

Whitehead Congregational Church

Northern Ireland · Charity number 103170

Details

Known as	WCC
Status	Received
Registered	2015-08-10
Register	View on the Charity Commission for Northern Ireland register

Contact

Address	19 Donegall Rise Whitehead Carrickfergus County Antrim BT38 9In BT38 9LN
Phone	07850045403
Email	stevensond@belfastcity.gov.uk
Website	www.whcchurch.co.uk

Activities

Purposes: The purpose of the Church is to glorify God and to work for the advancement of Christ's Kingdom in Whitehead and its environs and throughout the world.

What the charity does: The advancement of religion

How the charity works: Counselling/support, Grant making, Medical/health/sickness, Overseas aid/famine relief, Relief of poverty, Religious activities

Who the charity helps: General public, Older people, Overseas/developing countries, Voluntary and community sector

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£34,906	£53,336	£0	1

Trustees

Name	Role	Appointed
Christopher Barron		
Doreen Hilditch		
Eileen Hoey		
Hazel Larkham		
Heather Carroll		
Linda Todd		
Max Scott		
Miss Irene Margaret Thompson		
Mr David Stevenson Mciob		
Mr Ernest Raymond Downey Clarke		
Mr Samuel Larkham		
Mrs Eleanor Joan Moore		

Whitehead Congregational Church

Northern Ireland - Charity number 103170

Accounts

WHITEHEAD CONGREGATIONAL CHURCH

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST DECEMBER 2024

We report on the financial statements of Whitehead Congregational Church for the year ended 31st December 2024, which are set out on page 1 to 5

Respective responsibilities of trustees and independent examiner:

The Charity's trustees are responsible for the preparation of the financial statements. The trustees consider that an audit is not required for this year under section 62(2) of the Charities Act (Northern Ireland) 2008 and that an independent examination is needed.

It is our responsibility to

- examine the financial statements under section 65 of the Charities Act (Northern Ireland) 2008.
- to follow the procedures laid down in the general direction given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act (Northern Ireland) 2008.
- to state whether particulars matters have come to my attention.

Basis of the Independent examiner's statement

Our examination was carried in accordance with the general directions given by the Charities Commission for Northern Ireland. 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 accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the financial statements present a "true and fair" and the report is limited to those matters set out in the next statement.

Independent examiner's statement

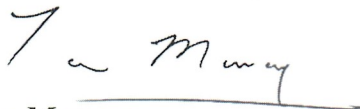
In connection with our examination, no matter has come to our attention;

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

- to kept accounting records in accordance with section 63 of the Charities Act .
- to prepare financial statements which accord with the accounting records and comply with the accounting requirements of the Charities Act 2008.

have not been met or

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



Ian Murray

For and on behalf of
Ian Murray & Co. Ltd, Chartered Certified Accountants
27 Joymount, Carrickfergus, BT38 7DN

Dated: 17th July 2025

Whitehead Congregational Church

Financial statements for the year ended 31st December 2024

Receipts and Payments Account for the year ended 31st December 2024

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£		£
<u>Receipts</u>					
Voluntary giving	21,553	1,125	0	22,678	21,312
Gift Aid	0	0	0	0	0
Donations and Bequests	580	4,056	0	4,636	2,535
Other Income	0	0	0	0	0
Investment Income	7,592	0	0	7,592	880
	<u>29,725</u>	<u>5,181</u>	<u>0</u>	<u>34,906</u>	<u>24,726</u>
<u>Payments</u>					
Cost of Fundraising	0	0	0		0
Charitable Activities	48,155	5,181	0	53,336	27,832
Governance Costs	0	0	0		0
	<u>48,155</u>	<u>5,181</u>	<u>0</u>	<u>53,336</u>	<u>27,832</u>
Before transfers between funds	(18,430)	0	0	(18,430)	(3,106)
Transfers between Funds	0	0	0		0
<u>Net Operating Surplus/ (Deficit)</u>	<u>(18,430)</u>	<u>0</u>	<u>0</u>	<u>(18,430)</u>	<u>(3,106)</u>

The reconciliation of the receipts and payments shown above to the total funds of the Church is disclosed on the following page

Whitehead Congregational Church
Financial statements for the year ended 31st December 2024

Statement of Assets & Liabilities

Reconciliation of Receipts and Payments Account

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024	Total 2023 £
Opening Funds at beginning of year	203,971	0	0	203,971	207,077
Surplus/ (Deficit) for the year	(18,430)	0	0	(18,430)	(3,106)
	185,541	0	0	185,541	203,971
 Closing Funds at end of year	 185,541	 0	 0	 185,541	 203,971
 Held as followings:					
Bank Current Account No. 1	33,724	0	0	33,724	59,601
Term Deposit	151,817	0	0	151,817	144,370
Cash in hand				0	0
	185,541	0	0	185,541	203,971

Non-monetary Assets (not included above)

	<u>Unrestricted</u> Funds	<u>Restricted</u> Funds	<u>Endowment</u> Funds	Total 2024	Total 2023
Church, Halls & Contents	2,798,321			2,798,321	2,798,321
	2,798,321	0	0	2,798,321	2,798,321

The trustees are of the opinion that given that the age of the Church buildings & Other property that the most appropriate basis of valuation is the Insurance cover which is shown above.

