

# Bloomfield Congregation of the Presbyterian Church in Ireland

Northern Ireland · Charity number 104554

## Details

Known as	Bloomfield Presbyterian Church
Status	Received
Registered	2016-08-05
Register	<a href="#">View on the Charity Commission for Northern Ireland register</a>

## Contact

Address	Bloomfield Presbyterian Church Beersbridge Road Belfast BT5 5dw BT5 5DW
Phone	02890763977
Website	<a href="http://www.bloomfieldpresbyterian.org">www.bloomfieldpresbyterian.org</a>

## 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	£563,471	£477,110	£-102,840	6

## Trustees

Name	Role	Appointed
Dr Neil Mcdougall		
James Cousley		
Kenny Chambers		
Mark Harbinson		
Mr Adam Cameron Smyth		
Mr Alan Galbraith		
Mr Andrew Shott		
Mr Brian Crooks		
Mr Brian James Mcnarry		
Mr Colin Maguire		
Mr David Thompson		
Mr Geoff Gordon		
Mr Geoffrey Kernahan		
Mr Graham Simpson		
Mr Ian Simons		
Mr James Gordon		
Mr James McClure		
Mr John Mckibbin		
Mr Ken Groves		
Mr Kirk David Shilliday		
Mr Malcolm McClure		
Mr Michael Stoneman		
Mr Paul Gregg		
Mr Stephen Mcdonald		
Mr Thomas Carlisle Reid		
Mr Trevor Lee		
Mr Willam Mccord Manson		

Name	Role	Appointed
Mrs Elizabeth Mary Esther Lewis		
Mrs Jill Simpson		
Mrs Sharon Groves		
Rev Andrew Boreland		

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

Northern Ireland - Charity number 104554

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# Accounts

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Charity Commission for Northern Ireland Registration Number: NIC104554



**BLOOMFIELD PRESBYTERIAN CHURCH**  
A CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

**Trustees' Annual Report and Audited Financial Statements  
for the year ended 31st December 2024**



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**Information**

**REFERENCE AND ADMINISTRATIVE INFORMATION**

<b>Charity Name</b>	Bloomfield Congregation of the Presbyterian Church in Ireland		
<b>Charity Commission for NI Registration Number</b>	NIC104554		
<b>Operational Address</b>	447 Beersbridge Road Belfast BT5 5DW		
<b>Charity Trustees (Kirk Session)</b>	Mr Kenny Chambers Mr James Cousley Mr Brian Crooks Mr Alan Galbraith Mr Geoff Gordon Mr James Gordon Mr Paul Gregg Mr Ken Groves Mrs Sharon Groves Mr Mark Harbinson Mr Peter Huey Miss Karen Jardine Mr Mark Keown Mr Geoffrey Kernahan	Mr Trevor Lee Mrs Elizabeth M.E. Lewis Mr Colin Maguire Mr William McCord Manson Mr James McClure Mr Malcolm McClure Mr Stephen McDonald Dr Neil McDougall Mr John McKibbin Mr Brian James McNarry Mr Thomas Carlisle Reid Mr Kirk David Shilliday Mr Andrew Shott Mr Ian Simons	Mr Graham Simpson Mrs Jill Simpson Mr Adam Cameron Smyth Mr Michael Stoneman Mr David Thompson  <i><u>Elders appointed in the year</u></i> Rev Graeme Kennedy (19 Nov 24)  <i><u>Elders who retired in the year</u></i> Rev Frank Sellar (3 Nov 24)  <i><u>Elders who resigned in the year</u></i> Mr David Bell (2 Dec 24)

**MANAGEMENT INFORMATION**

<b>Principal Office Bearers</b>	Rev Graeme Kennedy Mr Andrew Shott Mrs Rebecca Foster Mr Kirk Shilliday Mr Kenny Chambers	MINISTER (VACANCY CONVENOR) CLERK OF SESSION TREASURER CHAIR OF COMMITTEE HONORARY SECRETARY
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**OTHER INFORMATION**

<b>Independent Auditor</b>	Diamond & Skillen Chartered Accountants and Registered Auditor Sinclair House 89/101 Royal Avenue Belfast BT1 1FE
<b>Bankers</b>	Ulster Bank Limited Connswater Branch Arches Retail Park Belfast BT5 4AF



**Trustees' Report for the year ended 31st December 2024**

The Trustees present their report and the financial statements for the year ended 31st December 2024.

**REFERENCE AND ADMINISTRATIVE DETAILS**

The Organisation is a Charity, registered with the Charity Commission for Northern Ireland, number NIC104554. The Board of Trustees of the charity is called the "Kirk Session". Members of the Kirk Session are known as "Elders". The names of the present Elders, and any past Elders who served during the year, are given on page 2, together with the names of the charity's external advisors.

**STRUCTURE AND MANAGEMENT**

**The Kirk Session**

The charity trustees of the congregation are the members of its 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 ex-officio members of the Congregational Committee.

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

Stated meetings of the Kirk session are held generally eight 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. Members are elected if they obtain two-thirds of those who vote.

**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. Bloomfield Presbyterian Church has been assigned to the East Belfast Presbytery of the Presbyterian Church in Ireland. The membership of the Presbytery consists mainly of the active ministers of congregations assigned to it by the General Assembly, ministers who have retired from active duty and an elder appointed by the Kirk Session of each 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 its 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**

Bloomfield 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.

The congregation's mission purpose is to 'Know Jesus and share his love'.

We seek to know Jesus Christ by being, a vibrant and inclusive worshipping community, a prayerful and obedient people, and a congregation that takes the Bible seriously as the trustworthy guide for believing and living.

We seek to share Jesus' love by building loving relationships with each other and ministering to each other, reaching out in mission to our neighbourhood and beyond, living as a generous, and welcoming community that is easy to become part of.

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# Bloomfield

PRESBYTERIAN CHURCH  
TO KNOW JESUS AND SHARE HIS LOVE

God has revealed Himself to us as our loving Heavenly Father. He has sent His Son to be our Saviour and He has granted us His Holy Spirit to make us more like Jesus individually and corporately, and to lead us in His mission to the world.

We seek to live out our faith through commitment to God in lively worship, to the Bible in obedient discipleship, to sharing the good news of Jesus in faithful evangelism, to the world in compassionate mission, to one another in caring fellowship.

To these ends, we want every member of our covenant family to grow as a faithful disciple of Jesus Christ whose life is based on the Bible, whose ambitions are centred in Christ and whose heart is passionate about people.

## 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 and has a wide range of organisations including for children, youth and adults.

## ACHIEVEMENTS AND PERFORMANCE

### Worship and prayer

The congregation normally meets for worship each Sunday at 11am and 7pm. During the week the Bible Study provides an opportunity for members to meet together for fellowship, to study the scriptures and for a time of prayer. Livestreaming of services to homes and conducting meetings online, supplemented meeting at the church premises. As well as regular services during the year we acknowledged God's gift of new life at Sacraments of Baptism, we conducted marriage services and gave thanks for faithful service and sought to comfort those who have been bereaved during the year.

### Pastoral care

The church sought to help members and the people in our community through a variety of different initiatives, including the offering of pastoral care and practical support.

### Mission and outreach

At a congregation level the church is involved in a wide range of mission and outreach activities in the local parish, across Belfast city and beyond.

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 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, assist 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.

### 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.

### Property

The church had completed a major development project in 2020 to extend and refurbish the church halls. The work was funded through a combination of cash reserves, a bank loan and interest free loans. The bank loan was repaid during the year. Good progress was made on fund raising during the year for this development project. General upkeep of the church and the manse continued throughout the year.

### Organisations

Church organisations continue to be effective in working out the purpose of the church by providing much appreciated programmes of activities for a range of people.

### Volunteers

The Trustees wish to acknowledge their deep appreciation of those who give freely of their time by serving on committees and helping with organisations and other church activities.

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### **PUBLIC BENEFIT STATEMENT**

The Presbyterian Church in Ireland meets the public benefit requirement by providing benefit to its members and the general public by making known the Christian Gospel of the Lord Jesus Christ through the advancement of religion.

The direct benefits which flow from the purposes of the Church include the gaining of an understanding in Christian beliefs as set out in the Bible and in the Church's subordinate standards (the Westminster Confession of Faith and the Shorter and Larger Catechisms) leading to spiritual and moral development and opportunities for response to Bible teaching. In turn, this framework leads to practical expressions of Christian beliefs and standards in the local community such as through the care of those in need (including the sick, disabled and bereaved).

Generally the above benefits are delivered locally by congregations and their members, or are facilitated through presbyteries or are organised and delivered centrally. Local delivery is facilitated by central resources in almost all cases. Public access is made known through the use of notice boards, printed material, press advertisement, websites, and social media or in other ways.

The benefits are demonstrated through regular evaluation of the services and informal and ad-hoc feedback from members, their families, and members of the public.

The purpose does not lead to harm. The only private benefit flowing from our purpose is related to Ministers, Missionaries, Deaconesses, Irish Mission workers and Lay Agents who receive benefits as a result of their holding office or employment. However, this is incidental and necessary in order to further our charitable purpose. There are no other private benefits. The beneficiaries of this purpose are members, their families, other individuals that the Presbyterian Church in Ireland is in direct and indirect contact with, the community in which pastoral services are provided and other communities throughout Northern Ireland, the Republic of Ireland, and world-wide which benefit from our engagement with and support for both Christian and other secular organisations, charities and individual members of the public.

The Kirk Session has had regard to the Charity Commissions public benefit requirement statutory guidance.

### **FINANCIAL REVIEW**

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 373 (2023: 369) regular contributors during the year donating a total of £349,354 (2023: £354,335) via Recorded Givings.

Total income of the congregation during the year was £563,471 (2023: £532,142).

Total expenditure of the congregation during the year was £489,037 (2023: £450,207).

### **RESPONSIBILITIES IN RESPECT OF THE FINANCIAL STATEMENTS**

The Trustees are responsible for preparing the Annual Report and the financial statements 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 charity 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;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed subject to any material departures disclosed and explained in the financial statements; *and*
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the organisation will continue to function.

The Trustees are responsible for ensuring that the congregation keeps proper accounting records that are sufficient to show and explain the funds transactions and which disclose with reasonable accuracy at any time the financial position of the congregation and to enable them to ensure that the financial statements comply with the Charities SORP - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015). 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 and to provide reasonable assurance that:

- The congregation is operating efficiently and effectively;
- All assets are safeguarded against unauthorised use or disposition and are properly applied;
- Proper records are maintained and financial information used within the congregation, or for publication, is reliable; *and*
- The congregation complies with relevant laws and regulations.

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#### **Statement as disclosure to our independent auditor**

In so far as the Trustees are aware at the time of approving our trustees' annual report:

- there is no relevant information, being information needed by the independent auditor in connection with preparing their report, of which the charity's independent auditor is unaware; *and*
- the Trustees, having made enquiries of fellow Trustees and the charity's independent auditor that they ought to have individually taken, have each taken all steps that he/she is obliged to take as a trustee in order to make themselves aware of any relevant information and to establish that the independent auditor is aware of that information.

#### **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 believe that the congregation should hold financial reserves because:

- It has little endowment funding and is currently dependent for income upon donations from year to year which are subject to review;
- It requires protection against and the ability to continue operating despite unforeseen setbacks; *and*
- It requires the ability to be able to take advantage of change and opportunities to further its objectives.

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 the equivalent of between three and six months operating costs calculated and reviewed annually. Reserves should be built up to the desired level in stages consistent with the charity's overall financial position and its need to maintain and develop its charitable activities.

The level of the general fund (excluding designated funds) stands at £90,770 (2023: £72,773). With operating costs (on unrestricted funds only) currently amounting to approximately £305,000 per year, this would mean a target reserve balance of between £76,250 and £152,500. The reserves held are therefore within the Reserves Policy range. The Trustees consider that the current level of reserves, taken together with the current level of income mean that the Charity's current level of reserves is adequate for its requirements.

Details of the Charity's funds are shown in Note 15. An analysis of the Charity's net assets between the funds is given in Note 13. The Elders consider that sufficient resources are held in an appropriate form to enable each fund to be applied in accordance with any restriction imposed.

#### **RISK REVIEW**

The Trustees recognize their responsibility for the identification and management of risk.

The Trustees have implemented systems and procedures 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.

#### **INDEPENDENT AUDITORS**

Diamond & Skillen Chartered Accountants were reappointed as the charity's statutory auditors on 25th March 2025.

