

Loughmourne Congregation of the Presbyterian Church in Ireland

Northern Ireland · Charity number 104872

Details

Status Received

Registered 2016-08-05

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

Contact

Address 43 Loughmorne Road
Carrickfergus
County Antrim
BT38 9aw
BT38 9AW

Phone 028 93 364228

Website <http://loughmourne.org>

Activities

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

What the charity does: The advancement of religion

How the charity works: Religious activities

Who the charity helps: General public

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£54,921	£51,908	£0	0

Trustees

Name	Role	Appointed
Mr Alan Woods		
Mr Bryans Woods		
Mr Lionel Brehaut		
Mr Trevor Heron		

Loughmourne Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104872

Accounts

LOUGHMORNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)
for the year ended 31 December 2024

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
		£	£	£	£	£
Receipts						
Donations and legacies	2	29,073	24,232	-	53,305	42,444
Charitable activities	3	-	1,022	-	1,022	1,050
Other trading activities	4	140	-	-	140	133
Investment Income	5	106	1	-	107	82
Other	6	152	195	-	347	442
		-----	-----	-----	-----	-----
				-		
		-----	-----	-----	-----	-----
Total Receipts		29,471	25,450	-	54,921	44,151
		-----	-----	-----	-----	-----
Payments						
Raising funds	7	-	-	-	-	-
Charitable activities	8	32,623	11,285	-	43,908	39,799
		-----	-----	-----	-----	-----
		32,623	11,285	-	43,908	39,799
Purchase of fixed assets		-	8,000	-	8,000	-
		-----	-----	-----	-----	-----
Total Payments		32,623	19,285	-	51,908	39,799
		-----	-----	-----	-----	-----
Net receipts / (payments)		(3,152)	6,165	-	3,013	4,352
Transfers between funds		(1,253)	1,253	-	-	-
		-----	-----	-----	-----	-----
Net movement in funds		(4,405)	7,418	-	3,013	4,352
Funds brought forward		16,082	31,072	5,372	52,526	48,174
		-----	-----	-----	-----	-----
Funds carried forward	11	11,677	38,490	5,372	55,539	52,526
		=====	=====	=====	=====	=====

**LOUGHMORNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF ASSETS AND LIABILITIES**

As at 31 December 2024

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£	£
Funds Reconciliation					
Bank and Cash at start of year	16,082	31,072	5,372	52,526	48,174
Net movement in funds	(4,405)	7,418	-	3,013	4,352
	-----	-----	-----	-----	-----
Bank and Cash at end of year	11,677	38,490	5,372	55,539	52,526
	=====	=====	=====	=====	=====
Bank & Cash Balances					
Bank Deposit Accounts				5,372	5,372
Bank Current Accounts				50,167	47,154
Cash in Hand				-	-
				-----	-----
				55,539	52,526
				=====	=====
Other Assets					
Fixed Assets – Note 9				660,000	660,000
				-----	-----
				660,000	660,000
				=====	=====

Approved by the Kirk Session at a meeting on 29 March 2025 and signed on its behalf by

Rev D Kelly

Mr T Heron

LOUGHMORNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 December 2024

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

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

FUND ACCOUNTING

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

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

Unrestricted funds are income funds which are to be spent on the congregation's general purposes. Designated funds are general funds set aside by the congregation for use in the future.

2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Recorded giving:	23,617	4,506	-	28,123	30,051
Loose collections	725	-	-	725	1,746
Donations and gifts	148	17,958	-	18,106	5,276
Gift Aid	4,583	1,768	-	6,351	5,371
	-----	-----	-----	-----	-----
	29,073	24,232	-	53,305	42,444
	-----	-----	-----	-----	-----

LOUGHMORNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS
31 December 2024

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Income from charitable activities					
Fees from weddings and funerals	-	300	-	300	1,050
Fundraising events	-	722	-	722	-
	-----	-----	-----	-----	-----
	-	1,022	-	1,022	1,050
	-----	-----	-----	-----	-----

4. OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Letting of premises	-	-	-	-	-
Trading income	140	-	-	140	133
	-----	-----	-----	-----	-----
	140	-	-	140	133
	-----	-----	-----	-----	-----