Statement of Material Liabilities

The Trustees are not aware of any material liabilities at the date of this Report

Approved on behalf of the trustees on 10th July 2025 and signed on their behalf by:-

Trustee - David Stevenson



Trustee - Ernest R D Clarke



Whitehead Congregational Church
Financial statements for the year ended 31st December 2024

Notes to the Accounts

Basis of Accounting under Receipts & Payments

Revenue that the Charity is entitled to is recorded when received, expenditure that the Charity incurred is recorded when paid.

Purpose and nature of funds

General unrestricted fund: These are funds that have been received carrying no restriction on their use and are put to purpose at the discretion of the trustees in furtherance of the objects of the Charity.

The following designated funds are held within the general unrestricted funds, these discretionary funds are set aside by the Trustees for a specific purpose:

Restricted funds: are funds subject to specific trusts, which are declared by the donor(s) and are expendable by the trustees in furtherance of some particular aspect(s) of the objects of the charity. These funds are subject to restriction (as to their use) imposed by those from whom the funds are obtained. Resources received but not yet expended at the end of the financial year are retained as a reserve.

Endowment funds: where there is no power to convert the capital into income, is known as a permanent endowment fund and the capital is normally held indefinitely. Where trustees have the power to convert endowment funds into income, such funds are known as expendable endowments.

Any funds held under this classification by the Charity are permanent.

Trustee benefits (in total)

	<u>2024</u>	<u>2023</u>
Remuneration	17,100	15,000
Reimbursed expenses	1,519	0

As explained in the Trustees Report, the only private benefit flowing from our purpose in relation to the trustees is to those in paid employment within our congregation who receive benefits as a result of their holding office or employment. However, this is incidental and necessary in order to further our charitable purpose. There are no other private benefits.

Whitehead Congregational Church

Financial statements for the year ended 31st December 2024

RECEIPTS

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024	Total 2023 £
<u>Voluntary Giving</u>					
Freewill Envelopes	18,345	0		18,345	18,510
Plate Collection (Sunday Services)	3,001			3,001	1,677
Building fund	207	1,125		1,332	1,125
	0	0		0	0
	<u>21,553</u>	<u>1,125</u>	<u>0</u>	<u>22,678</u>	<u>21,312</u>
<u>Gift Aid received</u>	<u>0</u>	<u>0</u>		<u>0</u>	<u>0</u>
<u>Donations & Bequests</u>					
Donations for Charities	0	4,056		4,056	2,135
Donations for Church	580			580	400
	<u>580</u>	<u>4,056</u>	<u>0</u>	<u>4,636</u>	<u>2,535</u>
					0
<u>Other Income</u>					
	0			0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<u>Investment Income</u>					
Bank Interest	145	0		145	161
Investment Income	7,447			7,447	718
	<u>7,592</u>	<u>0</u>	<u>0</u>	<u>7,592</u>	<u>880</u>
<u>Operating Receipts</u>	<u>29,725</u>	<u>5,181</u>	<u>0</u>	<u>34,906</u>	<u>24,726</u>

Whitehead Congregational Church

Financial statements for the year ended 31st December 2024

PAYMENTS

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024	Total 2023 £
<u>Charitable Activities</u>					
Ministry and support staff costs	17,100			17,100	15,000
Organist	1,090			1,090	1,070
Pulpit Supply	580			580	540
Pastorial Duties expenses	1,519			1,519	
Heat & Light	1,783			1,783	1,147
Insurance	2,963			2,963	2,798
Water rates	225			225	220
WFO Envelopes	165			165	151
General Repairs	344	1,125		1,469	3,888
New Kitchen	16,194			16,194	
Electrical Work	5,580			5,580	
Donations to Congregational Union	310			310	350
Donations to Others	0	4,056		4,056	2,135
General	102			102	533
Brighter Whitehead	100			100	
RAF Association	100			100	
	0			0	
	48,155	5,181	0	53,336	27,832
<u>Governance Cost</u>					
Examiners Fee	0	0	0		0
	0	0	0	0	0
<u>Operating payments</u>	48,155	5,181	0	53,336	27,832

Whitehead Congregational Church
Financial statements for the year ended 31st December 2024

