FRS 102".

#### **Incoming Resources**

Income is recognised by inclusion in the Statement of Financial Activities only when the charity is legally entitled to the income, performance conditions attached to the item(s) of income have been met, the amounts involved can be measured with sufficient reliability and it is probable that the income will be received by the charity.

#### **Resources Expended**

All resources expended are accounted for on an accruals basis. Charitable activities include costs of services and grants, support costs and depreciation on related assets. Costs of generating funds similarly include fundraising activities. Non-staff costs not attributed to one category of activity are allocated or apportioned pro-rata to the staffing of the relevant service. Finance, HR, IT and administrative staff costs are directly attributable to individual activities by objective. Governance costs are those associated with constitutional and statutory requirements.

#### **Debtors**

Debtors are recognised at the settlement amount due after any discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due. Income recognised by the the charity from government agencies and other co-funders, but not yet received at year end, is included in debtors.

#### **Cash at bank and in hand**

Cash at bank and in hand comprises cash on deposit at banks requiring less than three months notice of withdrawal.

#### **Taxation**

No current or deferred taxation arises as the charity has been granted charitable exemption. Irrecoverable valued added tax is expensed as incurred.

### 3. PROVISIONS AVAILABLE FOR AUDITS OF SMALL ENTITIES

In common with many other charity of our size and nature, we use our auditors to assist with the preparation of the financial statements.

**Moira Friendship Group**  
**NOTES TO THE FINANCIAL STATEMENTS**

continued

for the financial year ended 31 March 2024

<b>4.</b>	<b>INCOME</b>				
<b>4.1</b>	<b>DONATIONS AND LEGACIES</b>		<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>2024</b>
			<b>£</b>	<b>£</b>	<b>2023</b>
					<b>£</b>
	Voluntary Income		<u>65,688</u>	<u>11,875</u>	<u>77,563</u>
					<u>69,647</u>
<b>4.2</b>	<b>INVESTMENTS</b>		<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>2024</b>
			<b>£</b>	<b>£</b>	<b>2023</b>
					<b>£</b>
	Investments		<u>1,144</u>	<u>-</u>	<u>1,144</u>
					<u>165</u>
<b>5.</b>	<b>EXPENDITURE</b>				
<b>5.1</b>	<b>CHARITABLE ACTIVITIES</b>	<b>Direct Costs</b>	<b>Other Costs</b>	<b>Support Costs</b>	<b>2024</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>2023</b>
					<b>£</b>
	Charitable activities	<u>-</u>	<u>-</u>	<u>79,688</u>	<u>79,688</u>
					<u>74,991</u>
<b>5.2</b>	<b>SUPPORT COSTS</b>			<b>Charitable Activities</b>	<b>2024</b>
				<b>£</b>	<b>2023</b>
					<b>£</b>
	Finance, accounts and legal costs			1,252	1,651
	Premises costs			14,286	13,203
	Outings & Residencies			24,621	20,841
	Materials and other project costs			1,519	475
	Promotion & Marketing			2,239	931
	Tutor & other professional charges			12,282	9,891
	Functions & Catering			1,834	11,080
	Salaries,wages and related costs			21,655	16,919
				<u>79,688</u>	<u>79,688</u>
					<u>74,991</u>
<b>6.</b>	<b>ANALYSIS OF SUPPORT COSTS</b>				<b>2024</b>
					<b>£</b>
					<b>2023</b>
					<b>£</b>
	Finance, accounts and legal costs			1,252	1,651
	Premises costs			14,286	13,203
	Outings & Residencies			24,621	20,841
	Materials and other project costs			1,519	475
	Promotion & Marketing			2,239	931
	Tutor & other professional charges			12,282	9,891
	Functions & Catering			1,834	11,080
	Salaries,wages and related costs			21,655	16,919
				<u>79,688</u>	<u>74,991</u>
					<u>74,991</u>
<b>7.</b>	<b>INVESTMENT AND OTHER INCOME</b>				<b>2024</b>
					<b>£</b>
					<b>2023</b>
					<b>£</b>
	Bank interest			<u>1,144</u>	<u>165</u>

**Moira Friendship Group**  
**NOTES TO THE FINANCIAL STATEMENTS**

continued

for the financial year ended 31 March 2024

**8. EMPLOYEES AND REMUNERATION**

**Number of employees**

The average number of persons employed (including executive trustees) during the financial year was as follows:

	2024 Number	2023 Number
Admin Staff	<u>2</u>	<u>2</u>
The staff costs comprise:	2024	2023
	£	£
Wages and salaries	20,908	16,263
Pension costs	747	656
	<u>21,655</u>	<u>16,919</u>
<b>9. DEBTORS</b>	2024	2023
	£	£
Prepayments and accrued income	<u>6,044</u>	<u>930</u>
<b>10. CREDITORS</b>	2024	2023
<b>Amounts falling due within one year</b>	£	£
Taxation and social security costs (Note 11)	148	128
Accruals and deferred income	550	3,856
	<u>698</u>	<u>3,984</u>
<b>11. TAXATION AND SOCIAL SECURITY</b>	2024	2023
	£	£
<b>Creditors:</b>		
PAYE / NI	<u>148</u>	<u>128</u>
<b>12. RESERVES</b>	2024	2023
	£	£
At the beginning of the year	54,011	59,190
Deficit for the financial year	(981)	(5,179)
At the end of the year	<u>53,030</u>	<u>54,011</u>

**Moira Friendship Group**  
**NOTES TO THE FINANCIAL STATEMENTS**

continued

for the financial year ended 31 March 2024

**13. FUNDS**

**13.1 RECONCILIATION OF MOVEMENT IN FUNDS**

	Unrestricted Funds £	Restricted Funds £	Total Funds £
At 1 April 2022	59,190	-	59,190
Movement during the financial year	(13,585)	8,406	(5,179)
At 31 March 2023	45,605	8,406	54,011
Movement during the financial year	5,425	(6,406)	(981)
At 31 March 2024	<u>51,030</u>	<u>2,000</u>	<u>53,030</u>

