

Whitehouse Congregation of the Presbyterian Church in Ireland

Northern Ireland · Charity number 104435

Details

Status	Received
Registered	2016-08-09
Register	View on the Charity Commission for Northern Ireland register

Contact

Address	12 Whitethorn Greenisland Carrickfergus County Antrim BT38 8fh BT38 8FH
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Website	www.whitehousepc.org

Activities

Purposes: THE PRESBYTERIAN CHURCH IN IRELAND, as a Reformed Church within the wider body of Christ is grounded in the Scriptures, and exists to love and honour God through faith in His Son and by the power of His Spirit, and to enable her members to play their part in fulfilling God's mission to our world

What the charity does: The advancement of religion

How the charity works: Religious activities

Who the charity helps: General public

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£219,186	£287,177	£0	6

Trustees

Name	Role	Appointed
Miss Frances Jackson		
Miss Helen Lindsay M.B.E.		
Miss Muriel Gault Torrens		
Mr Allan Mcbride		
Mr Arthur Halligan		
Mr James Edward Forbes		
Mr Julian Halligan		
Mr Mark Cairns		
Mr Maurice Finlay		
Mr Wallace Lowry		
Mr William Edward Mcdowell		
Mrs Elizabeth Ann Kirkwood		
Mrs Isobel Eileen Mcdowell		
Mrs Kim Elizabeth Mary Stockman		
Mrs Shirley Mary Haslett		
Rev Stephen Lowry		

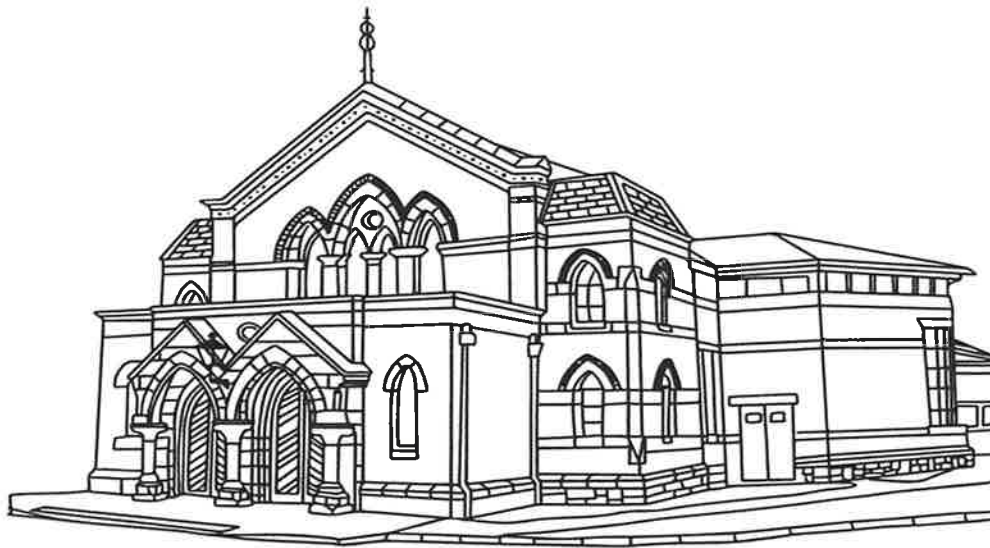
Whitehouse Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104435

Accounts

WHITEHOUSE PRESBYTERIAN CHURCH

A Congregation of the Presbyterian Church in Ireland



WHITEHOUSE PRESBYTERIAN — CHURCH —

FINANCIAL STATEMENTS

For the year ended 31 December 2024

WHITEHOUSE PRESBYTERIAN CHURCH
A Congregation of the Presbyterian Church in Ireland

TRUSTEES ANNUAL REPORT for the year ended 31 December 2024

INDEPENDENT EXAMINER'S REPORT

Independent examiner's report to the charity trustees of Whitehouse Presbyterian Church on the accounts for the year ended 31 December 2024.

I report on the accounts of Whitehouse Presbyterian Church for the year ended 31 December 2024, which are set out on pages 3 to 14.

Respective responsibilities of charity trustees and examiner:

The charity's trustees are responsible for the preparation of the accounts in accordance with the requirements of section 65 of the Charities (Northern Ireland) Act 2008. Having satisfied myself that the charity is not subject to audit under the Charities Act, and is eligible for independent examination, it is my responsibility to:

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

Section 65(9)(b): -

(9) The Commission may give such directions as it thinks appropriate with respect to the carrying out of an examination in pursuance of subsection (3)(a).

- state whether particular matters have come to my attention.

Basis of independent examiner's statement

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b). The examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as charity trustees concerning any such matters.

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

1. That accounting records were not kept in accordance with the requirements of section 65 of the Charities Act.
2. That the accounts did not accord with those accounting records

3. That the accounts did not comply with the accounting requirements of section 65 and principles of the Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland
4. That there is further information needed for a proper understanding of the accounts to be reached

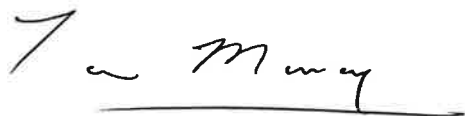
Independent examiner's statement

A decision was taken by the Trustees, based on guidance and advice received, that all Whitehouse Presbyterian Church Accounts should be produced on an accruals basis regardless of whether or not the gross income for the year exceeded £250,000, the threshold specified by the Charity Commission for accruals accounting reporting.

A consequence of this is your examiner must be a member of a listed body. I can confirm I am a registered member of The Association of Chartered Certified Accountants, which is one of the listed bodies, and that I am qualified to undertake the examination of the 2024 Church Accounts.

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.

Independent examiner

A handwritten signature in black ink that reads "Ian Murray". The signature is written in a cursive style and is underlined with a single horizontal line.

Ian Murray FCCA
Ian Murray & Co. Ltd
27 Joymount, Carrickfergus,

Dated: 13th March 2025

WHITEHOUSE PRESBYTERIAN CHURCH
A CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

WHITEHOUSE PRESBYTERIAN CHURCH

STATEMENT OF FINANCIAL ACTIVITY
for the year ended 31st December 2024

	Notes	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
		£	£	£	£	£
Income and Endowments from:						
Regular Giving	2	98,076	42,524	-	140,600	135,350
Donations and Bequests	3	5,882	1,118	-	7,000	93,068
Fundraising	4	-	692	-	692	10,503
Gift Aid Refund	5	15,006	4,077	-	19,083	20,530
Investment Income	6	4,807	2,417	-	7,224	7,413
Bus Fixed Term Deposit A/Cs Interest	6	12,352	-	-	12,352	-
Assets sold		-	-	-	-	-
Investments purchased		-	-	-	-	-
Other Income	7	10,336	21,899	-	32,235	51,430
		<u>146,459</u>	<u>72,727</u>	<u>-</u>	<u>219,186</u>	<u>318,294</u>
Expenditure on:						
Cost of Fundraising		-	-	-	-	-
Charitable Activities	8	169,541	117,636	-	287,177	281,651
Other		-	-	-	-	-
Investments Purchased		-	-	-	-	-
		<u>169,541</u>	<u>117,636</u>	<u>-</u>	<u>287,177</u>	<u>281,651</u>
Net Gains/(Losses) on Investments	13	-	-	8,123	8,123	14,257
Net Income before transfers		<u>(23,082)</u>	<u>(44,909)</u>	<u>8,123</u>	<u>(59,868)</u>	<u>50,900</u>
Transfers between Funds		1,633	(1,633)	-	-	-
Net movement in funds		<u>(21,449)</u>	<u>(46,542)</u>	<u>8,123</u>	<u>(59,868)</u>	<u>50,900</u>
Reconciliation of funds						
Funds at 31st December 2023		426,918	720,542	171,797	1,319,257	1,268,357
Net movement in funds		(21,449)	(46,542)	8,123	(59,868)	50,900
Funds at 31st December 2024		<u>405,469</u>	<u>674,000</u>	<u>179,920</u>	<u>1,259,389</u>	<u>1,319,257</u>

BALANCE SHEET
As at 31 December 2024

	Notes	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
Fixed Assets						
Freehold Land & Buildings	11	-	517,320	-	517,320	535,968
Leasehold	11	-	51,262	-	51,262	53,533
Fixtures, Fittings & Equip.	12	22,020	-	-	22,020	20,741
Total Fixed Assets		22,020	568,582	-	590,602	610,242
Investments						
Pres. General Investment Fund	13	-	-	179,920	179,920	171,797
Business Fixed Term Deposit Account:	13	400,000	-	-	400,000	-
Total Investments		400,000	-	179,920	579,920	171,797
Current Assets						
Debtors	14	26,448	4,157	-	30,605	20,680
Bank Accounts: -						
General Bank Account	-	40,603	92,603	-	52,000	516,117
Organisational Bank accounts		-	8,663	-	8,663	7,069
Total Current Assets		(14,155)	105,423	-	91,268	543,866
Less: Liabilities						
Creditors: Amounts falling due within one year		2,396	5	-	2,401	6,648
Net Current Assets or Liabilities		(16,551)	105,418	-	88,867	537,218
Total Assets less current liabilities		405,469	674,000	179,920	1,259,389	1,319,257
Creditors: Amounts falling due after one year		-	-	-	-	-
Total Net assets or Liabilities		405,469	674,000	179,920	1,259,389	1,319,257
Represented by:- Funds						
Unrestricted		405,469	-	-	405,469	426,918
Restricted		-	674,000	-	674,000	720,542
Endowments		-	-	179,920	179,920	171,797
Total Funds		405,469	674,000	179,920	1,259,389	1,319,257

Approved by the Kirk Session at a meeting on 16 February 2025 and signed on its behalf by


Maurice Finlay
Clerk of Session


Helen Lindsay
Congregational secretary:


Tom Beck
Treasurer

NOTES TO THE ACCOUNTS year ended 31 December 2024

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with Financial Reporting Standard applicable in the UK and Ireland (FRS102) (effective September 2024).

The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the congregation is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those that are informal gatherings of church members.

FUND ACCOUNTING

Endowment funds are funds, the capital of which must be retained either permanently or at the congregation's discretion; where 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 of: -

- (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.

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.

INCOMING RESOURCES

(i) Recognition of incoming resources

These are included in the Statement of Financial Activities (SoFA) when: -

- the congregation becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and,
- the monetary value can be measured with sufficient reliability.

(ii) Incoming resources with related expenditure

Where incoming resources have related expenditure (as with fundraising income) the incoming resources and related expenditure are reported gross in the SoFA.

(iii) Grants and donations

Grants and donations are only included in the SoFA when the congregation has unconditional entitlement to the resources.

NOTES TO THE ACCOUNTS year ended 31 December 2024

1. ACCOUNTING POLICIES (cont'd)

(iv) Tax reclaims on donations and gifts

Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.

(v) Contractual income and performance related grants

This is only included in the SoFA once the related goods or services have been delivered.

(vi) Gifts in kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.

(vii) Donated services and facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

(viii) Volunteer help

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

(ix) Investment income

This is included in the accounts when receivable.

(x) Investment gains and losses

This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

EXPENDITURE AND LIABILITIES

(xi) Liability recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the congregation to pay out resources.

(xii) Governance costs

These are shown within charitable activities and include the costs of preparation and examination of accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

NOTES TO THE ACCOUNTS year ended 31 December 2024

1. ACCOUNTING POLICIES (cont'd)

ASSETS

(xiii) Tangible Fixed Assets

Tangible fixed assets for use by charity are capitalised if they can be used for more than one year, and cost in excess of £2,500. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation is recorded on all tangible fixed assets other than freehold land, at rates calculated to write of the cost, less estimated residual value, of each asset over its expected useful life as follows: -

Freehold/Leasehold buildings:	50 years on a straight-line basis
Fixtures, fittings and office equipment:	10 years on a straight-line basis
Computer Equipment:	4 years on a straight-line basis