5. INVESTMENT INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Deposit interest	106	1	-	107	82
	-----	-----	-----	-----	-----
	106	1	-	107	82
	-----	-----	-----	-----	-----

LOUGHMORNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS (cont'd)

31 December 2024

6. OTHER INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Other income	152	195	-	347	442
	-----	-----	-----	-----	-----
	152	195	-	347	442
	-----	-----	-----	-----	-----

7. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
FWO envelopes	-	-	-	-	-
Fundraising events	-	-	-	-	-
	-----	-----	-----	-----	-----
	-	-	-	-	-
	-----	-----	-----	-----	-----

8. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
General Assembly Assessments	5,509	-	-	5,509	5,265
Presbytery fees	381	-	-	381	366
Ministry and support staff costs	18,557	-	-	18,557	18,428
Congregational running expenses	7,636	13,971	-	21,607	9,924
Donations to Missions and charities	-	5,314	-	5,314	5,336
Governance costs	540	-	-	540	480
	-----	-----	-----	-----	-----
	32,623	19,285	-	51,908	39,799
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**LOUGHMORNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS (cont'd)**

31 December 2024

9. FIXED ASSETS

The congregation owns the Church premises situated at 52-54 Carneal Road, Larne and all the associated fixtures, fittings, equipment, plant and machinery and the manse situated at 10 Harwood Gardens, Carrickfergus. These have a total insurance value of approx. £660,000.

10. INVESTMENTS

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

	2024	2023
	£	£
General Investment Fund	5,372	5,372
Property	-	-
Other investments	-	-
	-----	-----
	5,372	5,372
	-----	-----

Loughmourne Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104872

Accounts

LOUGHMORNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)
for the year ended 31 December 2023

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
		£	£	£	£	£
Receipts						
Donations and legacies	2	32,716	9,728	-	42,444	40,222
Charitable activities	3	-	1,050	-	1,050	1,190
Other trading activities	4	133	-	-	133	135
Investment Income	5	81	1	-	82	79
Other	6	172	270	-	442	8,325
		-----	-----	-----	-----	-----
				-		
		-----	-----	-----	-----	-----
Total Receipts		33,102	11,049	-	44,151	49,951
		-----	-----	-----	-----	-----
Payments						
Raising funds	7	-	-	-	-	-
Charitable activities	8	31,729	8,070	-	39,799	41,187
		-----	-----	-----	-----	-----
		31,729	8,070	-	39,799	41,187
Purchase of fixed assets		-	-	-	-	-
		-----	-----	-----	-----	-----
Total Payments		31,729	8,070	-	39,799	41,187
		-----	-----	-----	-----	-----
Net receipts / (payments)		1,373	2,979	-	4,352	8,764
Transfers between funds		(1,542)	1,542	-	-	-
		-----	-----	-----	-----	-----
Net movement in funds		(169)	4,521	-	4,352	8,764
Funds brought forward		16,251	26,551	5,372	48,174	39,411
		-----	-----	-----	-----	-----
Funds carried forward	11	16,082	31,072	5,372	52,526	48,175
		=====	=====	=====	=====	=====

**LOUGHMORNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF ASSETS AND LIABILITIES**

As at 31 December 2023

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£	£
Funds Reconciliation					
Bank and Cash at start of year	16,251	26,551	5,372	48,174	39,411
Net movement in funds	(169)	4,521	-	4,352	8,764
	-----	-----	-----	-----	-----
Bank and Cash at end of year	16,082	31,072	5,372	52,526	48,175
	=====	=====	=====	=====	=====
Bank & Cash Balances					
Bank Deposit Accounts				5,372	5,372
Bank Current Accounts				47,154	42,803
Cash in Hand				-	-
				-----	-----
				52,526	48,175
				=====	=====
Other Assets					
Fixed Assets – Note 9				660,000	660,000
				-----	-----
				660,000	660,000
				=====	=====

LOUGHMORNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 December 2023

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

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

FUND ACCOUNTING

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

Unrestricted funds are income funds which are to be spent on the congregation's general purposes. Designated funds are general funds set aside by the congregation for use in the future.