**13.2 ANALYSIS OF MOVEMENTS ON FUNDS**

	Balance 1 April 2023 £	Income £	Expenditure £	Transfers between funds £	Balance 31 March 2024 £
<b>Restricted funds</b>					
LCCC Hardship Fund	455	2,000	455	-	2,000
Lottery Awards for All	7,951	-	7,951	-	-
PCSP Safety Programme	-	4,870	4,893	23	-
LCCC Community Fund	-	5,005	5,005	-	-
	<u>8,406</u>	<u>11,875</u>	<u>18,304</u>	<u>23</u>	<u>2,000</u>
<b>Unrestricted funds</b>					
Unrestricted General	45,605	66,832	61,384	(23)	51,030
<b>Total funds</b>	<u>54,011</u>	<u>78,707</u>	<u>79,688</u>	<u>-</u>	<u>53,030</u>

**13.3 ANALYSIS OF NET ASSETS BY FUND**

	Current assets £	Current liabilities £	Total £
Unrestricted general funds	53,728	(698)	53,030
	<u>53,728</u>	<u>(698)</u>	<u>53,030</u>

**14. POST-BALANCE SHEET EVENTS**

There have been no significant events affecting the Charity since the financial year-end.

**15. TRUSTEE REMUNERATION**

The trustees did not receive, nor did they waive, any remuneration during the current financial year. (2023 - £nil).

**16. INDEPENDENT EXAMINERS REMUNERATION**

The independent examiners, Daly Park & Company Ltd, received an independent examination fee of £500 inclusive of vat for their professional work (2023 - £500). They also maintain the paye / payroll records for the organisation and charged a monthly fee of £60 for this - total for the year was £720 (2023 - £600).



**Moira Friendship Group**

Northern Ireland - Charity number 101709

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# Annual report

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## Moira Friendship Group

The trustees present their Trustees' Report and the unaudited financial statements for the financial year ended 31 March 2024.

The financial statements are prepared in accordance with the Charities Act (Northern Ireland) 2008, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The Trustees' Report contains the information required to be provided in the Trustees' Annual Report under the Statement of Recommended Practice (SORP) guidelines. The trustees of the company are also charity trustees for the purpose of charity law and under the company's constitution are known as members of the board of trustees.

In this report the trustees of Moira Friendship Group present a summary of its purpose, governance, activities, achievements and finances for the financial year 31 March 2024.

The charity is a registered charity and hence the report and results are presented in a form which complies with the requirements of the Charities Act (Northern Ireland) 2008 and, although not obliged to comply with the Statement of Recommended Practice (Charities SORP effective January 2015), the organisation has implemented its recommendations where relevant in these financial statements.

### Mission, Objectives and Strategy

#### Objectives

Moira Friendship Group is a cross community group which aims to address social exclusion and to provide a platform to promote friendship and wellbeing among the over 50's living in and around the Moira area. The charity facilitates a range of social, cultural and physical activities which allows the over 50's the opportunity to pursue a healthy, active and positive lifestyle.

### Structure, Governance and Management

#### Structure

The charity is a registered charity which is governed by up to twelve trustees, including two representatives of St John's Parish, who are elected each year at the organisation's AGM. Newly appointed trustees go through an induction process to fully familiarise themselves with the charity activities, policies and procedures. Members of the Management Board attend at least one training session per year on their roles and responsibilities as Board members and to improve the good governance of MFG. Regular trustee board meetings are held on a monthly basis. The Trustees delegate the daily operation of the charity to the admin worker in post who manages the day to day activities, finances and administration of the organisation.

### Review of Activities, Achievements and Performance

#### CHAIRMAN'S REPORT 2023-2024

Moira Friendship Group, now entering its 23rd year, is a cross community charity set up as an initiative of St John's Parish Church and our President, Mrs Rosemary Davis for the over 50's in the Moira area. Our mission is to address social exclusion and provide a platform to promote friendship and wellbeing for our members. Our current membership is 267.

For many members MFG is a valuable lifeline providing opportunities to make new friends, learn new skills and live an active lifestyle.

On behalf of MFG, I would pass on condolences to any member who has lost a loved one and to the families of those members who have passed away this last year. I particularly want to mention two of these members. Mrs May Gracey who was a founder member of the Group and a great support throughout the last 22 years and Miss Helen McCleary ("wee Helen ") who was secretary for 17 years and also a great supporter of MFG. Both will be sadly missed.



### ACTIVITIES AND EVENTS

## Moira Friendship Group

MFG has continued to offer activities to enhance the fitness of our members, Ladies and Men's keep fit classes, Chair Based Exercises, Pilates, Badminton, Bowls and two new classes which have proved to be very popular, Stretch and Relax and Pickleball.

Members were able to improve their skills in painting and crocheting and avail of scam awareness and digital training.



Social activities Bridge, Happy Healthy Club and Monthly meetings with speakers are still running. The Walking Group enjoyed 8 walks in the year.

Outings this year included a trip to Carlingford and Warrenpoint with MD Coaches and a visit to the Ulster Aviation Museum.



The recent Spring Break was to Ireland's Hidden Heartlands for a three night stay.

## Moira Friendship Group



### FINANCE

Finance is always a major challenge to Community groups but one of the benefits of longevity is a tested operational experience and being financially sound and this applies to MFG.

The Grants received by MFG always make a substantial contribution towards our running costs. As always we received help and support from Lisburn and Castlereagh Council with the Community Support Grant and a Hardship Grant. Last year our accountant, Ruairi Maginn, of Daly Park challenged us to raise £6,000 in fund raising to offset our losses. This we have succeeded in doing with three events organised and carried out with aplomb by our volunteers.

### VOLUNTEERS AND FACILIATATORS

No organisation like ours could exist without volunteers and we are no exception. I am proud to say that the team of volunteers we have at MFG are exceptional. The Management Committee provide good governance, the walk leaders take on the responsibility of sourcing walks and of course coffee venues and ensure the safety of walkers, and then there are those who are always there when called upon to help, should it be in the kitchen, baking, driving, cleaning. I thank all of you.