(xiv) Investments

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

WHITEHOUSE PRESBYTERIAN CHURCH

NOTES TO THE ACCOUNTS year ended 31 December 2024

INCOME	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
2. Regular Voluntary Giving					
WFO	98,076	-	-	98,076	96,803
Property Fund	-	5,894	-	5,894	6,381
United Appeal	-	7,460	-	7,460	8,030
General Mission Fund	-	8,370	-	8,370	7,388
Other Charities	-	9,753	-	9,753	5,183
Presbyterian Children's Society	-	500	-	500	2,123
Youth Fund	-	-	-	-	-
Children & Family Worker (Fund)	-	640	-	640	240
Senior Members Fund	-	-	-	-	-
BB	-	2,458	-	2,458	1,378
GB	-	5,244	-	5,244	5,209
PW	-	1,656	-	1,656	1,579
Bowling Club	-	100	-	100	722
Fun @ Tots	-	449	-	449	314
	<u>98,076</u>	<u>42,524</u>	<u>-</u>	<u>140,600</u>	<u>135,350</u>
3. Donations & Bequests					
Donation & Bequests	5,882	1,118	-	7,000	93,068
	<u>5,882</u>	<u>1,118</u>	<u>-</u>	<u>7,000</u>	<u>93,068</u>
4. Fundraising					
Property Fund	-	692	-	692	3,186
General Mission Fund	-	-	-	-	3,187
Other Charities	-	-	-	-	4,130
	<u>-</u>	<u>692</u>	<u>-</u>	<u>692</u>	<u>10,503</u>
5. Gift Aid					
Weekly Giving	15,006	-	-	15,006	16,120
Property Fund	-	977	-	977	1,066
United Appeal	-	1,381	-	1,381	1,509
General Mission Fund	-	1,324	-	1,324	1,230
Other	-	270	-	270	257
Presbyterian Children's Society	-	125	-	125	348
	<u>15,006</u>	<u>4,077</u>	<u>-</u>	<u>19,083</u>	<u>20,530</u>
6. Investment Income					
Bank Interest	593	-	-	593	1,286
Interest: General Investment Fund	1,014	-	-	1,014	799
Wylie Trust	3,200	-	-	3,200	3,200
Business Fixed Term Deposit Accounts	12,352	-	-	12,352	-
GIF payable to Minister & Sen Minister	-	-	-	-	326
United Appeal	-	234	-	234	184
General Mission Fund	-	99	-	99	-
Youth Fund	-	736	-	736	580
Benevolent Fund	-	832	-	832	656
BB	-	129	-	129	94
GB	-	109	-	109	84
Presbyterian Women	-	252	-	252	199
Bowls	-	26	-	26	5
	<u>17,159</u>	<u>2,417</u>	<u>-</u>	<u>19,576</u>	<u>7,413</u>
7. Other Income					
Ballet School	9,400	-	-	9,400	10,330
Use of rooms	-	-	-	-	352
Catering	340	-	-	340	2,590
Heat & Light	100	-	-	100	4,701
Pulpit Supply	83	-	-	83	237
Sundry	-	-	-	-	-
C'ren & Fam Worker (M'anne Trust)	-	11,010	-	11,010	22,020
North Belfast Pres UMT (YW)	-	5,000	-	5,000	10,000
PCI GIF payable to Minister	342	-	-	342	-
PCI GIF payable to Senior Minister	71	-	-	71	-
Refund damaged cabinets	-	500	-	500	-
Grant (BB)	-	1,589	-	1,589	1,200
Grant (GB)	-	3,800	-	3,800	-
	<u>10,336</u>	<u>21,899</u>	<u>-</u>	<u>32,235</u>	<u>51,430</u>
Investments - Increase in valuation	-	-	8,123	8,123	14,257
Total Income	146,459	72,727	8,123	227,309	332,551

WHITEHOUSE PRESBYTERIAN CHURCH

NOTES TO THE ACCOUNTS year ended 31 December 2024

8. EXPENDITURE	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Church House Assessments	20,313	-	-	20,313	20,562
Ministry & Support Staff					
Minister's Stipend	39,036	-	-	39,036	37,177
Minister's Expenses	8,461	-	-	8,461	8,124
Minister's Cost of Living Payment	-	-	-	-	500
Stipend - CMF Surcharge	-	-	-	-	1,500
PCI GIF Dividends payable to Minister	342	-	-	342	270
PCI GIF Dividends payable to Senior Minister	71	-	-	71	56
Director of Music	3,757	-	-	3,757	3,578
Church Officers	13,273	-	-	13,273	12,035
Pastoral Worker	15,078	-	-	15,078	14,026
Children & Family Worker	5,793	-	-	5,793	-
Licensed & Summer Assistant / Student Minister	4,366	-	-	4,366	8,449
National Ins. (Stipend; Exp & App Levy - £195)	5,297	-	-	5,297	5,055
Pulpit Supply	166	-	-	166	320
	<u>95,640</u>	<u>-</u>	<u>-</u>	<u>95,640</u>	<u>91,090</u>
Life & Work					
Licences	1,410	-	-	1,410	1,339
Literature (Books and Publications)	270	-	-	270	511
Training Courses (Staff and Volunteers)	881	-	-	881	610
Advertising, Print & Stationery	2,596	-	-	2,596	2,167
Bank Fees	343	-	-	343	363
Catering	1,504	-	-	1,504	2,404
Young Life NI	2,499	-	-	2,499	-
Photographic Services	500	-	-	500	-
Donation Greenisland Col Rebuild Fund	2,500	-	-	2,500	-
Other Costs (under £500)	2,284	-	-	2,284	2,224
	<u>14,787</u>	<u>-</u>	<u>-</u>	<u>14,787</u>	<u>9,618</u>
Fees					
Accountancy Fee	820	-	-	820	790
Legal Fees	402	-	-	402	-
Presbytery Fees	837	-	-	837	645
	<u>2,059</u>	<u>-</u>	<u>-</u>	<u>2,059</u>	<u>1,435</u>
Property & Equipment					
Heat & Light	23,081	-	-	23,081	19,227
Cleaning	572	-	-	572	1,518
Water Rates	1,864	-	-	1,864	1,632
Manse Rates/Ground Rent	1,146	-	-	1,146	1,100
Telephone; Internet & Church Suite Prog	2,223	-	-	2,223	2,485
Repairs & Renewals and Equip.	-	19,863	-	19,863	15,367
Insurance	4,800	-	-	4,800	4,477
Depreciation	3,056	20,919	-	23,975	23,541
	<u>36,742</u>	<u>40,782</u>	<u>-</u>	<u>77,524</u>	<u>69,347</u>
Mission & Outreach					
United Appeal	-	9,692	-	9,692	10,258
General Mission Fund	-	23,691	-	23,691	21,933
Other Missions & Charities	-	10,023	-	10,023	9,571
Presbyterian Children's Society	-	725	-	725	2,572
Benevolent Fund	-	-	-	-	710
Senior Members Fund	-	645	-	645	1,033
PCI Urban Mission (YW)	-	3,749	-	3,749	5,004
Children and Family Worker	-	14,202	-	14,202	26,239
Youth	-	693	-	693	1,801
Organisations Expenditure	-	13,434	-	13,434	10,478
	<u>-</u>	<u>76,854</u>	<u>-</u>	<u>76,854</u>	<u>89,599</u>
Investments - Decrease in valuation	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
TOTAL PAYMENTS	169,541	117,636	-	287,177	281,651

WHITEHOUSE PRESBYTERIAN CHURCH

NOTES TO THE ACCOUNTS year ended 31 December 2024 (cont'd)

9. EMPLOYEES

Employment Costs	Total Funds 2024 £	Total Funds 2023 £
Wages and Salaries (2023 inc £500 Minister Cost of Living Payment)	77,219	74,327
Social Security Costs	6,475	5,354
Expenses	10,883	9,078
Pension contributions	9,658	8,922
	<u>104,235</u>	<u>97,681</u>

Children and Family Workers salary costs January - June 2024 covered by Marianne Trust Grant Funding being received excluded from above figures. Associated payments / receipts recorded in Other Restricted - Congregational Funds (C'ren & Fam Worker (M'anne Trust))

The average number of employees, including the minister of the congregation, was:

	Average Employees 2024	Average Employees 2023
Average number of employees (including C&FW & Licensed Assistant)	<u>7</u>	<u>7</u>

There were no employees in receipt of employee benefits in excess of £60,000.

10. PENSION COSTS

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

WHITEHOUSE PRESBYTERIAN CHURCH

NOTES TO THE ACCOUNTS year ended 31 December 2024

Note 11. TANGIBLE FIXED ASSETS

11.1 Cost or valuation	Property - Restricted		L/hold Manse At Cost	Total Buildings
	Freehold Church At Cost	Halls At Cost		
	£	£	£	£
Balance b/f	890,448	41,972	113,543	1,045,963
Additions	-	-	-	-
Revaluations	-	-	-	-
Disposals	-	-	-	-
Balance c/f	890,448	41,972	113,543	1,045,963

11.2 Accumulated depreciation and impairment provisions

	£	£	£	£
Balance b/ f	356,180	40,272	60,010	456,462
charge for year	17,809	839	2,271	20,919
Impairment	-	-	-	-
Revaluations	-	-	-	-
Disposals	-	-	-	-
Balance c/f	373,989	41,111	62,281	477,381

11.3 Net book value

Brought forward	534,268	1,700	53,533	589,501
Carried forward	516,459	861	51,262	568,582

Note 12. Fixtures, Fittings & Equipment

12.1. Cost	General Property - Unrestricted				Total F, F & Equipment
	A/V Equipment	Organ	Piano's 2	Church F & Equipment	
	£	£	£	£	£
Balance b/f	39,901	-	-	26,207	66,108
Additions	-	-	-	4,335	4,335
Disposals	-	-	-	-	-
Balance c/f	39,901	-	-	30,542	70,443

12.2. Accumulated Depreciation

	£	£	£	£	£
Balance b/ f	39,901	-	-	5,466	45,367
charge for year	-	-	-	3,056	3,056
Impairment	-	-	-	-	-
Disposals	-	-	-	-	-
Balance c/f	39,901	-	-	8,522	48,423

12.3 Net book value

Brought forward	-	-	-	20,741	20,741
Carried forward	-	-	-	22,020	22,020

NOTES TO THE ACCOUNTS year ended 31 December 2024 (cont'd)**13. INVESTMENTS**

The congregation has the following investments. Amounts are shown at market valuation.

	2024	2023
	£	£
General Investment Fund	179,920	171,797
Business Fixed Term Deposit Accounts	412,352	-
	<u>592,272</u>	<u>171,797</u>

	2024	2023
	£	£
General Investment Fund		
Value at start of year	171,797	157,540
Additions	-	-
Disposals	-	-
Impairment	-	-
Gains / (Losses on revaluation)	8,123	14,257
Value at end of year	<u>179,920</u>	<u>171,797</u>

	£	£
Business Fixed Term Deposits		
Value at start of year	-	-
Additions	400,000	-
Accrued interest May - Dec 2024	12,352	-
Value at end of year	<u>412,352</u>	<u>-</u>

14. DEBTORS

	2024	2023
	£	£
Gift Aid Recoverable	18,173	20,530
Contribution towards use of rooms	-	150
Fixed Term Deposit Accounts - Calc interest payable May - Dec 2024	12,352	-
WDA contributions received 2025	80	-
	<u>30,605</u>	<u>20,680</u>

15. CASH AT BANK AND IN HAND

	2024	2023
	£	£
Danske Bank Ltd. -Current Account	52,000	516,117
Organisational Banks	8,663	7,069
Cash in hand	-	-
	<u>60,663</u>	<u>523,186</u>

16. CREDITORS: amount falling due within one year

	2024	2023
	£	£
2 x 2024 accrued expenditure items (4 in 2023)	2,401	6,648
	<u>2,401</u>	<u>6,648</u>

WHITEHOUSE PRESBYTERIAN CHURCH

SUMMARY OF FINANCIAL ACTIVITIES to 31 December 2024

17. ANALYSIS OF FUNDS

	Opening Balance	Income	Transfers In	Expenditure	Transfers Out	Closing Balance
	£	£	£	£	£	£
UNRESTRICTED FUNDS						
General Account	406,177	134,107	5,114	166,485	407,816	28,903
Bus Fixed Term Deposit Accounts	-	12,352	400,000	-	-	412,352
Furn., Equip. & Fittings	20,741	-	4,335	3,056	-	22,020
Total	426,918	146,459	409,449	169,541	407,816	405,469
RESTRICTED FUNDS						
Property/Equipment Fund	58,263	8,063	70	19,864	4,335	42,197
Freehold/ Leasehold property	589,501	-	-	20,919	-	568,582
Total	647,764	8,063	70	40,783	4,335	610,779
Missions & Charities						
United Appeal (£9,692)	-	9,074	618	9,692	-	-
General Mission Fund	37,131	10,910	-	23,691	618	23,732
Other Charities	-	10,023	-	10,023	-	-
Pres. Children's Society	-	625	100	725	-	-
Total	37,131	30,632	718	44,131	618	23,732
Other Restricted						
Congregational Funds						
Youth	7,887	736	1,700	692	335	9,296
Benevolent Fund	16,828	832	-	-	-	17,660
Senior Members Fund	4,506	-	-	645	-	3,861
C'ren & Fam Worker (M'anne Trust)	-	11,010	3,192	14,202	-	-
Children & Family Worker (Fund)	600	640	-	-	1,240	-
NBP Urban Mission (YW)	-	1,251	-	3,749	-	-
Total	28,570	18,218	4,892	19,288	1,575	30,817
Other Restricted						
Organisational Funds						
B.B.	1,683	4,177	-	3,419	350	2,091
G.B.	3,280	9,154	335	7,935	500	4,334
P.W.	383	1,908	-	1,535	100	656
Bowls	1,721	126	-	148	140	1,559
Fun @ Tots	10	449	-	397	30	32
Total	7,077	15,814	335	13,434	1,120	8,672
Total Restricted Funds	720,542	72,727	6,015	117,636	7,648	674,000
ENDOWMENT FUNDS						
Youth	29,714	1,405	-	-	-	31,119
General	142,083	6,718	-	-	-	148,801
Total	171,797	8,123	-	-	-	179,920
SUMMARY						
Unrestricted Funds	426,918	146,459	409,449	169,541	407,816	405,469
Restricted Funds	720,542	72,727	6,015	117,636	7,648	674,000
Endowment Funds	171,797	8,123	-	-	-	179,920
Total	1,319,257	227,309	415,464	287,177	415,464	1,259,389
REPRESENTED BY:						
Cash in Bank					52,000	
Organisational Banks				8,672		
Less: Fun @ Tots (Funds in General Fund A/c)				9	8,663	60,663
Endowment Funds						179,920
General Account - Business Fixed Term Deposit Accounts						400,000
Debtors (includes £12,352 accrued Fixed Term Deposit Accounts Interest)						30,605
Sundry Creditor						2,401
Assets						590,602
						1,259,389

NOTES TO THE ACCOUNTS year ended 31 December 2024 (cont'd)

18. RELATED PARTY TRANSACTION

One of the Trustees, the minister of the congregation received remuneration of £39,036; PCI General Investment Funds payable to the Minister in active service of £342 and expenses of £8,461 for acting in that capacity. Pension contribution of £9,369 were paid by the congregation in respect of the minister to the Presbyterian Church in Ireland Pension Scheme (2009). A further Trustee of the Congregation (Church Pastoral Worker) received remuneration of £13,790 and expenses of £1,288. None of the other trustees received any remuneration.