This report was approved by the Trustees on 25th March 2025 and signed on its behalf by:

**Rev Graeme Kennedy**  
Minister & Vacancy Convener

**A Shott**  
Clerk of Session



**Independent Auditor's Report to the members of Bloomfield Presbyterian Church**

**Opinion**

We have audited the financial statements of Bloomfield Presbyterian Church (the 'Charity') for the year ended 31st December 2024 which comprise the Statement of Financial Activities, the Statement of Financial Position and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the Charity's affairs as at 31st December 2024 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Charities Act (Northern Ireland) 2008.

**Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and the provisions available for small entities, in the circumstances set out in note 19 to the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Conclusions relating to going concern**

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the Charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

**Other information**

The trustees are responsible for the other information. The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

**Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Annual Report.

We have nothing to report in respect of the following matters in relation to which the Charities Act (Northern Ireland) 2008 requires us to report to you if, in our opinion:

- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not obtained all the information and explanations necessary for the purposes of our audit.

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**Independent Auditor's Report to the members of Bloomfield Presbyterian Church (cont'd)**

**Responsibilities of the trustees**

As explained more fully in the trustees' responsibilities statement set out on page 5, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the Charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the Charity or to cease operations, or have no realistic alternative but to do so.

**Our responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

**Use of our report**

This report is made solely to the Charity's members, as a body, in accordance with section 65 of the Charities Act (Northern Ireland) 2008 and the regulations made under section 66 of that Act. Our audit work has been undertaken so that we might state to the Charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

**Nigel V. Skillen FCA** (Senior Statutory Auditor)

*for and on behalf of*

**Diamond & Skillen**

Chartered Accountants and Registered Auditor

Sinclair House, 89/101 Royal Avenue

Belfast,

BT1 1FE

25th March 2025



## Statement of Financial Activities (including Income and Expenditure Account) for the year ended 31st December 2024

	Notes	Unrestricted Funds £	Restricted funds £	Totals 2024 £	Totals 2023 £
<b>INCOME</b>					
<i>from donations and legacies</i>					
• Donations	3	215,237	159,028	<b>374,265</b>	369,119
• Grants received	3	3,064	300	<b>3,364</b>	693
• Legacies	3	27,500	-	<b>27,500</b>	5,000
<i>from charitable activities</i>					
• Special collections	3	17,817	15,973	<b>33,790</b>	19,456
<i>from other activities</i>					
• Gift Aid tax refunded	3	47,802	35,754	<b>83,556</b>	82,902
• Other income	3	18,268	21,010	<b>39,278</b>	54,972
<i>from investments</i>					
• Investment income	3	1,719	-	<b>1,719</b>	-
<b>Total income</b>		<b>331,406</b>	<b>232,065</b>	<b>563,471</b>	<b>532,142</b>
<b>EXPENDITURE</b>					
<i>on raising funds</i>					
• Promotional costs	4	525	-	<b>525</b>	1,150
<i>on charitable activities</i>					
• Employee costs	4	152,265	338	<b>152,603</b>	148,054
• Premises costs	4	42,791	16,926	<b>59,717</b>	71,063
• Travel and training costs	4	6,541	-	<b>6,541</b>	7,107
• General administration costs	4	5,108	-	<b>5,108</b>	6,980
• Programme costs	4	90,504	152,795	<b>243,299</b>	202,978
<i>on other items</i>					
• Legal and professional fees	4	4,875	-	<b>4,875</b>	2,875
• Other expenses	4	2,973	1,467	<b>4,441</b>	10,000
<b>Total resources expended</b>		<b>305,583</b>	<b>171,527</b>	<b>477,110</b>	<b>450,207</b>
<b>Net incoming / (outgoing) resources</b>		<b>25,823</b>	<b>60,538</b>	<b>86,361</b>	<b>81,935</b>
Depreciation		(11,928)	-	<b>(11,928)</b>	(2,700)
Transfers between funds	9	56,774	(56,774)	<b>0</b>	-
<b>Net movement in funds</b>		<b>70,669</b>	<b>3,764</b>	<b>74,433</b>	<b>79,235</b>
Fund balances brought fwd at 1st January		2,076,828	(117,240)	<b>1,959,588</b>	1,880,353
<b>Fund balances carried fwd at 31st December</b>		<b>2,147,497</b>	<b>(113,476)</b>	<b>2,034,021</b>	<b>1,959,588</b>

The statement of financial activities includes all gains and losses in the year.

The notes on pages 12 to 19 form part of these financial statements.



Statement of Financial Position (Balance Sheet)  
as at 31st December 2024

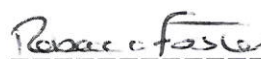
	Notes	2024 £	2023 £
<b>NON CURRENT ASSETS</b>			
• Tangible assets	10	2,056,727	2,004,055
		<b>2,056,727</b>	<b>2,004,055</b>
<b>CURRENT ASSETS</b>			
• Receivables	11	-	-
• Cash and cash equivalents		80,134	137,902
		<b>80,134</b>	<b>137,902</b>
<b>PAYABLES:</b> amounts falling due within one year	12	(2,840)	(17,840)
<b>NET CURRENT ASSETS</b>		<b>77,294</b>	<b>120,062</b>
<b>PAYABLES:</b> amounts falling after more than one year	12	(100,000)	(164,529)
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<b>2,034,021</b>	<b>1,959,588</b>
<b>THE FUNDS OF THE CHARITY</b>			
<b>Unrestricted income funds:</b>			
General funds	15	90,770	72,773
Asset holding fund (designated)	15	2,056,727	2,004,055
		<b>2,147,497</b>	<b>2,076,828</b>
<b>Restricted income funds:</b>			
Benevolent Fund	15	1,624	1,724
Building Fund	15	(77,490)	(164,704)
Charis Fund	15	-	-
Czech Fund	15	102	191
Hungary Fund	15	-	-
Mission Fund	15	13,345	21,316
Malawi Fund	15	-	-
Moderators Appeals Fund	15	-	-
Moldova Fund	15	2,518	2,394
Parallel Project Fund	15	10,000	21,839
Property Fund	15	(63,575)	-
TearFund Fund	15	-	-
<b>TOTAL FUNDS</b>		<b>2,034,021</b>	<b>1,959,588</b>

The notes on pages 12 to 19 form part of these financial statements.

The financial statements on pages 3 to 19 were approved by the Trustees on 25th March 2025 and signed on their behalf by:



**Rev Graeme Kennedy**  
Minister & Vacancy Convenor



**Rebecca Foster**  
Treasurer



**Statement of Cash flows  
for the year ended 31st March 2024**

	Notes	2024 £	2023 £
Net cash inflow / (outflow) from operating activities	16	(59,487)	(24,840)
Returns on investment	17	1,719	-
Capital expenditure	10	-	(10,800)
<b>(Decrease) / increase in cash and cash equivalents for the year</b>		<b>(57,768)</b>	<b>(35,640)</b>
<b>Reconciliation of net cash flow to movement in net funds</b>			
(Decrease)/ increase in cash for the year		(57,768)	(35,640)
Net funds at 1st January 2024		137,902	173,542
<b>Net funds at 31st December 2024</b>		<b>80,134</b>	<b>137,902</b>

The notes on pages 12 to 19 form part of these financial statements.



**Notes forming part of the Financial Statements for the year ended 31st December 2024**

**1. Accounting Policies**

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

**1.1 Statement of compliance**

The financial statements are prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective from 1st January 2015) - (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006 (insofar as this applies to the Charity).

Bloomfield Presbyterian Church meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

**1.2 Reconciliation with previously Generally Accepted Accounting Practice**

In preparing the accounts, the Trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP (FRS 102) the restatement of comparative items was required.

No restatements were required.

**1.3 Preparation of the accounts on a going concern basis**

The Trustees are of the view that as the reserves of the charity are within the requirement of the charity's reserves policy, the immediate future of the charity for the next 12 to 18 months is secure and on that basis the charity is a going concern.

**1.4 Revenue**

Items of revenue are recognised and included in the accounts when all of the following criteria are met:

- the charity has entitlement to the funds;
- any performance conditions attached to the item(s) of revenue have been met or are fully within the control of the charity;
- it is probable that the revenue will be received; *and*
- the amount can be measured reliably

Revenue received in advance of the provision of a specified service is deferred until the criteria for revenue recognition are met.

**Grants receivable**

Grants receivable which relate to the year are credited to revenue within the Statement of Financial Activities, with unspent balances being carried forward to subsequent years within the relevant fund.

Specific debts are recognised where approved grant expenditure exceeds grant revenue received to date.

Grant revenue relating to future periods is carried forward under payables.

**1.5 Interest receivable**

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

**1.6 Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes. The fund comprises the accumulated surpluses and deficits of unrestricted income and expenditure.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of administering such funds are charges against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income and gains are allocated to the appropriate fund.



**Notes forming part of the Financial Statements for the year ended 31st December 2024 (cont'd)**

**1.7 Expenditure**

Expenditure is recognised once there is legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Expenditure on raising funds comprises the costs of marketing and promoting the charity and its activities;
- Expenditure on charitable activities includes the direct costs allocated to the performance of activities undertaken to further the purposes of the charity and their associated support costs;
- Expenditure on other items represents those items not falling into any other heading.

**1.8 Non Current Assets (Fixed Assets)**

Fixed Assets are stated at cost less accumulated depreciation.

The costs of minor additions or those costing below £5,000 are not capitalised.

***Furniture, fixtures & Fittings***

- Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, which is estimated at 4 years.

***Plant & Machinery***

- Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, which is estimated at 7 years.

**1.9 Receivables**

Trade and other receivables are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid after taking account of any trade discounts due.

**1.10 Cash and cash equivalents**

Cash and cash equivalents includes bank deposits, cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**1.11 Payables and provisions**

Payables and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in a transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Payables and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

**1.12 Transition to FRS 102**

The transition date was 1st January 2016.

There was no requirement to restate any comparative balances in making the transition to FRS 102.

**2. Legal status of the charity**

Bloomfield Presbyterian Church is a Congregation of the Presbyterian Church in Ireland. It is a charity registered in Northern Ireland no. NIC104554.



Notes forming part of the Financial Statements for the year ended 31st December 2024 (cont'd)

**3 INCOME**

	Unrestricted Funds £	Restricted funds £	Totals 2024 £	Totals 2023 £
<i>from donations and legacies:</i>				
• Recorded giving	206,230	143,125	<b>349,355</b>	354,335
• Loose collections	8,507	5,604	<b>14,111</b>	14,784
• Grants	3,064	300	<b>3,364</b>	693
• Legacies	27,500	-	<b>27,500</b>	5,000
• Other donations	500	300	<b>800</b>	-
• Building Fund donations	-	10,000	<b>10,000</b>	500
<i>from charitable activities:</i>				
• Special collections	17,817	15,973	<b>33,790</b>	18,956
<i>from other activities:</i>				
• Gift Aid tax refunded	47,802	35,754	<b>83,556</b>	82,902
• Income from Church events	843	-	<b>843</b>	-
• Church Trips	2,885	-	<b>2,885</b>	5,265
• Sale/rentals of books, DVDs etc..	590	-	<b>590</b>	593
• Publications	1,408	-	<b>1,408</b>	1,160
• Insurance claims	-	-	<b>0</b>	2,480
• Flower fund	820	-	<b>820</b>	760
• Rental income	-	10,150	<b>10,150</b>	8,748
• Other income	11,721	10,859	<b>22,580</b>	35,966
<i>from investments:</i>				
• UK bank interest received	1,719	-	<b>1,719</b>	-
	<b>331,406</b>	<b>232,065</b>	<b>563,471</b>	<b>532,142</b>



Notes forming part of the Financial Statements for the year ended 31st December 2024 (cont'd)

4 EXPENDITURE

	Unrestricted Funds £	Restricted funds £	Totals 2024 £	Totals 2023 £
<b>on raising funds:</b>				
• Promotional expenses	525	-	525	1,150
<b>on charitable activities:</b>				
<b>Employee costs:</b>				
• Wages and salaries	126,111	-	126,111	125,126
• Pulpit Supply / Convenor	3,242	338	3,580	-
• Minister, Assistant & Associate expenses	9,470	-	9,470	9,552
• Employer pension contributions	13,442	-	13,442	13,376
<b>Premises and insurance costs:</b>				
• Rates and Water Rates	3,396	-	3,396	3,037
• Insurance	8,819	-	8,819	8,088
• Heat and light	27,749	-	27,749	29,967
• Repairs and Property projects	321	16,926	17,247	27,851
• New annex and refurbishment	-	-	0	-
• Cleaning materials	2,505	-	2,505	2,120
<b>Travel and training costs:</b>				
• Training	3,146	-	3,146	5,120
• Minibus expense	3,395	-	3,395	1,987
<b>General administration costs:</b>				
• Printing, postage and stationery	3,429	-	3,429	3,933
• Telephone, computer and internet	1,679	-	1,679	3,047
<b>Programme costs:</b>				
• Charitable distributions	10,474	108,755	119,229	119,611
• Outreach work	11,474	-	11,474	12,383
• Ministerial Duties Allowances	2,961	-	2,961	2,434
• PCI Assessments & Presbytery fees	20,668	-	20,668	20,603
• Worship resources	3,844	-	3,844	300
• Action team disbursements	1,200	37,940	39,140	15,680
• Church events and sundry costs	29,111	100	29,211	28,808
• Church magazines and literature	3,724	-	3,724	3,159
• Student support	7,050	6,000	13,050	-
<b>on other items:</b>				
<b>Legal and professional fees:</b>				
• Audit fees	3,120	-	3,120	2,840
• Other governance costs	1,755	-	1,755	35
<b>Other expenses:</b>				
• Bank charges	2,973	1,467	4,440	1,641
• Bank loan interest	-	-	0	8,359
• Sundry expenses	-	-	0	-
	305,583	171,527	477,110	450,207