Statement of Assets & Liabilities

Reconciliation of Receipts and Payments Account

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£		£
Opening Funds at beginning of year	203,971	0	0	203,971	207,077
Surplus/ (Deficit) for the year	(18,430)	0	0	(18,430)	(3,106)
	<u>185,541</u>	<u>0</u>	<u>0</u>	<u>185,541</u>	<u>203,971</u>
 Closing Funds at end of year	 <u>185,541</u>	 <u>0</u>	 <u>0</u>	 <u>185,541</u>	 <u>203,971</u>
 Held as followings:					
Bank Current Account No. 1	33,724	0	0	33,724	59,601
Term Deposit	151,817	0	0	151,817	144,370
Cash in hand				0	0
	<u>185,541</u>	<u>0</u>	<u>0</u>	<u>185,541</u>	<u>203,971</u>

Non-monetary Assets (not included above)

	<u>Unrestricted Funds</u>	<u>Restricted Funds</u>	<u>Endowment Funds</u>	<u>Total 2024</u>	<u>Total 2023</u>
Church, Halls & Contents	2,798,321			2,798,321	2,798,321
	<u>2,798,321</u>	<u>0</u>	<u>0</u>	<u>2,798,321</u>	<u>2,798,321</u>

The trustees are of the opinion that given that the age of the Church buildings & Other property that the most appropriate basis of valuation is the Insurance cover which is shown above.

Statement of Material Liabilities

The Trustees are not aware of any material liabilities at the date of this Report

Approved on behalf of the trustees on 10th July 2025 and signed on their behalf by:-

Trustee - David Stevenson

Trustee - Ernest R D Clarke

Whitehead Congregational Church

Northern Ireland - Charity number 103170

Accounts

WHITEHEAD CONGREGATIONAL CHURCH

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST DECEMBER 2023

Whitehead Congregational Church

Financial statements for the year ended 31st December 2023

Receipts and Payments Account for the year ended 31st December 2023

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£		£
<u>Receipts</u>					
Voluntary giving	20,187	1,125	0	21,312	21,857
Gift Aid	0	0	0	0	0
Donations and Bequests	400	2,135	0	2,535	2,680
Other Income	0	0	0	0	0
Investment Income	880	0	0	880	945
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	21,466	3,260	0	24,726	25,482
<u>Payments</u>					
Cost of Fundraising	0	0	0		0
Charitable Activities	24,572	3,260	0	27,832	23,627
Governance Costs	0	0	0		0
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	24,572	3,260	0	27,832	23,627
Before transfers between funds	(3,106)	0	0	(3,106)	1,855
Transfers between Funds	0	0	0		0
<u>Net Operating Surplus/ (Deficit)</u>	<hr/> (3,106)	<hr/> 0	<hr/> 0	<hr/> (3,106)	<hr/> 1,855

The reconciliation of the receipts and payments shown above to the total funds of the Church is disclosed on the following page

Whitehead Congregational Church
Financial statements for the year ended 31st December 2023

Statement of Assets & Liabilities

Reconciliation of Receipts and Payments Account

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£		£
Opening Funds at beginning of year	207,077	0	0	207,077	204,444
Surplus/ (Deficit) for the year	(3,106)	0	0	(3,106)	1,855
	<u>203,971</u>	<u>0</u>	<u>0</u>	<u>203,971</u>	<u>206,299</u>
Closing Funds at end of year	<u>203,971</u>	<u>0</u>	<u>0</u>	<u>203,971</u>	<u>206,299</u>
Held as followings:					
Bank Current Account No. 1	59,601	0	0	59,601	63,426
Term Deposit	144,370	0	0	144,370	143,651
Cash in hand				0	0
	<u>203,971</u>	<u>0</u>	<u>0</u>	<u>203,971</u>	<u>207,077</u>

Non-monetary Assets (not included above)

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
Church, Halls & Contents	2,798,321			2,798,321	2,401,992
	<u>2,798,321</u>	<u>0</u>	<u>0</u>	<u>2,798,321</u>	<u>2,401,992</u>

The trustees are of the opinion that given that the age of the Church buildings & Other property that the most appropriate basis of valuation is the Insurance cover which is shown above.

Statement of Material Liabilities

The Trustees are not aware of any material liabilities at the date of this Report

Approved on behalf of the trustees on 12st February 2025 and signed on their behalf by:-

Trustee - David Stevenson

Trustee - Mr Ernest R D Clarke

Whitehead Congregational Church
Financial statements for the year ended 31st December 2023

Notes to the Accounts

Basis of Accounting under Receipts & Payments

Revenue that the Charity is entitled to is recorded when received, expenditure that the Charity incurred is recorded when paid.

