

MERF Ireland

Northern Ireland · Charity number 103181

Details

Known as	Middle East Reformed Fellowship - Ireland
Status	Received
Registered	2016-06-21
Register	View on the Charity Commission for Northern Ireland register

Contact

Address	5 Mount Royal Donaghadee County Down BT21 0qy BT21 0QY
Phone	02870849286
Email	merf@merf.ie
Website	www.merf.org

Activities

Purposes: To promote the Christian Faith as embodied in the statement of faith and more particularly as follows: [a] promoting communion for mutual encouragement and edification among Christian leaders in the Middle East who hold to the reformed faith as embodied in the Westminster Confession of Faith [b] fostering cooperation between Reformed Churches in the Middle East [c] encouraging fellowship between Reformed Churches in the Middle East and other parts of the world. [d] rendering services in the spirit of oneness of Faith and binds believers together along with their gifts and resources. [e] Evangelism. This is to be carried out especially through the support of national evangelists and the use of the media. [f] Church planting [g] Biblical Training [h] Diaconal aid

What the charity does: The advancement of religion

How the charity works: Education/training,Overseas aid/famine relief,Religious activities

Who the charity helps: Adult training,Ethnic minorities,Overseas/developing countries

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£53,492	£87,857	£0	0
2023-12-31	£74,276	£48,615	£0	0

Trustees

Name	Role	Appointed
Mr Jim Butler		
Mr Raymond Kelly		
Rev Ian Mcclean		
Victor Atallah		

MERF Ireland

Northern Ireland - Charity number 103181

Accounts

MERF Ireland

STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)
for the year ended 31st December 2025

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
<u>Receipts</u>						
Donations and legacies	2	53,492	-	-	53,492	53,118
Other income	3	-	-	-	-	-
		<u>53,492</u>	<u>-</u>	<u>-</u>	<u>53,492</u>	<u>53,118</u>
Sale of investments		-	-	-	-	-
Sale of fixed assets		-	-	-	-	-
Loans received		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<u>Total Receipts</u>		<u>53,492</u>	<u>-</u>	<u>-</u>	<u>53,492</u>	<u>53,118</u>
<u>Payments</u>						
Raising funds	4	5,330	-	-	5,330	6,460
Charitable activities	5	78,846	3,680	-	82,526	29,396
		<u>84,177</u>	<u>3,680</u>	<u>-</u>	<u>87,857</u>	<u>35,856</u>
Purchase of investments		-	-	-	-	-
Purchase of fixed assets		-	-	-	-	-
Loan repayments		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<u>Total Payments</u>		<u>84,177</u>	<u>3,680</u>	<u>-</u>	<u>87,857</u>	<u>35,856</u>
Net receipts / (payments)		(30,685)	(3,680)	-	(34,365)	17,262
Transfer between funds		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net movement in funds		(30,685)	(3,680)	-	(34,365)	17,262
Funds brought forward		<u>31,604</u>	<u>37,188</u>	<u>-</u>	<u>68,792</u>	<u>51,530</u>
Funds carried forward		<u>919</u>	<u>33,508</u>	<u>-</u>	<u>34,427</u>	<u>68,792</u>

MERF Ireland
STATEMENT OF ASSETS AND LIABILITY
As at 31st December 2025

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2025 £	Total Funds 2024 £
<u>Funds reconciliation</u>					
Bank and Cash at start of year	31,604	37,188	-	68,792	25,869
Net movement in funds	(30,685)	(3,680)	-	(34,365)	25,661
Bank and Cash at end of year	919	33,508	-	34,427	51,530
<u>Bank and Cash Balances</u>					
Bank Deposit Accounts				2	2
Bank Current Accounts				34,425	68,790
				34,427	68,792
<u>Other Assets</u>					
Fixed Assets - Note 6				-	-
Investments - Note 7				-	-
				-	-
<u>Liabilities</u>					
Loans				-	-
				-	-

Approved by the Trustees at a meeting on

19/6/26

and signed on its behalf by:



Trustee

Date:

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

As the total income of MERF Ireland is less than £250,000 the Trustees 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 Trustees' 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 expended only on the restricted purposes intended by the donor and (b) revenue donations or grants for a specific MERF Ireland 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 MERF Ireland's general purposes. Designated funds are general funds set aside for use in the future.