2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Recorded giving:	25,928	4,123	-	30,051	29,648
Loose collections	1,746	-	-	1,746	1,100
Donations and gifts	403	4,873	-	5,276	4,223
Gift Aid	4,639	732	-	5,371	5,252
	-----	-----	-----	-----	-----
	32,716	9,728	-	42,444	40,222
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LOUGHMORNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS
31 December 2023

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Income from charitable activities					
Fees from weddings and funerals	-	1,050	-	1,050	1,190
Fundraising events	-	-	-	-	
	-----	-----	-----	-----	-----
	-	1,050	-	1,050	1,190
	-----	-----	-----	-----	-----

4. OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Letting of premises	-	-	-	-	-
Trading income	133	-	-	133	135
	-----	-----	-----	-----	-----
	133	-	-	133	135
	-----	-----	-----	-----	-----

5. INVESTMENT INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Deposit interest	81	1	-	82	79
	-----	-----	-----	-----	-----
	81	1	-	82	79
	-----	-----	-----	-----	-----

LOUGHMORNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS (cont'd)

31 December 2023

6. OTHER INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Other income	172	270	-	442	8,325
	-----	-----	-----	-----	-----
	172	270	-	442	8,325
	-----	-----	-----	-----	-----

7. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
FWO envelopes	-	-	-	-	-
Fundraising events	-	-	-	-	-
	-----	-----	-----	-----	-----
	-	-	-	-	-
	-----	-----	-----	-----	-----

8. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
General Assembly Assessments	5,265	-	-	5,265	4,580
Presbytery fees	366	-	-	366	350
Ministry and support staff costs	18,428	-	-	18,428	16,482
Congregational running expenses	7,190	2,734	-	9,924	13,371
Donations to Missions and charities	-	5,336	-	5,336	5,954
Governance costs	480	-	-	480	450
	-----	-----	-----	-----	-----
	31,729	8,070	-	39,799	41,187
	-----	-----	-----	-----	-----

**LOUGHMORNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS (cont'd)**

31 December 2023

9. FIXED ASSETS

The congregation owns the Church premises situated at 52-54 Carneal Road, Larne and all the associated fixtures, fittings, equipment, plant and machinery and the manse situated at 10 Harwood Gardens, Carrickfergus. These have a total insurance value of approx. £660,000.

10. INVESTMENTS

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

	2023	2022
	£	£
General Investment Fund	5,372	5,372
Property	-	-
Other investments	-	-
	-----	-----
	5,372	5,372
	-----	-----

Loughmourne Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104872

Annual report

LOUGHMORNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

TRUSTEES ANNUAL REPORT

The Trustees present their Annual Report and Financial Statements for the year ended 31 December 2023 including a Statement of Assets and Liabilities as at that date.

REFERENCE AND ADMINISTRATIVE DETAILS

Loughmorne Presbyterian Church
52-54 Carneal Road
Larne, BT40 3LU.
Registered Charity in Northern Ireland (NIC104872)

CHARITY TRUSTEES

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

Rev David Kelly
Mr T Heron

PRINCIPAL OFFICE BEARERS

Minister	Rev David Kelly
Clerk of Session	Mr T Heron
Treasurer	Mrs Anne Barron

INDEPENDENT EXAMINER

Simon Hopper FCA
6 Doagh Road
Ballyclare
BT39 9BG

BANKERS

Danske Bank, Donegall Square West, Belfast BT1 6JS

SOLICITORS

O'Rourke, McDonald & Tweed, 29 The Roddens, Larne, BT40 1HX

LOUGHMORNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

TRUSTEES ANNUAL REPORT (cont'd)

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 congregation. All members are entitled to propose, speak and exercise equal votes at meetings, except that the Moderator, the minister in active duty in the congregation, has no deliberative, but only a casting vote.

Stated meetings of the Kirk session are held at least twice a year or as appropriate.

To be chosen for the office of 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 the votes.

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. Loughmorne congregation of the Presbyterian Church has been assigned to the Carrickfergus 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 the congregation.

LOUGHMORNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

TRUSTEES ANNUAL REPORT (cont'd)

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

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

Loughmorne 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.

Loughmorne Church has a core membership of committed Christians who under the direction of the established Church leadership share in an ongoing program of outreach. The Mission Plan has allowed us to examine the effectiveness of our existing programmes against the particular needs of the Church and community. We trust under the direction of the Holy Spirit and, where necessary, we will adjust to ensure our impact for Him is as effective as possible.

