

Loanends Congregation of the Presbyterian Church in Ireland

Northern Ireland · Charity number 104875

Details

Status	Received
Registered	2016-08-05
Register	View on the Charity Commission for Northern Ireland register

Contact

Address	212 Belfast Road Muckamore Antrim BT41 2ey BT41 2EY
Phone	02894 432215
Website	www.loanendspc.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	£154,028	£90,627	£0	1

Trustees

Name	Role	Appointed
David		
Joan Wallace		
Lyle Fleming		
Mary Thompson		
Maureen Mccourt		
Mr John Porter		
Norman Moore		
Peter Leitch		
Robert Griffiths		

Accounts

Financial report

Statement of Receipts & Payments Year ending December 2024					
RECEIPTS	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
Donations and legacies					
FWO	£ 50,946.40			£ 50,946.40	£ 51,210.70
Gift Aid	£ 14,875.93			£ 14,875.93	£ 12,110.27
Sunday Collections	£ 572.70			£ 572.70	£ 712.33
FWO Bequest	£ 54.27			£ 54.27	£ 12.12
Property Fund		£ 22,738.11		£ 22,738.11	£ 11,187.56
General Income	£ 33,495.33			£ 33,495.33	£ 13,900.83
Subscriptions to Funds (groups)	£ 1,750.00			£ 1,750.00	£ 1,500.00
P.W. Gift Aid	£ 173.75			£ 173.75	£ 180.00
Charitable Activities					
Restricted Missions & Charities		£ 6,888.00		£ 6,888.00	£ 6,936.66
Clare Chorale Concert				£ -	£ 968.00
Vintage Tractor Run & Fete		£ 7,149.23		£ 7,149.23	£ 7319.81
ANBC Grant for Summer Fete				£ -	£ -
BBQ & Beetle Drive				£ -	£ 673.50
ANBC Grant for Defibrillator				£ -	£ 1,500.00
Sunday School Collections	£ 90.00			£ 90.00	£ 100.00
Bread & Cheese Lunch	£ 525.00			£ 525.00	£ 475.00
SALT Summer Celebration Collection	£ 300.00			£ 300.00	£ 294.00
Christmas Service Collection	£ 340.00			£ 340.00	£ 170.00
P.W. Service Collection	£ 101.00			£ 101.00	£ 115.00
Donations at Coffee Morning				£ -	£ 426.00
Christmas Fair	£ 1,628.30			£ 1,628.30	£ 2,149.00
Christmas Meal	£ 770.00			£ 770.00	£ 612.50
P.W. Mission Boxes		£ 835.00		£ 835.00	£ 925.00
PW Lunch				£ -	£ -
P.W. Donations for B Gault				£ -	£ 130.00
Presbyterian Children's Society		£ 630.00		£ 630.00	£ 505.00
Investment Income					
Interest on Bequests			£ 265.25	£ 265.25	£ 59.21
Manse Interest	£ 226.01			£ 226.01	£ 50.39
Progressive Building Society Interest	£ 2,048.93			£ 2,048.93	£ 479.73
Loanends Manse Interest		£ 226.01		£ 226.01	£ 50.39
Killead Manse Interest		£ 226.01		£ 226.01	£ 50.39
Interest On Loanends School Account	£ 54.27			£ 54.27	£ 12.12
Interest on Charlotte Frew Choir Account	£ 15.20			£ 15.20	£ 3.39
Sunday School Bequests Interest			£ 175.71	£ 175.71	£ 39.22
Interest on Sunday School	£ 21.30			£ 21.30	£ 10.91
Interest on PW account	£ 25.98			£ 25.98	£ 22.21
Bowls Interest	£ 4.08			£ 4.08	£ 3.65
Loan Received					
Interest Free Loan		£ -		£ -	£ -
Income from organisations					
PW Membership & Donations	£ -			£ -	£ -
PW Thanksgiving Box	£ 218.18			£ 218.18	£ 118.60
PW Outing	£ 540.00			£ 540.00	£ 600.00
PW Tips Collection	£ 25.00			£ 25.00	£ 37.00
PW Catering	£ 125.00			£ 125.00	£ 115.00
Youth Club Membership	£ -			£ -	£ -
Youth Club Grant	£ -			£ -	£ -
Badminton Club Membership	£ 80.00			£ 80.00	£ 100.00
Bowling Club Membership	£ 300.00			£ 300.00	£ 345.00
Summer Bowls	£ 763.75			£ 763.75	£ 876.00
Sale of Bowls	£ 120.00			£ 120.00	£ -
Parent & Toddler Group	£ 518.00			£ 518.00	£ 599.52
Threads of Hope Membership	£ 825.00			£ 825.00	£ 458.50
Threads of Hope Donation	£ 5.00			£ 5.00	£ -
Cameo Lunch	£ 1,650.70			£ 1,650.70	£ 1,513.35
Cameo Grant		£ 500.00		£ 500.00	£ 500.00
Sunday School Breakfast Donations	£ 80.00			£ 80.00	£ -
Other Restricted Congregational Funds		£ 1,125.68		£ 1,125.68	£ 182.96
TOTAL RECEIPTS	£ 113,269.08	£ 40,318.04	£ 440.96	£ 154,028.08	£ 120,340.82