2. DONATIONS AND LEGACIES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2025 £	Total Funds 2024 £
Donations	53,492	-	-	53,492	53,118
Legacies	-	-	-	-	-
Gift Aid	-	-	-	-	-
Total	53,492	-	-	53,492	53,118

3. OTHER INCOME

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2025 £	Total Funds 2024 £
Insurance claims	-	-	-	-	-
Investment Income	-	-	-	-	-
Other income	-	-	-	-	-
Total	-	-	-	-	-

4. RAISING FUNDS

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2025 £	Total Funds 2024 £
Postage Costs	3,790	-	-	3,790	4,318
Franking Machine Rental	315	-	-	315	432
Printing newsletter	1,225	-	-	1,225	1,710
Total	5,330	-	-	5,330	6,460

5. CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2025 £	Total Funds 2024 £
Transfer to Cyprus	75,000			75,000	15,000
Payments from designated funds		3,680		3,680	13,000
Zoom and website	46			46	-
Gifts				-	-
Subscription				-	-
Bank Fees	20			20	-
Travel Expenses	3,193			3,193	737
Insurance	433			433	433
Printing	154			154	226
Total	78,846	3,680	-	82,526	29,396

6. PAYMENTS FROM DESIGNATED FUNDS

Radio ministry	1,286	-
Church Planting	384	-
Relief/Diaconal Aid - general	1,177	-
Diaconal Aid - Middle East	500	-
Arabic Literature Ministry	334	-
Syria Earthquake victims	-	13,000
Total	3,680	13,000

7. FIXED ASSETS

MERF Ireland has no fixed assets

8. INVESTMENTS

	2025 £	2024 £
Details of the investment as at 31st December 2025	-	-
Total	-	-

MERF Ireland

Northern Ireland - Charity number 103181

Accounts

MERF Ireland

STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)
for the year ended 31st December 2023

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
<u>Receipts</u>						
Donations and legacies	2	30,310	43,966	-	74,276	32,908
Other income	3	-	-	-	-	-
		<u>30,310</u>	<u>43,966</u>	<u>-</u>	<u>74,276</u>	<u>32,908</u>
Sale of investments		-	-	-	-	-
Sale of fixed assets		-	-	-	-	-
Loans received		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<u>Total Receipts</u>		<u>30,310</u>	<u>43,966</u>	<u>-</u>	<u>74,276</u>	<u>32,908</u>
<u>Payments</u>						
Raising funds	4	2,021	-	-	2,021	4,896
Charitable activities	5	12,628	33,966	-	46,594	60,756
		<u>14,649</u>	<u>33,966</u>	<u>-</u>	<u>48,615</u>	<u>65,652</u>
Purchase of investments		-	-	-	-	-
Purchase of fixed assets		-	-	-	-	-
Loan repayments		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<u>Total Payments</u>		<u>14,649</u>	<u>33,966</u>	<u>-</u>	<u>48,615</u>	<u>65,652</u>
Net receipts / (payments)		15,661	10,000	-	25,661	(32,744)
Transfer between funds		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net movement in funds		15,661	10,000	-	25,661	(32,744)
Funds brought forward		<u>23,799</u>	<u>2,070</u>	<u>-</u>	<u>25,869</u>	<u>58,613</u>
Funds carried forward		<u>39,460</u>	<u>12,070</u>	<u>-</u>	<u>51,530</u>	<u>25,869</u>

MERF Ireland

STATEMENT OF ASSETS AND LIABILITY

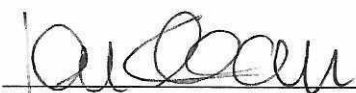
As at 31st December 2023

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2023 £	Total Funds 2022 £
<u>Funds reconciliation</u>					
Bank and Cash at start of year	23,799	2,070	-	25,869	58,613
Net movement in funds	15,661	10,000	-	25,661	(32,744)
Bank and Cash at end of year	39,460	12,070	-	51,530	25,869
<u>Bank and Cash Balances</u>					
Bank Deposit Accounts				2	2
Bank Current Accounts				51,528	25,867
				51,530	25,869
<u>Other Assets</u>					
Fixed Assets - Note 6				-	-
Investments - Note 7				-	-
				-	-
<u>Liabilities</u>					
Loans				-	-
				-	-

Approved by the Trustees at a meeting on

13/3/25

and signed on its behalf by:



Trustee

Date:

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

As the total income of MERF Ireland is less than £250,000 the Trustees 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 Trustees' 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 MERF Ireland 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 MERF Ireland's general purposes. Designated funds are general funds set aside for use in the future.