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

	£
Congregational Assessments	20,313
United Appeal	9,692
World Development Appeal	1,675

The congregation contributed £837 towards Presbytery Fees during the year.

There were no other related party transactions.

Whitehouse Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104435

Accounts

WHITEHOUSE PRESBYTERIAN CHURCH

A Congregation of the Presbyterian Church in Ireland



WHITEHOUSE PRESBYTERIAN — CHURCH —

FINANCIAL STATEMENTS

For the year ended 31 December 2023

WHITEHOUSE PRESBYTERIAN CHURCH
A Congregation of the Presbyterian Church in Ireland

TRUSTEES ANNUAL REPORT for the year ended 31 December 2023

INDEPENDENT EXAMINER'S REPORT

Independent examiner's report to the charity trustees of Whitehouse Presbyterian Church on the accounts for the year ended 31 December 2023.

I report on the accounts of Whitehouse Presbyterian Church for the year ended 31 December 2023, which are set out on pages 3 to 14.

Respective responsibilities of charity trustees and examiner:

The charity's trustees are responsible for the preparation of the accounts in accordance with the requirements of section 65 of the Charities (Northern Ireland) Act 2008. Having satisfied myself that the charity is not subject to audit under the Charities Act, and is eligible for independent examination, it is my responsibility to:

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

Section 65(9)(b): -

(9) The Commission may give such directions as it thinks appropriate with respect to the carrying out of an examination in pursuance of subsection (3)(a).

- state whether particular matters have come to my attention.

Basis of independent examiner's statement

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b). The examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as charity trustees concerning any such matters.

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

1. That accounting records were not kept in accordance with the requirements of section 65 of the Charities Act.
2. That the accounts did not accord with those accounting records

3. That the accounts did not comply with the accounting requirements of section 65 and principles of the Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland
4. That there is further information needed for a proper understanding of the accounts to be reached

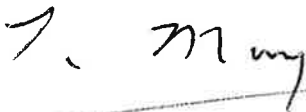
Independent examiner's statement

A decision was taken by the Trustees, based on guidance and advice received, that all Whitehouse Presbyterian Church Accounts should be produced on an accruals basis regardless of whether or not the gross income for the year exceeded £250,000, the threshold specified by the Charity Commission for reporting on an accruals basis.

A consequence of this is your examiner must be a member of a listed body. I can confirm I am a registered member of The Association of Chartered Certified Accountants, which is one of the listed bodies, and that I am qualified to undertake the examination of the 2023 Church Accounts.

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.

Independent examiner



Ian Murray FCCA
Ian Murray & Co. Ltd
27 Joymount, Carrickfergus,

Dated: 22 February 2024

WHITEHOUSE PRESBYTERIAN CHURCH
A CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

WHITEHOUSE PRESBYTERIAN CHURCH

STATEMENT OF FINANCIAL ACTIVITY
for the year ended 31st December 2023

	Notes	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
		£	£	£	£	£
Income and Endowments from:						
Regular Giving	2	96,803	38,547	-	135,350	130,356
Donations and Bequests	3	64,763	28,305	-	93,068	16,940
Fundraising	4	-	10,503	-	10,503	10,032
Gift Aid Refund	5	16,120	4,410	-	20,530	20,161
Investment Income	6	5,611	1,802	-	7,413	7,250
Assets sold		-	-	-	-	-
Investments purchased		-	-	-	-	-
Other Income	7	18,210	33,220	-	51,430	51,973
		<u>201,507</u>	<u>116,787</u>	<u>-</u>	<u>318,294</u>	<u>236,712</u>
Expenditure on:						
Cost of Fundraising		-	-	-	-	-
Charitable Activities	8	155,766	125,885	-	281,651	252,301
Other		-	-	-	-	-
Investments Purchased		-	-	-	-	-
		<u>155,766</u>	<u>125,885</u>	<u>-</u>	<u>281,651</u>	<u>252,301</u>
Net Gains/(Losses) on Investments	13	-	-	14,257	14,257	(14,110)
Net Income before transfers		<u>45,741</u>	<u>(9,098)</u>	<u>14,257</u>	<u>50,900</u>	<u>(29,699)</u>
Transfers between Funds		11,646	(11,646)	-	-	-
Net movement in funds		<u>57,387</u>	<u>(20,744)</u>	<u>14,257</u>	<u>50,900</u>	<u>(29,699)</u>
Reconciliation of funds						
Funds at 31st December 2022		369,531	741,286	157,540	1,268,357	1,298,056
Net movement in funds		57,387	(20,744)	14,257	50,900	(29,699)
Funds at 31st December 2023		<u>426,918</u>	<u>720,542</u>	<u>171,797</u>	<u>1,319,257</u>	<u>1,268,357</u>


BALANCE SHEET
As at 31 December 2023

	Notes	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
Fixed Assets						
Freehold Land & Buildings	11	-	535,968	-	535,968	554,616
Leasehold	11	-	53,533	-	53,533	55,804
Fixtures, Fittings & Equip.	12	20,741	-	-	20,741	6,627
Total Fixed Assets		20,741	589,501	-	610,242	617,047
Investments						
Pres. General Investment Fund	13	-	-	171,797	171,797	157,540
Total Investments		-	-	171,797	171,797	157,540
Current Assets						
Debtors	14	16,270	4,410	-	20,680	20,161
Bank Accounts						
General Bank Account		393,059	123,058	-	516,117	467,407
Organisational Bank accounts		-	7,069	-	7,069	7,248
Total Current Assets		409,329	134,537	-	543,866	494,816
Less: Liabilities						
Creditors: Amounts falling due within one year		3,152	3,496	-	6,648	1,046
Net Current Assets or Liabilities		406,177	131,041	-	537,218	493,770
Total Assets less current liabilities		426,918	720,542	171,797	1,319,257	1,268,357
Creditors: Amounts falling due after one year		-	-	-	-	-
Total Net assets or Liabilities		426,918	720,542	171,797	1,319,257	1,268,357
Represented by:- Funds						
Unrestricted		426,918	-	-	426,918	369,531
Restricted		-	720,542	-	720,542	741,286
Endowments		-	-	171,797	171,797	157,540
Total Funds		426,918	720,542	171,797	1,319,257	1,268,357

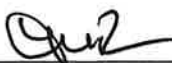
Approved by the Kirk Session at a meeting on 12 February 2024 and signed on its behalf by



Maurice Finlay
Clerk of Session



Helen Lindsay
Congregational secretary:



Tom Beck
Treasurer

NOTES TO THE ACCOUNTS year ended 31 December 2023

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with Financial Reporting Standard applicable in the UK and Ireland (FRS102) (effective January 2022).

The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the congregation is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those that are informal gatherings of church members.

FUND ACCOUNTING

Endowment funds are funds, the capital of which must be retained either permanently or at the congregation's discretion; where 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 of: -

- (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.

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.

INCOMING RESOURCES

(i) Recognition of incoming resources

These are included in the Statement of Financial Activities (SoFA) when: -

- the congregation becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and,
- the monetary value can be measured with sufficient reliability.

(ii) Incoming resources with related expenditure

Where incoming resources have related expenditure (as with fundraising income) the incoming resources and related expenditure are reported gross in the SoFA.

(iii) Grants and donations

Grants and donations are only included in the SoFA when the congregation has unconditional entitlement to the resources.

NOTES TO THE ACCOUNTS year ended 31 December 2023

1. ACCOUNTING POLICIES (cont'd)

(iv) Tax reclaims on donations and gifts

Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.

(v) Contractual income and performance related grants

This is only included in the SoFA once the related goods or services have been delivered.

(vi) Gifts in kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.

(vii) Donated services and facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

(viii) Volunteer help

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

(ix) Investment income

This is included in the accounts when receivable.

(x) Investment gains and losses

This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

EXPENDITURE AND LIABILITIES

(xi) Liability recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the congregation to pay out resources.

(xii) Governance costs

These are shown within charitable activities and include the costs of preparation and examination of accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

NOTES TO THE ACCOUNTS year ended 31 December 2023

1. ACCOUNTING POLICIES (cont'd)

ASSETS

(xiii) Tangible Fixed Assets

Tangible fixed assets for use by charity are capitalised if they can be used for more than one year, and cost in excess of £2,500. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation is recorded on all tangible fixed assets other than freehold land, at rates calculated to write of the cost, less estimated residual value, of each asset over its expected useful life as follows: -

Freehold/Leasehold buildings:	50 years on a straight-line basis
Fixtures, fittings and office equipment:	10 years on a straight-line basis
Computer Equipment:	4 years on a straight-line basis

(xiv) Investments

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

WHITEHOUSE PRESBYTERIAN CHURCH

NOTES TO THE ACCOUNTS year ended 31 December 2023

INCOME	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2020
	£	£	£	£	£
2. Regular Voluntary Giving					
WFO	96,803	-	-	96,803	88,080
Property Fund	-	6,381	-	6,381	6,781
United Appeal	-	8,030	-	8,030	8,774
General Mission Fund	-	7,388	-	7,388	7,005
Other Charities	-	5,183	-	5,183	9,036
Presbyterian Children's Society	-	2,123	-	2,123	1,160
Youth Fund	-	-	-	-	100
Children & Family Worker (Fund)	-	240	-	240	240
Senior Members Fund	-	-	-	-	1,768
BB	-	1,378	-	1,378	924
GB	-	5,209	-	5,209	3,779
PW	-	1,579	-	1,579	2,407
Bowling Club	-	722	-	722	-
Fun @ Tots	-	314	-	314	302
	<u>96,803</u>	<u>38,547</u>	<u>-</u>	<u>135,350</u>	<u>130,356</u>
3. Donations & Bequests					
Donation & Bequests	64,763	28,305	-	93,068	16,940
	<u>64,763</u>	<u>28,305</u>	<u>-</u>	<u>93,068</u>	<u>16,940</u>
4. Fundraising					
Property Fund	-	3,186	-	3,186	3,000
General Mission Fund	-	3,187	-	3,187	2,864
Other Charities	-	4,130	-	4,130	4,168
	<u>-</u>	<u>10,503</u>	<u>-</u>	<u>10,503</u>	<u>10,032</u>
5. Gift Aid					
Weekly Giving	16,120	-	-	16,120	14,504
Property Fund	-	1,066	-	1,066	1,301
United Appeal	-	1,509	-	1,509	1,639
General Mission Fund	-	1,230	-	1,230	1,337
Other	-	257	-	257	1,129
Presbyterian Children's Society	-	348	-	348	251
	<u>16,120</u>	<u>4,410</u>	<u>-</u>	<u>20,530</u>	<u>20,161</u>
6. Investment Income					
Bank Interest	1,286	-	-	1,286	1,182
Interest: General Investment Fund	799	-	-	799	829
Wylie Trust	3,200	-	-	3,200	3,388
GIF payable to Minister & Sen Minister	326	-	-	326	-
United Appeal	-	184	-	184	192
Youth Fund	-	580	-	580	602
Benevolent Fund	-	656	-	656	681
BB	-	94	-	94	93
GB	-	84	-	84	77
Presbyterian Women	-	199	-	199	206
Bowls	-	5	-	5	-
	<u>5,611</u>	<u>1,802</u>	<u>-</u>	<u>7,413</u>	<u>7,250</u>
7. Other Income					
Ballet School	10,330	-	-	10,330	10,715
Use of rooms	352	-	-	352	402
Catering	2,590	-	-	2,590	340
Heat & Light	4,701	-	-	4,701	5,151
Pulpit Supply	237	-	-	237	-
Sundry	-	-	-	-	-
C'ren & Fam Worker (M'anne Trust)	-	22,020	-	22,020	22,020
North Belfast Pres UMT (YW)	-	10,000	-	10,000	10,000
PCS - Restore Grant Scheme	-	-	-	-	300
Grant (BB)	-	1,200	-	1,200	1,600
Grant (GB)	-	-	-	-	1,445
	<u>18,210</u>	<u>33,220</u>	<u>-</u>	<u>51,430</u>	<u>51,973</u>
Investments - Increase in valuation	-	-	14,257	14,257	-
	201,507	116,787	14,257	332,552	236,712