Financial report

PAYMENTS					
	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
Raising Funds					
<i>FWO Envelopes</i>					
Charitable Activities: General Assembly Assessments	£ 11,133.25			£ 11,133.25	£ 10,182.75
Charitable Activities: Ministry & Support Staff					
<i>Minister</i>	£ 24,236.86			£ 24,236.86	£ 23,416.74
<i>Nat Insurance</i>	£ 2,111.50			£ 2,111.50	£ 2,015.75
<i>Other Staff</i>	£ 270.00			£ 270.00	£ 300.00
Charitable Activities: Congregational running expenses					
<i>Other Congregational Expense</i>	£ 18,575.51			£ 18,575.51	£ 32,026.18
<i>Killead Manse Boiler Service</i>				£ -	£ 50.39
<i>Killead Manse Door (part)</i>	£ 226.01			£ 226.01	£ -
<i>Killead Manse Fire Extinguishers Service</i>				£ -	£ -
<i>General Repair Expense</i>	£ 13,534.42			£ 13,534.42	£ 11,811.91
<i>Choir Photocopying/Printing</i>	£ 15.20			£ 15.20	£ 3.39
<i>Sunday School</i>	£ 486.80			£ 486.80	£ 123.85
<i>PW</i>	£ 3,836.06			£ 3,836.06	£ 1,775.49
<i>Youth Club</i>	£ -			£ -	£ -
<i>Bowling Club</i>	£ 957.93			£ 957.93	£ 865.55
<i>Parent & Toddler Group</i>	£ 518.01			£ 518.01	£ 594.48
<i>Threads of Hope</i>	£ 588.90			£ 588.90	£ 302.44
<i>Cameo Lunch</i>	£ 1,560.58	£ 500.00		£ 2,060.58	£ 2,233.33
<i>Badminton</i>	£ 110.00			£ 110.00	£ 100.00
Charitable Activities: Donations to Missions & Charities					
<i>Scripture Union</i>	£ 600.00	£ 7,023.00		£ 7,023.00	£ 7,089.16
<i>C.R.Y.</i>		£ 1,500.00		£ 1,500.00	£ 600.00
<i>Rural Support NI</i>				£ -	£ -
<i>Cancer Research UK</i>				£ -	£ 1,500.00
<i>PW Donations to Charity</i>	£ 550.00			£ 550.00	£ 1,356.00
<i>PW Mission Fund</i>				£ -	£ 2,500.00
<i>Sunday School Donations to Charity</i>	£ 525.00			£ 525.00	£ 500.00
<i>Moderator's Appeal</i>				£ -	£ -
<i>Parent & Toddler Donations to Charity</i>				£ -	£ 80.00
<i>Presbyterian Children's Society</i>		£ 782.50		£ 782.50	£ 625.00
Investment Management Cost					
<i>Interest paid to school</i>		£ 54.27		£ 54.27	£ 12.12
<i>Sunday School Bank Fees</i>		£ 23.09		£ 23.09	£ 19.87
<i>Bowling Club Bank Fees</i>		£ 36.11		£ 36.11	£ 35.15
<i>Youth Club Bank Fees</i>		£ -		£ -	£ -
<i>PW Bank Fees</i>		£ 36.30		£ 36.30	£ 37.39
Presbyterian Mutual Society Written Off*					
<i>Treasurer's Account</i>				£ -	£ -
<i>Property Account</i>				£ -	£ -
<i>Loanends Manse Account</i>				£ -	£ -
<i>Loanends School Account</i>				£ -	£ -
Loan Repaid					
<i>Interest Free Loan</i>		£ -		£ -	£ -
Other Restricted Congregational Expenses		£ 835.62		£ 835.62	£ 163.96
TOTAL PAYMENTS	£ 79,836.03	£ 10,790.89	£ -	£ 90,626.92	£ 100,320.90
Nett Position	£ 33,433.05	£ 29,527.15	£ 440.96	£ 63,401.16	£ 20,019.92
*Remaining monies in PMS written off by Church Committee in 2021 as per PCI guidance.					

Assets & Liabilities Report 2024

ASSETS & LIABILITIES REPORT		
ASSETS		
1) Bank & Cash Assets		
<i>Account</i>	<i>Balance in Bank</i>	
No 1	£ 161,932.80	
General repair	£ 41,708.70	
General repair	£ 85,000.00	
Manse Acc	£ 33,867.14	
Killead Manse Repair	£ -	
Loanends School Acc	£ 1,615.61	
Charlotte Frew Choir	£ 0.19	
Badminton Club	£ 272.00	
Bowling Club	£ 3,931.16	
Cameo Lunch	£ 781.59	
Loanends Parent & Toddler	£ 451.07	
P.W.	£ 1,886.90	
Sunday School Account	£ 1,693.21	
Sunday School Account	£ 2,000.00	
Threads of Hope	£ 397.16	
Loanends Youth Club	£ 2,922.43	
		£ 338,459.96
2) Fixed Assets		
<i>Property (based upon Insurance)</i>		
<i>Sexton House</i>	£ 204,332.00	
<i>Church Building & Contents</i>	£ 1,176,663.00	
<i>Church Hall Buildings & Contents</i>	£ 1,097,469.00	
		£ 2,478,464.00
<i>Investments (Bequests)</i>		
ASHCROFT Mr & Mrs H R	£ 403.90	
BURNS Elizabeth	£ 161.56	
BURNS William	£ 2,287.92	
COULTER James	£ 403.90	
DICKIE Sophie	£ 403.90	
FREW Charlotte	£ 452.49	
MANSE GLEBE FUND	£ 542.98	
McCREIGHT John	£ 807.81	
McCREIGHT Margaret	£ 1,615.61	
McILROY Elizabeth	£ 80.78	
PRICE Catherine	£ 201.95	
RENWICK Jean	£ 2,622.76	
SUFFERN Agnes R	£ 723.36	
SUFFERN William	£ 904.98	
THOMPSON Cissie	£ 201.95	
WICKLOW Thomas	£ 361.99	
HARPER	£ 178.00	
PRICE HARRY (Ballyhill)	£ 1,148.67	
COULTER M K	£ 1,500.00	
		£ 15,004.51
<i>Other Assets</i>	£ -	
TOTAL ASSETS		£ 2,831,928.47
LIABILITIES		
Current Liabilities		£ -
TOTAL LIABILITIES		£ -