2. DONATIONS AND LEGACIES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2023 £	Total Funds 2022 £
Donations	30,310	43,966	-	74,276	32,908
Legacies	-	-	-	-	-
Gift Aid	-	-	-	-	-
Total	30,310	43,966	-	74,276	32,908

3. OTHER INCOME

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2023 £	Total Funds 2022 £
Insurance claims	-	-	-	-	-
Investment Income	-	-	-	-	-
Other income	-	-	-	-	-
Total	-	-	-	-	-

4. RAISING FUNDS

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2023 £	Total Funds 2022 £
Postage Costs	971	-	-	971	3,005
Franking Machine Rental	70	-	-	70	256
Printing newsletter	980	-	-	980	1,635
Total	2,021	-	-	2,021	4,896

5. CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2023 £	Total Funds 2022 £
Transfer to Cyprus	10,000	-	-	10,000	15,233
Payments from designated funds	-	33,966	-	33,966	43,432
Zoom and website	-	-	-	-	176
Gifts	-	-	-	-	300
Subscription	-	-	-	-	40
Travel Expenses	2,157	-	-	2,157	1,060
Insurance	403	-	-	403	403
Printing	69	-	-	69	112
Total	12,628	33,966	-	46,594	60,756

6. PAYMENTS FROM DESIGNATED FUNDS

Radio ministry	600	3,003
Literature ministry	-	50
Training	-	45
Training - Lokochoggio	-	630
Church Planting	100	25
Relief/Diaconal Aid - general	260	5,025
Diaconal Aid - Syria/Turkey	1,550	-
Diaconal Aid - Sudan	-	30
Diaconal Aid - Syria	200	-
Diaconal Aid - Indonesia	-	500
Diaconal Aid - Beirut	-	34,124
Muslim Outreach	40	-
Syria Earthquake victims	31,216	-
Total	33,966	43,432

7. FIXED ASSETS

MERF Ireland has no fixed assets

8. INVESTMENTS

	2023 £	2022 £
Details of the investment as at 31st December 2023	-	-
Total	-	-

8. FUND BALANCES

	Balance at start £	Receipts £	Payments £	Surplus / (Deficit) £	Transfer £	Balance at end £
<u>Unrestricted Funds</u>						
General Account		10,000		10,000	-	10,000
Total	-	10,000	-	10,000	-	10,000
<u>Restricted Funds</u>						
Radio	-	600		600		600
Literature	-	-		-		-
Training	-	-		-		-
Church Plant	-	100		100	-	100
Relief	-	2,010		2,010	-	2,010
Syria Earthquake	-	31,216		31,216	-	31,216
Other	-	40		40	-	40
Total	-	33,966	-	33,966	-	33,966
<u>Endowment Funds</u>						
Bequest Fund	-	-	-	-	-	-
Total	-	-	-	-	-	-
Total	-	43,966	-	43,966	-	43,966

MERF Ireland

Northern Ireland - Charity number 103181

Accounts

MERF Ireland

STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)

for the year ended 31st December 2024

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
Receipts						
Donations and legacies	2	15,000	38,118	-	53,118	74,276
Other income	3	-	-	-	-	-
		<u>15,000</u>	<u>38,118</u>	<u>-</u>	<u>53,118</u>	<u>74,276</u>
Sale of investments		-	-	-	-	-
Sale of fixed assets		-	-	-	-	-
Loans received		-	-	-	-	-
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total Receipts		<u>15,000</u>	<u>38,118</u>	<u>-</u>	<u>53,118</u>	<u>74,276</u>
Payments						
Raising funds	4	6,460	-	-	6,460	2,021
Charitable activities	5	16,396	13,000	-	29,396	46,594
		<u>22,856</u>	<u>13,000</u>	<u>-</u>	<u>35,856</u>	<u>48,615</u>
Purchase of investments		-	-	-	-	-
Purchase of fixed assets		-	-	-	-	-
Loan repayments		-	-	-	-	-
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total Payments		<u>22,856</u>	<u>13,000</u>	<u>-</u>	<u>35,856</u>	<u>48,615</u>
Net receipts / (payments)		(7,856)	25,118	-	17,262	25,661
Transfer between funds		-	-	-	-	-
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net movement in funds		(7,856)	25,118	-	17,262	25,661
Funds brought forward		<u>39,460</u>	<u>12,070</u>	<u>-</u>	<u>51,530</u>	<u>25,869</u>
Funds carried forward		<u>31,604</u>	<u>37,188</u>	<u>-</u>	<u>68,792</u>	<u>51,530</u>

MERF Ireland
STATEMENT OF ASSETS AND LIABILITY
As at 31st December 2024

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2024 £	Total Funds 2023 £
<u>Funds reconciliation</u>					
Bank and Cash at start of year	39,460	12,070	-	51,530	25,869
Net movement in funds	(7,856)	25,118	-	17,262	25,661
Bank and Cash at end of year	31,604	37,188	-	68,792	51,530
<u>Bank and Cash Balances</u>					
Bank Deposit Accounts				2	2
Bank Current Accounts				68,790	51,528
				68,792	51,530
<u>Other Assets</u>					
Fixed Assets - Note 6				-	-
Investments - Note 7				-	-
				-	-
<u>Liabilities</u>					
Loans				-	-
				-	-

Approved by the Trustees at a meeting on

6/3/25

and signed on its behalf by:



Trustee

Date:

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

As the total income of MERF Ireland is less than £250,000 the Trustees 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

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Restricted funds comprise (a) income from endowments which is to expended only on the restricted purposes intended by the donor and (b) revenue donations or grants for a specific MERF Ireland 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 MERF Ireland's general purposes. Designated funds are general funds set aside for use in the future.