Notes forming part of the Financial Statements for the year ended 31st December 2024 (cont'd)

**5 Staff costs and numbers**

	Unrestricted Funds £	Restricted funds £	Totals 2024 £	Totals 2023 £
Wages and salaries	118,138	-	118,138	115,377
Employers National Insurance	7,974	-	7,974	8,312
Pulpit supply / Convenor	3,242	338	3,580	1,437
Pension contributions	13,442	-	13,442	13,376
Employee expenses	9,470	-	9,470	9,552
	152,266	338	152,604	148,054

No employee received emoluments of more than £60,000  
The average number of persons, including part-time staff, employed on UK contracts was 6 (2023: 6)

**6 Net incoming resources for the year**

	Unrestricted Funds £	Restricted funds £	Totals 2024 £	Totals 2023 £
<i>Net incoming resources are stated after charging:</i>				
Auditor's remuneration	3,120	-	3,120	2,840

**7 Trustee remuneration and Related Party Transactions**

The total amount donated to the Charity without conditions from trustees and officer (primary related parties) and secondary related parties was £106,238 (2023: £116,463).

No trustee received any remuneration as a result of their Trusteeship of the Charity.

Four Trustees were employed by the Charity and received reimbursement of out-of-pocket expenses during the year (2023: 3). The details are as follows:

- Rev Frank Sellar- Employed as Minister of the Congregation - Salary £48,009 - Expenses £488
- Michael Stoneman - Employed as Youth Worker - Salary £31,000 - Expenses £600
- Brian McNarry - Employed as Musical Director (part-time) - Salary £8,923 - Expenses £500
- Rev Graeme Kennedy - Vacancy Convenor fees £1,287 + £87 pulpit supply fee

No other trustee or other person connected to the charity had any personal interest in any contract or transaction entered into by the charity during the year (2023 - Nil).

**8 Taxation**

As a charity, the Church is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or 2256 of the Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the Charity.

**9 Transfers between the funds**

	Unrestricted Funds £	Restricted funds £	Totals 2024 £	Totals 2023 £
Transfer from General Fund to Building Fund <i>Allocation of Electricity refund to Building Fund</i>	(7,826)	7,826	0	-
Transfer from Property Fund to Asset Holding Fund <i>Allocation of funds to cover Church Boiler purchase and installation</i>	64,600	(64,600)	0	-
Transfer from Mission Fund to Czech Fund <i>Allocation of funds to cover costs of Czech fund</i>	-	(3,840) 3,840	0	-
Transfer from Building Fund to Parallel Project Fund <i>Allocation of funds to supplement the Parallel Project Fund</i>	-	(10,000) 10,000	0	-
	56,774	(56,774)	0	0



Notes forming part of the Financial Statements for the year ended 31st December 2024 (cont'd)

**10 Tangible Fixed Assets**

	Land & buildings £	Plant & machinery £	Furniture, fixtures & fittings £	Totals £
<b>Cost</b>				
At 1st January 2024	1,995,955	-	10,800	2,006,755
Additions	-	64,600	-	64,600
At 31st December 2024	<b>1,995,955</b>	<b>64,600</b>	<b>10,800</b>	<b>2,071,355</b>
<b>Depreciation</b>				
At 1st January 2024	-	-	2,700	2,700
Charge for year	-	9,228	2,700	11,928
At 31st December 2024	<b>0</b>	<b>9,228</b>	<b>5,400</b>	<b>14,628</b>
<b>Net Book Value</b>				
At 31st December 2024	<b>1,995,955</b>	<b>55,372</b>	<b>5,400</b>	<b>2,056,727</b>
At 31st December 2023	1,995,955	0	8,100	2,004,055

**11 Receivables**

	Totals 2024 £	Totals 2023 £
Prepayments and accrued income	-	-
	<b>0</b>	<b>0</b>

**12 Payables**

	Totals 2024 £	Totals 2023 £
Accruals	2,840	2,840
Amounts falling due within one year (short term loans)	-	15,000
Amounts falling due after more than one year (Building Loans)	100,000	164,529
	<b>102,840</b>	<b>182,369</b>

**13 Analysis of charity net assets between funds**

	Unrestricted funds £	Restricted funds £	Totals 2024 £
Non Current Assets	2,056,727	-	2,056,727
Current Assets - receivables	-	-	0
Current Assets - cash and cash equivalents	93,610	(13,476)	80,134
Payables	(2,840)	(100,000)	(102,840)
	<b>2,147,497</b>	<b>(113,476)</b>	<b>2,034,021</b>

**14 Financial Commitments**

At 31st December 2024 the charity has no annual commitments under non-cancellable leases nor any other financial commitments that are not recognised in the accounts (2023: £nil). Bloomfield Presbyterian Church has entered into a number of long term contracts for the supply of services all of which are cancellable.



Notes forming part of the Financial Statements for the year ended 31st December 2024 (cont'd)

15 Statement of Funds

	At 1 Jan 24 £	Incoming resources £	Outgoing resources £	Asset Recognition £	Transfers £	At 31 Dec 24 £
General reserve	72,773	331,406	(305,583)	-	(7,826)	90,770
Asset holding fund	2,004,055	-	(11,928)	-	64,600	2,056,727
<b>Total unrestricted funds</b>	<b>2,076,828</b>	<b>331,406</b>	<b>(317,511)</b>	<b>0</b>	<b>56,774</b>	<b>2,147,497</b>
Benevolent Fund	1,724	-	(100)	-	-	1,624
Building Fund	(164,704)	90,855	(1,467)	-	(2,174)	(77,490)
Charis Fund	-	1,200	(1,200)	-	-	0
Czech Fund	191	15,591	(19,520)	-	3,840	102
Hungary Fund	0	1,200	(1,200)	-	-	0
Malawi Fund	0	270	(270)	-	-	0
Mission Fund	21,316	78,983	(83,114)	-	(3,840)	13,345
Moderators Appeal Fund:						
World Development Appeal	0	8,143	(8,143)	-	-	0
Moldova Fund	2,394	10,274	(10,150)	-	-	2,518
Parallel Project Fund	21,839	-	(21,839)	-	10,000	10,000
Property Fund	-	17,951	(16,926)	-	(64,600)	(63,575)
TearFund Fund	0	7,596	(7,596)	-	-	0
<b>Total restricted funds</b>	<b>(117,240)</b>	<b>232,063</b>	<b>(171,525)</b>	<b>0</b>	<b>(56,774)</b>	<b>(113,476)</b>
<b>Total funds</b>	<b>1,959,588</b>	<b>563,469</b>	<b>(489,036)</b>	<b>0</b>	<b>0</b>	<b>2,034,021</b>

- *The general reserve represents the free funds of the charity which are not designated for particular purposes.*
- *The asset holding fund is a fund set up to hold the book asset value of the charity*

Summary of the Aim and Use of Restricted Funds

- *Benevolent Fund is a fund set up to hold specific collections for distribution by the Kirk Session on a benevolent basis*
- *Building Fund is a fund set up to account for specific collections and disbursements in relation to building projects*
- *Charis Fund is a fund set up to account for specific collections and disbursements in relation to Charis Youth Club*
- *Czech Fund is a fund set up to account for specific collections and disbursements in relation to the Mission Team visit to Czech Republic*
- *Hungary Fund is a fund set up to account for specific collections and disbursements for projects in Hungary*
- *Malawi Fund is a fund set up to account for specific collections and disbursements for projects in Malawi*
- *Mission Fund is a fund set up to hold 22% of recorded giving for allocation to charitable distributions*
- *Moderators Appeal Fund is a fund set up to account for specific collections and disbursements for the PCI Moderators Appeals, specifically the World Development Appeal*
- *Moldova Fund is a fund set up to account for specific collections and disbursements for projects in Moldova*
- *Parallel Project Fund is a fund set up to account for specific collections and disbursements in relation to mission projects*
- *Property Fund is a fund set up to hold 5% of recorded giving for allocation to property upkeep*
- *TearFund Fund is a fund set up to account for specific collections and disbursements for Tear Fund*



Notes forming part of the Financial Statements for the year ended 31st December 2024 (cont'd)

		2024	2023
		£	£
<b>16</b>	<b>Reconciliation of changes in resources to net cash inflow from operating activities</b>		
	Net incoming / (outgoing) resources before investment income	84,642	81,935
	Purchase of fixed assets	(64,600)	-
	(Increase) / decrease in receivables	-	-
	(Decrease) / increase in payables	(79,529)	(106,775)
	<b>Net cash inflow / (outflow) from operating activities</b>	<b>(59,487)</b>	<b>(24,840)</b>

		2024	2023
		£	£
<b>17</b>	<b>Returns on investment</b>		
	Interest from UK Sources	1,719	-

**18** **Going concern**  
The Trustees consider that the charity has sufficient funding in place to continue its operations in the near future and thus deem the use of the going concern basis to be appropriate.

**19** **Disclosure of relevant circumstances**  
In common with many other charities of our size and nature we use our auditors to:

- prepare and submit applicable returns to the tax authorities; *and*
- assist with the preparation of the financial statements; *and*
- provide consultancy services when requested.

**20** **Deficits on Building fund and Property fund (both restricted)**  
The charity is carrying a net deficit of £77,490 (2023: deficit of £164,704) on the restricted Building fund and a net deficit of £63,575 (2023: £nil) on the restricted Property fund. The Kirk Session consider that the ongoing donations receivable to these funds give them a realistic expectation that future income will be received to cover the shortfall which is at 31st December 2024 financed by loans of £100,000 and application of church liquidity of £41,065.

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

Northern Ireland - Charity number 104554

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# Accounts

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Statement of Financial Activities (including Income and Expenditure Account) for the  
year ended 31st December 2023

	Notes	Unrestricted Funds £	Restricted funds £	Totals 2023 £	Totals 2022 £
<b>INCOME</b>					
<i>from donations and legacies</i>					
• Donations	3	217,424	151,695	<b>369,119</b>	366,068
• Grants received	3	693	-	<b>693</b>	36
• Legacies	3	5,000	-	<b>5,000</b>	11,500
<i>from charitable activities</i>					
• Special collections	3	4,774	14,682	<b>19,456</b>	27,634
<i>from other activities</i>					
• Gift Aid tax refunded	3	51,146	31,756	<b>82,902</b>	79,080
• Other income	3	37,826	17,146	<b>54,972</b>	25,956
<i>from investments</i>					
• Investment income	3	-	-	<b>0</b>	61
<b>Total income</b>		<b>316,863</b>	<b>215,279</b>	<b>532,142</b>	<b>510,335</b>
<b>EXPENDITURE</b>					
<i>on raising funds</i>					
• Promotional costs	4	1,150	-	<b>1,150</b>	-
<i>on charitable activities</i>					
• Employee costs	4	147,454	600	<b>148,054</b>	135,041
• Premises costs	4	43,374	27,689	<b>71,063</b>	51,152
• Travel and training costs	4	6,989	118	<b>7,107</b>	12,085
• General administration costs	4	6,980	-	<b>6,980</b>	5,525
• Programme costs	4	71,369	131,609	<b>202,978</b>	216,522
<i>on other items</i>					
• Legal and professional fees	4	2,875	-	<b>2,875</b>	3,102
• Other expenses	4	1,641	8,359	<b>10,000</b>	11,353
<b>Total resources expended</b>		<b>281,832</b>	<b>168,375</b>	<b>450,207</b>	<b>434,780</b>
<b>Net incoming / (outgoing) resources</b>		<b>35,031</b>	<b>46,904</b>	<b>81,935</b>	<b>75,555</b>
Depreciation		(2,700)	-	<b>(2,700)</b>	-
Transfers between funds	9	(30,376)	30,376	<b>0</b>	-
<b>Net movement in funds</b>		<b>1,955</b>	<b>77,280</b>	<b>79,235</b>	<b>75,555</b>
Fund balances brought fwd at 1st January		<b>2,074,873</b>	<b>(194,520)</b>	<b>1,880,353</b>	<b>1,804,798</b>
<b>Fund balances carried fwd at 31st December</b>		<b>2,076,828</b>	<b>(117,240)</b>	<b>1,959,588</b>	<b>1,880,353</b>

The statement of financial activities includes all gains and losses in the year.