Accounts

Financial report

Statement of Receipts & Payments Year ending December 2023					
RECEIPTS	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
Donations and legacies					
FWO	£ 51,210.70			£ 51,210.70	£ 48,330.00
Gift Aid	£ 12,110.27			£ 12,110.27	£ 10,760.43
Sunday Collections	£ 712.33			£ 712.33	£ 154.90
FWO Bequest	£ 12.12			£ 12.12	£ 2.44
Property Fund		£ 11,187.56		£ 11,187.56	£ 14,147.58
General Income	£ 13,900.83			£ 13,900.83	£ 10,735.95
Subscriptions to Funds (groups)	£ 1,500.00			£ 1,500.00	£ 1,150.00
P.W. Gift Aid	£ 180.00			£ 180.00	£ 195.00
Charitable Activities					
Restricted Missions & Charities		£ 6,936.66		£ 6,936.66	£ 8,811.36
Clare Chorale Concert	£ 968.00			£ 968.00	£ -
Vintage Tractor Run & Fete	£ 7,319.81			£ 7,319.81	£ 8,262.99
ANBC Grant for Summer Fete	£ -			£ -	£ 975.00
BBQ & Beetle Drive	£ 673.50			£ 673.50	£ -
ANBC Grant for Defibrillator		£ 1,500.00		£ 1,500.00	£ -
Sunday School Collections	£ 100.00			£ 100.00	£ 24.00
Bread & Cheese Lunch	£ 475.00			£ 475.00	£ -
SALT Summer Celebration Collection	£ 294.00			£ 294.00	£ 182.00
Christmas Service Collection	£ 170.00			£ 170.00	£ -
P.W. Service Collection	£ 115.00			£ 115.00	£ -
Donations at Coffee Morning	£ 426.00			£ 426.00	£ -
Christmas Fair	£ 2,149.00			£ 2,149.00	£ 2,216.89
Christmas Meal	£ 612.50			£ 612.50	£ -
P.W. Mission Boxes		£ 925.00		£ 925.00	£ 991.20
PW Lunch	£ -			£ -	£ 675.00
P.W. Donations for B Gault		£ 130.00		£ 130.00	£ -
Presbyterian Children's Society		£ 505.00		£ 505.00	£ 740.00
Investment Income					
Interest on Bequests			£ 59.21	£ 59.21	£ 11.89
Manse Interest	£ 50.39			£ 50.39	£ 10.12
Progressive Building Society Interest	£ 479.73			£ 479.73	£ -
Loanends Manse Interest		£ 50.39		£ 50.39	£ 47.10
Killead Manse Interest		£ 50.39		£ 50.39	£ 10.12
Interest On Loanends School Account	£ 12.12			£ 12.12	£ 2.44
Interest on Charlotte Frew Choir Account	£ 3.39			£ 3.39	£ 0.68
Sunday School Bequests Interest			£ 39.22	£ 39.22	£ 7.89
Interest on Sunday School	£ 10.91			£ 10.91	£ 0.94
Interest on PW account	£ 22.21			£ 22.21	£ 3.57
Bowls Interest	£ 3.65			£ 3.65	£ 3.31
Loan Received					
Interest Free Loan		£ -		£ -	£ -
Income from organisations					
PW Membership & Donations	£ -			£ -	£ 125.00
PW Thanksgiving Box	£ 118.60			£ 118.60	£ 241.83
PW Outing to Oranmore House	£ 600.00			£ 600.00	£ -
PW Tips Collection	£ 37.00			£ 37.00	£ -
PW Catering	£ 115.00			£ 115.00	£ 450.00
Youth Club Membership	£ -			£ -	£ -
Youth Club Grant	£ -			£ -	£ -
Badminton Club Membership	£ 100.00			£ 100.00	£ 80.00
Bowling Club Membership	£ 345.00			£ 345.00	£ 360.00
Summer Bowls	£ 876.00			£ 876.00	£ 760.00
Parent & Toddler Group	£ 599.52			£ 599.52	£ 423.92
Threads of Hope Membership	£ 458.50			£ 458.50	£ -
Cameo Lunch	£ 1,513.35			£ 1,513.35	£ 1,245.56
Cameo Grant		£ 500.00		£ 500.00	£ 499.50
Sunday School Donations	£ -			£ -	£ -
Other Restricted Congregational Funds		£ 182.96		£ 182.96	£ 712.85
TOTAL RECEIPTS	£ 98,274.43	£ 21,967.96	£ 98.43	£ 120,340.82	£ 113,351.46