2. DONATIONS AND LEGACIES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2024 £	Total Funds 2023 £
Donations	15,000	38,118	-	53,118	74,276
Legacies	-	-	-	-	-
Gift Aid	-	-	-	-	-
Total	15,000	38,118	-	53,118	74,276

3. OTHER INCOME

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2024 £	Total Funds 2023 £
Insurance claims	-	-	-	-	-
Investment Income	-	-	-	-	-
Other income	-	-	-	-	-
Total	-	-	-	-	-

MERF Ireland
NOTES TO THE ACCOUNTS (cont'd)
31st December 2024

4. RAISING FUNDS

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2024 £	Total Funds 2023 £
Postage Costs	4,318	-	-	4,318	971
Franking Machine Rental	432	-	-	432	70
Printing newsletter	1,710	-	-	1,710	980
Total	6,460	-	-	6,460	2,021

5. CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2024 £	Total Funds 2023 £
Transfer to Cyprus	15,000			15,000	10,000
Payments from designated funds		13,000		13,000	33,966
Zoom and website				-	-
Gifts				-	-
Subscription				-	-
Travel Expenses	737			737	2,157
Insurance	433			433	403
Printing	226			226	69
Total	16,396	13,000	-	29,396	46,594

6. PAYMENTS FROM DESIGNATED FUNDS

Radio ministry		600
Church Planting		100
Relief/Diaconal Aid - general		260
Diaconal Aid - Syria/Turkey		1,550
Diaconal Aid - Syria		200
Muslim Outreach		40
Syria Earthquake victims	13,000	31,216
Total	13,000	33,966

7. FIXED ASSETS

MERF Ireland has no fixed assets

8. INVESTMENTS

	2024 £	2023 £
Details of the investment as at 31st December 2024	-	-
Total	-	-

MERF Ireland

Northern Ireland - Charity number 103181

Annual report

Middle East Reformed Fellowship

MERF (Ireland)
5 Mount Royal Donaghadee
BT21 0QY

Trustees Annual Report

1st January 2024 - 31st December 2024

charity number 103181

Trustees:

Rev Victor Atallah, Larnaca
Mr Jim Butler, Donaghadee
Rev Raymond Kelly, Garvagh
Rev Ian McClean, Coleraine

Other Council Members :

Rev Prof. David McKay (chairman)
Rev Norman McAuley
Mr John McClean
Rev Stanley Millen
Rev Richard Murray
Mrs. Isobel Gilmore

Constitution:

The Fellowship is governed by the Deed of Trust dated November 11 1999.

Trustees are nominated by the Council and appointed by the Trustees. Potential members are considered against the Council's requirements concerning availability, competence and specialist skills. Members of Council will have an interest in the welfare and progress of the Gospel in the areas covered by the charity.

Prior to appointment to Council, members are appraised of the objects and ethos of the Fellowship and of the duties and responsibilities they will be expected to undertake.

Council continues regularly to review any major risks relating to the charity.

Trustee and Council changes:

none

Objects

The object of the Fellowship is to support Christian work in the lands of the Middle East, North Africa and Asia through funding national church leaders, training, literature, broadcasting and practical aid.

The Fellowship benefits greatly from the involvement of Council Members and volunteers.

Income

The Fellowship continues to be supported by donations from churches, other organisations and by individuals. We are grateful to God for the continued financial support for the work

Finance

Details of our finances and auditors report are given in our Statement of Accounts

Promotion

We have been visiting churches, other Christian groups and organisations with PowerPoint presentations of the work of MERF. Our MERF News (monthly by e-mail, bi-monthly by post) is circulated and continues to provide information. Information is also available on the MERF website.

Statement of Public Benefit

MERF Ireland Council has continued to be directly involved in the bible training work at Lokichoggio, **Kenya** as we arrange for lecturers to teach pastors, evangelists and other Christian workers.

Radio and internet broadcasts in the Nuer language are also prepared at our compound there. Also, through our local evangelists, the gospel is being preached to the local Turkana people and practical aid is also distributed to the needy.

Our Arabic Media Broadcasting, operated by teams in **Egypt, Lebanon** and **Cyprus** has been very effective, especially among young Arabic speaking people.

The **Farsi** websites have hundreds of thousands of visitors

In **Indonesia** we now broadcast in 6 languages in that country.

Our involvement in **Pakistan** continues to grow. There is a special interest in education through the 4 Calvin Academies and in the medical clinics which we support.