In response to our Lord's command "to go" we understand the need to be proactive, using the believing people in the congregation in a structured and planned way to achieve goals which are part of a God inspired vision, showing His light in this corner of His vine-yard.

- The congregation aims to live out its Mission and Vision as a family of God's people by being:
- A Covenant Community: where our relationships are rooted in the promises of God by living faithfully toward him and toward one another
 - An Intergenerational Community: where adults intentionally take the lead to engage with, encourage and nurture younger members to maturity in Christ.
 - An Outward looking Community: where we want the blessings of God that belong to us in the gospel to become blessings for others beyond the bounds of our community.
 - As a congregation of the Presbyterian Church in Ireland, we believe that the Bible is the supreme authority over all we do, and that the Westminster Confession of Faith, along with the Larger and Shorter Catechisms set out what we understand the Bible teaches on key matters of Christian faith and practice.

LOUGHMORNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

TRUSTEES ANNUAL REPORT (cont'd)

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 meetings as follows:-

- Bible Study
- Prayer Meeting/Mid-Week
- Presbyterian Women
- Men's Meeting

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation normally meets for worship each Sunday at 10.30am, with an evening service on the first Sunday of each month at 7.00pm. During the week, the Mid-Week and Bible Study provide an opportunity for members to meet together for fellowship, to study the scriptures and for a time of prayer.

At 31 December 2023, there were 29 communicant members and 54 families connected with the congregation. The average weekly attendance at morning worship is 40.

Pastoral care

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

Mission and outreach

At a local level, our congregation supports the Child Evangelism Fellowship team, who work through schools, holiday bible clubs etc. to bring Gods word to children and young people in the local area, many of whom have no connection with any church.

The congregation also supports Amara Aid, as they provide medical, educational and agricultural assistance, through various projects, to poor communities mostly in Tanzania.

Loughmorne congregation contributed to The Presbyterian Children's' Society and World Development - Tear Fund.

The Presbyterian Women support many good causes through collections and donations to PCI, Samaritans Purse, Belfast City Mission CEF and Michael & Julie Chitty in Spain. This is not an exhaustive list of all activities and donations made.

LOUGHMORNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**TRUSTEES ANNUAL REPORT (cont'd)**

The congregation supports the United Appeal for Mission which is a central fund of the Presbyterian Church in Ireland. This fund enables congregations to support the wider mission of the denomination and to do mission and outreach on a denominational basis beyond what the congregation could do on its own. The United Appeal Fund provides financial support for mission personnel at home and overseas, assists congregations with the deployment of locally based staff, enables church planting, provides grant support for the upkeep of church premises, 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.

The congregation also contributes to the denominations annual World Development Appeal and any other special appeals.

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

Minor repairs and normal maintenance was carried out at the Church and manse during the year and a new Church sign was erected.

Volunteers

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

LOUGHMORNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**TRUSTEES ANNUAL REPORT (cont'd)****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 noticeboards, 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 worldwide 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.

LOUGHMORNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

TRUSTEES ANNUAL REPORT (cont'd)

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 48 contributors during the year (49, 2022] donating a total of £25,743 (£24,643 in previous year, 2022)

Total income of the congregation during the year was £44,151, compared to £49,949 in the previous year.

Total expenditure decreased from £41,186 (2022) to £39,799.

STATEMENT OF TRUSTEE RESPONSIBILITIES

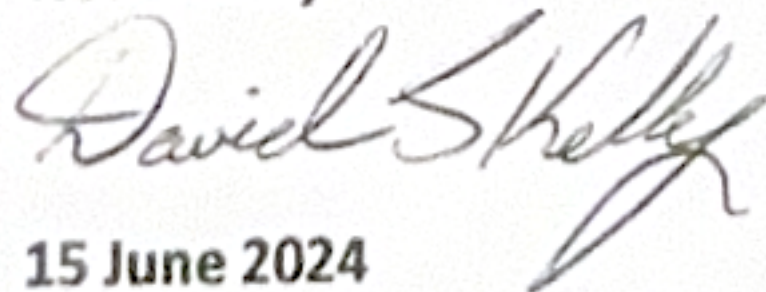
The Trustees are responsible for preparing the annual report and the financial statements of the congregation in accordance with applicable law and generally accepted accounting practice.