Financial report

PAYMENTS					
	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
Raising Funds					
<i>FWO Envelopes</i>					
Charitable Activities: General Assembly Assessments	£ 10,182.75			£ 10,182.75	£ 6,301.50
Charitable Activities: Ministry & Support Staff					
<i>Minister</i>	£ 23,416.74			£ 23,416.74	£ 6,735.60
<i>Nat Insurance</i>	£ 2,015.75			£ 2,015.75	£ 614.50
<i>Other Staff</i>	£ 300.00			£ 300.00	£ 390.00
Charitable Activities: Congregational running expenses				£ -	£ -
<i>Other Congregational Expense</i>	£ 32,026.18			£ 32,026.18	£ 16,432.32
<i>Killead Manse Boiler</i>	£ -			£ -	£ -
<i>Killead Manse Boiler Service</i>	£ 50.39			£ 50.39	£ -
<i>Killead Manse Fire Extinguishers Service</i>				£ -	£ 10.12
<i>General Repair Expense</i>	£ 10,311.91	£ 1,500.00		£ 11,811.91	£ 3,712.93
<i>Choir Photocopying/Printing</i>	£ 3.39			£ 3.39	£ 0.68
<i>Sunday School</i>	£ 123.85			£ 123.85	£ -
<i>PW</i>	£ 1,775.49			£ 1,775.49	£ 1,215.47
<i>Youth Club</i>	£ -			£ -	£ -
<i>Bowling Club</i>	£ 865.55			£ 865.55	£ 603.92
<i>Parent & Toddler Group</i>	£ 594.48			£ 594.48	£ 328.28
<i>Threads of Hope</i>	£ 302.44			£ 302.44	£ -
<i>Cameo Lunch</i>	£ 1,733.33	£ 500.00		£ 2,233.33	£ 1,608.05
<i>Badminton</i>	£ 100.00			£ 100.00	£ 190.00
Charitable Activities: Donations to Missions & Charities		£ 7,089.16		£ 7,089.16	£ 7,883.36
<i>Scripture Union</i>	£ 600.00			£ 600.00	£ 600.00
<i>Rural Support NI</i>		£ -		£ -	£ 1,500.00
<i>Cancer Research UK</i>		£ 1,500.00		£ 1,500.00	£ -
<i>PW Donations to Charity</i>	£ 1,356.00			£ 1,356.00	£ 500.00
<i>PW Mission Fund</i>	£ -	£ 2,500.00		£ 2,500.00	£ 3,000.00
<i>Sunday School Donations to Charity</i>	£ 500.00			£ 500.00	£ -
<i>Moderator's Appeal</i>		£ -		£ -	£ 1,163.00
<i>Parent & Toddler donation to Charities</i>	£ 80.00			£ 80.00	£ -
<i>Presbyterian Children's Society</i>		£ 625.00		£ 625.00	£ 902.50
Investment Management Cost					
<i>Interest paid to school</i>		£ 12.12		£ 12.12	£ 2.44
<i>Sunday School Bank Fees</i>		£ 19.87		£ 19.87	£ 17.50
<i>Bowling Club Bank Fees</i>		£ 35.15		£ 35.15	£ 33.48
<i>Youth Club Bank Fees</i>		£ -		£ -	£ -
<i>PW Bank Fees</i>		£ 37.39		£ 37.39	£ 28.78
Presbyterian Mutual Society Written Off*					
<i>Treasurer's Account</i>				£ -	£ -
<i>Property Account</i>				£ -	£ -
<i>Loanends Manse Account</i>				£ -	£ -
<i>Loanends School Account</i>				£ -	£ -
Loan Repaid					
<i>Interest Free Loan</i>		£ -		£ -	£ -
Other Restricted Congregational Expenses		£ 163.96		£ 163.96	£ 912.85
TOTAL PAYMENTS	£ 86,338.25	£ 13,982.65	£ -	£ 100,320.90	£ 54,687.28
Nett Position	£ 11,936.18	£ 7,985.31	£ 98.43	£ 20,019.92	£ 58,664.18

*Remaining monies in PMS written off by Church Committee in 2021 as per PCI guidance.

Assets & Liabilities Report 2023

ASSETS & LIABILITIES REPORT			
ASSETS			
1) Bank & Cash Assets			
<i>Account</i>	<i>Balance in Bank</i>		
No 1	£ 116,561.29		
General repair	£ 24,917.03		
General repair	£ 85,000.00		
Manse Acc	£ 33,641.13		
Killead Manse Repair	£ -		
Loanends School Acc	£ 1,615.61		
Charlotte Frew Choir	£ 0.19		
Badminton Club	£ 302.00		
Bowling Club	£ 3,737.37		
Cameo Lunch	£ 691.47		
Loanends Parent & Toddler	£ 451.08		
P.W.	£ 1,867.05		
Sunday School Account	£ 1,196.09		
Sunday School Account	£ 2,000.00		
Threads of Hope	£ 156.06		
Loanends Youth Club	£ 2,922.43		
		£ 275,058.80	
2) Fixed Assets			
<i>Property (based upon Insurance)</i>			
<i>Sexton House</i>	£ 204,332.00		
<i>Church Building & Contents</i>	£ 1,176,663.00		
<i>Church Hall Buildings & Contents</i>	£ 1,097,469.00		
		£ 2,478,464.00	
<i>Investments (Bequests)</i>			
ASHCROFT Mr & Mrs H R	£ 403.90		
BURNS Elizabeth	£ 161.56		
BURNS William	£ 2,287.92		
COULTER James	£ 403.90		
DICKIE Sophie	£ 403.90		
FREW Charlotte	£ 452.49		
MANSE GLEBE FUND	£ 542.98		
McCREIGHT John	£ 807.81		
McCREIGHT Margaret	£ 1,615.61		
McILROY Elizabeth	£ 80.78		
PRICE Catherine	£ 201.95		
RENEWICK Jean	£ 2,622.76		
SUFFERN Agnes R	£ 723.36		
SUFFERN William	£ 904.98		
THOMPSON Cissie	£ 201.95		
WICKLOW Thomas	£ 361.99		
HARPER	£ 178.00		
PRICE HARRY (Ballyhill)	£ 1,148.67		
COULTER M.K.	£ 1,500.00		
		£ 15,004.51	
<i>Other Assets</i>	£ -		
TOTAL ASSETS		£ 2,768,527.31	
LIABILITIES			
Current Liabilities		£ -	
TOTAL LIABILITIES		£ -	