Purpose and nature of funds

General unrestricted fund : These are funds that have been received carrying no restriction on their use and are put to purpose at the discretion of the trustees in furtherance of the objects of the Charity.

The following designated funds are held within the general unrestricted funds, these discretionary funds are set aside by the Trustees for a specific purpose:

Restricted funds: are funds subject to specific trusts, which are declared by the donor(s) and are expendable by the trustees in furtherance of some particular aspect(s) of the objects of the charity. These funds are subject to restriction (as to their use) imposed by those from whom the funds are obtained. Resources received but not yet expended at the end of the financial year are retained as a reserve.

Endowment funds: where there is no power to convert the capital into income, is known as a permanent endowment fund and the capital is normally held indefinitely. Where trustees have the power to convert endowment funds into income, such funds are known as expendable endowments.

Any funds held under this classification by the Charity are permanent.

Trustee benefits (in total)

	<u>2023</u>	<u>2022</u>
Remuneration	15,000	16,210
Reimbursed expenses	0	0

As explained in the Trustees Report, the only private benefit flowing from our purpose in relation to the trustees is to those in paid employment within our congregation who receive benefits as a result of their holding office or employment. However, this is incidental and necessary in order to further our charitable purpose. There are no other private benefits.

Whitehead Congregational Church

Financial statements for the year ended 31st December 2023

RECEIPTS

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023	Total 2022 £
<u>Voluntary Giving</u>					
Freewill Envelopes	18,510	0		18,510	18,513
Plate Collection (Sunday Services)	1,677			1,677	3,344
Building fund	0	1,125		1,125	
	0	0		0	
	20,187	1,125	0	21,312	21,857
<u>Gift Aid received</u>	0	0		0	0
<u>Donations & Bequests</u>					
Donations for Charities	0	2,135		2,135	
Donations for Church	400			400	2,680
	400	2,135	0	2,535	2,680
					0
<u>Other Income</u>					
	0			0	0
	0	0	0	0	0
<u>Investment Income</u>					
Bank Interest	161	0		161	167
Investment Income	718			718	778
	880	0	0	880	945
<u>Operating Receipts</u>	21,466	3,260	0	24,726	25,482

Whitehead Congregational Church

Financial statements for the year ended 31st December 2023

PAYMENTS

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023	Total 2022 £
<u>Charitable Activities</u>					
Ministry and support staff costs	15,000			15,000	16,210
Organist	1,070			1,070	
Pulpit Supply	540			540	
Heat & Light	1,147			1,147	
Insurance	2,798			2,798	
Running expenses	0				4,807
Water rates	220			220	
WFO Envelopes	151			151	147
Repairs	2,763	1,125		3,888	
General	533			533	100
Donations to Congregational Union	350			350	2,319
Donations to Others	0	2,135		2,135	44
	0			0	
	24,572	3,260	0	27,832	23,627
<u>Governance Cost</u>					
Examiners Fee	0	0	0		0
	0	0	0	0	0
<u>Operating payments</u>	24,572	3,260	0	27,832	23,627

-
-

-
=

:

t

,

1

Whitehead Congregational Church

Northern Ireland - Charity number 103170

Annual report

Achievements and Performance

The Trustees offer a range of services during the week and over the course of the year that we hope our community finds both beneficial and spiritually fulfilling. A Drop-In Club meets on the first Tuesday of each month. This club is self-funded and does not receive any grants. It is attended by members of our own church, members from neighbouring congregations, families, and friends. It is well attended with an average of 50 people. There have been two outings over the year visiting Hillmount Garden Centre and Harrisons of Greyabbey Garden Centre with other outings organized later in the year. Speakers are invited to attend at each meeting. Dementia NI, Friends and other organization have given talks. Any donations collected were given to Friends of Cancer. Worship and Prayer A warm welcome is extended to all without distinction who attend our Sunday services. This coming together of the congregation on Sunday mornings at 11:30am for worship is important, for worship nurtures and expresses faith through praise and prayer, scripture and sermon, music and sacrament. In this way people learn about the Gospel, develop their knowledge and trust in God, Father, Son and Holy Spirit, and are encouraged to live out their faith in the local community.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey of life. Through Christian baptism we thank God for the gift of new life, in Christian marriage a man and a woman exchange their vows in public seeking God's blessing on their union, and through funeral services, friends and family comfort one another in their grief and give thanks for the life which is now complete in this world and commend the person into God's keeping. At the end of the year there were 33 families on the Church register. There has been one addition during the year, and one was removed either through death or because they moved away from the parish. The average weekly attendance was 28, but this number increased at Harvest and our Christmas carol service and special worship of Praise and Fellowship Sundays with visitors from neighbouring congregations, families and friends. The sacrament of Holy Communion was celebrated on the first Sunday of each month, with an average attendance of 18. During the year we celebrated 0 baptisms and 0 weddings and conducted two funerals.