A special thank you to our funders. LCCC continue to assist not only with funding but with advice and support.

The South Eastern Health and Social Care Trust, TADA and the Policing and Community Safety Partnership have also been a great support to MFG.

### Financial Review

The results for the financial year are set out on page 9 and additional notes are provided showing income and expenditure in greater detail.

### Results and Dividends

At the end of the financial year the charity has assets of £53,728 (2023 - £57,995) and liabilities of £698 (2023 - £3,984). The net assets of the charity have decreased by £(981).

### Reserves Position and Policy

#### Reserves Policy

The existing Reserves Policy was £60,000 and we are happy to have reached the target reserve figure. This level of reserves is necessary to cover 6 months of running costs (£25,000), annual room hire costs (£15,000), £18,000 for grants not being renewed and £2,000 for replacement of equipment. The Trustees feel that this level of Reserves Policy is an integral part of the charity's planning, budget and forecasts.

### Public Benefit Statement

The benefits that flow from our purpose are:

- (1) advancing education, older people will be better able to cope with the challenges of ageing and modern life.
- (2) the relief of poverty among older people include, a reduction of financial and emotional distress, a higher quality of life and increased confidence in dealing with financial issues.
- (3) from promoting the preservation and protection of health are a greater sense of wellbeing among older people and

## **Moira Friendship Group**

a reduction in social isolation through greater involvement in various activities.

(4) from improving the benefit of older people is an improvement in their overall quality of life.

(5) flow from providing facilities include, enabling the group to run our activities, encouraging older people to interact socially and provide a safe and comfortable environment.

(6) from raising awareness among the general public will be an increased appreciation of the positive roles older people play, a reduction of apathy or hostility towards older people and to increase awareness of the process of ageing and its attendant problems.

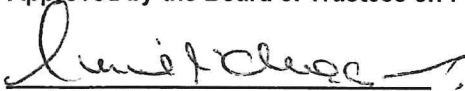
These benefits are and will be demonstrated through surveys of satisfaction at the end of any course, increased attendance at relevant meetings and advice and guidance sought by members. The Charity's beneficiaries are Older people living in Moira and the surrounding areas.

### **Compliance with Sector-Wide Legislation and Standards**

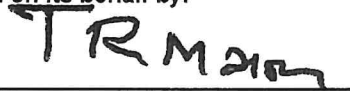
The charity engages pro-actively with legislation, standards and codes which are developed for the sector. Moira Friendship Group subscribes to and is compliant with the following:

- The Charities SORP (FRS 102)

Approved by the Board of Trustees on 7 May 2024 and signed on its behalf by:



Muriel McCluggage  
Trustee



Tom Mason  
Trustee

*Handwritten initials: M M STP*

**Moira Friendship Group**  
**STATEMENT OF TRUSTEES' RESPONSIBILITIES**  
for the financial year ended 31 March 2024

The trustees are responsible for preparing the financial statements in accordance with applicable law and regulations.

The law applicable to charities in Northern Ireland requires the trustees to prepare financial statements for each financial year which give a true and fair view of the assets, liabilities and financial position of the charity as at the financial year end date and of the surplus or deficit of the charity and otherwise comply with the Charities Act (Northern Ireland) 2008.

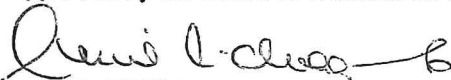
In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP
- make judgements and accounting estimates that are reasonable and prudent;
- state whether the financial statements have been prepared in accordance with applicable accounting standards, identify those standards, and note the effect and the reasons for any material departure from those standards; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees confirm that they have complied with the above requirements in preparing the financial statements.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and 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 (Northern Ireland) 2008. They 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.

Approved by the Board of Trustees on 7 May 2024 and signed on its behalf by:



**Muriel McCluggage**  
Trustee



**Tom Mason**  
Trustee

**Moira Friendship Group**

Northern Ireland - Charity number 101709

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# Annual return

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# **Moira Friendship Group**

## **INDEPENDENT EXAMINER'S REPORT TO THE BOARD OF TRUSTEES OF MOIRA FRIENDSHIP GROUP**

We have examined the financial statements of the charity for the financial year ended 31 March 2024, which comprise the Statement of Financial Activities, the Balance Sheet and the related notes.

### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act (Northern Ireland) 2008. The charity's trustees consider that an audit is not required for this financial year under the Charities Act (Northern Ireland) 2008 and that an independent examination is required.

It is our responsibility to:

- examine the financial statements under section 65 of the Charities Act;
- follow the procedures laid down by 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 our attention.

### **Basis of independent examiner's report**

We have examined your charity financial statements as required under section 65 of the Charities Act and our 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. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from the 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.

In connection with our examination, no matter has come to our attention which gives us cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 63 of the Charities Act
- the financial statements do not accord with those accounting records
- the financial statements have not been prepared in accordance with the 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 (FRS102)
- there is further information needed for a proper understanding of the accounts to be reached.

### **Independent examiner's statement**

We have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

  
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**DALRY PARK & COMPANY LTD**  
Chartered Accountants  
4 Carnegie Street  
Lurgan  
Co. Armagh  
BT66 6AS  
Northern Ireland

**Date: 7 May 2024**

**Moira Friendship Group**

Northern Ireland - Charity number 101709

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# Accounts

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Charity Number: NIC101709



**Moira Friendship Group**  
**Annual Report and Unaudited Financial Statements**  
**for the financial year ended 31 March 2023**

Daly Park & Company Ltd  
Chartered Accountants  
4 Carnegie Street  
Lurgan  
Co. Armagh  
BT66 6AS  
Northern Ireland

## **Moira Friendship Group CONTENTS**

	<b>Page</b>
Reference and Administrative Information	3
Trustees' Report	4 -6
Statement of Trustees' Responsibilities	7
Independent Examiner's Report	8
Statement of Financial Activities	9
Balance Sheet	10
Notes to the Financial Statements	11 - 14