WHITEHOUSE PRESBYTERIAN CHURCH

NOTES TO THE ACCOUNTS year ended 31 December 2023

8. EXPENDITURE	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
Church House Assessments	20,562	-	-	20,562	18,820
Ministry & Support Staff					
Minister's Stipend	37,177	-	-	37,177	33,478
Minister's Expenses	8,124	-	-	8,124	7,672
Minister's Cost of Living Payment	500	-	-	500	-
Stipend - CMF Surcharge	1,500	-	-	1,500	-
PCI GIF Dividends payable to Minister	270	-	-	270	-
PCI GIF Dividends payable to Senior Minister	56	-	-	56	-
Director of Music	3,578	-	-	3,578	3,407
Church Officers	12,035	-	-	12,035	10,984
Pastoral Worker	13,073	-	-	13,073	12,421
Pastoral Worker expenses	953	-	-	953	942
Licensed / Student Minister	8,449	-	-	8,449	300
National Ins. (Stipend; Exp & App Levy - £186)	5,055	-	-	5,055	4,649
Pulpit Supply	320	-	-	320	341
	<u>91,090</u>	<u>-</u>	<u>-</u>	<u>91,090</u>	<u>74,194</u>
Life & Work					
Licences	1,339	-	-	1,339	1,254
Literature (Books and Publications)	511	-	-	511	149
Training Courses (Staff and Volunteers)	610	-	-	610	595
Special assembly Conference fees	-	-	-	-	-
Advertising, Print & Stationery	2,167	-	-	2,167	1,886
Bank Fees	363	-	-	363	331
Catering	2,404	-	-	2,404	1,554
PCI Children's Society Covid-19 Grant (laptop)	-	-	-	-	111
Queen's Jubilee - Family Day	-	-	-	-	664
Other Costs (under £500)	2,224	-	-	2,224	3,085
	<u>9,618</u>	<u>-</u>	<u>-</u>	<u>9,618</u>	<u>9,629</u>
Fees					
Accountancy Fee	790	-	-	790	790
Presbytery Fees	645	-	-	645	758
	<u>1,435</u>	<u>-</u>	<u>-</u>	<u>1,435</u>	<u>1,548</u>
Property & Equipment					
Heat & Light	19,227	-	-	19,227	17,614
Cleaning	1,518	-	-	1,518	954
Water Rates	1,632	-	-	1,632	1,281
Manse Rates/Ground Rent	1,100	-	-	1,100	1,045
Telephone; Internet & Church Suite Prog	2,485	-	-	2,485	1,705
Repairs & Renewals and Equip.	-	15,367	-	15,367	8,917
Insurance	4,477	-	-	4,477	4,473
Depreciation	2,622	20,919	-	23,541	21,867
	<u>33,061</u>	<u>36,286</u>	<u>-</u>	<u>69,347</u>	<u>57,856</u>
Mission & Outreach					
United Appeal	-	10,258	-	10,258	12,561
General Mission Fund	-	21,933	-	21,933	16,898
Other Missions & Charities	-	9,571	-	9,571	14,617
Presbyterian Children's Society	-	2,572	-	2,572	1,734
Benevolent Fund	-	710	-	710	654
Senior Members Fund	-	1,033	-	1,033	3,242
PCI Urban Mission (YW)	-	5,004	-	5,004	5,004
Children and Family Worker	-	26,239	-	26,239	23,552
Youth	-	1,801	-	1,801	1,204
Organisations Expenditure	-	10,478	-	10,478	10,788
	<u>-</u>	<u>89,599</u>	<u>-</u>	<u>89,599</u>	<u>90,254</u>
Investments - Decrease in valuation	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>14,110</u>
TOTAL PAYMENTS	<u>155,766</u>	<u>125,885</u>	<u>-</u>	<u>281,651</u>	<u>266,411</u>

WHITEHOUSE PRESBYTERIAN CHURCH

NOTES TO THE ACCOUNTS year ended 31 December 2023 (cont'd)

9. EMPLOYEES

Employment Costs

	Total Funds 2023 £	Total Funds 2022 £
Wages and Salaries (inc Minister Cost of Living Payment)	74,327	59,718
Social Security Costs	5,354	5,054
Expenses	9,078	8,614
Pension contributions	8,922	8,035
	<u>97,681</u>	<u>81,421</u>

Children and Family Workers salary costs which are being covered by Marianne Trust Grant Funding being received excluded from above figures. Associated payments / receipts recorded in Other Restricted - Congregational Funds (C'ren & Fam Worker (M'anne Trust)

The average number of employees, including the minister of the congregation, was:

	Average Employees 2023	Average Employees 2022
Average number of employees (including C&FW & Licensed Assistant)	<u>7</u>	<u>6</u>

There were no employees in receipt of employee benefits in excess of £60,000.

10. PENSION COSTS

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

NOTES TO THE ACCOUNTS year ended 31 December 2023

Note 11. TANGIBLE FIXED ASSETS

11.1 Cost or valuation

	Property - Restricted		L/hold Manse At Cost	Total Buildings
	Freehold Church At Cost	Halls At Cost		
	£	£	£	£
Balance b/f	890,448	41,972	113,543	1,045,963
Additions	-	-	-	-
Revaluations	-	-	-	-
Disposals	-	-	-	-
Balance c/f	890,448	41,972	113,543	1,045,963

11.2 Accumulated depreciation and impairment provisions

	£	£	£	£
Balance b/ f	338,371	39,433	57,739	435,543
charge for year	17,809	839	2,271	20,919
Impairment	-	-	-	-
Revaluations	-	-	-	-
Disposals	-	-	-	-
Balance c/f	356,180	40,272	60,010	456,462

11.3 Net book value

Brought forward	552,077	2,539	55,804	610,420
Carried forward	534,268	1,700	53,533	589,501

Note 12. Fixtures, Fittings & Equipment

12.1. Cost

	General Property - Unrestricted				Total F, F & Equipment
	A/V Equipment	Organ	Piano's 2	Church F & Equipment	
	£	£	£	£	£
Balance b/f	39,901	-	-	9,471	49,372
Additions	-	-	-	16,736	16,736
Disposals	-	-	-	-	-
Balance c/f	39,901	-	-	26,207	66,108

12.2. Accumulated Depreciation

	£	£	£	£	£
Balance b/ f	39,901	-	-	2,844	42,745
charge for year	-	-	-	2,622	2,622
Impairment	-	-	-	-	-
Disposals	-	-	-	-	-
Balance c/f	39,901	-	-	5,466	45,367

12.3 Net book value

Brought forward	-	-	-	6,627	6,627
Carried forward	-	-	-	20,741	20,741

NOTES TO THE ACCOUNTS year ended 31 December 2023 (cont'd)

13. INVESTMENTS

The congregation has the following investments. Amounts are shown at market valuation.

	2023	2022
	£	£
General Investment Fund	171,797	157,540
	<hr/>	<hr/>
	2023	2022
	£	£
Value at start of year	157,540	171,650
Additions	-	-
Disposals	-	-
Impairment	-	-
Gains / (Losses on revaluation)	14,257	- 14,110
Value at end of year	171,797	157,540
	<hr/>	<hr/>

14. DEBTORS

	2023	2022
	£	£
Gift Aid Recoverable	20,530	20,161
Contribution towards use of rooms	150	-
	<hr/>	<hr/>
	20,680	20,161
	<hr/>	<hr/>

15. CASH AT BANK AND IN HAND

	2023	2022
	£	£
Danske Bank Ltd. -Current Account	516,117	467,407
Organisational Banks	7,069	7,248
Cash in hand	-	-
	<hr/>	<hr/>
	523,186	474,655
	<hr/>	<hr/>

16. CREDITORS: amount falling due within one year

	2023	2022
	£	£
4 x 2023 accrued expenditure items (2 in 2022)	6,648	1,046
	<hr/>	<hr/>
	6,648	1,046
	<hr/>	<hr/>

WHITEHOUSE PRESBYTERIAN CHURCH

SUMMARY OF FINANCIAL ACTIVITIES to 31 December 2023

17. ANALYSIS OF FUNDS

	Opening Balance	Income	Transfers In	Expenditure	Transfers Out	Closing Balance
	£	£	£	£	£	£
UNRESTRICTED FUNDS						
General Account	362,904	201,507	2,493	153,144	7,583	406,177
Furn., Equip. & Fittings	6,627	-	16,736	2,622	-	20,741
Total	369,531	201,507	19,229	155,766	7,583	426,918
RESTRICTED FUNDS						
Property/Equipment Fund	59,448	30,838	80	15,367	16,736	58,263
Freehold/ Leasehold property	610,420	-	-	20,919	-	589,501
Total	669,868	30,838	80	36,286	16,736	647,764
Missions & Charities						
United Appeal (£10,258)	-	9,723	535	10,258	-	-
Mission Fund	39,694	19,904	-	21,933	534	37,131
Other Charities	-	9,571	-	9,571	-	-
Pres. Children's Society	-	2,471	100	2,571	-	-
Total	39,694	41,669	635	44,333	534	37,131
Other Restricted						
Congregational Funds						
Youth	7,933	580	1,700	1,801	525	7,887
Benevolent Fund	16,883	655	-	710	-	16,828
Senior Members Fund	5,539	-	-	1,033	-	4,506
C'ren & Fam Worker (M'anne Trust)	-	22,020	4,219	26,239	-	-
Children & Family Worker (Fund)	360	240	-	-	-	600
PCI Urban Mission (YW)	-	6,247	-	5,004	-	1,251
Total	24,468	33,495	5,919	34,787	525	28,570
Other Restricted						
Organisational Funds						
B.B.	1,572	2,672	-	2,211	350	1,683
G.B.	3,730	5,293	525	5,868	400	3,280
P.W.	398	1,779	-	1,694	100	383
Bowls	1,544	727	-	390	160	1,721
Fun @ Tots	12	314	-	316	-	10
Total	7,256	10,785	525	10,479	1,010	7,077
Total Restricted Funds	741,286	116,787	7,159	125,885	18,805	720,542
ENDOWMENT FUNDS						
Youth	27,248	2,466	-	-	-	29,714
General	130,292	11,791	-	-	-	142,083
Total	157,540	14,257	-	-	-	171,797
SUMMARY						
Unrestricted Funds	369,531	201,507	19,229	155,766	7,583	426,918
Restricted Funds	741,286	116,787	7,159	125,885	18,805	720,542
Endowment Funds	157,540	14,257	-	-	-	171,797
Total	1,268,357	332,551	26,388	281,651	26,388	1,319,257
REPRESENTED BY:						
Cash in Bank					516,117	
Organisational Banks				7,077		
Less: Fun @ Tots (Funds in General Fund A/c)				8	7,069	523,186
Endowment Funds						171,797
Debtors						20,680
Sundry Creditor						6,648
Assets						610,242
						1,319,257

NOTES TO THE ACCOUNTS year ended 31 December 2023 (cont'd)

18. RELATED PARTY TRANSACTION

One of the Trustees, the minister of the congregation received remuneration of £37,177; a “one-off” Cost of Living payment of £500; PCI General Investment Funds payable to the Minister in active service of £270 and expenses of £8,124 for acting in that capacity. Pension contribution of £8,923 were paid by the congregation in respect of the minister to the Presbyterian Church in Ireland Pension Scheme (2009). A further Trustee of the Congregation (Church Pastoral Worker) received remuneration of £13,073 and expenses of £953. None of the other trustees received any remuneration.

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

	£
Congregational Assessments	20,562
United Appeal	10,258
World Development Appeal	1,358

The congregation contributed £645 towards Presbytery Assessments during the year.

There were no other related party transactions.

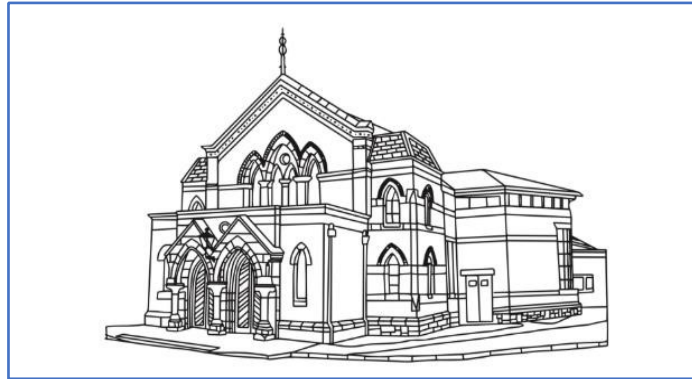
Whitehouse Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104435

Annual report

WHITEHOUSE PRESBYTERIAN CHURCH

A Congregation of the Presbyterian Church in Ireland



TRUSTEES ANNUAL REPORT

For the year ended 31 December 2023

Registered with the Charity Commission for Northern Ireland (NIC104435)

WHITEHOUSE PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

TRUSTEES ANNUAL REPORT
For the year ended 31 December 2023

The Trustees present their Annual Report and Financial Statements for the year ended 31 December 2023 including a Balance Sheet as at that date.