The notes on pages 12 to 18 form part of these financial statements.



Statement of Financial Position (Balance Sheet)  
as at 31st December 2023

	Notes	2023 £	2022 £
<b>NON CURRENT ASSETS</b>			
• Tangible assets	10	2,004,055	1,995,955
		<b>2,004,055</b>	<b>1,995,955</b>
<b>CURRENT ASSETS</b>			
• Receivables	11	-	-
• Cash and cash equivalents		137,902	173,542
		<b>137,902</b>	<b>173,542</b>
<b>PAYABLES:</b> amounts falling due within one year	12	(17,840)	(17,840)
<b>NET CURRENT ASSETS</b>		<b>120,062</b>	<b>155,702</b>
<b>PAYABLES:</b> amounts falling after more than one year	12	(164,529)	(271,304)
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<b>1,959,588</b>	<b>1,880,353</b>
<b>THE FUNDS OF THE CHARITY</b>			
<b>Unrestricted income funds:</b>			
General funds	15	72,773	78,920
Asset holding fund (designated)	15	2,004,055	1,995,955
		<b>2,076,828</b>	<b>2,074,875</b>
<b>Restricted income funds:</b>			
Benevolent Fund	15	1,724	1,474
Building Fund	15	(164,704)	(235,332)
Czech Fund	15	191	-
Hungary Fund	15	-	-
Missionary Fund	15	21,316	14,136
Malawi Fund	15	-	-
Moderators Appeals Fund	15	-	-
Moldova Fund	15	2,394	3,904
Parallel Project Fund	15	21,839	21,007
Property Fund	15	-	289
TearFund Fund	15	-	-
<b>TOTAL FUNDS</b>		<b>1,959,588</b>	<b>1,880,353</b>

The notes on pages 12 to 18 form part of these financial statements.

The financial statements on pages 3 to 18 were approved by the Trustees on 19th March 2024 and signed on their behalf by:

Rev Frank Sellar  
Minister

Rebecca Foster  
Treasurer



**Statement of Cash flows  
for the year ended 31st March 2023**

	Notes	2023 £	2022 £
Net cash inflow / (outflow) from operating activities	16	<b>(24,840)</b>	(89,910)
Returns on investment	17	-	61
Capital expenditure	10	<b>(10,800)</b>	-
<b>(Decrease / increase in cash and cash equivalents for the year</b>		<b>(35,640)</b>	(89,849)
<b>Reconciliation of net cash flow to movement in net funds</b>			
(Decrease)/ increase in cash for the year		<b>(35,640)</b>	(89,849)
Net funds at 1st January 2023		<b>173,542</b>	263,391
<b>Net funds at 31st December 2023</b>		<b>137,902</b>	173,542

The notes on pages 12 to 18 form part of these financial statements.



**Notes forming part of the Financial Statements for the year ended 31st December 2023**

**1. Accounting Policies**

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

**1.1 Statement of compliance**

The financial statements are prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective from 1st January 2015) - (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006 (insofar as this applies to the Charity).

Bloomfield Presbyterian Church meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

**1.2 Reconciliation with previously Generally Accepted Accounting Practice**

In preparing the accounts, the Trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP (FRS 102) the restatement of comparative items was required. No restatements were required.

**1.3 Preparation of the accounts on a going concern basis**

The Trustees are of the view that as the reserves of the charity are within the requirement of the charity's reserves policy, the immediate future of the charity for the next 12 to 18 months is secure and on that basis the charity is a going concern.

**1.4 Revenue**

Items of revenue are recognised and included in the accounts when all of the following criteria are met:

- the charity has entitlement to the funds;
- any performance conditions attached to the item(s) of revenue have been met or are fully within the control of the charity;
- it is probable that the revenue will be received; *and*
- the amount can be measured reliably

Revenue received in advance of the provision of a specified service is deferred until the criteria for revenue recognition are met.

**Grants receivable**

Grants receivable which relate to the year are credited to revenue within the Statement of Financial Activities, with unspent balances being carried forward to subsequent years within the relevant fund.

Specific debts are recognised where approved grant expenditure exceeds grant revenue received to date.

Grant revenue relating to future periods is carried forward under payables.

**1.5 Interest receivable**

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

**1.6 Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes. The fund comprises the accumulated surpluses and deficits of unrestricted income and expenditure.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of administering such funds are charges against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income and gains are allocated to the appropriate fund.



**Notes forming part of the Financial Statements for the year ended 31st December 2023 (cont'd)**

**1.7 Expenditure**

Expenditure is recognised once there is legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Expenditure on raising funds comprises the costs of marketing and promoting the charity and its activities;
- Expenditure on charitable activities includes the direct costs allocated to the performance of activities undertaken to further the purposes of the charity and their associated support costs;
- Expenditure on other items represents those items not falling into any other heading.

**1.8 Non Current Assets (Fixed Assets)**

Fixed Assets are stated at cost less accumulated depreciation. The costs of minor additions or those costing below £5,000 are not capitalised. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, which in all cases is estimated at 4 years.

**1.9 Receivables**

Trade and other receivables are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid after taking account of any trade discounts due.

**1.10 Cash and cash equivalents**

Cash and cash equivalents includes bank deposits, cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**1.11 Payables and provisions**

Payables and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in a transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Payables and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

**1.12 Transition to FRS 102**

The transition date was 1st January 2016.

There was no requirement to restate any comparative balances in making the transition to FRS 102.

**2. Legal status of the charity**

Bloomfield Presbyterian Church is a Congregation of the Presbyterian Church in Ireland. It is a charity registered in Northern Ireland no. NIC104554.



Notes forming part of the Financial Statements for the year ended 31st December 2023 (cont'd)

3 INCOME

	Unrestricted Funds £	Restricted funds £	Totals 2023 £	Totals 2022 £
<b><i>from donations and legacies:</i></b>				
• Recorded giving	209,030	145,305	<b>354,335</b>	355,893
• Loose collections	8,394	6,390	<b>14,784</b>	10,124
• Grants	693	-	<b>693</b>	36
• Legacies	-	-	<b>0</b>	11,500
• Building Fund donations	-	500	<b>500</b>	50
• Building Fund grants	-	-	<b>0</b>	-
• Legacies	5,000	-	<b>5,000</b>	-
<b><i>from charitable activities:</i></b>				
• Special collections	4,774	14,182	<b>18,956</b>	27,634
<b><i>from other activities:</i></b>				
• Gift Aid tax refunded	51,146	31,756	<b>82,902</b>	79,080
• Income from Church events	-	-	<b>0</b>	1,206
• Church Weekends	5,265	-	<b>5,265</b>	5,249
• Sale/rentals of books, DVDs etc..	593	-	<b>593</b>	514
• Publications	1,160	-	<b>1,160</b>	1,249
• Insurance claims	-	2,480	<b>2,480</b>	-
• Flower fund	760	-	<b>760</b>	570
• Rental income	-	8,748	<b>8,748</b>	4,943
• Other income	30,048	5,918	<b>35,966</b>	12,226
<b><i>from investments:</i></b>				
• UK bank interest received	-	-	<b>0</b>	61
	<b>316,863</b>	<b>215,279</b>	<b>532,142</b>	<b>510,335</b>



Notes forming part of the Financial Statements for the year ended 31st December 2023 (cont'd)

4 EXPENDITURE

	Unrestricted Funds £	Restricted funds £	Totals 2023 £	Totals 2022 £
<b>on raising funds:</b>				
• Promotional expenses	1,150	-	1,150	-
<b>on charitable activities:</b>				
<b>Employee costs:</b>				
• Wages and salaries	124,526	600	125,126	111,510
• Minister, Assistant & Associate expenses	9,552	-	9,552	10,401
• Employer pension contributions	13,376	-	13,376	13,131
<b>Premises and insurance costs:</b>				
• Rates and Water Rates	3,037	-	3,037	2,870
• Insurance	8,088	-	8,088	7,366
• Heat and light	29,967	-	29,967	18,909
• Repairs and Property projects	162	27,689	27,851	13,041
• New annex and refurbishment	-	-	0	6,645
• Cleaning materials	2,120	-	2,120	2,321
<b>Travel and training costs:</b>				
• Training	5,120	-	5,120	4,874
• Minibus expense (see below)	1,869	118	1,987	7,211
<b>General administration costs:</b>				
• Printing, postage and stationery	3,933	-	3,933	1,858
• Telephone, computer and internet	3,047	-	3,047	3,667
<b>Programme costs:</b>				
• Charitable distributions	5,405	114,206	119,611	131,535
• Outreach work	12,383	-	12,383	27,731
• Ministerial Duties Allowances	2,434	-	2,434	-
• PCI Assessments & Presbytery fees	20,603	-	20,603	20,191
• Worship resources	300	-	300	1,791
• Action team disbursements	1,200	14,480	15,680	-
• Church events and sundry costs	25,885	2,923	28,808	30,771
• Church magazines and literature	3,159	-	3,159	4,502
<b>on other items:</b>				
<b>Legal and professional fees:</b>				
• Audit fees	2,840	-	2,840	2,840
• Other governance costs	35	-	35	262
<b>Other expenses:</b>				
• Bank charges	1,641	-	1,641	1,377
• Bank loan interest	-	8,359	8,359	9,976
• Sundry expenses	-	-	0	-
	281,832	168,375	450,207	434,780

The minibus was largely unused during the covid pandemic / lockdown period and required major works to make it roadworthy. The cost of these works was £5,432 and this amount is included in the minibus expenses for 2022 of £7,211 noted above.



Notes forming part of the Financial Statements for the year ended 31st December 2023 (cont'd)

**5 Staff costs and numbers**

	Unrestricted Funds £	Restricted funds £	Totals 2023 £	Totals 2022 £
Wages and salaries	115,377	-	115,377	103,986
Employers National Insurance	8,312	-	8,312	6,574
Pulpit supply	837	600	1,437	1,050
Pension contributions	13,376	-	13,376	13,131
Employee expenses	9,552	-	9,552	10,401
	147,454	600	148,054	135,142

No employee received emoluments of more than £60,000  
The average number of persons, including part-time staff, employed on UK contracts was 6 (2022: 6)

**6 Net incoming resources for the year**

	Unrestricted Funds £	Restricted funds £	Totals 2023 £	Totals 2022 £
<i>Net incoming resources are stated after charging:</i>				
Auditor's remuneration	2,840	-	2,840	2,840

**7 Trustee remuneration and Related Party Transactions**

The total amount donated to the Charity without conditions from trustees and officer (primary related parties) and secondary related parties was £116,463 (2022: £119,548).

No trustee received any remuneration as a result of their Trusteeship of the Charity.

Three Trustees were employed by the Charity and received reimbursement of out-of-pocket expenses during the year (2022: 4). The details are as follows:

- Rev Frank Sellar- Employed as Minister of the Congregation - Salary £45,723 - Expenses £565
- Michael Stoneman - Employed as Youth Worker - Salary £29,525 - Expenses £360
- Brian McNarry - Employed as Musical Director (part-time) - Salary £8,330 - Expenses £500

No other trustee or other person connected to the charity had any personal interest in any contract or transaction entered into by the charity during the year (2022 - Nil).

**8 Taxation**

As a charity, the Church is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or 2256 of the Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the Charity.