**Moira Friendship Group**  
**REFERENCE AND ADMINISTRATIVE INFORMATION**

<b>Trustees</b>	William Dillon Sam Loughrey (Resigned 3 May 2022) Muriel McCluggage Helen McCleary Sally Bruce (Resigned 3 May 2022) Judith Searle Tom Mackey Liz Titterington Pat Douglas Yvonne McKinley Tom Mason Janet Gamble Phyllis Ervine (Appointed 3 May 2022)
<b>Charity Number in Northern Ireland</b>	NIC101709
<b>Company Number</b>	NIC101709
<b>Principal Address</b>	Main Street Moira Craigavon Co. Armagh BT67 0LQ Northern Ireland
<b>Independent Examiner</b>	Daly Park & Company Ltd Chartered Accountants 4 Carnegie Street Lurgan Co. Armagh BT66 6AS Northern Ireland

# Moira Friendship Group TRUSTEES' REPORT

for the financial year ended 31 March 2023

The trustees present their Trustees' Report and the unaudited financial statements for the financial year ended 31 March 2023.

The financial statements are prepared in accordance with the Charities Act (Northern Ireland) 2008, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The Trustees' Report contains the information required to be provided in the Trustees' Annual Report under the Statement of Recommended Practice (SORP) guidelines. The trustees of the company are also charity trustees for the purpose of charity law and under the company's constitution are known as members of the board of trustees.

In this report the trustees of Moira Friendship Group present a summary of its purpose, governance, activities, achievements and finances for the financial year 31 March 2023.

The charity is a registered charity and hence the report and results are presented in a form which complies with the requirements of the Charities Act (Northern Ireland) 2008 and, although not obliged to comply with the Statement of Recommended Practice (Charities SORP effective January 2015), the organisation has implemented its recommendations where relevant in these financial statements.

## AGM Chairperson's Report 2022- 2023

The Moira Friendship Group (MFG) has been operating for 20 years. We are a non-denominational group, all are welcome to join, and to take part in our many activities. Our current membership is 269. Pre-covid this was 320, but we know that some people are still wary of the virus, as it is evolving too. We hope that the vaccination program for older people has benefitted all who seek inoculation. All are welcome back, and we hope to increase our membership as time passes.

The MFG first came to the attention of my wife and I when we saw a banner advertising an MFG sale in the church hall. We were inclined to enrol as we thought that it would be a good way to meet the locals. We were impressed by the welcome we received and have mentioned this to anyone who is seeking to contribute to the community.



## **Moira Friendship Group TRUSTEES' REPORT**

for the financial year ended 31 March 2023

### **Activities And Events**

Our list of activities is always open to new suggestions, though the costs have risen steeply, in common with most things today. Our administration team are always available to discuss any new activities, and we welcome any suggestions. Not all can be accommodated but we are always looking for new things to try.

We have recently gained some new blood as Paul King has agreed to continue with the art classes. Speaking to some of the people who have joined Paul's group, the generous comments and engagement are very encouraging – and the feedback has been very positive, and life affirming.

I earlier mentioned the membership, the sense of community, and the personal experience of myself, and my wife has provided us both with a large group of new acquaintances and friends. I look forward to welcoming new members as part of our continuing enrolment, and I encourage you to try things that are on offer, even if it may seem to be on a different agenda to that which you are used to.

Our most successful events encourage members to be active. For example, walking groups, and keep fit for ladies and gentlemen are popular, so it is always possible to expand your horizons by trying something new.



### **Finance**

One of the benefits of our longevity as a community group is that we have a tested operational experience and are financially sound. This is an inheritance of our founding members and is continued by our honorary office bearers, husbanding our finances and in the existence of a very active management committee. Once more I would encourage you all to consider if you have any skills or specialised knowledge that could benefit the whole group.

I am pleased to report to you that despite the huge increase in costs we continue to plan weekends away. We continue to benefit through our relationships with other fund awarding bodies. However, in common with all groups like ours there is a serious problem caused by the inability of our elected representatives and others to finally sit down and hammer out an agreement that will benefit everyone in NI, and relationships with fund awarding bodies.

### **Volunteers/ Facilitators**

We are lucky with our friends – and I must add a huge thank you to our administrative staff who keep their fingers on the pulse of our daily activities. I also must include my personal thanks to everyone who is already serving on the Management Committee. They make my job so much easier. I also must mention our friends and contributors who have helped us to gain access to external funding. Although at present the augury does not fill me with joy, we can do no more than what we already do and continue to expand and encourage you as members to continue to make suggestions for other activities. I cannot let this occasion pass without commending our two-admin staff, Alison and Julie. They make a good team, and we are very lucky to have them “minding the shop”. Without them my job would be immeasurably more difficult: with them in post it is a formality.

# Moira Friendship Group TRUSTEES' REPORT

for the financial year ended 31 March 2023

## Conclusion

Finally, I conclude by thanking all the current Management Committee, and I encourage you all to offer your talents to the continuing smooth operation of MFG. And lastly, I must make a special mention of our retiring long term secretary Helen McCleary. She has been a member of the backroom team for over 17 years. We wish her well for the future, and hope that she will continue to drop in to see us when time permits.

## Results

At the end of the financial year the charity has assets of £57,995 (2022 - £60,416) and liabilities of £3,984 (2022 - £1,226). The net assets of the charity have decreased by £(5,179).

## Reserves Policy

The existing Reserves Policy was £60,000 and we are happy to have reached the target reserve figure. This level of reserves is necessary to cover 6 months of running costs (£25,000), annual room hire costs (£15,000), £18,000 for grants not being renewed and £2,000 for replacement of equipment. The Trustees feel that this level of Reserves Policy is an integral part of the charity's planning, budget and forecasts.