Loanends Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104875

Annual report

Financial report

Statement of Receipts & Payments Year ending December 2023					
RECEIPTS	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
Donations and legacies					
FWO	£ 51,210.70			£ 51,210.70	£ 48,330.00
Gift Aid	£ 12,110.27			£ 12,110.27	£ 10,760.43
Sunday Collections	£ 712.33			£ 712.33	£ 154.90
FWO Bequest	£ 12.12			£ 12.12	£ 2.44
Property Fund		£ 11,187.56		£ 11,187.56	£ 14,147.58
General Income	£ 13,900.83			£ 13,900.83	£ 10,735.95
Subscriptions to Funds (groups)	£ 1,500.00			£ 1,500.00	£ 1,150.00
P.W. Gift Aid	£ 180.00			£ 180.00	£ 195.00
Charitable Activities					
Restricted Missions & Charities		£ 6,936.66		£ 6,936.66	£ 8,811.36
Clare Chorale Concert	£ 968.00			£ 968.00	£ -
Vintage Tractor Run & Fete	£ 7,319.81			£ 7,319.81	£ 8,262.99
ANBC Grant for Summer Fete	£ -			£ -	£ 975.00
BBQ & Beetle Drive	£ 673.50			£ 673.50	£ -
ANBC Grant for Defibrillator		£ 1,500.00		£ 1,500.00	£ -
Sunday School Collections	£ 100.00			£ 100.00	£ 24.00
Bread & Cheese Lunch	£ 475.00			£ 475.00	£ -
SALT Summer Celebration Collection	£ 294.00			£ 294.00	£ 182.00
Christmas Service Collection	£ 170.00			£ 170.00	£ -
P.W. Service Collection	£ 115.00			£ 115.00	£ -
Donations at Coffee Morning	£ 426.00			£ 426.00	£ -
Christmas Fair	£ 2,149.00			£ 2,149.00	£ 2,216.89
Christmas Meal	£ 612.50			£ 612.50	£ -
P.W. Mission Boxes		£ 925.00		£ 925.00	£ 991.20
PW Lunch	£ -			£ -	£ 675.00
P.W. Donations for B Gault		£ 130.00		£ 130.00	£ -
Presbyterian Children's Society		£ 505.00		£ 505.00	£ 740.00
Investment Income					
Interest on Bequests			£ 59.21	£ 59.21	£ 11.89
Manse Interest	£ 50.39			£ 50.39	£ 10.12
Progressive Building Society Interest	£ 479.73			£ 479.73	£ -
Loanends Manse Interest		£ 50.39		£ 50.39	£ 47.10
Killead Manse Interest		£ 50.39		£ 50.39	£ 10.12
Interest On Loanends School Account	£ 12.12			£ 12.12	£ 2.44
Interest on Charlotte Frew Choir Account	£ 3.39			£ 3.39	£ 0.68
Sunday School Bequests Interest			£ 39.22	£ 39.22	£ 7.89
Interest on Sunday School	£ 10.91			£ 10.91	£ 0.94
Interest on PW account	£ 22.21			£ 22.21	£ 3.57
Bowls Interest	£ 3.65			£ 3.65	£ 3.31
Loan Received					
Interest Free Loan		£ -		£ -	£ -
Income from organisations					
PW Membership & Donations	£ -			£ -	£ 125.00
PW Thanksgiving Box	£ 118.60			£ 118.60	£ 241.83
PW Outing to Oranmore House	£ 600.00			£ 600.00	£ -
PW Tips Collection	£ 37.00			£ 37.00	£ -
PW Catering	£ 115.00			£ 115.00	£ 450.00
Youth Club Membership	£ -			£ -	£ -
Youth Club Grant	£ -			£ -	£ -
Badminton Club Membership	£ 100.00			£ 100.00	£ 80.00
Bowling Club Membership	£ 345.00			£ 345.00	£ 360.00
Summer Bowls	£ 876.00			£ 876.00	£ 760.00
Parent & Toddler Group	£ 599.52			£ 599.52	£ 423.92
Threads of Hope Membership	£ 458.50			£ 458.50	£ -
Cameo Lunch	£ 1,513.35			£ 1,513.35	£ 1,245.56
Cameo Grant		£ 500.00		£ 500.00	£ 499.50
Sunday School Donations	£ -			£ -	£ -
Other Restricted Congregational Funds		£ 182.96		£ 182.96	£ 712.85
TOTAL RECEIPTS	£ 98,274.43	£ 21,967.96	£ 98.43	£ 120,340.82	£ 113,351.46