**9 Transfers between the funds**

	Unrestricted Funds £	Restricted funds £	Totals 2023 £	Totals 2022 £
Transfer from General Fund to Parallel Project Fund <i>Allocation of funds to supplement the Parallel Project Fund</i>	(20,000)	20,000	0	-
Transfer from General Fund to Property Fund <i>Transfer to balance shortfall of income against expenses in Property Fund</i>	(5,376)	5,376	0	-
Transfer from General Fund to Building Fund <i>Allocation of legacy received to Building Fund</i>	(5,000)	5,000	0	-
Transfer from Mission Fund to Czech Fund <i>Covering costs and providing a grant for each member of the Czech team</i>	-	(3,880)	0	-
		3,880		
	(30,376)	30,376	0	0



Notes forming part of the Financial Statements for the year ended 31st December 2023 (cont'd)

10 Tangible Fixed Assets

	Land & buildings £	Furniture, fixtures & fittings £	Totals £
<b>Cost</b>			
At 1st January 2023	1,995,955	-	1,995,955
Additions	-	10,800	10,800
At 31st December 2023	<b>1,995,955</b>	<b>10,800</b>	<b>2,006,755</b>
<b>Depreciation</b>			
At 1st January 2023	-	-	0
Charge for year	-	2,700	2,700
At 31st December 2023	<b>0</b>	<b>2,700</b>	<b>2,700</b>
<b>Net Book Value</b>			
At 31st December 2023	<b>1,995,955</b>	<b>8,100</b>	<b>2,004,055</b>
At 31st December 2022	1,995,955	0	1,995,955

11 Receivables

	Totals 2023 £	Totals 2022 £
Prepayments and accrued income	-	-
	<b>0</b>	<b>0</b>

12 Payables

	Totals 2023 £	Totals 2022 £
Accruals	2,840	2,840
Amounts falling due within one year (short term loans)	15,000	15,000
Amounts falling due after more than one year (Building Loans)	164,529	271,304
	<b>182,369</b>	<b>289,144</b>

13 Analysis of charity net assets between funds

	Unrestricted funds £	Restricted funds £	Totals 2023 £
Non Current Assets	2,004,055	-	2,004,055
Current Assets - receivables	-	-	0
Current Assets - cash and cash equivalents	75,613	62,289	137,902
Payables	(2,840)	(179,529)	(182,369)
	<b>2,076,828</b>	<b>(117,240)</b>	<b>1,959,588</b>

14 Financial Commitments

At 31st December 2023 the charity has no annual commitments under non-cancellable leases nor any other financial commitments that are not recognised in the accounts (2022: £nil). Bloomfield Presbyterian Church has entered into a number of long term contracts for the supply of services all of which are cancellable.



Notes forming part of the Financial Statements for the year ended 31st December 2023 (cont'd)

15 Statement of Funds

	At 1 Jan 23 £	Incoming resources £	Outgoing resources £	Asset Recognition £	Transfers £	At 31 Dec 23 £
General reserve	78,918	316,863	(281,832)	(10,800)	(30,376)	<b>72,773</b>
Asset holding fund	1,995,955	-	(2,700)	10,800	-	<b>2,004,055</b>
<b>Total unrestricted funds</b>	<b>2,074,873</b>	<b>316,863</b>	<b>(284,532)</b>	<b>0</b>	<b>(30,376)</b>	<b>2,076,828</b>
Benevolent Fund	1,474	250	-	-	-	<b>1,724</b>
Building Fund	(235,332)	75,679	(10,051)	-	5,000	<b>(164,704)</b>
Czech Fund	0	10,791	(14,480)	-	3,880	<b>191</b>
Hungary Fund	0	1,200	(1,200)	-	-	<b>0</b>
Malawi Fund	0	360	(360)	-	-	<b>0</b>
Mission Fund	14,136	78,788	(67,728)	-	(3,880)	<b>21,316</b>
Moderators Appeal Fund:						
World Development Appeal	0	6,004	(6,004)	-	-	<b>0</b>
Moldova Fund	3,904	6,084	(7,594)	-	-	<b>2,394</b>
Parallel Project Fund	21,007	-	(19,168)	-	20,000	<b>21,839</b>
Property Fund	289	20,332	(25,997)	-	5,376	<b>0</b>
TearFund Fund	0	15,793	(15,793)	-	-	<b>0</b>
<b>Total restricted funds</b>	<b>(194,522)</b>	<b>215,281</b>	<b>(168,375)</b>	<b>0</b>	<b>30,376</b>	<b>(117,240)</b>
<b>Total funds</b>	<b>1,880,351</b>	<b>532,144</b>	<b>(452,907)</b>	<b>0</b>	<b>0</b>	<b>1,959,588</b>

The general reserve represents the free funds of the charity which are not designated for particular purposes.

16 Reconciliation of changes in resources to net cash inflow from operating activities

	2023 £	2022 £
Net incoming / (outgoing) resources before investment income	<b>81,935</b>	75,494
(Increase) / decrease in receivables	-	-
(Decrease) / increase in payables	<b>(106,775)</b>	(165,404)
<b>Net cash inflow / (outflow) from operating activities</b>	<b>(24,840)</b>	(89,910)

17 Returns on investment

	2023 £	2022 £
Interest from UK Sources	-	-

18 Going concern

The Trustees consider that the charity has sufficient funding in place to continue its operations in the near future and thus deem the use of the going concern basis to be appropriate.

19 Disclosure of relevant circumstances

In common with many other charities of our size and nature we use our auditors to:

- prepare and submit applicable returns to the tax authorities; and
- assist with the preparation of the financial statements; and
- provide consultancy services when requested.

20 Deficit on Building fund (restricted)

The charity is carrying a net deficit of £164,704 (2022: deficit of £235,332) on the restricted Building fund. The Kirk Session consider that the ongoing donations receivable to this fund give them a realistic expectation that future income will be received to cover the shortfall which is at 31st December 2023 financed by loans of £115,000 and £64,529.

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

Northern Ireland - Charity number 104554

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# Annual report

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Charity Commission for Northern Ireland Registration Number: NIC104554



**BLOOMFIELD PRESBYTERIAN CHURCH**  
A CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

**Trustees' Annual Report and Audited Financial Statements  
for the year ended 31st December 2023**



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**Information**

**REFERENCE AND ADMINISTRATIVE INFORMATION**

**Charity Name** Bloomfield Congregation of the Presbyterian Church in Ireland

**Charity Commission for  
NI Registration Number** NIC104554

**Operational Address** 447 Beersbridge Road  
Belfast  
BT5 5DW

**Charity Trustees  
(Kirk Session)**

Rev Frank Sellar  
Mr David Bell  
Mr Kenny Chambers  
Mr James Cousley  
Mr Brian Crooks  
Mr Alan Galbraith  
Mr Geoff Gordon  
Mr James Gordon  
Mr Paul Gregg  
Mr Ken Groves  
Mrs Sharon Groves  
Mr Mark Harbinson  
Mr Peter Huey  
Miss Karen Jardine

Mr Mark Keown  
Mr Geoffrey Kernahan  
Mr Trevor Lee  
Mrs Elizabeth M.E. Lewis  
Mr Colin Maguire  
Mr Willam McCord Manson  
Mr James McClure  
Mr Malcolm McClure  
Mr Stephen McDonald  
Dr Neil McDougall  
Mr John McKibbin  
Mr Brian James McNarry  
Mr Thomas Carlisle Reid  
Mr Kirk David Shilliday

Mr Andrew Shott  
Mr Ian Simons  
Mr Graham Simpson  
Mrs Jill Simpson  
Mr Adam Cameron Smyth  
Mr Michael Stoneman  
Mr David Thompson

*Elders who retired in the year*  
Mrs Susan Giffen (21 Nov 23)

*Elders who resigned in the year*  
Mr John Armstrong (21 Feb 23)

**MANAGEMENT INFORMATION**

**Principal Office Bearers**

Rev Frank Sellar	MINISTER
Mr Andrew Shott	CLERK OF SESSION
Mrs Rebecca Foster	TREASURER

**OTHER INFORMATION**

**Independent Auditor** Diamond & Skillen  
Chartered Accountants and Registered Auditor  
Sinclair House  
89/101 Royal Avenue  
Belfast  
BT1 1FE

**Bankers** Ulster Bank Limited  
Connswater Branch  
Arches Retail Park  
Belfast  
BT5 4AF

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

The Trustees present their report and the financial statements for the year ended 31st December 2023.

### REFERENCE AND ADMINISTRATIVE DETAILS

The Organisation is a Charity, registered with the Charity Commission for Northern Ireland, number NIC104554. The Board of Trustees of the charity is called the "Kirk Session". Members of the Kirk Session are known as "Elders". The names of the present Elders, and any past Elders who served during the year, are given on page 2, together with the names of the charity's external advisors.

### STRUCTURE AND MANAGEMENT

#### The Kirk Session

The charity trustees of the congregation are the members of its 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 ex-officio members of the Congregational Committee.

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

Stated meetings of the Kirk session are held generally eight 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. Members are elected if they obtain two-thirds of those who vote.

#### 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. Bloomfield Presbyterian Church has been assigned to the East Belfast Presbytery of the Presbyterian Church in Ireland. The membership of the Presbytery consists mainly of the active ministers of congregations assigned to it by the General Assembly, ministers who have retired from active duty and an elder appointed by the Kirk Session of each 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 its 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

Bloomfield 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.

The congregation's mission purpose is to 'Know Jesus and share his love'.

We seek to know Jesus Christ by being, a vibrant and inclusive worshipping community, a prayerful and obedient people, and a congregation that takes the Bible seriously as the trustworthy guide for believing and living.

We seek to share Jesus' love by building loving relationships with each other and ministering to each other, reaching out in mission to our neighbourhood and beyond, living as a generous, and welcoming community that is easy to become part of.

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# Bloomfield

PRESBYTERIAN CHURCH  
TO KNOW JESUS AND SHARE HIS LOVE

God has revealed Himself to us as our loving Heavenly Father. He has sent His Son to be our Saviour and He has granted us His Holy Spirit to make us more like Jesus individually and corporately, and to lead us in His mission to the world.

We seek to live out our faith through commitment to God in lively worship, to the Bible in obedient discipleship, to sharing the good news of Jesus in faithful evangelism, to the world in compassionate mission, to one another in caring fellowship.

To these ends, we want every member of our covenant family to grow as a faithful disciple of Jesus Christ whose life is based on the Bible, whose ambitions are centred in Christ and whose heart is passionate about people.

## 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 and has a wide range of organisations including for children, youth and adults.

## ACHIEVEMENTS AND PERFORMANCE

### Worship and prayer

The congregation normally meets for worship each Sunday at 11am and 7pm. During the week the Bible Study provides an opportunity for members to meet together for fellowship, to study the scriptures and for a time of prayer. Livestreaming of services to homes and conducting meetings online, supplemented meeting at the church premises. As well as regular services during the year we acknowledged God's gift of new life at Sacraments of Baptism, we conducted marriage services and gave thanks for faithful service and sought to comfort those who have been bereaved during the year.

### Pastoral care

The church sought to help members and the people in our community through a variety of different initiatives, including the offering of pastoral care and practical support.

### Mission and outreach

At a congregation level the church is involved in a wide range of mission and outreach activities in the local parish, across Belfast city and beyond.

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 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, assist 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.

### 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.

### Property

The church had completed a major development project in 2020 to extend and refurbish the church halls. The work has been funded through a combination of cash reserves and a bank loan. Good progress was made on fund raising during the year for this development project. General upkeep of the church and the manse continued throughout the year.

### Organisations

Church organisations continue to be effective in working out the purpose of the church by providing much appreciated programmes of activities for a range of people.

### Volunteers

The Trustees wish to acknowledge their deep appreciation of those who give freely of their time by serving on committees and helping with organisations and other church activities.

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#### **PUBLIC BENEFIT STATEMENT**

The Presbyterian Church in Ireland meets the public benefit requirement by providing benefit to its members and the general public by making known the Christian Gospel of the Lord Jesus Christ through the advancement of religion.

The direct benefits which flow from the purposes of the Church include the gaining of an understanding in Christian beliefs as set out in the Bible and in the Church's subordinate standards (the Westminster Confession of Faith and the Shorter and Larger Catechisms) leading to spiritual and moral development and opportunities for response to Bible teaching. In turn, this framework leads to practical expressions of Christian beliefs and standards in the local community such as through the care of those in need (including the sick, disabled and bereaved).

Generally the above benefits are delivered locally by congregations and their members, or are facilitated through presbyteries or are organised and delivered centrally. Local delivery is facilitated by central resources in almost all cases. Public access is made known through the use of notice boards, printed material, press advertisement, websites, and social media or in other ways.

The benefits are demonstrated through regular evaluation of the services and informal and ad-hoc feedback from members, their families, and members of the public.

The purpose does not lead to harm. The only private benefit flowing from our purpose is related to Ministers, Missionaries, Deaconesses, Irish Mission workers and Lay Agents who receive benefits as a result of their holding office or employment. However, this is incidental and necessary in order to further our charitable purpose. There are no other private benefits. The beneficiaries of this purpose are members, their families, other individuals that the Presbyterian Church in Ireland is in direct and indirect contact with, the community in which pastoral services are provided and other communities throughout Northern Ireland, the Republic of Ireland, and world-wide which benefit from our engagement with and support for both Christian and other secular organisations, charities and individual members of the public.