REFERENCE AND ADMINISTRATIVE INFORMATION

Charity Name: Whitehouse Presbyterian Church

Registered Charity in Northern Ireland No.: NIC104435

Contact Address: 143-145 Shore Road
Newtownabbey
Co Antrim
BT37 9SY

CHARITY TRUSTEES:

The Charity Trustees who served during the year or who were trustees at the date of this report were: -

Kirk Session members:

Moderator: Rev. Stephen J. Lowry
Clerk of Session: Maurice Finlay

Mark Cairns
Jackie Davison
Jim Forbes
| Lisa Hall
Arthur Halligan
Julian Halligan
Shirley Haslett
Frances Jackson
Ann Kirkwood

Helen Lindsay
Wallace Lowry
Allan McBride
Bobby McClung (Retired)
Isobel McDowell
William McDowell
Betty Morris
Kim Stockman
Muriel Torrens

Congregational Committee members:

Tom Beck
Anne Boyd
Dermot Boyd
Jackie Crawley

Veronica Holland
Louise Lowry
Sarah McClean
Carole McDowell

**TRUSTEES ANNUAL REPORT For the year ended 31
December 2023 (cont.)**

David Creaney	Charles McDowell
Ingrid Crowe	Anne Porter
Rhonda Devonport	Florence Richardson
Jennifer Dodds	Chloe Scott
Barbara Ewart	Mandy Spence
Anne Finlay	Lisa Taylor
Deborah Halligan	Mandy Thompson
Donna Hamilton	Alan Watson

All members of the Kirk Session are also members of the Congregational Committee

PRINCIPAL OFFICE BEARERS

Minister:	Rev. Stephen J. Lowry
Pastoral Worker:	Mrs Kim Stockman
Clerk of Session:	Mr Maurice Finlay
Congregational Secretary:	Miss Helen Lindsay (MBE)
Congregational Treasurer:	Mr Tom Beck
Children & Family Worker:	Miss Chloe Scott

INDEPENDENT EXAMINER: Ian Murray & Co
27 Joymount
Carrickfergus
Co Antrim
BT38 7DN

BANKERS: Danske Bank Ltd
Abbeycentre
Newtownabbey
Co Antrim
BT37 9UH

(cont'd)

TRUSTEES ANNUAL REPORT For the year ended 31 December 2023

STRUCTURE AND MANAGEMENT

The Kirk Session

The charity trustees of the congregation are the members of Kirk Session. Under the congregation's governing document, The Code, the book of the constitution and government of the Presbyterian Church in Ireland, the Kirk Session seeks to watch over and promote the spiritual interest of the congregation and of persons not connected with any congregation who are within its bounds. It ensures pastoral care is in place in the congregation and seeks to further the contribution of the Church to Christian witness and service in the local community. The Kirk Session has delegated to its Congregational Committee the temporal affairs of the congregation including administering all funds and property belonging to the congregation. Members of the Kirk Session are also ex-officio members of the Congregational Committee.

The Kirk Session consists of the ordained minister and the ruling elders of the congregation. All members are entitled to propose, speak and exercise equal votes at meetings, except that the Moderator, the minister in active duty in the congregation, has no deliberative but only a casting vote. Stated meetings of the Kirk Session are held four times a year.

To be chosen for the office of the eldership in the congregation a person must be a voting member and a regular attendant on its ordinances. The selection of those proposed to be called to the office can be either by the Congregation or by the Kirk Session.

Presbytery

Under the Presbyterian Church in Ireland form of governance the corporate oversight of a congregation is the responsibility of a Presbytery which superintends generally the spiritual and temporal affairs of the congregations assigned to it by the General Assembly of the Presbyterian Church in Ireland. Whitehouse Presbyterian Church has been assigned to the North Belfast Presbytery of the Presbyterian Church in Ireland. The membership of the Presbytery consists mainly of the active ministers of congregations assigned by the General assembly, ministers who have retired from active duty and an elder appointed by the Kirk Session of the congregation.

The General Assembly

The General Assembly is the supreme court of the Church, representing in one body the whole Church and acting as its supreme legislative, administration and judicial authority, in dealing with all matters brought before it. The General Assembly is normally constituted during the first week in June for worship and to conduct business. At the end of business, it is dissolved. The membership of the General Assembly consists mainly of the active ministers of each congregation, retired ministers and a representative elder appointed by the Kirk Session of each congregation.

DESCRIPTION AND PURPOSE

The charitable purpose of the congregation is the advancement of religion.

Whitehouse Presbyterian Church is a congregation of the Presbyterian Church in Ireland. The Presbyterian Church in Ireland, as a Reformed Church within the wider body of Christ is grounded in

TRUSTEES ANNUAL REPORT For year ended 31 December 2023 (cont'd)

the Scriptures, and exists to love and honour God through faith in His Son and by the power of his Spirit, and to enable her members to play their part in fulfilling God's mission to our world.

The Mission of Whitehouse Presbyterian Church is: - To
worship God together
To follow Jesus Christ
To share the Good News of his love in the power of his Spirit

To this end, we commit ourselves: -
To make our resources available
To work to improve community relations
To care for the needs of the wider world

ACTIVITIES AND OBJECTIVES

The congregation meets for worship every Sunday and visitors are welcome to join. The Sacrament of the Lords Supper is observed on several occasions during the year and all those who have been baptised and who have made a profession of faith in the Lord Jesus Christ are admitted to the Lord's Supper. The congregation holds regular bible study meetings. There is a wide range of organisations and activities that meet during the week; these include: Young Life, Boys Brigade, Girls Brigade, Presbyterian Women, and Fun @ Tots.

News about church activities can be obtained in four main ways:

- Information sheets are distributed at Sunday services which detail Church activities during the coming week.
- A church website (www.whitehousepc.org) combines information about the church to bring the Church's message to a wider audience.
- A telephone line (028 9036 9852) allows people to contact the Church during office hours
- A church Facebook social media site.

ACHIEVEMENTS AND PERFORMANCE

Worship and Prayer

Sunday worship begins with the Sunday Prayer meeting which assembles in the Session Room and is followed at 11.00am by a joint service of worship involving the adult congregation and our Children's Sunday Groups. At the mid-point of the service, the Children's Sunday Groups move to adjoining halls to explore faith in a manner appropriate to their age groups. During the week the Bible study provides an opportunity for members to meet together for fellowship, to study the scriptures and for prayer.

As well as our regular services during the year we acknowledged God's gift of life at 1 (1) Sacrament of Baptism, and gave thanks for faithful service and sought to comfort those who have been bereaved during the year.

TRUSTEES ANNUAL REPORT For year ended 31 December 2023 (cont'd)

At 31 December 2023 there were 155 (157) communicant members and 242 (242) families connected with the congregation. The average weekly attendance at morning worship was 145 (125).

Pastoral Care

Members of the congregation who are unable to attend church due to sickness or age are visited on a regular basis by the Minister, Assistant Minister, Pastoral Worker, elders or by one of the congregation's pastoral visitors.

Mission and Outreach

The congregation supports mission both locally and overseas. The church is involved with the other churches in the area supporting the local foodbank in Greencastle Methodist, Newtownabbey Street Pastors mainly in the Glengormley area, and the church supported financially the outreach in several local secondary school's scripture unions.

The congregation has a sincere commitment for overseas mission. Links are being developed with Fields of Life including contributing to the charity both financially and in assignments. Specifically, we supported prayerfully and financially a school in Uganda.

Both the local and overseas mission work mentioned above are supported through the generous giving of the congregation through the Mission Fund envelopes and the contribution from other events.

The congregation supports the United Appeal for Mission which is a central fund of the Presbyterian Church in Ireland. This fund enables congregations to support the wider mission of the denomination and to do mission and outreach on a denominational basis beyond what the congregation could do on its own. The United Appeal Fund provides financial support for mission personnel at home and overseas, assists congregations with the deployment of locally based staff, enables church planting, provides grant support for the upkeep of church premises, assists with the running costs of Union Theological College (the Church's training college for ministry students) and financially supports congregation in the areas of worship, discipleship, global mission, outreach, leadership and pastoral care.

The congregation also contributed to the denominations annual World Development Appeal, Christian Aid, Leprosy Fund, Tear Fund and the Moderator's Appeal.

Presbytery

The congregation was represented at the regular meetings of Presbytery by our minister and one of the elders. This provides an important link between the congregations and the wider structures of the church.

General Assembly

The minister and one of our elders were nominated to attend the meeting of the General Assembly of the Presbyterian Church in Ireland held in Assembly Buildings, Belfast, in June.

FINANCIAL REVIEW

The 2023 Whitehouse Presbyterian Church Accounts have been produced on an Accruals Accounting basis.

Overview

The closing balance in the “Unrestricted” fund was £406,177 (up £43,273) from £362,904 in 2022). There was a net £3.8k decrease in the closing balances in the Church’s three main “Restricted” funds (Property / Equipment (£58,263 from £59,448 - decrease £1.2k); General Mission (£37,131 from £39,694 - decrease £2.6k) and Youth £7,887 from £7,933 – no material change).

General fund

The congregation’s main source of income is members’ contributions through the Weekly Freewill Offering regular giving. There were 188 families contributing during the year (186 in previous year) donating a total of £96,803 (£88,080 in previous year).

In the Accruals Accounts produced, the 2023 Freewill Offering Contributions were also supplemented by a £16.1k accrual in respect of tax recoverable from HMRC from contributions received in 2023 from those members of the Congregation that have signed up to the Gift Aid Scheme.

2023 Charity Commission Submission

The Church Charity Commission submission for 2023 was submitted to the Charity Commission for Northern Ireland on 26 September 2023 prior to the submission date specified of 31 October 2023.

RESPONSIBILITIES IN RESPECT OF THE FINANCIAL STATEMENTS

The Trustees are responsible for preparing the annual report and the financial statements of the congregation in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

The Trustees are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the congregations and the financial activities for that year. In preparing the financial statements the Trustees are required to:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Funds will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the funds transactions and disclose with reasonable accuracy at any time the financial position of the congregation and enable them to ensure that the financial statements comply with the Statement of Recommended Practice “Accounting and Reporting by Charities (1 January 2015)”. They are also responsible for safeguarding the assets of the congregation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

GOING CONCERN

The activities of the congregation are dependent on ongoing contributions from its members. The Trustees are of the opinion that the congregation has sufficient resources at the date of approval of these financial statements to meet commitments which will arise in the year from the date of signing this report and subject to the continuing support from members to fund on an ongoing basis the congregation’s current activities and other financial commitments.

RESERVES POLICY

The Trustees have considered the level of unrestricted reserves that it is appropriate to hold taking account of current and ongoing commitments. It is the policy of the Trustees to hold at least three month’s normal expenditure. The balance of £58,263 in the Property/Equipment Restricted Fund is retained towards meeting the cost of any future expenditure incurred in the purchase, refurbishment, repairs and maintenance of buildings, fixtures, fittings and equipment.

TRUSTEES ANNUAL REPORT For the year ended 31 December 2023 (cont'd)

RISK REVIEW

A review of major risks has been undertaken by the Trustees and systems and procedures implemented to manage identified risks. The principal risks are in relation to the likelihood of reputational damage and financial risks associated with the expectation of ongoing financial support from members. These risks are mitigated by the Trustees, and the Congregational Committee, regularly monitoring the various activities of the congregation at stated meetings and by encouraging members in their regular giving.

Approved by the Kirk Session at a meeting held 12 February 2024 and signed on its behalf by

Name:

**Maurice Finlay
Clerk of Session**

Name:

**Helen Lindsay
Congregational Committee Secretary**

Whitehouse Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104435

Annual return

WHITEHOUSE PRESBYTERIAN CHURCH

A Congregation of the Presbyterian Church in Ireland



WHITEHOUSE PRESBYTERIAN — CHURCH —

FINANCIAL STATEMENTS

For the year ended 31 December 2023

WHITEHOUSE PRESBYTERIAN CHURCH
A Congregation of the Presbyterian Church in Ireland

TRUSTEES ANNUAL REPORT for the year ended 31 December 2023

INDEPENDENT EXAMINER'S REPORT

Independent examiner's report to the charity trustees of Whitehouse Presbyterian Church on the accounts for the year ended 31 December 2023.

I report on the accounts of Whitehouse Presbyterian Church for the year ended 31 December 2023, which are set out on pages 3 to 14.

Respective responsibilities of charity trustees and examiner:

The charity's trustees are responsible for the preparation of the accounts in accordance with the requirements of section 65 of the Charities (Northern Ireland) Act 2008. Having satisfied myself that the charity is not subject to audit under the Charities Act, and is eligible for independent examination, it is my responsibility to:

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

Section 65(9)(b): -

(9) The Commission may give such directions as it thinks appropriate with respect to the carrying out of an examination in pursuance of subsection (3)(a).

- state whether particular matters have come to my attention.

Basis of independent examiner's statement

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b). The examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as charity trustees concerning any such matters.

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

1. That accounting records were not kept in accordance with the requirements of section 65 of the Charities Act.
2. That the accounts did not accord with those accounting records

3. That the accounts did not comply with the accounting requirements of section 65 and principles of the Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland
4. That there is further information needed for a proper understanding of the accounts to be reached

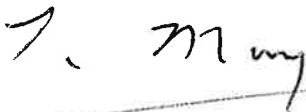
Independent examiner's statement

A decision was taken by the Trustees, based on guidance and advice received, that all Whitehouse Presbyterian Church Accounts should be produced on an accruals basis regardless of whether or not the gross income for the year exceeded £250,000, the threshold specified by the Charity Commission for reporting on an accruals basis.

A consequence of this is your examiner must be a member of a listed body. I can confirm I am a registered member of The Association of Chartered Certified Accountants, which is one of the listed bodies, and that I am qualified to undertake the examination of the 2023 Church Accounts.

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.