Financial report

PAYMENTS					
	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
Raising Funds					
<i>FWO Envelopes</i>					
Charitable Activities: General Assembly Assessments	£ 10,182.75			£ 10,182.75	£ 6,301.50
Charitable Activities: Ministry & Support Staff					
<i>Minister</i>	£ 23,416.74			£ 23,416.74	£ 6,735.60
<i>Nat Insurance</i>	£ 2,015.75			£ 2,015.75	£ 614.50
<i>Other Staff</i>	£ 300.00			£ 300.00	£ 390.00
Charitable Activities: Congregational running expenses				£ -	£ -
<i>Other Congregational Expense</i>	£ 32,026.18			£ 32,026.18	£ 16,432.32
<i>Killead Manse Boiler</i>	£ -			£ -	£ -
<i>Killead Manse Boiler Service</i>	£ 50.39			£ 50.39	£ -
<i>Killead Manse Fire Extinguishers Service</i>				£ -	£ 10.12
<i>General Repair Expense</i>	£ 10,311.91	£ 1,500.00		£ 11,811.91	£ 3,712.93
<i>Choir Photocopying/Printing</i>	£ 3.39			£ 3.39	£ 0.68
<i>Sunday School</i>	£ 123.85			£ 123.85	£ -
<i>PW</i>	£ 1,775.49			£ 1,775.49	£ 1,215.47
<i>Youth Club</i>	£ -			£ -	£ -
<i>Bowling Club</i>	£ 865.55			£ 865.55	£ 603.92
<i>Parent & Toddler Group</i>	£ 594.48			£ 594.48	£ 328.28
<i>Threads of Hope</i>	£ 302.44			£ 302.44	£ -
<i>Cameo Lunch</i>	£ 1,733.33	£ 500.00		£ 2,233.33	£ 1,608.05
<i>Badminton</i>	£ 100.00			£ 100.00	£ 190.00
Charitable Activities: Donations to Missions & Charities		£ 7,089.16		£ 7,089.16	£ 7,883.36
<i>Scripture Union</i>	£ 600.00			£ 600.00	£ 600.00
<i>Rural Support NI</i>		£ -		£ -	£ 1,500.00
<i>Cancer Research UK</i>		£ 1,500.00		£ 1,500.00	£ -
<i>PW Donations to Charity</i>	£ 1,356.00			£ 1,356.00	£ 500.00
<i>PW Mission Fund</i>	£ -	£ 2,500.00		£ 2,500.00	£ 3,000.00
<i>Sunday School Donations to Charity</i>	£ 500.00			£ 500.00	£ -
<i>Moderator's Appeal</i>		£ -		£ -	£ 1,163.00
<i>Parent & Toddler donation to Charities</i>	£ 80.00			£ 80.00	£ -
<i>Presbyterian Children's Society</i>		£ 625.00		£ 625.00	£ 902.50
Investment Management Cost					
<i>Interest paid to school</i>		£ 12.12		£ 12.12	£ 2.44
<i>Sunday School Bank Fees</i>		£ 19.87		£ 19.87	£ 17.50
<i>Bowling Club Bank Fees</i>		£ 35.15		£ 35.15	£ 33.48
<i>Youth Club Bank Fees</i>		£ -		£ -	£ -
<i>PW Bank Fees</i>		£ 37.39		£ 37.39	£ 28.78
Presbyterian Mutual Society Written Off*					
<i>Treasurer's Account</i>				£ -	£ -
<i>Property Account</i>				£ -	£ -
<i>Loanends Manse Account</i>				£ -	£ -
<i>Loanends School Account</i>				£ -	£ -
Loan Repaid					
<i>Interest Free Loan</i>		£ -		£ -	£ -
Other Restricted Congregational Expenses		£ 163.96		£ 163.96	£ 912.85
TOTAL PAYMENTS	£ 86,338.25	£ 13,982.65	£ -	£ 100,320.90	£ 54,687.28
Nett Position	£ 11,936.18	£ 7,985.31	£ 98.43	£ 20,019.92	£ 58,664.18

*Remaining monies in PMS written off by Church Committee in 2021 as per PCI guidance.

Loanends Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104875

Annual return

Independent examiner's report to the Charity Trustees of Loanends Presbyterian Church

I report on the accounts of the Loanends Congregation for the year ended 31st December 2023 which are set out within the attached accounts report.

Respective responsibilities of trustees and examiner

The charity's trustees as responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 65(2) of the Charities Act (Northern Ireland) 2008 and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 65 of the Charities Act (Northern Ireland) 2008;
- To follow the procedures laid down in the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act;
- To state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken to not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the next statement.

Independent examiner's statement

In connection with 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 accounting records in accordance with section 63 of the Charities Act (Northern Ireland) 2008; and;
- to prepare accounts which accord with the accounting records and comply with the account requirements 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 accounts to be reached.

Name: Mr Graham Ferguson

Professional Qualification: FCA

Address: 15 Ballyharvey Road, Muckamore, Antrim, BT41 4SN

Date: 17 October 2024

Accounts

Statement of Receipts & Payments Year ending December 2022

RECEIPTS	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022
Donations and legacies				
FWO	£ 48,330.00			£ 48,330.00
Gift Aid	£ 10,760.43			£ 10,760.43
Sunday Collections	£ 154.90			£ 154.90
FWO Bequest	£ 2.44			£ 2.44
Property Fund		£ 14,147.58		£ 14,147.58
Grave Fee /Upkeep	£ -			£ -
General Income	£ 10,735.95			£ 10,735.95
Subscriptions to Funds (groups)	£ 1,150.00			£ 1,150.00
Gift Aid on Frazer Donation	£ -			£ -
P.W. Gift Aid	£ 195.00			£ 195.00
Charitable Activities				
Restricted Missions & Charities		£ 8,811.36		£ 8,811.36
Safe Driving Event & BBQ	£ -			£ -
Vintage Tractor Run & Fete	£ 8,262.99			£ 8,262.99
ANBC Grant for Summer Fete	£ 975.00			£ 975.00
Sunday School Collections	£ 24.00			£ 24.00
Bread & Cheese Lunch	£ -			£ -
SALT Summer Celebration Collection	£ 182.00			£ 182.00
Christmas Service Collection	£ -			£ -
P.W. Service Collection	£ -			£ -
Donations at Coffee Morning	£ -			£ -
Christmas Fair	£ 2,216.89			£ 2,216.89
Christmas Meal	£ -			£ -
P.W. Mission Boxes		£ 991.20		£ 991.20
Youth Club Table top Quiz	£ -			£ -
Bowling Club Charitable collections	£ -			£ -
PW Lunch	£ 675.00			£ 675.00
Presbyterian Children's Society		£ 740.00		£ 740.00
Investment Income				
Interest on Bequests			£ 11.89	£ 11.89
Manse Interest	£ 10.12			£ 10.12
Manse Interest	£ -			£ -
Loanends Manse Interest		£ 47.10		£ 47.10
Killead Manse Interest		£ 10.12		£ 10.12
Interest On Loanends School Account	£ 2.44			£ 2.44
Interest on Charlotte Frew Choir Account	£ 0.68			£ 0.68
Sunday School Bequests Interest			£ 7.89	£ 7.89
Interest on Sunday School	£ 0.94			£ 0.94
Interest on PW account	£ 3.57			£ 3.57