The Kirk Session has had regard to the Charity Commissions public benefit requirement statutory guidance.

#### **FINANCIAL REVIEW**

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 369 regular contributors during the year (2022: 353) donating a total of £354,335 (2022: £355,893) via Recorded Givings.

Total Income of the congregation during the year was £532,142 (2022: £510,335).

Total expenditure of the congregation during the year was £450,207 (2022: £434,780).

#### **RESPONSIBILITIES IN RESPECT OF THE FINANCIAL STATEMENTS**

The Trustees are responsible for preparing the Annual Report and the financial statements 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 charity 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;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed subject to any material departures disclosed and explained in the financial statements; *and*
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the organisation will continue to function.

The Trustees are responsible for ensuring that the congregation keeps proper accounting records that are sufficient to show and explain the funds transactions and which disclose with reasonable accuracy at any time the financial position of the congregation and to enable them to ensure that the financial statements comply with the Charities SORP - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015). 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 and to provide reasonable assurance that:

- The congregation is operating efficiently and effectively;
- All assets are safeguarded against unauthorised use or disposition and are properly applied;
- Proper records are maintained and financial information used within the congregation, or for publication, is reliable; *and*
- The congregation complies with relevant laws and regulations.

cont'd.../



#### **Statement as disclosure to our independent auditor**

In so far as the Trustees are aware at the time of approving our trustees' annual report:

- there is no relevant information, being information needed by the independent auditor in connection with preparing their report, of which the charity's independent auditor is unaware; *and*
- the Trustees, having made enquiries of fellow Trustees and the charity's independent auditor that they ought to have individually taken, have each taken all steps that he/she is obliged to take as a trustee in order to make themselves aware of any relevant information and to establish that the independent auditor is aware of that information.

#### **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 believe that the congregation should hold financial reserves because:

- It has little endowment funding and is currently dependent for income upon donations from year to year which are subject to review;
- It requires protection against and the ability to continue operating despite unforeseen setbacks; *and*
- It requires the ability to be able to take advantage of change and opportunities to further its objectives.

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 the equivalent of between three and six months operating costs calculated and reviewed annually. Reserves should be built up to the desired level in stages consistent with the charity's overall financial position and its need to maintain and develop its charitable activities.

The level of the general fund stands at £72,773 (2022: £78,920). With operating costs (on unrestricted funds only) currently amounting to approximately £280,000 per year, this would mean a target reserve balance of between £70,000 and £140,000. The reserves held are therefore within the Reserves Policy range. The Trustees consider that the current level of reserves, taken together with the current level of income mean that the Charity's current level of reserves is adequate for its requirements. Details of the Charity's funds are shown in Note 15. An analysis of the Charity's net assets between the funds is given in Note 13. The Elders consider that sufficient resources are held in an appropriate form to enable each fund to be applied in accordance with any restriction imposed.

#### **RISK REVIEW**

The Trustees recognize their responsibility for the identification and management of risk.

The Trustees have implemented systems and procedures 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.

#### **INDEPENDENT AUDITORS**

Diamond & Skillen Chartered Accountants were reappointed as the charity's statutory auditors on 19th March 2024.

This report was approved by the Trustees on 19th March 2024 and signed on its behalf by:

**F Sellar**  
Minister

**A Shott**  
Clerk of Session

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

Northern Ireland - Charity number 104554

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# Annual return

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**Independent Auditor's Report to the members of Bloomfield Presbyterian Church**

**Opinion**

We have audited the financial statements of Bloomfield Presbyterian Church (the 'Charity') for the year ended 31st December 2023 which comprise the Statement of Financial Activities, the Statement of Financial Position and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the Charity's affairs as at 31st December 2023 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Charities Act (Northern Ireland) 2008.

**Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and the provisions available for small entities, in the circumstances set out in note 20 to the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Conclusions relating to going concern**

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the Charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

**Other information**

The trustees are responsible for the other information. The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

**Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Annual Report.

We have nothing to report in respect of the following matters in relation to which the Charities Act (Northern Ireland) 2008 requires us to report to you if, in our opinion:

- sufficient accounting records have not been kept; *or*
- the financial statements are not in agreement with the accounting records and returns; *or*
- we have not obtained all the information and explanations necessary for the purposes of our audit.

cont'd.../



**Independent Auditor's Report to the members of Bloomfield Presbyterian Church (cont'd)**

**Responsibilities of the trustees**

As explained more fully in the trustees' responsibilities statement set out on page 5, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the Charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the Charity or to cease operations, or have no realistic alternative but to do so.

**Our responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

**Use of our report**

This report is made solely to the Charity's members, as a body, in accordance with section 65 of the Charities Act (Northern Ireland) 2008 and the regulations made under section 66 of that Act. Our audit work has been undertaken so that we might state to the Charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

**Nigel V. Skillen FCA** (Senior Statutory Auditor)

*for and on behalf of*

**Diamond & Skillen**

Chartered Accountants and Registered Auditor

Sinclair House, 89/101 Royal Avenue

Belfast,

BT1 1FE

19th March 2024

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

Northern Ireland - Charity number 104554

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# Accounts

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Statement of Financial Activities (including Income and Expenditure Account) for the year ended 31st December 2022

	Notes	Unrestricted Funds £	Restricted funds £	Totals 2022 £	Totals 2021 £
<b>INCOME</b>					
<i>from donations and legacies</i>					
• Donations	3	197,135	168,933	366,068	418,852
• Grants received	3	36	-	36	17,050
• Legacies	3	11,500	-	11,500	4,057
<i>from charitable activities</i>					
• Special collections	3	13,534	14,100	27,634	3,494
<i>from other activities</i>					
• Gift Aid tax refunded	3	43,429	35,651	79,080	81,772
• Other income	3	20,476	5,480	25,956	11,626
<i>from investments</i>					
• Investment income	3	61	-	61	-
<b>Total income</b>		<b>286,171</b>	<b>224,164</b>	<b>510,335</b>	<b>536,851</b>
<b>EXPENDITURE</b>					
<i>on raising funds</i>					
• Promotional costs	4	-	-	0	-
<i>on charitable activities</i>					
• Employee costs	4	135,041	-	135,041	117,434
• Premises costs	4	34,287	16,865	51,152	83,497
• Travel and training costs	4	11,997	88	12,085	3,767
• General administration costs	4	5,525	-	5,525	3,618
• Programme costs	4	91,967	124,555	216,522	145,127
<i>on other items</i>					
• Legal and professional fees	4	2,875	227	3,102	8,631
• Other expenses	4	1,377	9,976	11,353	13,942
<b>Total resources expended</b>		<b>283,069</b>	<b>151,711</b>	<b>434,780</b>	<b>376,016</b>
<b>Net incoming / (outgoing) resources</b>		<b>3,102</b>	<b>72,453</b>	<b>75,555</b>	<b>160,835</b>
Depreciation		-	-	0	-
Asset recognition	10	-	-	0	-
Transfers between funds	9	(700)	700	0	-
<b>Net movement in funds</b>		<b>2,402</b>	<b>73,153</b>	<b>75,555</b>	<b>160,835</b>
Fund balances brought fwd at 1st January		<b>2,072,471</b>	<b>(267,673)</b>	<b>1,804,798</b>	<b>1,643,963</b>
<b>Fund balances carried fwd at 31st December</b>		<b>2,074,873</b>	<b>(194,520)</b>	<b>1,880,353</b>	<b>1,804,798</b>

The statement of financial activities includes all gains and losses in the year.

The notes on pages 12 to 18 form part of these financial statements.

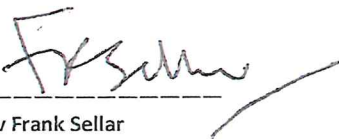


Statement of Financial Position (Balance Sheet)  
as at 31st December 2022

	Notes	2022 £	2021 £
<b>NON CURRENT ASSETS</b>			
• Tangible assets	10	1,995,955	1,995,955
		<u>1,995,955</u>	<u>1,995,955</u>
<b>CURRENT ASSETS</b>			
• Receivables	11	-	-
• Cash and cash equivalents		173,542	263,391
		<u>173,542</u>	<u>263,391</u>
<b>PAYABLES:</b> amounts falling due within one year	12	(17,840)	(17,840)
<b>NET CURRENT ASSETS</b>		<u>155,702</u>	<u>245,551</u>
<b>PAYABLES:</b> amounts falling after more than one year	12	(271,304)	(436,708)
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>1,880,353</u>	<u>1,804,798</u>
<b>THE FUNDS OF THE CHARITY</b>			
<i>Unrestricted income funds:</i>			
General funds	15	78,920	76,516
Asset holding fund (designated)	15	1,995,955	1,995,955
		<u>2,074,875</u>	<u>2,072,471</u>
<i>Restricted income funds:</i>			
Benevolent Fund	15	1,474	1,224
Building Fund	15	(235,332)	(317,669)
Hungary Fund	15	-	-
M&R Fund	15	289	754
Missionary Fund	15	14,136	9,285
Malawi Fund	15	-	-
Moderators Appeals Fund	15	-	-
Moldova Fund	15	3,904	1,976
Parallel Project Fund	15	21,007	36,757
TearFund Fund	15	-	-
<b>TOTAL FUNDS</b>		<u>1,880,353</u>	<u>1,804,798</u>

The notes on pages 12 to 18 form part of these financial statements.

The financial statements on pages 3 to 18 were approved by the Trustees on 21st March 2023 and signed on their behalf by:

  
Rev Frank Sellar  
Minister

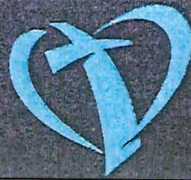
  
Rebecca Foster  
Treasurer



Statement of Cash flows  
for the year ended 31st March 2022

	Notes	2022 £	2021 £
Net cash inflow / (outflow) from operating activities	16	(89,910)	133,918
Returns on investment and servicing of finance	17	61	-
Capital expenditure	10	-	-
<b>{Decrease / increase in cash and cash equivalents for the year</b>		<b>(89,849)</b>	<b>133,918</b>
<b>Reconciliation of net cash flow to movement in net funds</b>			
(Decrease)/ increase in cash for the year		(89,849)	133,918
Net funds at 1st January 2022		263,391	129,473
<b>Net funds at 31st December 2022</b>		<b>173,542</b>	<b>263,391</b>

The notes on pages 12 to 18 form part of these financial statements.



Notes forming part of the Financial Statements for the year ended 31st December 2022

1. **Accounting Policies**

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

1.1 **Statement of compliance**

The financial statements are prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective from 1st January 2015) - (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006 (insofar as this applies to the Charity).

Bloomfield Presbyterian Church meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

1.2 **Reconciliation with previously Generally Accepted Accounting Practice**

In preparing the accounts, the Trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP (FRS 102) the restatement of comparative items was required.

No restatements were required.

1.3 **Preparation of the accounts on a going concern basis**

The Trustees are of the view that as the reserves of the charity are within the requirement of the charity's reserves policy, the immediate future of the charity for the next 12 to 18 months is secure and on that basis the charity is a going concern.

1.4 **Revenue**

Items of revenue are recognised and included in the accounts when all of the following criteria are met:

- the charity has entitlement to the funds;
- any performance conditions attached to the item(s) of revenue have been met or are fully within the control of the charity;
- it is probable that the revenue will be received; *and*
- the amount can be measured reliably

Revenue received in advance of the provision of a specified service is deferred until the criteria for revenue recognition are met.

**Grants receivable**

Grants receivable which relate to the year are credited to revenue within the Statement of Financial Activities, with unspent balances being carried forward to subsequent years within the relevant fund.

Specific debts are recognised where approved grant expenditure exceeds grant revenue received to date.

Grant revenue relating to future periods is carried forward under payables.

1.5 **Interest receivable**

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

1.6 **Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes. The fund comprises the accumulated surpluses and deficits of unrestricted income and expenditure.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of administering such funds are charges against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income and gains are allocated to the appropriate fund.



Notes forming part of the Financial Statements for the year ended 31st December 2022 (cont'd)

**1.7 Expenditure**

Expenditure is recognised once there is legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Expenditure on raising funds comprises the costs of marketing and promoting the charity and its activities;
- Expenditure on charitable activities includes the direct costs allocated to the performance of activities undertaken to further the purposes of the charity and their associated support costs;
- Expenditure on other items represents those items not falling into any other heading.

**1.8 Non Current Assets (Fixed Assets)**

Fixed Assets are stated at cost less accumulated depreciation. The costs of minor additions or those costing below £1,000 are not capitalised. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, which in all cases is estimated at 4 years

**1.9 Receivables**

Trade and other receivables are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid after taking account of any trade discounts due.