Independent examiner



Ian Murray FCCA
Ian Murray & Co. Ltd
27 Joymount, Carrickfergus,

Dated: 22 February 2024

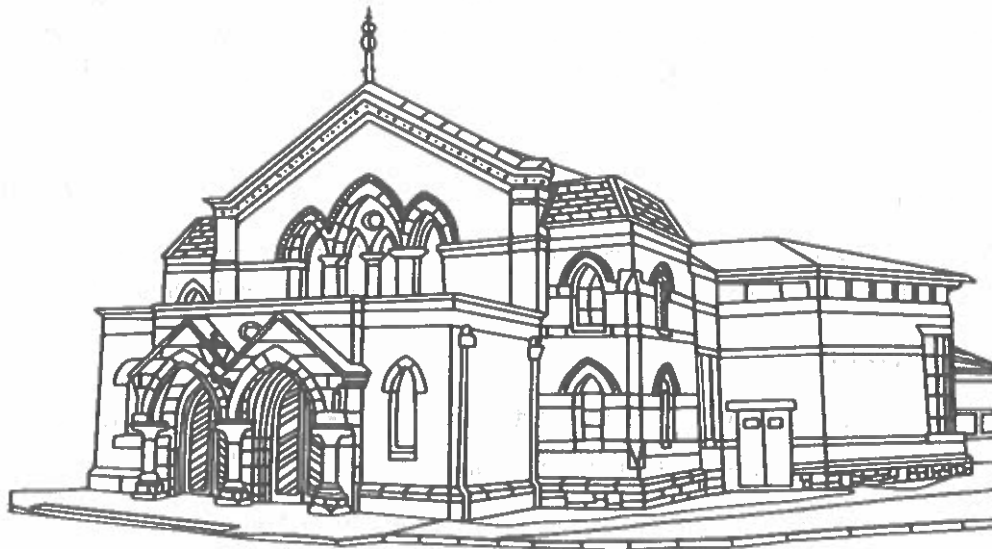
Whitehouse Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104435

Accounts

WHITEHOUSE PRESBYTERIAN CHURCH

A Congregation of the Presbyterian Church in Ireland



WHITEHOUSE PRESBYTERIAN — CHURCH —

FINANCIAL STATEMENTS

For the year ended 31 December 2022

WHITEHOUSE PRESBYTERIAN CHURCH
A Congregation of the Presbyterian Church in Ireland

TRUSTEES ANNUAL REPORT for the year ended 31 December 2022

INDEPENDENT EXAMINER'S REPORT

Independent examiner's report to the charity trustees of Whitehouse Presbyterian Church on the accounts for the year ended 31 December 2022.

I report on the accounts of Whitehouse Presbyterian Church for the year ended 31 December 2022, which are set out on pages 3 to 14.

Respective responsibilities of charity trustees and examiner:

The charity's trustees are responsible for the preparation of the accounts in accordance with the requirements of section 65 of the Charities (Northern Ireland) Act 2008. Having satisfied myself that the charity is not subject to audit under the Charities Act, and is eligible for independent examination, it is my responsibility to:

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

Section 65(9)(b): -

(9) The Commission may give such directions as it thinks appropriate with respect to the carrying out of an examination in pursuance of subsection (3)(a).

- state whether particular matters have come to my attention.

Basis of independent examiner's statement

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b). The examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as charity trustees concerning any such matters.

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

1. accounting records were not kept in accordance with the requirements of section 65 of the Charities Act.
2. the accounts did not accord with those accounting records

3. the accounts did not comply with the accounting requirements of section 65 and principles of the Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland
4. there is further information needed for a proper understanding of the accounts to be reached

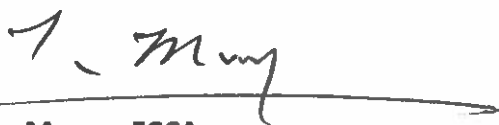
Independent examiner's statement

Although the Charity's gross income for 2022 did not exceed £250,000, the threshold specified by the Charity Commission for reporting on an accruals basis, a decision was taken by the Trustees, based on guidance and advice received, that the 2022 Whitehouse Presbyterian Church Accounts should continue to be produced on an accruals basis.

A consequence of this is your examiner must be a member of a listed body. I can confirm I am a registered member of The Association of Chartered Certified Accountants, which is one of the listed bodies, and that I am qualified to undertake the examination of the 2022 Church Accounts.

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.

Independent examiner



**Ian Murray FCCA
Ian Murray & Co. Ltd
27 Joymount, Carrickfergus.**

Dated: 14 February 2023

WHITEHOUSE PRESBYTERIAN CHURCH
A CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

WHITEHOUSE PRESBYTERIAN CHURCH

STATEMENT OF FINANCIAL ACTIVITY
for the year ended 31st December 2022

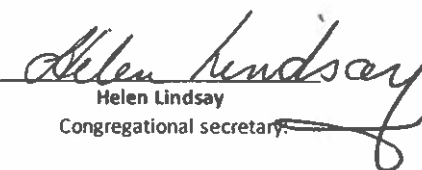
	Notes	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
		£	£	£	£	£
Income and Endowments from:						
Regular Giving	2	88,080	42,276	-	130,356	129,422
Donations and Bequests	3	16,510	430	-	16,940	201,810
Fundraising	4	-	10,032	-	10,032	3,485
Gift Aid Refund	5	14,504	5,657	-	20,161	22,497
Investment Income	6	5,399	1,851	-	7,250	8,542
Assets sold		-	-	-	-	-
Investments purchased		-	-	-	-	-
Other Income	7	16,608	35,365	-	51,973	33,598
		<u>141,101</u>	<u>95,611</u>	<u>-</u>	<u>236,712</u>	<u>399,354</u>
Expenditure on:						
Cost of Fundraising		-	-	-	-	-
Charitable Activities	8	132,211	120,090	-	252,301	228,811
Other		-	-	-	-	-
Investments Purchased		-	-	-	-	-
		<u>132,211</u>	<u>120,090</u>	<u>-</u>	<u>252,301</u>	<u>228,811</u>
Net Gains/(Losses) on Investments	13	-	-	- 14,110	(14,110)	19,572
Net Income before transfers		8,890	(24,479)	(14,110)	(29,699)	190,115
Transfers between Funds		(2,252)	2,252	-	-	-
Net movement in funds		6,638	(22,227)	(14,110)	(29,699)	190,115
Reconciliation of funds						
Funds at 31st December 2021		362,893	763,513	171,650	1,298,056	1,107,941
Net movement in funds		6,638	(22,227)	(14,110)	(29,699)	190,115
Funds at 31st December 2022		369,531	741,286	157,540	1,268,357	1,298,056

BALANCE SHEET
As at 31 December 2022

	Notes	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
Fixed Assets						
Freehold Land & Buildings	11	-	554,616	-	554,616	573,264
Leasehold	11	-	55,804	-	55,804	58,075
Fixtures, Fittings & Equip.	12	6,627	-	-	6,627	7,575
Total Fixed Assets		6,627	610,420	-	617,047	638,914
Investments						
Pres. General Investment Fund	13	-	-	157,540	157,540	171,650
Total Investments		-	-	157,540	157,540	171,650
Current Assets						
Debtors	14	14,504	5,657	-	20,161	20,962
Bank Accounts						
General Bank Account		349,446	117,961	-	467,407	457,772
Organisational Bank accounts		-	7,248	-	7,248	10,156
Total Current Assets		363,950	130,866	-	494,816	488,890
Less: Liabilities						
Creditors: Amounts falling due within one year		1,046	-	-	1,046	1,398
Net Current Assets or Liabilities		362,904	130,866	-	493,770	487,492
Total Assets less current liabilities		369,531	741,286	157,540	1,268,357	1,298,056
Creditors: Amounts falling due after one year		-	-	-	-	-
Total Net assets or Liabilities		369,531	741,286	157,540	1,268,357	1,298,056
Represented by:- Funds						
Unrestricted		369,531	-	-	369,531	362,893
Restricted		-	741,286	-	741,286	763,513
Endowments		-	-	157,540	157,540	171,650
Total Funds		369,531	741,286	157,540	1,268,357	1,298,056

Approved by the Kirk Session at a meeting on 13 February 2023 and signed on its behalf by


Maurice Finlay
Clerk of Session


Helen Lindsay
Congregational secretary


Tom Beck
Treasurer

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with Financial Reporting Standard applicable in the UK and Ireland (FRS102) (effective 1 January 2015).

The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the congregation is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those that are informal gatherings of church members.

FUND ACCOUNTING

Endowment funds are funds, the capital of which must be retained either permanently or at the congregation's discretion; where 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 of: -

- (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.

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.

INCOMING RESOURCES

(i) Recognition of incoming resources

These are included in the Statement of Financial Activities (SoFA) when: -

- the congregation becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and,
- the monetary value can be measured with sufficient reliability.

(ii) Incoming resources with related expenditure

Where incoming resources have related expenditure (as with fundraising income) the incoming resources and related expenditure are reported gross in the SoFA.

(iii) Grants and donations

Grants and donations are only included in the SoFA when the congregation has unconditional entitlement to the resources.

NOTES TO THE ACCOUNTS year ended 31 December 2022

1. ACCOUNTING POLICIES (cont'd)

(iv) Tax reclaims on donations and gifts

Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.

(v) Contractual income and performance related grants

This is only included in the SoFA once the related goods or services have been delivered.

(vi) Gifts in kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.

(vii) Donated services and facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

(viii) Volunteer help

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

(ix) Investment income

This is included in the accounts when receivable.

(x) Investment gains and losses

This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

EXPENDITURE AND LIABILITIES

(xi) Liability recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the congregation to pay out resources.

(xii) Governance costs

These are shown within charitable activities and include the costs of preparation and examination of accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

NOTES TO THE ACCOUNTS year ended 31 December 2022

1. ACCOUNTING POLICIES (cont'd)

ASSETS

(xiii) Tangible Fixed Assets

Tangible fixed assets for use by charity are capitalised if they can be used for more than one year, and cost in excess of £2,500. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation is recorded on all tangible fixed assets other than freehold land, at rates calculated to write off the cost, less estimated residual value, of each asset over its expected useful life as follows: -

Freehold/Leasehold buildings:	50 years on a straight-line basis
Fixtures, fittings and office equipment:	10 years on a straight-line basis
Computer Equipment:	4 years on a straight-line basis

(xiv) Investments

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

WHITEHOUSE PRESBYTERIAN CHURCH

NOTES TO THE ACCOUNTS year ended 31 December 2022

INCOME	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
2. Regular Voluntary Giving					
WFO	88,080	-	-	88,080	92,852
Property Fund	-	6,781	-	6,781	6,943
United Appeal	-	8,774	-	8,774	10,137
General Mission Fund	-	7,005	-	7,005	6,672
Other Charities	-	9,036	-	9,036	6,916
Presbyterian Children's Society	-	1,160	-	1,160	1,553
Youth Fund	-	100	-	100	-
Benevolent Fund	-	-	-	-	-
Children & Family Worker (Fund)	-	240	-	240	120
Senior Members Fund	-	1,768	-	1,768	-
BB	-	924	-	924	834
GB	-	3,779	-	3,779	1,608
PW	-	2,407	-	2,407	1,666
Bowling Club	-	-	-	-	-
Friends & Neighbours	-	-	-	-	-
Fun @ Tots	-	302	-	302	121
	<u>88,080</u>	<u>42,276</u>	<u>-</u>	<u>130,356</u>	<u>129,422</u>
3. Donations & Bequests					
Donation & Bequests	16,510	430	-	16,940	201,810
	<u>16,510</u>	<u>430</u>	<u>-</u>	<u>16,940</u>	<u>201,810</u>
4. Fundraising					
Property Fund	-	3,000	-	3,000	1,985
General Mission Fund	-	2,864	-	2,864	1,500
Other Charities	-	4,168	-	4,168	-
	<u>-</u>	<u>10,032</u>	<u>-</u>	<u>10,032</u>	<u>3,485</u>
5. Gift Aid					
Weekly Giving	14,504	-	-	14,504	17,024
Property Fund	-	1,301	-	1,301	1,418
United Appeal	-	1,639	-	1,639	2,057
General Mission Fund	-	1,337	-	1,337	1,411
Other	-	1,129	-	1,129	284
Presbyterian Children's Society	-	251	-	251	303
	<u>14,504</u>	<u>5,657</u>	<u>-</u>	<u>20,161</u>	<u>22,497</u>
6. Investment Income					
Bank Interest	1,182	-	-	1,182	842
Interest: General Investment Fund	829	-	-	829	799
Wylie Trust	3,388	-	-	3,388	5,120
United Appeal	-	192	-	192	184
Youth Fund	-	602	-	602	579
Benevolent Fund	-	681	-	681	656
BB	-	93	-	93	89
GB	-	77	-	77	73
Presbyterian Women	-	206	-	206	199
Bowls	-	-	-	-	1
	<u>5,399</u>	<u>1,851</u>	<u>-</u>	<u>7,250</u>	<u>8,542</u>
7. Other Income					
Ballet School	10,715	-	-	10,715	4,660
Use of rooms	402	-	-	402	-
Catering	340	-	-	340	-
Heat & Light	5,151	-	-	5,151	2,367
Sundry	-	-	-	-	75
C'ren & Fam Worker (M'anne Trust)	-	22,020	-	22,020	11,926
North Belfast Pres UMT (YW)	-	10,000	-	10,000	10,000
HMRC - Job Retention Scheme	-	-	-	-	2,265
PCI Children's Society - Covid-19 Grant	-	-	-	-	300
PCS - Restore Grant Scheme	-	300	-	300	-
Grant (BB)	-	1,600	-	1,600	1,600
Grant (GB)	-	1,445	-	1,445	405
	<u>16,608</u>	<u>35,365</u>	<u>-</u>	<u>51,973</u>	<u>33,598</u>
Investments - Increase in valuation	-	-	-	-	19,572
Total Income	141,101	95,611	-	236,712	418,926