Pastoral Care Some members of our congregation are unable to attend church due to sickness or age. Some are domiciled at home and in care homes. Our minister has visited all such and celebrates Communion with members who have requested it in their homes. He also distributes gifts to the elderly and housebound at Christmas. He also gives pastoral support to families in times of crisis. Mission and Charitable Helping those in need is a demonstration of our faith. We support missionary, charity and disaster appeals in addition to agencies of the Congregational Union of Ireland, such as:

Whitehead Congregational Church

Report of the Trustees' for the year ended 31st December 2023

In Compiling this Report the Trustees have had regard to the Northern Ireland Charity Commission's Public benefit requirements statutory guidance.

Objectives and Activities

In setting objectives and planning for its activities, the Trustees note that the charity has given due consideration to general guidance published by the Charity Commission relating to public benefit, and to its supplementary public benefit guidance on the advancement of the religion.

These benefits are demonstrated through informal feedback from members and their families, members of other churches and the public, members of the church committee at their stated meetings, opportunity being provided generally at the annual congregational meeting. The Committee ensured that there is no likelihood of the charity's purpose leading to harm to anyone and that any personal benefit is entirely incidental and integral to its fulfilment of its charitable purpose. The charity fulfils its objectives by providing benefit to its members and the public by enabling ordinary people to live out their Christian faith as part of our local community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and confidence in the Christian faith.
- Provision of pastoral care for people of the congregation.
- Mission and charitable support.

The charity undertakes numerous activities to further its purposes. Information regarding these is publicly displayed on the church premises, Facebook page and on the church website. Public access is made known using printed material, press advertisement, websites, and social media or in other ways.

Public benefit Statement

The direct benefit which flows from this purpose is the provision of Christian religious activities open to all. The benefits are evidenced by the conduct of regular services of Christian worship and the maintenance of an inclusive Christian community. There is no harm arising from these benefits.

The only private benefit flowing from our purpose is in relation to those in paid employment within our congregation who receive benefits because of their holding office or employment. However, this is incidental and necessary to further our charitable purpose. There are no other private benefits.

The Charity's beneficiaries are all those members of society who wish to be part of or associate with a Christian organisation, their families and other individuals that the Congregation is in direct and indirect contact within the community.

Whitehead Congregational Church

Report of the Trustees' for the year ended 31st December 2023

- The Orphan Society
- non-perishable food collected at Harvest service for the local Whitehead Storehouse for the relief of poverty.
- agencies such as Barnabas Fund and Embrace Middle East work to bring hope and aid to churches in areas of religious persecution.
- Royal British Legion poppy fund and Royal Airforce Association.
- Gifts of toys for the Salvation Army's annual Christmas Appeal
- a registered Cardiac Arrest Defibrillator is located on the front of the church building for public use in emergencies.

The church has good relationships with other churches in the town and held joint services with them including during Lent and Holy Week and a Civic Carol Service. The church also participated in the annual Remembrance Day service at the Cenotaph. It is also shared in a Rota of services in local care homes.

Financial Review

During the year the Income amounted to £24,726 (2022: £25,482) and the expenditure was £27,832 (2022: £23,627) as detailed in the Annual Accounts.

Reserve Policy

The amount of reserves (all unrestricted) amounted to £203,971, the composition of which is detailed in the Annual Accounts.

The Church premises are Insured for £2,798,321 as at 31st December 2023.

The trustees are confident that the congregation can meet whatever emergency expenditure it can anticipate. There are no material liabilities as at 31st December 2023.

Structure Governance and Management

The method of appointment of Trustees members is set out in the Church's Constitution. Its membership consists of the minister and members elected by those members of the congregation who are on the electoral roll of the church. Members of the congregation are eligible for election to the Trustees. The Trustees are responsible for making decisions on all matters of general concern and importance to the congregation including deciding on how the funds of the Trustees are to be spent and meet on a regular basis during the year. The Trustees met at times during the year.

Whitehead Congregational Church

Report of the Trustees' for the year ended 31st December 2023

Name of Charity

Whitehead Congregational Church

Charity number

Registered with the Charity Commission for Northern Ireland: NIC103170

Principal Address:

33 Chester Avenue, Whitehead. BT38 9QL

Points of Contact:

The Secretary, Mr D Stevenson, 19 Donegall Rise, Whitehead. BT38 9NL

Trustees

The Charity Trustees (being those in a position of governance) are the Church Committee.