## Public Benefit Statement

The benefits that flow from our purpose are:

- (1) advancing education, older people will be better able to cope with the challenges of ageing and modern life.
- (2) the relief of poverty among older people include, a reduction of financial and emotional distress, a higher quality of life and increased confidence in dealing with financial issues.
- (3) from promoting the preservation and protection of health are a greater sense of wellbeing among older people and a reduction in social isolation through greater involvement in various activities.
- (4) from improving the benefit of older people is an improvement in their overall quality of life.
- (5) flow from providing facilities include, enabling the group to run our activities, encouraging older people to interact socially and provide a safe and comfortable environment.
- (6) from raising awareness among the general public will be an increased appreciation of the positive roles older people play, a reduction of apathy or hostility towards older people and to increase awareness of the process of ageing and its attendant problems.

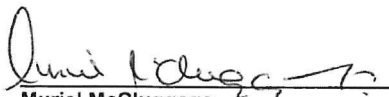
These benefits are and will be demonstrated through surveys of satisfaction at the end of any course, increased attendance at relevant meetings and advice and guidance sought by members. The Charity's beneficiaries are Older people living in Moira and the surrounding areas.

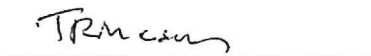
## Compliance with Sector-Wide Legislation and Standards

The charity engages pro-actively with legislation, standards and codes which are developed for the sector. Moira Friendship Group subscribes to and is compliant with the following:

- The Charities SORP (FRS 102)

Approved by the Board of Trustees on 09<sup>th</sup> May 2023 and signed on its behalf by:

  
Muriel McCluggage  
Trustee

  
Tom Mason  
Trustee

**Moira Friendship Group**  
**STATEMENT OF TRUSTEES' RESPONSIBILITIES**  
for the financial year ended 31 March 2023

The trustees are responsible for preparing the financial statements in accordance with applicable law and regulations.

The law applicable to charities in Northern Ireland requires the trustees to prepare financial statements for each financial year which give a true and fair view of the assets, liabilities and financial position of the charity as at the financial year end date and of the surplus or deficit of the charity and otherwise comply with the Charities Act (Northern Ireland) 2008.

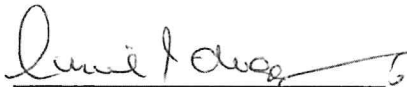
In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP
- make judgements and estimates that are reasonable and prudent;
- state whether the financial statements have been prepared in accordance with the relevant financial reporting framework, identify those standards, and note the effect and the reasons for any material departure from those standards; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

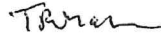
The trustees confirm that they have complied with the above requirements in preparing the financial statements.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and 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 (Northern Ireland) 2008. They 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.

Approved by the Board of Trustees on 09<sup>th</sup> May 2023 and signed on its behalf by:



Muriel McCluggage  
Trustee



Tom Mason  
Trustee

# **Moira Friendship Group**

## **INDEPENDENT EXAMINER'S REPORT TO THE BOARD OF TRUSTEES OF MOIRA FRIENDSHIP GROUP**

We have examined the financial statements of the charity for the financial year ended 31 March 2023, which comprise the Statement of Financial Activities, the Balance Sheet and the related notes.

### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act (Northern Ireland) 2008. The charity's trustees consider that an audit is not required for this financial year under the Charities Act (Northern Ireland) 2008 and that an independent examination is required.

It is our responsibility to:

- examine the financial statements under section 65 of the Charities Act;
- follow the procedures laid down by 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 our attention.

### **Basis of independent examiner's report**

We have examined your charity financial statements as required under section 65 of the Charities Act and our 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. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from the 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.

In connection with our examination, no matter has come to our attention which gives us cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 63 of the Charities Act
- the financial statements do not accord with those accounting records
- the financial statements have not been prepared in accordance with the 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 (FRS102)
- there is further information needed for a proper understanding of the accounts to be reached.

### **Independent examiner's statement**

We have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



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**DALRY PARK & COMPANY LTD**  
Chartered Accountants  
4 Carnegie Street  
Lurgan  
Co. Armagh  
BT66 6AS  
Northern Ireland

**Date: 09<sup>th</sup> May 2023**

**Moira Friendship Group**  
**STATEMENT OF FINANCIAL ACTIVITIES**

for the financial year ended 31 March 2023

	Notes	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total 2023 £	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £
<b>Incoming Resources</b>							
Voluntary Income	4.1	52,282	17,365	69,647	20,185	11,129	31,314
Investments	4.2	165	-	165	-	-	-
<b>Total incoming resources</b>		<b>52,447</b>	<b>17,365</b>	<b>69,812</b>	<b>20,185</b>	<b>11,129</b>	<b>31,314</b>
<b>Resources Expended</b>							
Charitable activities	5.1	66,032	8,959	74,991	21,850	11,129	32,979
<b>Net incoming/outgoing resources before transfers</b>		<b>(13,585)</b>	<b>8,406</b>	<b>(5,179)</b>	<b>(1,665)</b>	<b>-</b>	<b>(1,665)</b>
Gross transfers between funds		-	-	-	-	-	-
<b>Net movement in funds for the financial year</b>		<b>(13,585)</b>	<b>8,406</b>	<b>(5,179)</b>	<b>(1,665)</b>	<b>-</b>	<b>(1,665)</b>
<b>Reconciliation of funds</b>							
Balances brought forward at 1 April 2022	14	59,190	-	59,190	60,855	-	60,855
<b>Balances carried forward at 31 March 2023</b>		<b>45,605</b>	<b>8,406</b>	<b>54,011</b>	<b>59,190</b>	<b>-</b>	<b>59,190</b>

The Statement of Financial Activities includes all gains and losses recognised in the financial year.  
All income and expenditure relate to continuing activities.