With the ongoing famine conditions in **Ethiopia** we have been able to contribute to the relief effort, as well as our ongoing broadcasts in the local languages.

Further relief has been provided through churches in **South Sudan, Lebanon** and **Palestine**.

We continue to publish and distribute Christian books which are much appreciated by pastors.

Our children's resource material is proving particularly popular.

A handwritten signature in black ink, appearing to read 'Ian McClean'. The signature is fluid and cursive, with the first name 'Ian' and the last name 'McClean' clearly distinguishable.

Rev Ian McClean, 6th March 2025

MERF Ireland

Northern Ireland - Charity number 103181

Annual return

INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF MERF (Ireland)

I report on the accounts of MERF (Ireland) for the year ended 31 December 2024.

Respective responsibilities of charity trustees and examiner

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

It is my responsibility to:

- examine the accounts under section 65 of the Charities Act
- follow the procedures laid down in the general directions given by the Commission under section 65(9)(b) of the Charities Act
- state whether particular matters have come to my attention.

Basis of independent examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act.

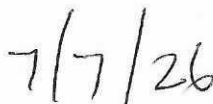
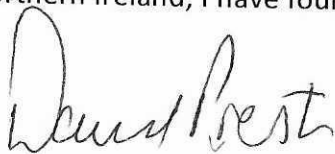
My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. That accounting records were not kept in accordance with section 63 of the Charities Act
2. That the accounts do not accord with those accounting records
3. That the accounts do not comply with the accounting requirements of the Charities Act
4. That there is further information needed for a proper understanding of the accounts to be reached.

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.



David Preston, 42 Rossburn Manor, Kells BT42 3RB

MERF Ireland

Northern Ireland - Charity number 103181

Accounts

MERF Ireland

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

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
Receipts						
Donations and legacies	2	30,938	1,970	-	32,908	37,283
Other income	3	-	-	-	-	-
		<u>30,938</u>	<u>1,970</u>	<u>-</u>	<u>32,908</u>	<u>37,283</u>
Sale of investments		-	-	-	-	-
Sale of fixed assets		-	-	-	-	-
Loans received		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total Receipts		<u>30,938</u>	<u>1,970</u>	<u>-</u>	<u>32,908</u>	<u>37,283</u>
Payments						
Raising funds	4	4,896	-	-	4,896	1,792
Charitable activities	5	17,324	43,432	-	60,756	40,091
		<u>22,220</u>	<u>43,432</u>	<u>-</u>	<u>65,652</u>	<u>41,883</u>
Purchase of investments		-	-	-	-	-
Purchase of fixed assets		-	-	-	-	-
Loan repayments		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total Payments		<u>22,220</u>	<u>43,432</u>	<u>-</u>	<u>65,652</u>	<u>41,883</u>
Net receipts / (payments)		8,718	(41,462)	-	(32,744)	(4,600)
Transfer between funds		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net movement in funds		8,718	(41,462)	-	(32,744)	(4,600)
Funds brought forward		<u>15,081</u>	<u>43,532</u>	<u>-</u>	<u>58,613</u>	<u>63,213</u>
Funds carried forward		<u>23,799</u>	<u>2,070</u>	<u>-</u>	<u>25,869</u>	<u>58,613</u>

MERF Ireland
STATEMENT OF ASSETS AND LIABILITY
As at 31st December 2022

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2022 £	Total Funds 2021 £
<u>Funds reconciliation</u>					
Bank and Cash at start of year	15,081	43,532	-	58,613	63,213
Net movement in funds	8,718	(41,462)	-	(32,744)	(4,600)
Bank and Cash at end of year	23,799	2,070	-	25,869	58,613
<u>Bank and Cash Balances</u>					
Bank Deposit Accounts				2	2
Bank Current Accounts				25,867	58,611
Cash in Hand				-	-
				25,869	58,613
<u>Other Assets</u>					
Fixed Assets - Note 6				-	-
Investments - Note 7				-	-
				-	-
<u>Liabilities</u>					
Loans				-	-
				-	-

Approved by the Trustees at a meeting on

18/2/23

and signed on its behalf by:


Trustee
Date: 18/2/2023

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

As the total income of MERF Ireland is less than £250,000 the Trustees 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 Trustees' 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 MERF Ireland 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 MERF Ireland's general purposes. Designated funds are general funds set aside for use in the future.