WHITEHOUSE PRESBYTERIAN CHURCH

NOTES TO THE ACCOUNTS year ended 31 December 2022

8. EXPENDITURE	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
Church House Assessments	18,820	-	-	18,820	19,670
Ministry & Support Staff					
Minister's Stipend	33,478	-	-	33,478	32,252
Minister's Expenses	7,672	-	-	7,672	7,381
Director of Music	3,407	-	-	3,407	2,720
Church Officers	10,984	-	-	10,984	10,524
Pastoral Worker	12,421	-	-	12,421	12,076
Pastoral Worker expenses	942	-	-	942	641
Summer Assistant / Student Minister	300	-	-	300	1,168
National Ins. (Stipend; Exp & App Levy - £167)	4,649	-	-	4,649	4,255
Pulpit Supply	341	-	-	341	297
	74,194	-	-	74,194	71,314
Life & Work					
Licences	1,254	-	-	1,254	1,381
Literature (Books and Publications)	149	-	-	149	411
Training Courses (Staff and Volunteers)	595	-	-	595	1,000
Special assembly Conference fees	-	-	-	-	-
Advertising, Print & Stationery	1,886	-	-	1,886	1,876
Bank Fees	331	-	-	331	213
Catering	1,554	-	-	1,554	51
PCI Children's Society Covid-19 Grant (laptop)	111	-	-	111	189
Queen's Jubilee - Family Day	664	-	-	664	-
Other Costs (under £500)	3,085	-	-	3,085	2,628
	9,629	-	-	9,629	7,749
Fees					
Accountancy Fee	790	-	-	790	770
Presbytery Fees	758	-	-	758	743
	1,548	-	-	1,548	1,513
Property & Equipment					
Heat & Light	17,614	-	-	17,614	9,091
Cleaning	954	-	-	954	846
Water Rates	1,281	-	-	1,281	827
Manse Rates/Ground Rent	1,045	-	-	1,045	1,037
Telephone; Internet & Church Suite Prog	1,705	-	-	1,705	1,345
Repairs & Renewals and Equip.	-	8,917	-	8,917	26,742
Insurance	4,473	-	-	4,473	4,431
Depreciation	948	20,919	-	21,867	21,867
	28,020	29,836	-	57,856	66,186
Mission & Outreach					
United Appeal	-	12,561	-	12,561	10,421
General Mission Fund	-	16,898	-	16,898	2,462
Other Missions & Charities	-	14,617	-	14,617	7,023
Presbyterian Children's Society	-	1,734	-	1,734	1,717
Benevolent Fund	-	654	-	654	-
Senior Members Fund	-	3,242	-	3,242	-
PCI Urban Mission (YW)	-	5,004	-	5,004	19,998
Children and Family Worker	-	23,552	-	23,552	11,962
Youth	-	1,204	-	1,204	2,481
Organisations Expenditure	-	10,788	-	10,788	6,315
	-	90,254	-	90,254	62,379
Investments - Decrease in valuation	-	-	14,110	14,110	-
TOTAL PAYMENTS	132,211	120,090	14,110	266,411	228,811

NOTES TO THE ACCOUNTS year ended 31 December 2022 (cont'd)

9. EMPLOYEES

Employment Costs

	Total Funds 2022	Total Funds 2021
	£	£
Wages and Salaries	59,718	56,923
Social Security Costs	5,054	4,744
Expenses	8,614	8,022
Pension contributions	8,035	7,741
	<u>81,421</u>	<u>77,430</u>

Children and Family Workers salary costs which are being covered by Marianne Trust Grant Funding being received excluded from above figures. Associated payments / receipts recorded in Other Restricted - Congregational Funds (C'ren & Fam Worker (M'anne Trust)

The average number of employees, including the minister of the congregation, was:

	Average Employees 2022	Average Employees 2021
Average number of employees (including the C&FW)	<u>6</u>	<u>6</u>

There were no employees in receipt of employee benefits in excess of £60,000.

10. PENSION COSTS

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

WHITEHOUSE PRESBYTERIAN CHURCH

NOTES TO THE ACCOUNTS year ended 31 December 2022

Note 11. TANGIBLE FIXED ASSETS

11.1 Cost or valuation	Property - Restricted		L/hold Manse At Cost £	Total Buildings £
	Freehold Church At Cost £	Halls At Cost £		
Balance b/f	890,448	41,972	113,543	1,045,963
Additions	-	-	-	-
Revaluations	-	-	-	-
Disposals	-	-	-	-
Balance c/f	890,448	41,972	113,543	1,045,963

11.2 Accumulated depreciation and impairment provisions

	£	£	£	£
Balance b/ f	320,562	38,594	55,468	414,624
charge for year	17,809	839	2,271	20,919
Impairment	-	-	-	-
Revaluations	-	-	-	-
Disposals	-	-	-	-
Balance c/f	338,371	39,433	57,739	435,543

11.3 Net book value

Brought forward	569,886	3,378	58,075	631,339
Carried forward	552,077	2,539	55,804	610,420

Note 12. Fixtures, Fittings & Equipment

12.1. Cost	General Property - Unrestricted				Total F, F & Equipment £
	A/V Equipment £	Organ £	Piano's 2 £	Church F & Equipment £	
Balance b/f	39,901	-	-	9,471	49,372
Additions	-	-	-	-	-
Disposals	-	-	-	-	-
Balance c/f	39,901	-	-	9,471	49,372

12.2. Accumulated Depreciation

	£	£	£	£	£
Balance b/ f	39,901	-	-	1,896	41,797
charge for year	-	-	-	948	948
Impairment	-	-	-	-	-
Disposals	-	-	-	-	-
Balance c/f	39,901	-	-	2,844	42,745

12.3 Net book value

Brought forward	-	-	-	7,575	7,575
Carried forward	-	-	-	6,627	6,627

NOTES TO THE ACCOUNTS year ended 31 December 2022 (cont'd)

13. INVESTMENTS

The congregation has the following investments. Amounts are shown at market valuation.

	2022	2021
	£	£
General Investment Fund	157,540	171,650
	<hr/>	<hr/>
	2022	2021
	£	£
Value at start of year	171,650	152,078
Additions	-	-
Disposals	-	-
Impairment	-	-
Gains / (Losses on revaluation)	(14,110)	19,572
Value at end of year	157,540	171,650
	<hr/>	<hr/>

14. DEBTORS

	2022	2021
	£	£
Gift Aid Recoverable	20,161	20,921
Supplier refund due	-	41
	<hr/>	<hr/>
	20,161	20,962
	<hr/>	<hr/>

15. CASH AT BANK AND IN HAND

	2022	2021
	£	£
Danske Bank Ltd. -Current Account	467,407	457,772
Organisational Banks	7,248	10,156
Cash in hand	-	-
	<hr/>	<hr/>
	474,655	467,928
	<hr/>	<hr/>

16. CREDITORS: amount falling due within one year

	2022	2021
	£	£
2 x 2022 accrued expenditure items (4 in 2021)	1,046	1,398
	<hr/>	<hr/>
	1,046	1,398
	<hr/>	<hr/>

WHITEHOUSE PRESBYTERIAN CHURCH

SUMMARY OF FINANCIAL ACTIVITIES to 31 December 2022

17. ANALYSIS OF FUNDS

	Opening Balance	Income	Transfers In	Expenditure	Transfers Out	Closing Balance
	£	£	£	£	£	£
UNRESTRICTED FUNDS						
General Account	355,318	141,101	4,243	131,263	6,495	362,904
Furn., Equip. & Fittings	7,575	-	-	948	-	6,627
Total	362,893	141,101	4,243	132,211	6,495	369,531
RESTRICTED FUNDS						
Property/Equipment Fund	57,283	11,082	-	8,917	-	59,448
Freehold/ Leasehold property	631,339	-	-	20,919	-	610,420
Total	688,622	11,082	-	29,836	-	669,868
Missions & Charities						
United Appeal (£9,672)	1,957	10,604	-	12,561	-	-
Mission Fund	44,956	11,636	-	16,898	-	39,694
Other Charities	284	14,333	-	14,617	-	-
Pres. Children's Society	322	1,412	-	1,734	-	-
Total	47,519	37,985	-	45,810	-	39,694
Other Restricted						
Congregational Funds						
Youth	6,435	1,002	1,700	1,204	-	7,933
Benevolent Fund	16,856	681	-	654	-	16,883
Senior Members Fund	5,000	1,768	2,013	3,242	-	5,539
C'ren & Fam Worker (M'anne Trust)	-	22,020	1,532	23,552	-	-
Children & Family Worker (Fund)	120	240	-	-	-	360
PCI Urban Mission (YW)	11,243	10,000	-	5,004	-	6,247
Total	17,168	35,711	5,245	33,656	-	24,468
Other Restricted						
Organisational Funds						
B.B.	2,154	2,617	-	2,699	500	1,572
G.B.	4,070	5,301	-	5,291	350	3,730
P.W.	375	2,613	-	2,490	100	398
Bowls	1,544	-	-	-	-	1,544
Friends & Neighbours	2,013	-	-	-	2,013	-
Fun @ Tots	48	302	-	308	30	12
Total	10,204	10,833	-	10,788	2,993	7,256
Total Restricted Funds	763,513	95,611	5,245	120,090	2,993	741,286
ENDOWMENT FUNDS						
Youth	29,688	-	-	2,440	-	27,248
General	141,962	-	-	11,670	-	130,292
Total	171,650	-	-	14,110	-	157,540
SUMMARY						
Unrestricted Funds	362,893	141,101	4,243	132,211	6,495	369,531
Restricted Funds	763,513	95,611	5,245	120,090	2,993	741,286
Endowment Funds	171,650	-	-	14,110	-	157,540
Total	1,298,056	236,712	9,488	266,411	9,488	1,268,357
REPRESENTED BY:						
Cash in Bank					467,407	
Organisational Banks				7,256		
Less: Fun @ Tots (Funds in General Fund A/c)				8	7,248	474,655
Endowment Funds						157,540
Debtors						20,161
Sundry Creditor						1,046
Assets						617,047
						1,268,357

NOTES TO THE ACCOUNTS year ended 31 December 2022 (cont'd)

18. RELATED PARTY TRANSACTION

One of the Trustees, the minister of the congregation received remuneration of £33,478 and expenses of £7,672 for acting in that capacity. Pension contribution of £8,035 were paid by the congregation in respect of the minister to the Presbyterian Church in Ireland Pension Scheme (2009). A further Trustee of the Congregation (Church Pastoral Worker) received remuneration of £12,421 and expenses of £942. None of the other trustees received any remuneration.

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

	£
Congregational Assessments	18,820
United Appeal	10,605
World Development & Moderators Ukraine Appeals	6,611

The congregation contributed £758 towards Presbytery Fees during the year.

There were no other related party transactions.

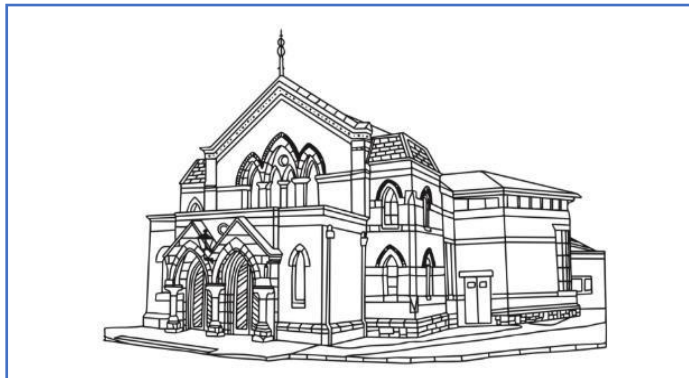
Whitehouse Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104435

Annual report

WHITEHOUSE PRESBYTERIAN CHURCH

**A Congregation of the Presbyterian Church
in Ireland**



TRUSTEES ANNUAL REPORT

For the year ended 31 December 2022

WHITEHOUSE PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

TRUSTEES ANNUAL REPORT
For the year ended 31 December 2022

The Trustees present their Annual Report and Financial Statements for the year ended 31 December 2022 including a Balance Sheet as at that date.