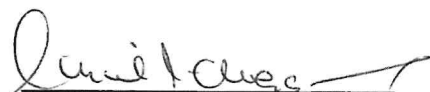
## Moira Friendship Group

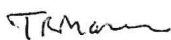
### BALANCE SHEET

as at 31 March 2023

		2023	2022
	Notes	£	£
<b>Current Assets</b>			
Debtors	10	930	-
Cash at bank and in hand		57,065	60,416
		<u>57,995</u>	<u>60,416</u>
<b>Creditors: Amounts falling due within one year</b>	11	(3,984)	(1,226)
<b>Net Current Assets</b>		<u>54,011</u>	<u>59,190</u>
<b>Total Assets less Current Liabilities</b>		<u>54,011</u>	<u>59,190</u>
<b>Funds</b>			
Restricted trust funds		8,406	-
General fund (unrestricted)		45,605	59,190
<b>Total funds</b>	14	<u>54,011</u>	<u>59,190</u>

Approved by the Board of Trustees and authorised for issue on 09<sup>th</sup> May 2023 and signed on its behalf by

  
Muriel McCluggage  
Trustee

  
Tom Mason  
Trustee

# Moira Friendship Group

## NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 31 March 2023

### 1. GENERAL INFORMATION

Moira Friendship Group is a charity incorporated in Northern Ireland. The registered office of the charity is C/o St. John's Parish, Moira, Craigavon, Co. Armagh, BT67 0LQ, Northern Ireland which is also the principal place of business of the charity. The financial statements have been presented in Pound Sterling (£) which is also the functional currency of the charity.

### 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The following accounting policies have been applied consistently in dealing with items which are considered material in relation to the charity's financial statements.

#### Basis of preparation

The financial statements have been prepared on the going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland FRS 102".

As permitted by the Companies Act 2006, the charity has varied the standard formats in that act for the Statement of Financial Activities and the Balance Sheet. Departures from the standard formats are to comply with the requirements of the Charities SORP and are in compliance with section 4.7, 10.6 and 15.2 of that SORP.

#### Statement of compliance

The financial statements of the charity for the financial year ended 31 March 2023 have been prepared on the going concern basis and in accordance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by 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)" and FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland.

#### Incoming Resources

Income is recognised by inclusion in the Statement of Financial Activities only when the charity is legally entitled to the income, performance conditions attached to the item(s) of income have been met, the amounts involved can be measured with sufficient reliability and it is probable that the income will be received by the charity. Grants for activities are recognised as income when the related conditions for legal entitlement have been met. All other income is accounted for on an accruals basis.

#### Debtors

Debtors are recognised at the settlement amount due after any discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due. Income recognised by the charity from government agencies and other co-funders, but not yet received at year end, is included in debtors.

#### Cash at bank and in hand

Cash at bank and in hand comprises cash on deposit at banks requiring less than three months' notice of withdrawal.

#### Taxation

No current or deferred taxation arises as the charity has been granted charitable exemption. Irrecoverable valued added tax is expensed as incurred.

### 3. OTHER

In common with many other charitable companies of our size and nature, we use our independent examiners to assist with the preparation of the financial statements.

### 4. INCOME

#### 4.1 DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	2023	2022
	£	£	£	£
Voluntary Income	<u>52,282</u>	<u>17,365</u>	<u>69,647</u>	<u>31,314</u>

**Moira Friendship Group**  
**NOTES TO THE FINANCIAL STATEMENTS**

continued

for the financial year ended 31 March 2023

4.2	INVESTMENTS	Unrestricted Funds £	Restricted Funds £	2023 £	2022 £
	Investments	165	-	165	-
		<u>165</u>	<u>-</u>	<u>165</u>	<u>-</u>
5.	EXPENDITURE				
5.1	CHARITABLE ACTIVITIES		Support Costs £	2023 £	2022 £
	Charitable activities		74,991	74,991	32,979
			<u>74,991</u>	<u>74,991</u>	<u>32,979</u>
5.2	SUPPORT COSTS		Charitable Activities £	2023 £	2022 £
	Functions & Catering		11,080	11,080	3,068
	Outings & Residencies		20,841	20,841	89
	Tutor & other professional charges		9,891	9,891	6,629
	Premises costs		13,203	13,203	5,476
	Finance, accounts and legal costs		1,651	1,651	1,445
	Salaries, wages and related costs		16,919	16,919	13,230
	Promotion & Marketing		931	931	300
	Materials and other project costs		475	475	2,742
			<u>74,991</u>	<u>74,991</u>	<u>32,979</u>
6.	ANALYSIS OF SUPPORT COSTS			2023 £	2022 £
	Functions & Catering			11,080	3,068
	Outings & Residencies			20,841	89
	Tutor & other professional charges			9,891	6,629
	Premises costs			13,203	5,476
	Finance, accounts and legal costs			1,651	1,445
	Salaries, wages and related costs			16,919	13,230
	Promotion & Marketing			931	300
	Materials and other project costs			475	2,742
				<u>74,991</u>	<u>32,979</u>
7.	NET INCOMING RESOURCES			2023 £	2022 £
	Net Incoming Resources are stated after charging/(crediting):				
	JRS Grants received			-	(2,074)
				<u>-</u>	<u>(2,074)</u>
8.	INVESTMENT AND OTHER INCOME			2023 £	2022 £
	JRS Grants			-	2,074
	Bank interest			165	-
				<u>165</u>	<u>2,074</u>

**Moira Friendship Group**  
**NOTES TO THE FINANCIAL STATEMENTS**  
for the financial year ended 31 March 2023

continued

**9. EMPLOYEES AND REMUNERATION**

**Number of employees**

The average number of persons employed (including executive trustees) during the financial year was as follows:

	2023 Number	2022 Number
Employees	2	1
The staff costs comprise:	<b>2023</b>	<b>2022</b>
	£	£
Wages and salaries	16,263	12,707
Pension costs	656	523
	<u>16,919</u>	<u>13,230</u>
<b>10. DEBTORS</b>	<b>2023</b>	<b>2022</b>
	£	£
Prepayments and accrued income	930	-
	<u>930</u>	<u>-</u>
<b>11. CREDITORS</b>	<b>2023</b>	<b>2022</b>
<b>Amounts falling due within one year</b>	<b>£</b>	<b>£</b>
Bank loan	-	519
Taxation and social security costs (Note 12)	128	39
Accruals and deferred income	3,856	668
	<u>3,984</u>	<u>1,226</u>
<b>12. TAXATION AND SOCIAL SECURITY</b>	<b>2023</b>	<b>2022</b>
	£	£
<b>Creditors:</b>		
PAYE / NI	128	39
	<u>128</u>	<u>39</u>
<b>13. RESERVES</b>		
	<b>2023</b>	<b>2022</b>
	£	£
At 1 April 2022	59,190	60,855
Deficit for the financial year	(5,179)	(1,665)
	<u>54,011</u>	<u>59,190</u>
At 31 March 2023	<u>54,011</u>	<u>59,190</u>

**Moira Friendship Group**  
**NOTES TO THE FINANCIAL STATEMENTS**

for the financial year ended 31 March 2023

continued

**14. FUNDS**

**14.1 RECONCILIATION OF MOVEMENT IN FUNDS**

	Unrestricted Funds £	Restricted Funds £	Total Funds £
At 1 April 2021	60,855	-	60,855
Movement during the financial year	(1,665)	-	(1,665)
At 31 March 2022	59,190	-	59,190
Movement during the financial year	(13,585)	8,406	(5,179)
At 31 March 2023	<u>45,605</u>	<u>8,406</u>	<u>54,011</u>

**14.2 ANALYSIS OF MOVEMENTS ON FUNDS**

	Balance 1 April 2022 £	Income £	Expenditure £	Transfers between funds £	Balance 31 March 2023 £
<b>Restricted funds</b>					
Lisburn City Council	-	4,565	4,565	-	-
LCCC Grant Choice	-	1,000	1,000	-	-
LCCC Hardship Fund	-	1,800	1,345	-	455
Lottery Awards for All	-	10,000	2,049	-	7,951
	<u>-</u>	<u>17,365</u>	<u>8,959</u>	<u>-</u>	<u>8,406</u>
<b>Unrestricted funds</b>					
Designated- 20 <sup>th</sup> Anniversary	10,000	3,105	8,837	(4,268)	-
Unrestricted General	49,190	49,342	57,195	4,268	45,605
	<u>59,190</u>	<u>52,447</u>	<u>(66,032)</u>	<u>-</u>	<u>45,605</u>
<b>Total funds</b>	<u>59,190</u>	<u>69,812</u>	<u>74,991</u>	<u>-</u>	<u>54,011</u>

**14.3 ANALYSIS OF NET ASSETS BY FUND**

	Current assets £	Current liabilities £	Total £
Unrestricted general funds	57,995	(3,984)	54,011
	<u>57,995</u>	<u>(3,984)</u>	<u>54,011</u>

**15. POST-BALANCE SHEET EVENTS**

There have been no significant events affecting the Charity since the financial year-end.

**Moira Friendship Group**

Northern Ireland - Charity number 101709

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# Annual report

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# Moira Friendship Group TRUSTEES' REPORT

for the financial year ended 31 March 2023

The trustees present their Trustees' Report and the unaudited financial statements for the financial year ended 31 March 2023.

The financial statements are prepared in accordance with the Charities Act (Northern Ireland) 2008, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The Trustees' Report contains the information required to be provided in the Trustees' Annual Report under the Statement of Recommended Practice (SORP) guidelines. The trustees of the company are also charity trustees for the purpose of charity law and under the company's constitution are known as members of the board of trustees.

In this report the trustees of Moira Friendship Group present a summary of its purpose, governance, activities, achievements and finances for the financial year 31 March 2023.

The charity is a registered charity and hence the report and results are presented in a form which complies with the requirements of the Charities Act (Northern Ireland) 2008 and, although not obliged to comply with the Statement of Recommended Practice (Charities SORP effective January 2015), the organisation has implemented its recommendations where relevant in these financial statements.

## AGM Chairperson's Report 2022- 2023

The Moira Friendship Group (MFG) has been operating for 20 years. We are a non-denominational group, all are welcome to join, and to take part in our many activities. Our current membership is 269. Pre-covid this was 320, but we know that some people are still wary of the virus, as it is evolving too. We hope that the vaccination program for older people has benefitted all who seek inoculation. All are welcome back, and we hope to increase our membership as time passes.

The MFG first came to the attention of my wife and I when we saw a banner advertising an MFG sale in the church hall. We were inclined to enrol as we thought that it would be a good way to meet the locals. We were impressed by the welcome we received and have mentioned this to anyone who is seeking to contribute to the community.



## **Moira Friendship Group TRUSTEES' REPORT**

for the financial year ended 31 March 2023

### **Activities And Events**

Our list of activities is always open to new suggestions, though the costs have risen steeply, in common with most things today. Our administration team are always available to discuss any new activities, and we welcome any suggestions. Not all can be accommodated but we are always looking for new things to try.

We have recently gained some new blood as Paul King has agreed to continue with the art classes. Speaking to some of the people who have joined Paul's group, the generous comments and engagement are very encouraging – and the feedback has been very positive, and life affirming.

I earlier mentioned the membership, the sense of community, and the personal experience of myself, and my wife has provided us both with a large group of new acquaintances and friends. I look forward to welcoming new members as part of our continuing enrolment, and I encourage you to try things that are on offer, even if it may seem to be on a different agenda to that which you are used to.

Our most successful events encourage members to be active. For example, walking groups, and keep fit for ladies and gentlemen are popular, so it is always possible to expand your horizons by trying something new.



### **Finance**

One of the benefits of our longevity as a community group is that we have a tested operational experience and are financially sound. This is an inheritance of our founding members and is continued by our honorary office bearers, husbanding our finances and in the existence of a very active management committee. Once more I would encourage you all to consider if you have any skills or specialised knowledge that could benefit the whole group.

I am pleased to report to you that despite the huge increase in costs we continue to plan weekends away. We continue to benefit through our relationships with other fund awarding bodies. However, in common with all groups like ours there is a serious problem caused by the inability of our elected representatives and others to finally sit down and hammer out an agreement that will benefit everyone in NI, and relationships with fund awarding bodies.