As the congregations total income does not exceed £250,000, the Trustees have elected under Section 64(3) of the Charities Act (Northern Ireland) 2008 to prepare a receipts and payment account and a statement of assets and liabilities.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the congregation's transactions and disclose with reasonable accuracy at any time its financial position. 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.

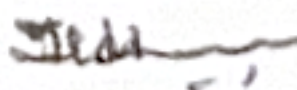
Approved by the Kirk Session at a meeting on 15 June 2024 and signed on its behalf by

Rev D Kelly



15 June 2024

Mr T Heron



15 June 2024

Loughmourne Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104872

Annual return

INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF LOUGHMORNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

I report on the financial statements of Loughmorne Presbyterian Church for the year ended 31st December 2023 which are contained within the 2023 Annual Report.

Respective responsibilities of trustees and independent examiner

Loughmorne Presbyterian Church's trustees are responsible for the preparation of the financial statements in accordance with the terms of the Charities Act (Northern Ireland) 2008.

Loughmorne Presbyterian Church 's trustees consider that an audit is not required under section 65(2) (audit) of the Charities Act (Northern Ireland) 2008 for the year and that an independent examination under section 64(1) of the Charities Act (Northern Ireland) 2008 is required.

It is my responsibility to:

- examine the accounts
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out under Section 65 of the Charities Act (Northern Ireland) 2008. An examination includes a review of the accounting records kept by the Church and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from the trustees concerning any such matters. The procedures do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

Independent examiner's statement

In the course of my examination, no matter has come to my attention:

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

- to keep proper accounting records in accordance with Section 63 of the charities Act (Northern Ireland) 2008, and
- to prepare financial statements which accord with the accounting records in accordance with Section 64 of the Charities Act (Northern Ireland) 2008 have not been met; or

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

Loughmourne Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104872

Accounts

LOUGHMORNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)
for the year ended 31 December 2022

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
		£	£	£	£	£
Receipts						
Donations and legacies	2	31,057	9,165	-	40,222	39,082
Charitable activities	3	-	1,190	-	1,190	865
Other trading activities	4	135	-	-	135	102
Investment Income	5	78	1	-	79	71
Other	6	8,014	311	-	8,325	38
		-----	-----	-----	-----	-----
				-		
		-----	-----	-----	-----	-----
Total Receipts		39,284	10,667	-	49,951	40,158
		-----	-----	-----	-----	-----
Payments						
Raising funds	7	-	-	-	-	-
Charitable activities	8	33,074	8,113	-	41,187	35,704
		-----	-----	-----	-----	-----
		33,074	8,113	-	41,187	35,704
Purchase of fixed assets		-	-	-	-	-
		-----	-----	-----	-----	-----
Total Payments		33,074	8,113	-	41,187	35,704
		-----	-----	-----	-----	-----
Net receipts / (payments)		6,210	2,554	-	8,764	4,454
Transfers between funds		(892)	892	-	-	-
		-----	-----	-----	-----	-----
Net movement in funds		5,318	3,446	-	8,764	4,454
Funds brought forward		10,889	23,150	5,372	39,411	34,957
		-----	-----	-----	-----	-----
Funds carried forward	11	16,207	26,596	5,372	48,175	39,411
		=====	=====	=====	=====	=====

LOUGHMORNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF ASSETS AND LIABILITIES

As at 31 December 2022

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
Funds Reconciliation					
Bank and Cash at start of year	10,889	23,150	5,372	39,411	34,957
Net movement in funds	5,318	3,446	-	8,764	4,454
	-----	-----	-----	-----	-----
Bank and Cash at end of year	16,207	26,596	5,372	48,175	39,411
	=====	=====	=====	=====	=====
Bank & Cash Balances					
Bank Deposit Accounts				5,372	5,372
Bank Current Accounts				42,803	34,039
Cash in Hand				-	-
				-----	-----
				48,175	39,411
				=====	=====
Other Assets					
Fixed Assets – Note 9				660,000	660,000
				-----	-----
				660,000	660,000
				=====	=====

Approved by the Kirk Session at a meeting on 22 October 2023 and signed on its behalf by

Rev David Kelly

Mr T Heron



22 October 2023

22 October 2023



31/10/23

LOUGHMORNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 December 2022

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

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

FUND ACCOUNTING

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

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

Unrestricted funds are income funds which are to be spent on the congregation's general purposes. Designated funds are general funds set aside by the congregation for use in the future.