2. DONATIONS AND LEGACIES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2022 £	Total Funds 2021 £
Donations	30,938	1,970	-	32,908	34,247
Legacies	-	-	-	-	-
Gift Aid	-	-	-	-	3,036
Total	30,938	1,970	-	32,908	37,283

3. OTHER INCOME

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2022 £	Total Funds 2021 £
Insurance claims	-	-	-	-	-
Investment Income	-	-	-	-	-
Other income	-	-	-	-	-
Total	-	-	-	-	-

MERF Ireland
NOTES TO THE ACCOUNTS (cont'd)
31st December 2022

4. RAISING FUNDS

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2022 £	Total Funds 2021 £
Postage Costs	3,005	-	-	3,005	603
Franking Machine Rental	256	-	-	256	64
Printing newsletter	1,635	-	-	1,635	1,125
Total	4,896	-	-	4,896	1,792

5. CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2022 £	Total Funds 2021 £
Transfer to Cyprus	15,233	43,432	-	58,666	-
Ethiopia	-	-	-	-	39,360
Holiday Refund	-	-	-	-	-
Zoom and website	176	-	-	176	-
Gifts	300	-	-	300	-
Subscription	40	-	-	40	-
Accountant Gift	-	-	-	-	300
Travel Expenses	1,060	-	-	1,060	-
Insurance	403	-	-	403	403
Printing	112	-	-	112	28
Total	17,324	43,432	-	60,756	40,091

6. FIXED ASSETS

MERF Ireland has no fixed assets

7. INVESTMENTS

	2022 £	2021 £
Details of the investment as at 31st December 2022	-	-
Total	-	-

8. FUND BALANCES

	Balance at start £	Receipts £	Payments £	Surplus / (Deficit) £	Transfer £	Balance at end £
<u>Unrestricted Funds</u>						
General Account				-	-	-
Total	-	-	-	-	-	-
<u>Restricted Funds</u>						
Radio	-	1,690		1,690		1,690
Literature	-	25		25		25
Training	-	570		570		570
Church Plant	-	-		-	-	-
Relief	-	3,530		3,530	-	3,530
Beirut	-	34,124		34,124	-	34,124
Other	-	4,130		4,130	-	4,130
Total	-	44,069	-	44,069	-	44,069
<u>Endowment Funds</u>						
Bequest Fund	-	-	-	-	-	-
Total	-	-	-	-	-	-
Total	-	44,069	-	44,069	-	44,069

MERF Ireland

Northern Ireland - Charity number 103181

Annual report

MERF (Ireland)

5 Mount Royal Donaghadee
BT21 0QY



Trustees Annual Report

1st January 2022 – 31st December 2022

charity number 103181

Trustees

Rev Victor Atallah, Larnaca
Mr Jim Butler, Donaghadee
Rev Raymond Kelly, Garvagh
Rev Ian McClean, Coleraine

Other Council Members :

Rev Prof. David McKay (chairman)
Rev Norman McAuley
Mr John McClean
Rev Stanley Millen
Rev Richard Murray
Mrs. Isobel Gilmore

Constitution

The Fellowship is governed by the Deed of Trust dated November 11 1999.

Trustees are nominated by the Council and appointed by the Trustees. Potential members are considered against the Council's requirements concerning availability, competence and specialist skills. Members of Council will have an interest in the welfare and progress of the Gospel in the areas covered by the charity.

Prior to appointment to Council, members are appraised of the objects and ethos of the Fellowship and of the duties and responsibilities they will be expected to undertake.

Council continues regularly to review any major risks relating to the charity.

Trustee and Council changes

none

Objects

The object of the Fellowship is to support Christian work in the lands of the Middle East, North Africa and Asia through funding national church leaders, training, literature, broadcasting and practical aid.

The Fellowship benefits greatly from the involvement of Council members and volunteers.

Income

The Fellowship continues to be supported by donations from churches, other organisations and by individuals. We are grateful to God for the continued financial support for the work.

Finance

Details of our finances and auditors report are given in our Statement of Accounts

Promotion

We have been visiting churches, other Christian groups and organisations with powerpoint presentations of the work of MERF. Our MERF News (monthly by e-mail, bi-monthly by post) is circulated and continues to provide information. Information is also available on the MERF website. Throughout Covid Lockdown we also ran regular online information and prayer meetings including video calls with speakers from Lebanon, Indonesia, Cyprus and Jordan.

Statement of Public Benefit

NI Council has continued to be directly involved in the bible training work at Lokichoggio, **Kenya** as we arrange for lecturers to teach pastors, evangelists and other Christian workers. Radio and internet broadcasts in the Nuer language are also prepared at our compound there. Also, through our local evangelists, the gospel is being preached to the local Turkana people and practical aid is also distributed to the needy.

Our **Arabic Media** Broadcasting, operated by teams in Egypt, Lebanon and Cyprus has been very effective, especially among young Arabic speaking people. The Farsi websites have hundreds of thousands of visitors.

In **Indonesia** we now broadcast in 6 languages in that country.

Our involvement in **Pakistan** continues to grow. There is a special interest in education through the 4 Calvin Academies and in the medical clinics which we support.