### **Volunteers/ Facilitators**

We are lucky with our friends – and I must add a huge thank you to our administrative staff who keep their fingers on the pulse of our daily activities. I also must include my personal thanks to everyone who is already serving on the Management Committee. They make my job so much easier. I also must mention our friends and contributors who have helped us to gain access to external funding. Although at present the augury does not fill me with joy, we can do no more than what we already do and continue to expand and encourage you as members to continue to make suggestions for other activities. I cannot let this occasion pass without commending our two-admin staff, Alison and Julie. They make a good team, and we are very lucky to have them “minding the shop”. Without them my job would be immeasurably more difficult: with them in post it is a formality.

# Moira Friendship Group TRUSTEES' REPORT

for the financial year ended 31 March 2023

## Conclusion

Finally, I conclude by thanking all the current Management Committee, and I encourage you all to offer your talents to the continuing smooth operation of MFG. And lastly, I must make a special mention of our retiring long term secretary Helen McCleary. She has been a member of the backroom team for over 17 years. We wish her well for the future, and hope that she will continue to drop in to see us when time permits.

## Results

At the end of the financial year the charity has assets of £57,995 (2022 - £60,416) and liabilities of £3,984 (2022 - £1,226). The net assets of the charity have decreased by £(5,179).

## Reserves Policy

The existing Reserves Policy was £60,000 and we are happy to have reached the target reserve figure. This level of reserves is necessary to cover 6 months of running costs (£25,000), annual room hire costs (£15,000), £18,000 for grants not being renewed and £2,000 for replacement of equipment. The Trustees feel that this level of Reserves Policy is an integral part of the charity's planning, budget and forecasts.

## Public Benefit Statement

The benefits that flow from our purpose are:

- (1) advancing education, older people will be better able to cope with the challenges of ageing and modern life.
- (2) the relief of poverty among older people include, a reduction of financial and emotional distress, a higher quality of life and increased confidence in dealing with financial issues.
- (3) from promoting the preservation and protection of health are a greater sense of wellbeing among older people and a reduction in social isolation through greater involvement in various activities.
- (4) from improving the benefit of older people is an improvement in their overall quality of life.
- (5) flow from providing facilities include, enabling the group to run our activities, encouraging older people to interact socially and provide a safe and comfortable environment.
- (6) from raising awareness among the general public will be an increased appreciation of the positive roles older people play, a reduction of apathy or hostility towards older people and to increase awareness of the process of ageing and its attendant problems.

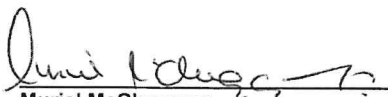
These benefits are and will be demonstrated through surveys of satisfaction at the end of any course, increased attendance at relevant meetings and advice and guidance sought by members. The Charity's beneficiaries are Older people living in Moira and the surrounding areas.

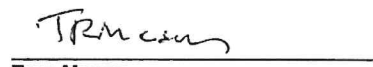
## Compliance with Sector-Wide Legislation and Standards

The charity engages pro-actively with legislation, standards and codes which are developed for the sector. Moira Friendship Group subscribes to and is compliant with the following:

- The Charities SORP (FRS 102)

Approved by the Board of Trustees on 09<sup>th</sup> May 2023 and signed on its behalf by:

  
Muriel McCluggage  
Trustee

  
Tom Mason  
Trustee

**Moira Friendship Group**  
**STATEMENT OF TRUSTEES' RESPONSIBILITIES**  
for the financial year ended 31 March 2023

The trustees are responsible for preparing the financial statements in accordance with applicable law and regulations.

The law applicable to charities in Northern Ireland requires the trustees to prepare financial statements for each financial year which give a true and fair view of the assets, liabilities and financial position of the charity as at the financial year end date and of the surplus or deficit of the charity and otherwise comply with the Charities Act (Northern Ireland) 2008.

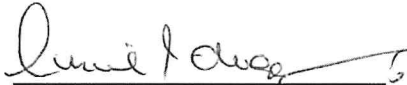
In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP
- make judgements and estimates that are reasonable and prudent;
- state whether the financial statements have been prepared in accordance with the relevant financial reporting framework, identify those standards, and note the effect and the reasons for any material departure from those standards; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

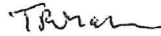
The trustees confirm that they have complied with the above requirements in preparing the financial statements.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and 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 (Northern Ireland) 2008. They 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.

Approved by the Board of Trustees on 09<sup>th</sup> May 2023 and signed on its behalf by:



Muriel McCluggage  
Trustee



Tom Mason  
Trustee

**Moira Friendship Group**

Northern Ireland - Charity number 101709

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# Annual return

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## **Moira Friendship Group INDEPENDENT EXAMINER'S REPORT TO THE BOARD OF TRUSTEES OF MOIRA FRIENDSHIP GROUP**

We have examined the financial statements of the charity for the financial year ended 31 March 2023, which comprise the Statement of Financial Activities, the Balance Sheet and the related notes.

### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act (Northern Ireland) 2008. The charity's trustees consider that an audit is not required for this financial year under the Charities Act (Northern Ireland) 2008 and that an independent examination is required.

It is our responsibility to:

- examine the financial statements under section 65 of the Charities Act;
- follow the procedures laid down by 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 our attention.

### **Basis of independent examiner's report**

We have examined your charity financial statements as required under section 65 of the Charities Act and our 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. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from the 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.

In connection with our examination, no matter has come to our attention which gives us cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 63 of the Charities Act
- the financial statements do not accord with those accounting records
- the financial statements have not been prepared in accordance with the 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 (FRS102)
- there is further information needed for a proper understanding of the accounts to be reached.

### **Independent examiner's statement**

We have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



**DALRY PARK & COMPANY LTD**

Chartered Accountants

4 Carnegie Street

Lurgan

Co. Armagh

BT66 6AS

Northern Ireland

**Date: 09<sup>th</sup> May 2023**