Bowls Interest	£	3.31		£	3.31			
Loan Received								
Interest Free Loan		£	-	£	-			
Income from organisations								
PW Membership & Donations	£	125.00		£	125.00			
PW Thanksgiving Box	£	241.83		£	241.83			
PW Catering	£	450.00		£	450.00			
PW Donation in memory of P White	£	-		£	-			
Youth Club Membership	£	-		£	-			
Youth Club Grant	£	-		£	-			
Badminton Club Membership	£	80.00		£	80.00			
Bowling Club Membership	£	360.00		£	360.00			
Bowling Club Sale of Mats	£	-		£	-			
Bowling Club Returned Cheque	£	-		£	-			
Bowling Club Donation	£	-		£	-			
Catering	£	-		£	-			
Summer Bowls	£	760.00		£	760.00			
Parent & Toddler Group	£	423.92		£	423.92			
Cameo Lunch	£	1,245.56		£	1,245.56			
Cameo Grant			£	499.50	£	499.50		
Sunday School Donations	£	-		£	-			
Other Restricted Congregational Funds			£	712.85	£	712.85		
TOTAL RECEIPTS	£	87,371.97	£	25,959.71	£	19.78	£	113,351.46

PAYMENTS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022
Raising Funds				
Charitable Activities: General Assembly A	£ 6,301.50			£ 6,301.50
Charitable Activities: Ministry & Support Staff				
Minister	£ 6,735.60			£ 6,735.60
Nat Insurance	£ 614.50			£ 614.50
Other Staff	£ 390.00			£ 390.00

Charitable Activities: Congregational running expenses

Other Congregational Expense	£	16,432.32		£	16,432.32	
Killead Manse Boiler	£	-		£	-	
Killead Manse Boiler Service	£	-		£	-	
Killead Manse Fire Extinguishers Service	£	10.12		£	10.12	
General Repair Expense	£	3,712.93		£	3,712.93	
Choir Photocopying/Printing	£	0.68		£	0.68	
Sunday School	£	-		£	-	
PW	£	1,215.47		£	1,215.47	
Youth Club	£	-		£	-	
Bowling Club	£	603.92		£	603.92	
Parent & Toddler Group	£	328.28		£	328.28	
Cameo Lunch	£	1,108.55	£	499.50	£	1,608.05
Badminton	£	190.00		£	190.00	

Charitable Activities: Donations to Missions & Charities	£	7,883.36		£	7,883.36	
Scripture Union	£	600.00		£	600.00	
Rural Support NI			£	1,500.00	£	1,500.00
Fields of Life Sponsorship	£	-		£	-	
PW Donations	£	500.00		£	500.00	
PCI Project	£	-		£	-	
PW Mission Fund	£	-	£	3,000.00	£	3,000.00
Bowling Club donation to Charities	£	-		£	-	
Moderator's Appeal			£	1,163.00	£	1,163.00
Parent & Toddler donation to Charities	£	-		£	-	
Presbyterian Children's Society			£	902.50	£	902.50

Investment Management Cost

Interest paid to school	£	2.44		£	2.44
Sunday School Bank Fees	£	17.50		£	17.50
Bowling Club Bank Fees	£	33.48		£	33.48
Youth Club Bank Fees	£	-		£	-
PW Bank Fees	£	28.78		£	28.78

Presbyterian Mutual Society Written Off*

Treasurer's Account			£	-
Property Account			£	-
Loanends Manse Account			£	-
Loanends School Account			£	-

Loan Repaid				
Interest Free Loan	£	-	£	-

Other Restricted Congregational Expenses	£	912.85	£	912.85
--	---	--------	---	--------

TOTAL PAYMENTS	£ 38,743.87	£ 15,943.41	£ -	£ 54,687.28
Nett Position	£ 48,628.10	£ 10,016.30	£ 19.78	£ 58,664.18

*Remaining monies in PMS written off by Church Committee in 2021 as per PCI guidance.

Total 2021	Total 2020	Total 2019	Total 2018	Total 2017
£ 43,789.50	£ 43,336.80	£ 43,429.10	£ 41,714.47	£ 40,673.55
£ 10,556.25	£ 10,462.83	£ 10,760.71	£ 10,001.60	£ 11,469.98
£ 113.05	£ 103.06	£ 638.75	£ 438.78	£ 501.77
£ 2.42	£ 6.48	£ 6.46	£ 6.50	£ 16.16
£ 14,758.43	£ 30,292.24	£ 18,701.21	£ 11,277.41	£ 7,848.10
£ -	£ 250.00	£ -	£ 200.00	£ 250.00
£ 8,705.11	£ 13,063.90	£ 5,324.49	£ 7,217.10	£ 5,510.22
£ 900.00	£ 650.00	£ 1,400.00	£ 1,250.00	£ 1,200.00
£ -	£ -	£ -	£ -	£ 75.00
£ 163.75	£ 159.25	£ 135.00	£ 115.50	£ 111.25
£ 6,234.00	£ 6,082.00	£ 8,429.95	£ 7,786.00	£ 8,775.17
£ 665.00				
£ -	£ -	£ 6,822.18	£ 6,341.49	£ 5,959.11
£ -	£ 25.00	£ 452.69	£ 668.21	£ 397.50
£ -	£ -	£ 410.21	£ 495.00	£ 511.50
£ 50.00	£ -	£ 320.00	£ 303.27	£ 325.00
£ -	£ -	£ 213.10	£ 230.52	£ 200.00
£ -	£ 283.20	£ 301.25	£ 175.00	£ 215.00
£ -	£ 330.00	£ 768.00	£ 642.65	£ 235.00
£ -	£ -	£ 2,275.38	£ 2,488.15	£ 2,292.15
£ -	£ -	£ 598.00	£ -	£ 726.00
£ 1,154.00	£ 845.00	£ 920.56	£ 866.46	£ 893.47
£ -	£ 1,913.00	£ 1,388.00	£ -	£ 1,203.40
£ -	£ 224.00	£ 128.20	£ 357.20	£ 424.00
£ -	£ -	£ 484.00	£ 1,235.00	£ -
£ 670.00	£ 650.00	£ 640.00	£ 596.00	£ -
£ 11.82	£ 31.67	£ 31.60	£ 31.75	£ 78.93
£ 10.07	£ 26.91	£ 26.81	£ 26.94	£ 66.85
£ 10.07	£ 26.91	£ 26.81	£ 26.94	£ 66.85
£ 10.07	£ 26.91	£ 26.81	£ 26.94	£ 66.85
£ 10.07	£ 26.91	£ 26.81	£ 26.94	£ 66.85
£ 2.42	£ 6.48	£ 6.46	£ 6.50	£ 16.16
£ 0.68	£ 1.82	£ 1.81	£ 1.82	£ 4.52
£ 7.85	£ 20.98	£ 20.93	£ 21.03	£ 52.31
£ 0.50	£ 0.63	£ 0.54	£ 0.32	£ 0.92
£ 2.98	£ 3.52	£ 2.69	£ 1.81	£ 1.20