REFERENCE AND ADMINISTRATIVE INFORMATION

Charity Name: Whitehouse Presbyterian Church

Registered Charity in Northern Ireland No.: NIC104435

Contact Address: 143-145 Shore Road
Newtownabbey
Co Antrim
BT37 9SY

CHARITY TRUSTEES:

The Charity Trustees who served during the year or who were trustees at the date of this report were: -

Kirk Session members:

Moderator: Rev. Stephen J. Lowry
Clerk of Session: Maurice Finlay

Mark Cairns	Ann Kirkwood
Jacqueline Davison	Helen Lindsay (MBE)
Audrey Fee	Wallace Lowry
Jim Forbes	Allan McBride
May Jamison	Robert McClung
Lisa Hall	Isobel McDowell
Arthur Halligan	William McDowell
Julian Halligan	Betty Morris
Shirley Haslett	Kim Stockman
Frances Jackson	Muriel Torrens

Congregational Committee members:

Tom Beck	Rita Maguire
Jacqueline Crawley	Carole McDowell
Jennifer Dodds	Charles McDowell
Ken Ferris	Ann McIntyre
Anne Finlay	Peter McKnight
Raymond Grant	John Montgomery
Donna Hamilton	Mandy Thompson
Smyth Harper	Jayne Tomlinson
Agnes Irvine	Keith Tomlinson
Margaret Lawther	Alan Watson

All members of the Kirk Session are also members of the Congregational Committee

TRUSTEES ANNUAL REPORT For the year ended 31 December 2022 (cont'd)

PRINCIPAL OFFICE BEARERS

Minister:	Rev. Stephen J. Lowry
Pastoral Worker:	Mrs Kim Stockman
Clerk of Session:	Mr Maurice Finlay
Congregational Secretary:	Miss Helen Lindsay (MBE)
Congregational Treasurer:	Mr Tom Beck
Children & Family Worker:	Miss Chloe Scott

INDEPENDENT EXAMINER: Ian Murray & Co
27 Joymount
Carrickfergus
Co Antrim
BT38 7DN

BANKERS: Danske Bank Ltd
Abbeycentre
Newtownabbey
Co Antrim
BT37 9UH

TRUSTEES ANNUAL REPORT For year ended 31 December 2022

STRUCTURE AND MANAGEMENT

The Kirk Session

The charity trustees of the congregation are the members of Kirk Session. Under the congregation's governing document, The Code, the book of the constitution and government of the Presbyterian Church in Ireland, the Kirk Session seeks to watch over and promote the spiritual interest of the congregation and of persons not connected with any congregation who are within its bounds. It ensures pastoral care is in place in the congregation and seeks to further the contribution of the Church to Christian witness and service in the local community. The Kirk Session has delegated to its Congregational Committee the temporal affairs of the congregation including administering all funds and property belonging to the congregation. Members of the Kirk Session are also ex-officio members of the Congregational Committee.

The Kirk Session consists of the ordained minister and the ruling elders of the congregation. All members are entitled to propose, speak and exercise equal votes at meetings, except that the Moderator, the minister in active duty in the congregation, has no deliberative but only a casting vote. Stated meetings of the Kirk Session are held four times a year.

To be chosen for the office of the eldership in the congregation a person must be a voting member and a regular attendant on its ordinances. The selection of those proposed to be called to the office can be either by the Congregation or by the Kirk Session.

Presbytery

Under the Presbyterian Church in Ireland form of governance the corporate oversight of a congregation is the responsibility of a Presbytery which superintends generally the spiritual and temporal affairs of the congregations assigned to it by the General Assembly of the Presbyterian Church in Ireland. Whitehouse Presbyterian Church has been assigned to the North Belfast Presbytery of the Presbyterian Church in Ireland. The membership of the Presbytery consists mainly of the active ministers of congregations assigned by the General assembly, ministers who have retired from active duty and an elder appointed by the Kirk Session of the congregation.

The General Assembly

The General Assembly is the supreme court of the Church, representing in one body the whole Church and acting as its supreme legislative, administration and judicial authority, in dealing with all matters brought before it. The General Assembly is normally constituted during the first week in June for worship and to conduct business. At the end of business, it is dissolved. The membership of the General Assembly consists mainly of the active ministers of each congregation, retired ministers and a representative elder appointed by the Kirk Session of each congregation.

DESCRIPTION AND PURPOSE

The charitable purpose of the congregation is the advancement of religion.

Whitehouse Presbyterian Church is a congregation of the Presbyterian Church in Ireland. The Presbyterian Church in Ireland, as a Reformed Church within the wider body of Christ is grounded in the Scriptures, and exists to love and honour God through faith in His Son and by the power of his Spirit, and to enable her members to play their part in fulfilling God's mission to our world.

TRUSTEES ANNUAL REPORT For year ended 31 December 2022

The Mission of Whitehouse Presbyterian Church is: - To worship God together
To follow Jesus Christ
To share the Good News of his love in the power of his Spirit

To this end, we commit ourselves: - To make our resources available
To work to improve community relations
To care for the needs of the wider world

ACTIVITIES AND OBJECTIVES

The congregation meets for worship every Sunday and visitors are welcome to join. The Sacrament of the Lords Supper is observed on several occasions during the year and all those who have been baptised and who have made a profession of faith in the Lord Jesus Christ are admitted to the Lord's Supper. The congregation holds regular bible study meetings. There is a wide range of organisations and activities that meet during the week; these include: Young Life, Boys Brigade, Girls Brigade, Presbyterian Women, and Fun @ Tots.

News about church activities can be obtained in four main ways:

- Information sheets are distributed at Sunday services which detail Church activities during the coming week.
- A church website (www.whitehousepc.org) combines information about the church to bring the Church's message to a wider audience.
- A telephone line (028 9036 9852) allows people to contact the Church during office hours
- A church Facebook social media site.

ACHIEVEMENTS AND PERFORMANCE

Worship and Prayer

Sunday worship begins with the Sunday Prayer meeting which assembles in the Session Room and is followed at 11.00am by a joint service of worship involving the adult congregation and our Children's Sunday Groups. At the mid-point of the service, the Children's Sunday Groups move to adjoining halls to explore faith in a manner appropriate to their age groups. During the week the Bible study provides an opportunity for members to meet together for fellowship, to study the scriptures and for prayer.

As well as our regular services during the year we acknowledged God's gift of life at 1 (5) Sacrament's of Baptism, and gave thanks for faithful service and sought to comfort those who have been bereaved during the year.

At 31 December 2022 there were 157 (168) communicant members and 242 (251) families connected with the congregation. The average weekly attendance at morning worship was 125 (110).

TRUSTEES ANNUAL REPORT For year ended 31 December 2022

Pastoral Care

Members of the congregation who are unable to attend church due to sickness or age are visited on a regular basis by the Minister, Assistant Minister, Pastoral Worker, elders or by one of the congregation's pastoral visitors.

Mission and Outreach

The congregation supports mission both locally and overseas. Activities that are inclusive of mission are the Summer Car Boot sale, and the church supported financially the outreach in a number of local secondary school's scripture unions. The church is involved with the other churches in the area supporting the local foodbank in Greencastle Methodist, and Newtownabbey Street Pastors mainly in the Glengormley area.

The congregation has a sincere commitment for overseas mission. Links are being developed with Fields of Life including contributing to the charity both financially and in assignments. Specifically, we supported prayerfully and financially a school in Uganda.

Both the local and overseas mission work mentioned above are supported through the generous giving of the congregation through the Mission Fund envelopes and the contribution from other events including the car boot sale.

The congregation supports the United Appeal for Mission which is a central fund of the Presbyterian Church in Ireland. This fund enables congregations to support the wider mission of the denomination and to do mission and outreach on a denominational basis beyond what the congregation could do on its own. The United Appeal Fund provides financial support for mission personnel at home and overseas, assists congregations with the deployment of locally based staff, enables church planting, provides grant support for the upkeep of church premises, assists with the running costs of Union Theological College (the Church's training college for ministry students) and financially supports congregation in the areas of worship, discipleship, global mission, outreach, leadership and pastoral care.

The congregation also contributed to the denominations annual World Development Appeal, Christian Aid, Leprosy Fund, Tear Fund and the Moderator's Appeal.

Presbytery

The congregation was represented at the regular meetings of Presbytery by our minister and one of the elders. This provides an important link between the congregations and the wider structures of the church.

General Assembly

The minister and one of our elders were nominated to attend the meeting of the General Assembly of the Presbyterian Church in Ireland held in Assembly Buildings, Belfast, in October.

FINANCIAL REVIEW

Although the total gross income for 2022 did not exceed £250,000, the threshold specified by the Charity Commission for reporting on an accruals basis, a decision was taken by the Trustees, based on guidance and advice received, that the 2022 Whitehouse Presbyterian Church Accounts should report on an accruals basis.

Overview

2022 saw Church services and the various organisation activities return to some degree of normality as Covid-19 restrictions were relaxed. While this is reflected in Church financial activities these have also been impacted by the war in Ukraine and other events which have seen a significant increase in some running costs.

The closing balance in the “Unrestricted” fund was £362,904 (up £7,586) from £355,318 in 2021). There was a circa £1.5k increase in the closing balances in the Church’s three main “Restricted” funds (Property / Equipment (£59,448 from £57,283 - increase £2.2k); General Mission (£39,694 from £44,956 – decrease £5.2k) and Youth £7,933 from £6,435 – increase £1.5k).

General fund

The congregation’s main source of income is members’ contributions through the Weekly Freewill Offering regular giving. There were 186 families contributing during the year (181 in previous year, 2021) donating a total of £88,080 (£92,852 in 2021).

In the Accruals Accounts produced, the 2022 Freewill Offering Contributions were also supplemented by a £14.5k accrual in respect of tax recoverable from HMRC on contributions received in 2022 from those members of the Congregation that have signed up to the Gift Aid Scheme.

2022 Charity Commission Submission

The Church Charity Commission submission for 2022 was submitted to the Charity Commission for Northern Ireland on 11 October 2023 prior to the submission date specified of 31 October 2023.

RESPONSIBILITIES IN RESPECT OF THE FINANCIAL STATEMENTS

The Trustees are responsible for preparing the annual report and the financial statements of the congregation in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

The Trustees are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the congregations and the financial activities for that year. In preparing the financial statements the Trustees are required to:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Funds will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the funds transactions and disclose with reasonable accuracy at any time the financial position of the congregation and enable them to ensure that the financial statements comply with the Statement of Recommended Practice “Accounting and Reporting by Charities (1 January 2015)”. They are also responsible for safeguarding the assets of the

congregation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

GOING CONCERN

The activities of the congregation are dependent on ongoing contributions from its members. The Trustees are of the opinion that the congregation has sufficient resources at the date of approval of these financial statements to meet commitments which will arise in the year from the date of signing this report and subject to the continuing support from members to fund on an ongoing basis the congregation's current activities and other financial commitments.

RESERVES POLICY

The Trustees have considered the level of unrestricted reserves that it is appropriate to hold taking account of current and ongoing commitments. It is the policy of the Trustees to hold at least three month's normal expenditure. The balance of £59,448 in the Property/Equipment Restricted Fund is retained towards meeting the cost of any future expenditure incurred in the purchase, refurbishment, repairs and maintenance of buildings, fixtures, fittings and equipment.

RISK REVIEW

A review of major risks has been undertaken by the Trustees and systems and procedures implemented to manage identified risks. The principal risks are in relation to the likelihood of reputational damage and financial risks associated with the expectation of ongoing financial support from members. These risks are mitigated by the Trustees, and the Congregational Committee, regularly monitoring the various activities of the congregation at stated meetings and by encouraging members in their regular giving.

Approved by the Kirk Session at a meeting held 13 February 2023 and signed on its behalf by

Name:

Maurice Finlay
Clerk of Session

Name:

Helen Lindsay
Congregational Committee Secretary

Whitehouse Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104435

Annual return

WHITEHOUSE PRESBYTERIAN CHURCH
A Congregation of the Presbyterian Church in Ireland

TRUSTEES ANNUAL REPORT for the year ended 31 December 2022

INDEPENDENT EXAMINER'S REPORT

Independent examiner's report to the charity trustees of Whitehouse Presbyterian Church on the accounts for the year ended 31 December 2022.

I report on the accounts of Whitehouse Presbyterian Church for the year ended 31 December 2022, which are set out on pages 3 to 14.

Respective responsibilities of charity trustees and examiner:

The charity's trustees are responsible for the preparation of the accounts in accordance with the requirements of section 65 of the Charities (Northern Ireland) Act 2008. Having satisfied myself that the charity is not subject to audit under the Charities Act, and is eligible for independent examination, it is my responsibility to:

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

Section 65(9)(b): -

(9) The Commission may give such directions as it thinks appropriate with respect to the carrying out of an examination in pursuance of subsection (3)(a).

- state whether particular matters have come to my attention.

Basis of independent examiner's statement

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b). The examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as charity trustees concerning any such matters.

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

1. accounting records were not kept in accordance with the requirements of section 65 of the Charities Act.
2. the accounts did not accord with those accounting records

3. the accounts did not comply with the accounting requirements of section 65 and principles of the Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland
4. there is further information needed for a proper understanding of the accounts to be reached

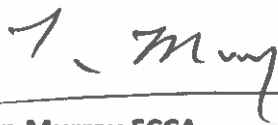
Independent examiner's statement

Although the Charity's gross income for 2022 did not exceed £250,000, the threshold specified by the Charity Commission for reporting on an accruals basis, a decision was taken by the Trustees, based on guidance and advice received, that the 2022 Whitehouse Presbyterian Church Accounts should continue to be produced on an accruals basis.

A consequence of this is your examiner must be a member of a listed body. I can confirm I am a registered member of The Association of Chartered Certified Accountants, which is one of the listed bodies, and that I am qualified to undertake the examination of the 2022 Church Accounts.

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.

Independent examiner



Ian Murray FCCA
Ian Murray & Co. Ltd
27 Joymount, Carrickfergus.

Dated: 14 February 2023