2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
Recorded giving:	24,823	4,825	-	29,648	28,361
Loose collections	1,100	-	-	1,100	1,708
Donations and gifts	546	3,677	-	4,223	4,028
Gift Aid	4,589	664	-	5,252	4,985
	-----	-----	-----	-----	-----
	31,057	9,165	-	40,222	39,082
	-----	-----	-----	-----	-----

Loughmourne Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104872

Annual report



**LOUGHMORNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN
IRELAND**

**Trustees Annual Report and Financial Statements
for the year ended 31 December 2022**

Registered Charity in Northern Ireland (NICXXXXXX)

Presbyterian CHURCH IN IRELAND

LOUGHMORNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

TRUSTEES ANNUAL REPORT

The Trustees present their Annual Report and Financial Statements for the year ended 31 December 2022 including a Statement of Assets and Liabilities as at that date.

REFERENCE AND ADMINISTRATIVE DETAILS

Loughmorne Presbyterian Church
52-54 Carneal Road
Larne, BT40 3LU.
Registered Charity in Northern Ireland (NIC104872)

CHARITY TRUSTEES

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

Rev David Kelly
Mr T Heron

PRINCIPAL OFFICE BEARERS

Minister	Rev David Kelly
Clerk of Session	Mr T Heron
Treasurer	Mrs Anne Barron

INDEPENDENT EXAMINER

Simon Hopper FCA
6 Doagh Road
Ballyclare
BT39 9BG

BANKERS

Danske Bank, Donegall Square West, Belfast BT1 6JS

SOLICITORS

O'Rourke, McDonald & Tweed, 29 The Roddens, Larne, BT40 1HX

Presbyterian CHURCH IN IRELAND

LOUGHMORNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

TRUSTEES ANNUAL REPORT (cont'd)

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 congregation. All members are entitled to propose, speak and exercise equal votes at meetings, except that the Moderator, the minister in active duty in the congregation, has no deliberative, but only a casting vote.

Stated meetings of the Kirk session are held at least twice a year or as appropriate.

To be chosen for the office of 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 the votes.

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. Loughmorne congregation of the Presbyterian Church has been assigned to the Carrickfergus 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 the congregation.

Presbyterian CHURCH IN IRELAND IV

LOUGHMORNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

TRUSTEES ANNUAL REPORT (cont'd)

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

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

Loughmorne 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.

Loughmorne Church has a core membership of committed Christians who under the direction of the established Church leadership share in an ongoing program of outreach. The Mission Plan has allowed us to examine the effectiveness of our existing programmes against the particular needs of the Church and community. We trust under the direction of the Holy Spirit and, where necessary, we will adjust to ensure our impact for Him is as effective as possible.

In response to our Lord's command "to go" we understand the need to be proactive, using the believing people in the congregation in a structured and planned way to achieve goals which are part of a God inspired vision, showing His light in this corner of His vine-yard.

The congregation aims to live out its Mission and Vision as a family of God's people by being:

- A Covenant Community: where our relationships are rooted in the promises of God by living faithfully toward him and toward one another
- An Intergenerational Community: where adults intentionally take the lead to engage with, encourage and nurture younger members to maturity in Christ.
- An Outward looking Community: where we want the blessings of God that belong to us in the gospel to become blessings for others beyond the bounds of our community.
- As a congregation of the Presbyterian Church in Ireland, we believe that the Bible is the supreme authority over all we do, and that the Westminster Confession of Faith, along with the Larger and Shorter Catechisms set out what we understand the Bible teaches on key matters of Christian faith and practice.

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Presbyterian CHURCH IN IRELAND (V)

LOUGHMORNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

TRUSTEES ANNUAL REPORT (cont'd)

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 meetings as follows:-

- Bible Study
- Prayer Meeting/Mid-Week
- Presbyterian Women
- Men's Meeting

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation normally meets for worship each Sunday at 10.30am, with an evening service on the first Sunday of each month at 7.00pm. During the week, the Mid-Week and Bible Study provide an opportunity for members to meet together for fellowship, to study the scriptures and for a time of prayer.