Members who served on the Committee at any time from 1st January 2023 until 31st December 2023 being:

Rev Chris Barron,
Mr. David Stevenson,
Mrs. Joan Moore
Mr. Ernest Clarke,
Mrs. Linda Todd
Mrs. Heather Carroll
Mr. Max Scott,
Mr. Sam Larkham
Ms. Irene Thompson
Mrs. Hazel Larkham

Principal Officers:

Rev Chris Barron, Minister
Mr. David Stevenson, Secretary
Mr. Ernest Clarke, Treasurer

This report was approved by the Trustees on 12th February 2025 and signed on its behalf by:-

Mr. David Stevenson, Secretary



Mr. Ernest Clarke, Treasurer



Whitehead Congregational Church

Northern Ireland - Charity number 103170

Annual return

We report on the financial statements of Whitehead Congregational Church for the year ended 31st December 2023, which are set out on page 1 to 5

Respective responsibilities of trustees and independent examiner:

The Charity's trustees are responsible for the preparation of the financial statements. The trustees consider that an audit is not required for this year under section 62(2) of the Charities Act (Northern Ireland) 2008 and that an independent examination is needed.

It is our responsibility to

- examine the financial statements under section 65 of the Charities Act (Northern Ireland) 2008.
- to follow the procedures laid down in the general direction given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act (Northern Ireland) 2008.
- to state whether particulars matters have come to my attention.

Basis of the Independent examiner's statement

Our examination was carried in accordance with the general directions given by the Charities Commission for Northern Ireland. 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 accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the financial statements present a "true and fair" and the report is limited to those matters set out in the next statement.

Independent examiner's statement

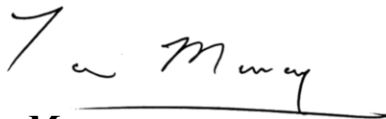
In connection with our examination, no matter has come to our attention;

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

- to kept accounting records in accordance with section 63 of the Charities Act .
- to prepare financial statements which accord with the accounting records and comply with the accounting requirements of the Charities Act 2008.

have not been met or

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



Ian Murray

For and on behalf of
Ian Murray & Co. Ltd, Chartered Certified Accountants
27 Joymount, Carrickfergus, BT38 7DN

Dated: 12th February 2025

Whitehead Congregational Church

Northern Ireland - Charity number 103170

Accounts

STATEMENT OF FINANCIAL ACTIVITY
(Receipts and Payments Account)
for the year ended 31 December 2022

	Note	Unrestricted Funds £	Restricted Funds £	Total 2022	Total 2021 £
RECEIPTS					
Donations and Legacies	2	£22,618	£1,919	£24,537	£18,478
Charitable Activities	3			£0	£1,500
Investment income	4	£945		£945	£1,788
Other Income	5				£0
Total Income		£23,563	£1,919	£25,482	£21,766
PAYMENTS					
Raising Funds	6	£147		£147	£147
Charitable activities	7	£21,561	£1,919	£23,480	£22,551
Other expenditure	8			£0	£0
Total Payments		£21,708	£0	£21,708	£22,686
Net receipts / (payments)		£1,855	£0	£1,855	-£920
Transfers between funds		£0	£0	£0	£0
Net movement in funds		£1,855	£0	£1,855	-£920
RECONCILIATION OF FUNDS					
Funds brought forward		£61,571	£0	£61,571	£62,491
Funds carried forward	9	£63,426	£0	£63,426	£61,571

STATEMENT OF ASSETS AND LIABILITIES

Fixed Assets

The congregation owns the Church premises situated at 33 Chester Avenue, Whitehe
BT38 9QL and the associated fixtures and fittings with a combined insurance value
of £2,401,992.

Investments

	2022	2021
Bond	£143,651	£142,873

Bank and Cash Balances

Current Accounts	£63,426	£61,571
Total	£207,077	£204,444

Approved by the Trustees at its meeting on

Mr David Stevenson

Mr Ernest Clarke

NOTES TO THE ACCOUNTS
31 December 2022

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

As the total income of the congregation is less than £250,000 the congregation have elected in accordance with the provisions in The Charities Accounts and Reports Regulations (Northern Ireland) 2015 to prepare its accounts on a receipts and payments basis.

FUND ACCOUNTING

Endowment funds are funds, the capital of which must be retained either permanently or at the congregation's discretion; the income derived from the endowment is to be used either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established in the first place.

Restricted funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor and (b) revenue donations or grants for a specific congregational activity intended by the donor. Where these funds have unspent balances, interest on their pooled investment is apportioned to the individual funds on an average balance basis.

Unrestricted funds are income funds which are to be spent on the congregation's general purposes.

Designated funds are general funds set aside by the congregation for use in the future.