With the ongoing famine conditions in **Ethiopia** we have been able to contribute to the relief effort, as well as our ongoing broadcasts in the local languages. Further relief has been provided through the local churches in Aleppo and Damascus in **Syria** We continue to publish and distribute Christian books which are much appreciated by pastors.

Our children's resource material is proving particularly popular.

La @ am 18/2/2023

MERF Ireland

Northern Ireland - Charity number 103181

Annual return

INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF MERF (Ireland)

I report on the accounts of MERF (Ireland) for the year ended 31 December 2022.

Respective responsibilities of charity trustees and examiner

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

It is my responsibility to:

- examine the accounts under section 65 of the Charities Act
- follow the procedures laid down in the general directions given by the Commission under section 65(9)(b) of the Charities Act
- state whether particular matters have come to my attention.

Basis of independent examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act.

My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. That accounting records were not kept in accordance with section 63 of the Charities Act
2. That the accounts do not accord with those accounting records
3. That the accounts do not comply with the accounting requirements of the Charities Act
4. That there is further information needed for a proper understanding of the accounts to be reached.

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.



David Preston, 42 Rossburn Manor, Kells BT42 3RB

MERF Ireland

Northern Ireland - Charity number 103181

Accounts

MERF Ireland

STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)
for the year ended 31st December 2021

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2021 £	Total 2020 £
<u>Receipts</u>						
Donations and legacies	2	32,710	4,573	-	37,283	73,414
Other income	3	-	-	-	-	-
		<u>32,710</u>	<u>4,573</u>	<u>-</u>	<u>37,283</u>	<u>73,414</u>
Sale of investments		-	-	-	-	-
Sale of fixed assets		-	-	-	-	-
Loans received		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<u>Total Receipts</u>		<u>32,710</u>	<u>4,573</u>	<u>-</u>	<u>37,283</u>	<u>73,414</u>
<u>Payments</u>						
Raising funds	4	1,792	-	-	1,792	2,910
Charitable activities	5	40,091	-	-	40,091	16,742
		<u>41,883</u>	<u>-</u>	<u>-</u>	<u>41,883</u>	<u>19,652</u>
Purchase of investments		-	-	-	-	-
Purchase of fixed assets		-	-	-	-	-
Loan repayments		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<u>Total Payments</u>		<u>41,883</u>	<u>-</u>	<u>-</u>	<u>41,883</u>	<u>19,652</u>
Net receipts / (payments)		(9,173)	4,573	-	(4,600)	53,762
Transfer between funds		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net movement in funds		(9,173)	4,573	-	(4,600)	53,762
Funds brought forward		<u>24,253</u>	<u>38,959</u>	<u>-</u>	<u>63,213</u>	<u>9,451</u>
Funds carried forward		<u>15,081</u>	<u>43,532</u>	<u>-</u>	<u>58,613</u>	<u>63,213</u>

MERF Ireland
STATEMENT OF ASSETS AND LIABILITY
As at 31st December 2021

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2021 £	Total Funds 2020 £
<u>Funds reconciliation</u>					
Bank and Cash at start of year	24,253	38,959	-	63,213	9,451
Net movement in funds	(9,173)	4,573	-	(4,600)	53,762
Bank and Cash at end of year	15,081	43,532	-	58,613	63,213
<u>Bank and Cash Balances</u>					
Bank Deposit Accounts				2	2
Bank Current Accounts				58,611	63,211
Cash in Hand				-	-
				58,613	63,213
<u>Other Assets</u>					
Fixed Assets - Note 6				-	-
Investments - Note 7				-	-
				-	-
<u>Liabilities</u>					
Loans				-	-
				-	-

Approved by the Trustees at a meeting on

19/2/22

and signed on its behalf by:



Trustee

Date: 19/2/22

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

As the total income of MERF Ireland is less than £250,000 the Trustees 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 Trustees' 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 expended only on the restricted purposes intended by the donor and (b) revenue donations or grants for a specific MERF Ireland 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 MERF Ireland's general purposes. Designated funds are general funds set aside for use in the future.