At 31 December 2022, there were 34 communicant members and 59 families connected with the congregation. The average weekly attendance at morning worship is 34.

Pastoral care

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

Mission and outreach

At a local level, our congregation supports the Child Evangelism Fellowship team, who work through schools, holiday bible clubs etc. to bring Gods word to children and young people in the local area, many of whom have no connection with any church.

The congregation also supports Amara Aid, as they provide medical, educational and agricultural assistance, through various projects, to poor communities mostly in Tanzania.

Loughmorne congregation contributed to the Moderator's Appeal, Presbyterian Children's' Society and World Development - Tear Fund.

The Presbyterian Women support many good causes through collections and donations to PCI, Samaritans Purse, Kids for Schools and Michael & Julie Chitty in Spain. This is not an exhaustive list of all activities and donations made.

LOUGHMORNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**TRUSTEES ANNUAL REPORT (cont'd)**

The congregation supports the United Appeal for Mission which is a central fund of the Presbyterian Church in Ireland. This fund enables congregations to support the wider mission of the denomination and to do mission and outreach on a denominational basis beyond what the congregation could do on its own. The United Appeal Fund provides financial support for mission personnel at home and overseas, assists congregations with the deployment of locally based staff, enables church planting, provides grant support for the upkeep of church premises, 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.

The congregation also contributes to the denominations annual World Development Appeal and any other special appeals.

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

Minor repairs and normal maintenance was carried out at the Church and manse during the year.

Volunteers

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

Presbyterian CHURCH IN IRELAND IV

LOUGHMORNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

TRUSTEES ANNUAL REPORT (cont'd)

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 noticeboards, 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 worldwide 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.

Presbyterian CHURCH IN IRELAND IV

LOUGHMORNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

TRUSTEES ANNUAL REPORT (cont'd)

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 49 contributors during the year (48, 2021] donating a total of £24,643 (£23,912 in previous year, 2021)

Total income of the congregation during the year was £49,949, compared to £40,158 in the previous year.

Total expenditure increased from £35,704(2021) to £41,186 (2022).

STATEMENT OF TRUSTEE RESPONSIBILITIES

The Trustees are responsible for preparing the annual report and the financial statements of the congregation in accordance with applicable law and generally accepted accounting practice.

As the congregations total income does not exceed £250,000, the Trustees have elected under Section 64(3) of the Charities Act (Northern Ireland) 2008 to prepare a receipts and payment account and a statement of assets and liabilities.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the congregation's transactions and disclose with reasonable accuracy at any time its financial position. 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.

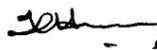
Approved by the Kirk Session at a meeting on 22 October 2023 and signed on its behalf by

Rev D Kelly



22 Oct 2023

Mr T Heron



22 Oct 2023

Loughmourne Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104872

Annual return

LOUGHMOURNE PRESBYTERIAN CHURCH
YEAR ENDED 31 DECEMBER 2022

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of Loughmourne Presbyterian Church for the year ended 31st December 2022.

Respective responsibilities of trustees and independent examiner

Loughmourne Presbyterian Church's trustees are responsible for the preparation of the financial statements in accordance with the terms of the Charities Act (Northern Ireland) 2008.

Loughmourne Presbyterian Church's trustees consider that an audit is not required under section 65(2) (audit) of the Charities Act (Northern Ireland) 2008 for the year and that an independent examination under section 64(1) of the Charities Act (Northern Ireland) 2008 is required.

It is my responsibility to:

- examine the accounts
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out under Section 65 of the Charities Act (Northern Ireland) 2008. An examination includes a review of the accounting records kept by the Church and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from the trustees concerning any such matters. The procedures do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

Independent examiner's statement

In the course of my examination, no matter has come to my attention:

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

- to keep proper accounting records in accordance with Section 63 of the charities Act (Northern Ireland) 2008, and
- to prepare financial statements which accord with the accounting records in accordance with Section 64 of the Charities Act (Northern Ireland) 2008 have not been met; or

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



S Hopper FCA
Partner
Hopper & Co
31 October 2023