	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
	£	£		£
2. DONATIONS AND LEGACIES				
Freewill offering	£18,513			£14,633
Collections	£1,425	£1,919		£3,845
Donations and gifts	£2,680			
Legacies and bequest				
	£22,618			£18,478
3. CHARITABLE ACTIVITIES				
Weddings and funerals				
Use of halls				
Other				£1,500
4. INVESTMENT INCOME				
Bank	£167			£164
Investment	£778			£1,624
	£945	£0		£1,788
5. OTHER INCOME				
	0	0	0	0

NOTES TO THE ACCOUNTS
31 December 2021

	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
	£	£	£	£
6. RAISING FUNDS				
FWO envelopes	£147			£135
7. CHARITABLE ACTIVITIES				
Ministry and support staff costs	£16,210		£16,210	£15,470
Congregational running expenses	£4,807		£4,807	£5,661
Donations to Missions & charities	£400	£1,919	£2,319	£1,190
Organisational Expenditure	£100		£100	£230
Governance costs				
Bank Fees	£44		£44	
Total charitable activities	£21,561	£1,919	£23,480	£22,551
8. OTHER EXPENDITURE				
Sundries	£0	£0		£0
	£0	£0		£0
9. FUND BALANCES				
Funds	Balance at start	Receipts	Payments	Balance at end
Unrestricted Funds				
General Fund	£61,571	£23,563	£21,664	£63,426
Restricted Funds				
Missions and charities	£0	£1,919	£1,919	£0
Endowment Funds				
	£142,873			£143,651
Total Funds	£204,444			£207,077

Whitehead Congregational Church

Northern Ireland - Charity number 103170

Annual report

**Trustees Report and Accounts for the
Whitehead Congregational Church
Charity number 103170
For the year 2022
The advancement of religion**

Contents

Objectives and Activities	2
Achievements and Performance	3
Financial Review	4
Volunteers	5
Structure, governance and management	5
Administrative information	6

The Trustees are responsible in promoting the whole mission of the Church, evangelistic, pastoral, social and ecumenical, for the benefit of the community it serves. They are also responsible for the maintenance of the Church building at 33 Chester Avenue, Whitehead.

Objectives and Activities

In setting objectives and planning for its activities, the Trustees note that the charity has given due consideration to general guidance published by the Charity Commission relating to public benefit, and in particular to its supplementary public benefit guidance on the advancement of the religion. These benefits are demonstrated through informal feedback from members and their families, members of other churches and the general public, members of the church committee at their stated meetings, opportunity being provided generally at the annual congregational meeting. The Committee ensured that there is no likelihood of the charity's purpose leading to harm to anyone and that any personal benefit is entirely incidental and integral to its fulfilment of its charitable purpose.

The charity fulfils its objectives by providing benefit to its members and the general public by enabling ordinary people to live out their Christian faith as part of our local community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and confidence in the Christian faith.
- Provision of pastoral care for people of the congregation.
- Mission and charitable support.

The charity undertakes numerous activities to further its purposes. Information regarding these is publicly displayed on the church premises, Facebook page and on the church website. All people, of appropriate age and gender, are welcome to access any of these, without regard to whether they are part of our congregation. Further information is provided on the next page under Mission and Charitable.

To facilitate this work it is important that the Trustees maintain the fabric of the Church and halls.

Achievements and Performance

The Trustees offer a range of services during the week and over the course of the year that we hope our community finds both beneficial and spiritually fulfilling.

A **Drop-In Club** meets on the first Tuesday of each month. This club is self-funded and does not receive any grants. It is attended by members of our own church, members from neighboring congregations, families, and friends. It is well attended with an average of 50 people. There have been one outing to Hillmount Garden Centre with other outings organized later in the year. Speakers are invited to attend at each meeting. Dementia NI and other organization have given talks.

Worship and Prayer

A warm welcome is extended to all without distinction who attend our Sunday services. This coming together of the congregation on Sunday mornings at 11am for worship is important, for worship nurtures and expresses faith through praise and prayer, scripture and sermon, music and sacrament. In this way people learn about the Gospel, develop their knowledge and trust in God, Father, Son and Holy Spirit, and are encouraged to live out their faith in the local community.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey of life. Through Christian baptism we thank God for the gift of new life, in Christian marriage a man and a woman exchange their vows in public seeking God's blessing on their union, and through funeral services, friends and family comfort one another in their grief and give thanks for the life which is now complete in this world and commend the person into God's keeping.

At the end of the year there were 33 families on the Church register. There have been one addition during the year and one was removed either through death or because they moved away from the parish. The average weekly attendance was 28, but this number increased at Harvest and our Christmas carol service and special worship of Praise and Fellowship Sundays with visitors from neighboring congregations, families and friends.

The sacrament of Holy Communion was celebrated on the first Sunday of each month, with an average attendance of 18. During the year we celebrated 0 baptisms and 0 weddings and conducted two funerals.