**1.10 Cash and cash equivalents**

Cash and cash equivalents includes bank deposits, cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**1.11 Payables and provisions**

Payables and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in a transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Payables and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

**1.12 Transition to FRS 102**

The transition date was 1st January 2016.

There was no requirement to restate any comparative balances in making the transition to FRS 102.

**2. Legal status of the charity**

Bloomfield Presbyterian Church is a Congregation of the Presbyterian Church in Ireland. It is a charity registered in Northern Ireland no. NIC104554.



Notes forming part of the Financial Statements for the year ended 31st December 2022 (cont'd)

3 INCOME

	Unrestricted Funds £	Restricted funds £	Totals 2022 £	Totals 2021 £
<i>from donations and legacies:</i>				
• Recorded giving	191,972	163,921	355,893	387,160
• Loose collections	5,162	4,962	10,124	3,725
• Grants	36	-	36	5,250
• Legacies	11,500	-	11,500	2,057
• Building Fund donations	-	50	50	27,966
• Building Fund grants	-	-	0	11,800
• Building Fund legacies	-	-	0	2,000
<i>from charitable activities:</i>				
• Special collections	13,534	14,100	27,634	3,494
<i>from other activities:</i>				
• Gift Aid tax refunded	43,429	35,651	79,080	81,772
• Donations from congregational organisations	-	-	0	100
• Income from Church events	1,206	-	1,206	-
• Church Weekends	5,249	-	5,249	-
• Sale/rentals of books, DVDs etc..	514	-	514	1,016
• Publications	1,249	-	1,249	189
• Insurance claims	-	-	0	-
• Flower fund	570	-	570	150
• Weddings, funerals etc..	-	-	0	640
• Proceeds from sale of fixed assets	-	-	0	-
• Rental income	-	4,943	4,943	3,820
• Other income	11,689	537	12,226	5,712
<i>from investments:</i>				
• UK bank interest received	61	-	61	-
	286,171	224,164	510,335	536,851



Notes forming part of the Financial Statements for the year ended 31st December 2022 (cont'd)

4 EXPENDITURE

	Unrestricted Funds £	Restricted funds £	Totals 2022 £	Totals 2021 £
<i>on raising funds:</i>				
• Promotional expenses	-	-	0	-
<i>on charitable activities:</i>				
<i>Employee costs:</i>				
• Wages and salaries	111,510	-	111,510	97,996
• Minister, Assistant & Associate expenses	10,401	-	10,401	7,034
• Employer pension contributions	13,131	-	13,131	12,404
<i>Premises and insurance costs:</i>				
• Rates and Water Rates	2,870	-	2,870	2,315
• Insurance	7,366	-	7,366	8,541
• Heat and light	18,909	-	18,909	16,382
• Repairs and Property projects	2,821	10,220	13,041	54,937
• New annex and refurbishment	-	6,645	6,645	-
• Cleaning materials	2,321	-	2,321	1,322
<i>Travel and training costs:</i>				
• Training	4,874	-	4,874	2,186
• Minibus expense (see below)	7,123	88	7,211	1,581
<i>General administration costs:</i>				
• Printing, postage and stationery	1,858	-	1,858	1,917
• Telephone, computer and internet	3,667	-	3,667	1,701
<i>Programme costs:</i>				
• Charitable distributions	8,069	123,466	131,535	89,145
• Outreach work	27,731	-	27,731	19,531
• PCI Assessments & Presbytery fees	20,191	-	20,191	20,216
• Worship resources	1,791	-	1,791	1,529
• Action team disbursements	-	-	0	4,883
• Church events and sundry costs	29,682	1,089	30,771	6,600
• Church magazines and literature	4,502	-	4,502	3,223
<i>on other items:</i>				
<i>Legal and professional fees:</i>				
• Audit fees	2,840	-	2,840	2,840
• Other governance costs	35	227	262	5,791
<i>Other expenses:</i>				
• Bank charges	1,377	-	1,377	988
• Bank loan interest	-	9,976	9,976	12,954
• Sundry expenses	-	-	0	-
	283,069	151,711	434,780	376,016

The minibus was largely unused during the covid pandemic / lockdown period and required major works to make it roadworthy. The cost of these works was £5,432 and this amount is included in the minibus expenses of £7,123 noted above.

Notes forming part of the Financial Statements for the year ended 31st December 2022 (cont'd)

5 Staff costs and numbers

	Unrestricted Funds £	Restricted funds £	Totals 2022 £	Totals 2021 £
Wages and salaries	103,886	100	103,986	92,476
Employers National Insurance	6,574	-	6,574	5,520
Pulpit supply	1,050	-	1,050	-
Pension contributions	13,131	-	13,131	12,404
Employee expenses	10,401	-	10,401	7,034
	135,042	100	135,142	117,434

No employee received emoluments of more than £60,000

The average number of persons, including part-time staff, employed on UK contracts was 6 (2021: 6)

6 Net incoming resources for the year

	Unrestricted Funds £	Restricted funds £	Totals 2022 £	Totals 2021 £
<i>Net incoming resources are stated after charging:</i>				
Auditor's remuneration	2,840	-	2,840	2,840

7 Trustee remuneration and Related Party Transactions

The total amount donated to the Charity without conditions from trustees and officer (primary related parties) and secondary related parties was £119,548.

No trustee received any remuneration as a result of their Trusteeship of the Charity.

Four Trustees were employed by the Charity and received reimbursement of out-of-pocket expenses during the year (2021: 4). The details are as follows:

- Rev Frank Sellar- Employed as Minister of the Congregation - Salary £43,546 - Expenses £7,170
- Michael Stoneman - Employed as Youth Worker - Salary £28,119 - Expenses £360
- Brian McNarry - Employed as Musical Director (part-time) - Salary £7,933 - Expenses £500
- Elizabeth Lewis - Employed as part-time Pastoral Assistant (to 30th June 2022) - Salary £2,964 - Expenses £500

No other trustee or other person connected to the charity had any personal interest in any contract or transaction entered into by the charity during the year (2021 - Nil).

8 Taxation

As a charity, the Church is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or 2256 of the Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the Charity.

9 Transfers between the funds

	Unrestricted Funds £	Restricted funds £	Totals 2022 £	Totals 2021 £
Transfer from General Fund to Parallel Project Fund <i>Allocation of funds to supplement the Building Fund</i>	(9,000)	9,000	0	-
Transfer from Missionary Fund to General Fund <i>Contribution of £100 per member of the congregation who travelled to Czech Republic in July 2022 as part of a summer outreach team</i>	1,300	(1,300)	0	-
Transfer from M&R Fund to General Fund <i>Transfer unspent M&amp;R allocation from 2021 to the General Fund</i>	7,000	(7,000)	0	-
	(700)	700	0	0

Notes forming part of the Financial Statements for the year ended 31st December 2022 (cont'd)

10 Tangible Fixed Assets

	Land & buildings £	Furniture, fixtures & fittings £	Totals £
<b>Cost</b>			
At 1st January 2022	1,995,955	-	1,995,955
Asset recognition	-	-	0
Additions	-	-	0
At 31st December 2022	<u>1,995,955</u>	<u>0</u>	<u>1,995,955</u>
<b>Depreciation</b>			
At 1st January 2022	-	-	0
Charge for year	-	-	0
At 31st December 2022	<u>0</u>	<u>0</u>	<u>0</u>
<b>Net Book Value</b>			
At 31st December 2022	<u>1,995,955</u>	<u>0</u>	<u>1,995,955</u>
At 31st December 2021	<u>1,995,955</u>	<u>0</u>	<u>1,995,955</u>

11 Receivables

	Totals 2022 £	Totals 2021 £
Prepayments and accrued income	-	-
	<u>0</u>	<u>0</u>

12 Payables

	Totals 2022 £	Totals 2021 £
Accruals	2,840	2,840
Amounts falling due within one year (short term loans)	15,000	15,000
Amounts falling due after more than one year (Building Loan)	271,304	436,708
	<u>289,144</u>	<u>454,548</u>

13 Analysis of charity net assets between funds

	Unrestricted funds £	Restricted funds £	Totals 2022 £
Non Current Assets	1,995,955	-	1,995,955
Current Assets - receivables	-	-	0
Current Assets - cash and cash equivalents	81,760	91,782	173,542
Payables	(2,840)	(286,304)	(289,144)
	<u>2,074,875</u>	<u>(194,522)</u>	<u>1,880,353</u>

14 Financial Commitments

At 31st December 2022 the charity has no annual commitments under non-cancellable leases nor any other financial commitments that are not recognised in the accounts (2021: £nil). Bloomfield Presbyterian Church has entered into a number of long term contracts for the supply of services all of which are cancellable.



Notes forming part of the Financial Statements for the year ended 31st December 2022 (cont'd)

16 Statement of Funds

	At 1 Jan 22 £	Incoming resources £	Outgoing resources £	Asset Recognition £	Transfers £	At 31 Dec 22 £
General reserve	76,516	286,171	(283,067)	-	(700)	78,920
Asset holding fund	1,995,955	-	-	-	-	1,995,955
<b>Total unrestricted funds</b>	<b>2,072,471</b>	<b>286,171</b>	<b>(283,067)</b>	<b>0</b>	<b>(700)</b>	<b>2,074,875</b>
Benevolent Fund	1,224	250	-	-	-	1,474
Building Fund	(317,669)	90,186	(16,849)	-	9,000	(235,332)
Hungary Fund	0	1,200	(1,200)	-	-	0
M&R Fund	754	16,450	(9,915)	-	(7,000)	289
Malawi Fund	0	360	(360)	-	-	0
Missionary Fund	9,285	72,581	(66,430)	-	(1,300)	14,136
Moderators Appeal Fund:						
Ukraine Appeal	0	11,458	(11,458)	-	-	0
World Development Appeal	0	7,034	(7,034)	-	-	0
Moldova Fund	1,976	18,604	(16,676)	-	-	3,904
Parallel Project Fund	36,757	-	(15,750)	-	-	21,007
TearFund Fund	0	6,041	(6,041)	-	-	0
<b>Total restricted funds</b>	<b>(267,673)</b>	<b>224,164</b>	<b>(151,713)</b>	<b>0</b>	<b>700</b>	<b>(194,522)</b>
<b>Total funds</b>	<b>1,804,798</b>	<b>510,335</b>	<b>(434,780)</b>	<b>0</b>	<b>0</b>	<b>1,880,353</b>

The general reserve represents the free funds of the charity which are not designated for particular purposes.

17 Reconciliation of changes in resources to net cash inflow from operating activities

	2022 £	2021 £
Net incoming / (outgoing) resources before investment income	75,494	160,835
(Increase) / decrease in receivables	-	-
(Decrease) / increase in payables	(165,404)	(26,917)
<b>Net cash inflow / (outflow) from operating activities</b>	<b>(89,910)</b>	<b>133,918</b>

18 Returns on investment and servicing of finance

	2022 £	2021 £
Interest from UK Sources	61	-

19 Going concern

The Trustees consider that the charity has sufficient funding in place to continue its operations in the near future and thus deem the use of the going concern basis to be appropriate.

20 Disclosure of relevant circumstances

In common with many other charities of our size and nature we use our auditors to:

- prepare and submit applicable returns to the tax authorities; and
- assist with the preparation of the financial statements; and
- provide consultancy services when requested.

21 Deficit on Building fund (restricted)

The charity is carrying a net deficit of £235,332 (2021: deficit of £317,669) on the restricted Building fund. The Kirk Session consider that the ongoing donations receivable to this fund give them a realistic expectation that future income will be received to cover the shortfall which is at 31st December 2022 financed by a loan of £271,304.