2. DONATIONS AND LEGACIES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2021 £	Total Funds 2020 £
Donations	29,674	4,573	-	34,247	69,932
Legacies	-	-	-	-	-
Gift Aid	3,036	-	-	3,036	3,482
Total	32,710	4,573	-	37,283	73,414

3. OTHER INCOME

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2021 £	Total Funds 2020 £
Insurance claims	-	-	-	-	-
Investment Income	-	-	-	-	-
Other income	-	-	-	-	-
Total	-	-	-	-	-

MERF Ireland
NOTES TO THE ACCOUNTS (cont'd)
31st December 2021

4. RAISING FUNDS

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2021 £	Total Funds 2020 £
Postage Costs	603	-	-	603	1,581
Franking Machine Rental	64	-	-	64	160
Printing newsletter	1,125	-	-	1,125	1,169
Total	1,792	-	-	1,792	2,910

5. CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2021 £	Total Funds 2020 £
Transfer to Cyprus	-	-	-	-	14,400
Ethiopia	39,360	-	-	39,360	-
Holiday Refund	-	-	-	-	1,800
Accountant Gift	300	-	-	300	100
Travel Expenses	-	-	-	-	-
Insurance	403	-	-	403	376
Printing	28	-	-	28	66
Total	40,091	-	-	40,091	16,742

6. FIXED ASSETS

MERF Ireland has no fixed assets

7. INVESTMENTS

	2021 £	2020 £
Details of the investment as at 31st December 2021	-	-
Total	-	-

8. FUND BALANCES

	Balance at start £	Receipts £	Payments £	Surplus / (Deficit) £	Transfer £	Balance at end £
<u>Unrestricted Funds</u>						
General Account				-	-	-
Total	-	-	-	-	-	-
<u>Restricted Funds</u>						
Radio	-	1,690		1,690		1,690
Literature	-	25		25		25
Training	-	570		570		570
Church Plant	-	-		-	-	-
Relief	-	3,530		3,530	-	3,530
Beirut	-	34,124		34,124	-	34,124
Other	-	4,130		4,130	-	4,130
Total	-	44,069	-	44,069	-	44,069
<u>Endowment Funds</u>						
Bequest Fund	-	-	-	-	-	-
Total	-	-	-	-	-	-
Total	-	44,069	-	44,069	-	44,069

MERF Ireland

Northern Ireland - Charity number 103181

Annual report

MERF (Ireland)

5 Mount Royal Donaghadee
BT21 0QY

Trustees Annual Report

1st January 2021 – 31st December 2021

charity number 103181

Trustees

Rev Victor Atallah, Larnaca
Mr Jim Butler, Donaghadee
Rev Raymond Kelly, Garvagh
Rev Ian McClean, Coleraine

Other Council Members :

Rev Prof. David McKay (chairman)
Rev Norman McAuley
Mr John McClean
Rev Stanley Millen
Rev Richard Murray
Mrs. Isobel Gilmore

Constitution

The Fellowship is governed by the Deed of Trust dated November 11 1999.

Trustees are nominated by the Council and appointed by the Trustees. Potential members are considered against the Council's requirements concerning availability, competence and specialist skills. Members of Council will have an interest in the welfare and progress of the Gospel in the areas covered by the charity.

Prior to appointment to Council, members are appraised of the objects and ethos of the Fellowship and of the duties and responsibilities they will be expected to undertake.

Council continues regularly to review any major risks relating to the charity.

Trustee and Council changes

none

Objects

The object of the Fellowship is to support Christian work in the lands of the Middle East, North Africa and Asia through funding national church leaders, training, literature, broadcasting and practical aid.

The Fellowship benefits greatly from the involvement of Council members and volunteers.

Income

The Fellowship continues to be supported by donations from churches, other organisations and by individuals. We are grateful to God for the continued financial support for the work.

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Our **Arabic Media** Broadcasting, operated by teams in Egypt, Lebanon and Cyprus has been very effective, especially among young Arabic speaking people. The Farsi websites have hundreds of thousands of visitors.

In **Indonesia** we now broadcast in 6 languages in that country.

Our involvement in **Pakistan** continues to grow. There is a special interest in education through the 4 Calvin Academies and in the medical clinics which we support.

With the ongoing famine conditions in **Ethiopia** we have been able to contribute to the relief effort, as well as our ongoing broadcasts in the local languages. Further relief has been provided through the local churches in Aleppo and Damascus in **Syria** We continue to publish and distribute Christian books which are much appreciated by pastors.

Our children's resource material is proving particularly popular.

bu 
19/2/2022

MERF Ireland

Northern Ireland - Charity number 103181

Annual return

INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF MERF (Ireland)

I report on the accounts of MERF (Ireland) for the year ended 31 December 2021.

Respective responsibilities of charity trustees and examiner

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

It is my responsibility to:

- examine the accounts under section 65 of the Charities Act
- follow the procedures laid down in the general directions given by the Commission under section 65(9)(b) of the Charities Act
- state whether particular matters have come to my attention.

Basis of independent examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act.

My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. That accounting records were not kept in accordance with section 63 of the Charities Act
2. That the accounts do not accord with those accounting records
3. That the accounts do not comply with the accounting requirements of the Charities Act
4. That there is further information needed for a proper understanding of the accounts to be reached.

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.



David Preston, 42 Rossburn Manor, Kells BT42 3RB