Pastoral Care

Some members of our congregation are unable to attend church due to sickness or age. Some are domiciled at home and in care homes. Our minister has visited all such and celebrates Communion with members who have requested it in their homes. He also distributes gifts to the elderly and housebound at Christmas. He also gives pastoral support to families in times of crisis.

Mission and Charitable

Helping those in need is a demonstration of our faith. We support missionary, charity and disaster appeals in addition to agencies of the Congregational Union of Ireland, such as:

- services are held in local care homes.
- non-perishable food for local Whitehead Storehouse for the relief of poverty.
- agencies such as Barnabas Fund and Embrace Middle East which work to bring hope and aid to churches in areas of religious persecution.
- Leprosy Mission.
- Royal British Legion poppy fund and Royal Airforce Association.
- Gifts of toys for the Salvation Army's annual Christmas Appeal
- our church halls are available for use by outside groups
- a registered Cardiac Arrest Defibrillator is located on the front of the church building for public use in emergency.

It is good that these efforts on behalf of others can be combined with opportunities for fellowship.

Relationships with other Churches

The church has good relationships with other churches in the town and held joint services with them including during Lent and Holy Week and a Civic Carol Service. The church also participated in the annual Remembrance Day service at the Cenotaph. It also shared in a rota of services in local care homes.

Financial Review

Total receipts on unrestricted funds were £23,563 by way of voluntary donations

The net result was an excess/deficit of receipts over payments of £# on unrestricted funds. Adding bank and deposit balances brought forward at the beginning of the year, the balances carried forward at 31st December on

unrestricted funds totaled £63,426.

A total of £1,919 was also given in support the work of various missions and charities.

Reserves policy

Through its investment bond, £143,651, the Trustees are confident that the congregation is able to meet whatever emergency expenditure it can anticipate.

Property

The congregation owns and had the responsibility for the church and halls at 33 Chester Avenue, Whitehead. BT38 9QQ, with a combined insured value of £2,401,992.

Volunteers

We would like to thank all the volunteers who work so hard to make our church the lively and vibrant community it is. In particular we want to mention the secretary and treasurer, those who clean the church and maintain the grounds, those who arrange the flowers, those who welcome worshippers, those who look after the suppers and others not mentioned.

Structure, governance and management

The method of appointment of Trustees members is set out in the Church's Constitution. Its membership consists of the minister and members elected by those members of the congregation who are on the electoral roll of the church. Members of the congregation are eligible for election to the Trustees.

The Trustees are responsible for making decisions on all matters of general concern and importance to the congregation including deciding on how the funds of the Trustees are to be spent.

The Trustees met three times during the year with an average of attendance of 6.

Administrative information

Whitehead Congregational Church is a charity currently registered with the Charity Commission for Northern Ireland, charity number 103170.

Whitehead Congregational Church is situated at 33 Chester Avenue, Whitehead. BT38 9QL

The correspondence address is The Secretary, Mr D Stevenson, 19 Donegall Rise, Whitehead. BT38 9NL

The Charity Trustees are the Church Committee. Members who have served on the Committee at any time from 1st January 2022 until 31st December 2022 are:

Rev Chris Barron,

Mr. David Stevenson,

Mr. Ernest Clarke,

Mrs. Heather Carroll

Mr. Sam Larkham

Mrs. Hazel Larkham

Mrs. Joan Moore

Mrs. Linda Todd

Mr. Max Scott,

Ms. Irene Thompson

Principal Officers

Rev Chris Barron, Minister

Mr. David Stevenson, Secretary

Mr. Ernest Clarke, Treasurer

Independent Examiner

Mrs. Marjory Weatherup,

63 Cable Road, Whitehead BT38 9SJ

Bank

Danske Bank,

21 High Street Carrickfergus

BT38

Whitehead Congregational Church

Northern Ireland - Charity number 103170

Annual return



WHITEHEAD CONGREGATIONAL CHURCH

33 Chester Avenue, Whitehead, BT38 9QQ

Reg. Charity No: NIC103170

Secretary
19 Donegall Rise
Whitehead
Carrickfergus
BT38 9LN

028 93372736
07850045403

We, the undersigned, have carried out an audit of the General Account of Whitehead Congregational Church.

This was conducted for the Annual Report and presented at the Annual General Meeting of the Church on 26th April 2023 and covered the period 1st January 2022 to 31st December 2022 and was audited according to government standards.

We have found the account to be a true and accurate report of the finances of the above Church for the dates above.

Signed Marjorie Weatherup

Mrs. Marjorie Weatherup (Independent Auditor)

Dated 11/11/23

Signed E. R. O. Clark

Mr. Ernest Clark (Church Treasurer)

Dated 11/11/23