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

Northern Ireland - Charity number 104554

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# Annual report

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Charity Commission for Northern Ireland Registration Number: NIC104554



**BLOOMFIELD PRESBYTERIAN CHURCH**  
A CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

Trustees' Annual Report and Audited Financial Statements  
for the year ended 31st December 2022



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# Bloomfield

PRESBYTERIAN CHURCH  
TO KNOW JESUS AND SHARE HIS LOVE

## Information

### REFERENCE AND ADMINISTRATIVE INFORMATION

Charity Name	Bloomfield Congregation of the Presbyterian Church in Ireland		
Charity Commission for NI Registration Number	NIC104554		
Operational Address	447 Beersbridge Road Belfast BT5 5DW		
Charity Trustees (Kirk Session)	Rev Frank Sellar Mr John Armstrong Mr David Bell Mr Kenny Chambers Mr James Cousley Mr Brian Crooks Mr Alan Galbraith Mrs Susan Giffen Mr Geoff Gordon Mr James Gordon Mr Paul Gregg Mr Ken Groves Mrs Sharon Groves Mr Mark Harbinson	Mr Peter Huey Miss Karen Jardine Mr Mark Keown Mr Geoffrey Kernahan Mr Trevor Lee Mrs Elizabeth M.E. Lewis Mr Colin Maguire Mr Willam McCord Manson Mr James McClure Mr Malcolm McClure Mr Stephen McDonald Dr Neil McDougall Mr John McKibbin Mr Brian James McNarry	Mr Thomas Carlisle Reid Mr Kirk David Shilliday Mr Andrew Shott Mr Ian Simons Mr Graham Simpson Mrs Jill Simpson Mr Adam Cameron Smyth Mr Michael Stoneman Mr David Thompson  <i>Elders who retired in the year</i> Prof. Adrian Ernest Long (dec'd)

### MANAGEMENT INFORMATION

Principal Office Bearers	Rev Frank Sellar Mr Andrew Shott Mrs Rebecca Foster	MINISTER CLERK OF SESSION TREASURER
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### OTHER INFORMATION

Independent Auditor	Diamond & Skillen Chartered Accountants and Registered Auditor Sinclair House 89/101 Royal Avenue Belfast BT1 1FE
Bankers	Ulster Bank Limited Connswater Branch Arches Retail Park Belfast BT5 4AF



**Trustees' Report for the year ended 31st December 2022**

The Trustees present their report and the financial statements for the year ended 31st December 2022.

**REFERENCE AND ADMINISTRATIVE DETAILS**

The Organisation is a Charity, registered with the Charity Commission for Northern Ireland, number NIC104554. The Board of Trustees of the charity is called the "Kirk Session". Members of the Kirk Session are known as "Elders". The names of the present Elders, and any past Elders who served during the year, are given on page 2, together with the names of the charity's external advisors.

**STRUCTURE AND MANAGEMENT**

**The Kirk Session**

The charity trustees of the congregation are the members of its 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 ex-officio members of the Congregational Committee.

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

Stated meetings of the Kirk session are held generally eight 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. Members are elected if they obtain two-thirds of those who vote.

**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. Bloomfield Presbyterian Church has been assigned to the East Belfast Presbytery of the Presbyterian Church in Ireland. The membership of the Presbytery consists mainly of the active ministers of congregations assigned to it by the General Assembly, ministers who have retired from active duty and an elder appointed by the Kirk Session of each 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 its 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**

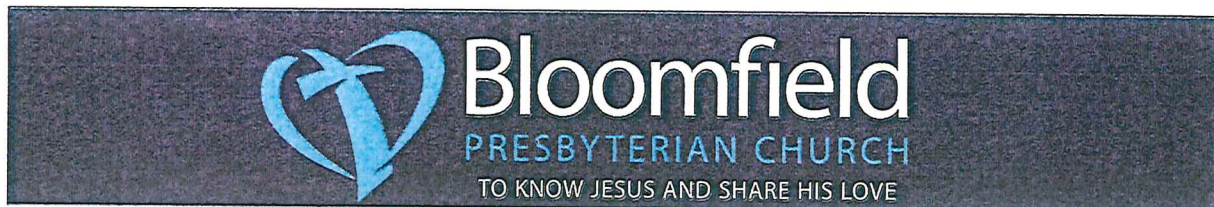
Bloomfield Presbyterian Church is a congregation of the Presbyterian Church in Ireland. The Presbyterian Church in Ireland, as a Reformed Church within the wider body of Christ is grounded in the Scriptures, and exists to love and honour God through faith in His Son and by the power of His Spirit, and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

The congregation's mission purpose is to 'Know Jesus and share his love'.

We seek to know Jesus Christ by being, a vibrant and inclusive worshipping community, a prayerful and obedient people, and a congregation that takes the Bible seriously as the trustworthy guide for believing and living.

We seek to share Jesus' love by building loving relationships with each other and ministering to each other, reaching out in mission to our neighbourhood and beyond, living as a generous, and welcoming community that is easy to become part of.

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God has revealed Himself to us as our loving Heavenly Father. He has sent His Son to be our Saviour and He has granted us His Holy Spirit to make us more like Jesus individually and corporately, and to lead us in His mission to the world.

We seek to live out our faith through commitment to God in lively worship, to the Bible in obedient discipleship, to sharing the good news of Jesus in faithful evangelism, to the world in compassionate mission, to one another in caring fellowship.

To these ends, we want every member of our covenant family to grow as a faithful disciple of Jesus Christ whose life is based on the Bible, whose ambitions are centred in Christ and whose heart is passionate about people.

#### **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 and has a wide range of organisations including for children, youth and adults.

#### **ACHIEVEMENTS AND PERFORMANCE**

##### **Worship and prayer**

The congregation normally meets for worship each Sunday at 11am and 7pm. During the week the Bible Study provides an opportunity for members to meet together for fellowship, to study the scriptures and for a time of prayer. Livestreaming of services to homes and conducting meetings online, supplemented meeting at the church premises. As well as regular services during the year we acknowledged God's gift of new life at Sacraments of Baptism, we conducted marriage services and gave thanks for faithful service and sought to comfort those who have been bereaved during the year.

##### **Pastoral care**

The church sought to help members and the people in our community through a variety of different initiatives, including the offering of pastoral care and practical support.

##### **Mission and outreach**

At a congregation level the church is involved in a wide range of mission and outreach activities in the local parish, across Belfast city and beyond.

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 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, assist 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.

##### **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.

##### **Property**

The church had completed a major development project in 2020 to extend and refurbish the church halls. The work has been funded through a combination of cash reserves and a bank loan. Good progress was made on fund raising during the year for this development project. General upkeep of the church and the manse continued throughout the year.

##### **Organisations**

Church organisations continue to be effective in working out the purpose of the church by providing much appreciated programmes of activities for a range of people.

##### **Volunteers**

The Trustees wish to acknowledge their deep appreciation of those who give freely of their time by serving on committees and helping with organisations and other church activities.

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#### **PUBLIC BENEFIT STATEMENT**

The Presbyterian Church in Ireland meets the public benefit requirement by providing benefit to its members and the general public by making known the Christian Gospel of the Lord Jesus Christ through the advancement of religion.

The direct benefits which flow from the purposes of the Church include the gaining of an understanding in Christian beliefs as set out in the Bible and in the Church's subordinate standards (the Westminster Confession of Faith and the Shorter and Larger Catechisms) leading to spiritual and moral development and opportunities for response to Bible teaching. In turn, this framework leads to practical expressions of Christian beliefs and standards in the local community such as through the care of those in need (including the sick, disabled and bereaved).

Generally the above benefits are delivered locally by congregations and their members, or are facilitated through presbyteries or are organised and delivered centrally. Local delivery is facilitated by central resources in almost all cases. Public access is made known through the use of notice boards, printed material, press advertisement, websites, and social media or in other ways.

The benefits are demonstrated through regular evaluation of the services and informal and ad-hoc feedback from members, their families, and members of the public.

The purpose does not lead to harm. The only private benefit flowing from our purpose is related to Ministers, Missionaries, Deaconesses, Irish Mission workers and Lay Agents who receive benefits as a result of their holding office or employment. However, this is incidental and necessary in order to further our charitable purpose. There are no other private benefits. The beneficiaries of this purpose are members, their families, other individuals that the Presbyterian Church in Ireland is in direct and indirect contact with, the community in which pastoral services are provided and other communities throughout Northern Ireland, the Republic of Ireland, and world-wide which benefit from our engagement with and support for both Christian and other secular organisations, charities and individual members of the public.

The Kirk Session has had regard to the Charity Commissions public benefit requirement statutory guidance.

#### **FINANCIAL REVIEW**

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 259 regular contributors during the year (2021: 321) donating a total of £355,893 (2021: £387,160) via Recorded Givings.

Total Income of the congregation during the year was £510,335 (2021: £536,851).

Total expenditure of the congregation during the year was £434,780 (2021: £376,016).

#### **RESPONSIBILITIES IN RESPECT OF THE FINANCIAL STATEMENTS**

The Trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

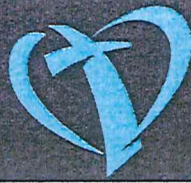
The Trustees are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and the financial activities for that year. In preparing the financial statements the Trustees are required to:-

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed subject to any material departures disclosed and explained in the financial statements; *and*
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the organisation will continue to function.

The Trustees are responsible for ensuring that the congregation keeps proper accounting records that are sufficient to show and explain the funds transactions and which disclose with reasonable accuracy at any time the financial position of the congregation and to enable them to ensure that the financial statements comply with the Charities SORP - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015). 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 and to provide reasonable assurance that:

- The congregation is operating efficiently and effectively;
- All assets are safeguarded against unauthorised use or disposition and are properly applied;
- Proper records are maintained and financial information used within the congregation, or for publication, is reliable; *and*
- The congregation complies with relevant laws and regulations.

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**Statement as disclosure to our independent examiner**

In so far as the Trustees are aware at the time of approving our trustees' annual report:

- there is no relevant information, being information needed by the independent examiner in connection with preparing their report, of which the charity's independent examiner is unaware; *and*
- the Trustees, having made enquiries of fellow Trustees and the charity's independent examiner that they ought to have individually taken, have each taken all steps that he/she is obliged to take as a trustee in order to make themselves aware of any relevant information and to establish that the independent examiner is aware of that information.

**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 believe that the congregation should hold financial reserves because:

- It has little endowment funding and is currently dependent for income upon donations from year to year which are subject to review;
- It requires protection against and the ability to continue operating despite unforeseen setbacks; *and*
- It requires the ability to be able to take advantage of change and opportunities to further its objectives.

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 the equivalent of between three and six months operating costs calculated and reviewed annually. Reserves should be built up to the desired level in stages consistent with the charity's overall financial position and its need to maintain and develop its charitable activities.

The level of the general fund stands at £78,920 (2021: £76,516). With operating costs (on unrestricted funds only) currently amounting to approximately £283,000 per year, this would mean a target reserve balance of between £70,750 and £141,500. The reserves held are therefore within the Reserves Policy range. The Trustees consider that the current level of reserves, taken together with the current level of income mean that the Charity's current level of reserves is adequate for its requirements. Details of the Charity's funds are shown in Note 15. An analysis of the Charity's net assets between the funds is given in Note 13. The Elders consider that sufficient resources are held in an appropriate form to enable each fund to be applied in accordance with any restriction imposed.

**RISK REVIEW**

The Trustees recognize their responsibility for the identification and management of risk.

The Trustees have implemented systems and procedures 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.

**INDEPENDENT AUDITORS**

Diamond & Skillen Chartered Accountants were reappointed as the charity's statutory auditors on 22nd March 2022.

This report was approved by the Trustees on 21st March 2023 and signed on its behalf by:

F Sellar  
Minister

A Shott  
Clerk of Session

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

Northern Ireland - Charity number 104554

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# Annual return

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**Independent Auditor's Report to the members of Bloomfield Presbyterian Church**

**Opinion**

We have audited the financial statements of Bloomfield Presbyterian Church (the 'Charity') for the year ended 31st December 2022 which comprise the Statement of Financial Activities, the Statement of Financial Position and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the Charity's affairs as at 31st December 2022 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Charities Act (Northern Ireland) 2008.

**Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and the provisions available for small entities, in the circumstances set out in note 20 to the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Conclusions relating to going concern**

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the Charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

**Other information**

The trustees are responsible for the other information. The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

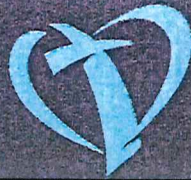
**Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Annual Report.

We have nothing to report in respect of the following matters in relation to which the Charities Act (Northern Ireland) 2008 requires us to report to you if, in our opinion:

- sufficient accounting records have not been kept; *or*
- the financial statements are not in agreement with the accounting records and returns; *or*
- we have not obtained all the information and explanations necessary for the purposes of our audit.

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**Independent Auditor's Report to the members of Bloomfield Presbyterian Church (cont'd)**

**Responsibilities of the trustees**

As explained more fully in the trustees' responsibilities statement set out on page 5, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the Charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the Charity or to cease operations, or have no realistic alternative but to do so.

**Our responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

**Use of our report**

This report is made solely to the Charity's members, as a body, in accordance with section 65 of the Charities Act (Northern Ireland) 2008 and the regulations made under section 66 of that Act. Our audit work has been undertaken so that we might state to the Charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

**Nigel V. Skillen FCA** (Senior Statutory Auditor)

*for and on behalf of*

**Diamond & Skillen**

Chartered Accountants and Registered Auditor

Sinclair House, 89/101 Royal Avenue

Belfast,

BT1 1FE

21st March 2023