£	3.07	£	3.23	£	3.68	£	2.99	£	2.32
£	-	£	-	£	-	£	3,000.00	£	3,000.00
£	-	£	-	£	198.40	£	284.00	£	-
£	102.30								
£	954.95								
£	-	£	-	£	-	£	168.00	£	192.00
£	-	£	-	£	-	£	500.00	£	540.00
£	90.00	£	100.00	£	186.00	£	185.00	£	261.00
£	350.00	£	-	£	457.50	£	495.00	£	455.00
£	-	£	-	£	200.00	£	-	£	-
£	50.00								
£	10.00								
£	-	£	-	£	633.00	£	-	£	142.00
£	-	£	-	£	1,283.95	£	1,028.85	£	1,042.00
£	-	£	210.97	£	1,041.22	£	976.38	£	758.01
£	567.55	£	306.50	£	1,448.91	£	1,085.85	£	1,217.20
£	480.50	£	351.00	£	351.00	£	358.20	£	434.70
£	-	£	70.00	£	-				
£	2,762.78	£	1,024.17	£	134.05	£	134.22	£	269.95
£	93,199.19	£	110,915.37	£	110,656.22	£	102,795.79	£	98,548.95

Total 2021		Total 2020		Total 2019		Total 2018		Total 2017	
		£	-	£	-	£	-	£	870.13
£	7,693.70	£	12,360.00	£	11,935.50	£	12,186.50	£	11,335.25
£	11,895.59	£	23,401.56	£	22,822.12	£	22,636.68	£	23,045.76
£	1,106.25	£	2,156.00	£	1,967.50	£	2,075.50	£	2,039.00
£	570.00	£	1,367.04	£	11,713.67	£	15,182.91	£	13,951.71

£	11,925.17	£	11,589.14	£	13,045.37	£	14,530.11	£	11,418.44
£	-	£	-	£	354.00	£	30.60	£	25.00
£	32.50	£	33.00	£	-				

£	4,624.10	£	7,108.45	£	26,719.07	£	12,008.21	£	5,401.91
£	0.68	£	1.82	£	1.81	£	1.82	£	4.52
£	-	£	-	£	645.64	£	642.00	£	1,953.16
£	450.00	£	430.00	£	1,905.79	£	1,901.95	£	1,156.35
£	65.00	£	65.00	£	2,500.44	£	1,645.61	£	1,172.99
£	460.00	£	100.00	£	1,842.38	£	768.00	£	480.15
£	-	£	267.72	£	877.24	£	728.34	£	644.83
£	1,101.50	£	679.32	£	1,776.10	£	1,419.15	£	1,164.40
£	60.00	£	-	£	120.00	£	130.00	£	-

£	6,340.25	£	6,184.50	£	8,779.95	£	8,101.00	£	9,220.17
£	500.00	£	500.00	£	512.50	£	558.00	£	-

£	-	£	-	£	144.00	£	288.00	£	288.00
£	500.00	£	430.00	£	1,268.00	£	1,142.65	£	-
£	-	£	250.00	£	410.00	£	500.00	£	150.00
£	2,000.00	£	1,500.00	£	2,000.00	£	2,000.00	£	2,000.00
£	-	£	324.00	£	228.20	£	457.20	£	474.00
£	-	£	-	£	-	£	20.00	£	-
£	-	£	40.00	£	150.00	£	-	£	-
£	825.00	£	792.50	£	773.75	£	596.00	£	-

£	2.42	£	6.48	£	6.46	£	6.50	£	16.16
£	17.77	£	18.81	£	24.48	£	27.96	£	26.34
£	20.82	£	20.05	£	23.62	£	23.63	£	29.93
£	9.65	£	34.29	£	44.85	£	19.14	£	-
£	22.15	£	33.53	£	37.39	£	34.49	£	-

£	5,318.05
£	4,568.06
£	8,446.55
£	384.39

£	-	£	-	£	3,000.00	£	-	£	-
---	---	---	---	---	----------	---	---	---	---

£	2,662.78	£	1,034.17	£	134.05	£	134.22	£	354.95
---	----------	---	----------	---	--------	---	--------	---	--------

£ 71,602.38 £ 70,727.38 £ 115,763.88 £ 99,796.17 £ 87,223.15

£ 21,596.81 £ 40,187.99 -£ 5,107.66 £ 2,999.62 £ 11,325.80

ASSETS & LIABILITIES REPORT

ASSETS

1) Bank & Cash Assets

Account	Balance in Bank	
No 1	£	105,320.63
General repair	£	16,580.07
General repair	£	85,000.00
Manse Acc	£	33,590.74
Killead Manse Repair	£	-
Loanends School Acc	£	1,615.61
Charlotte Frew Choir	£	0.19
Badminton Club	£	302.00
Bowling Club	£	3,413.42
Cameo Lunch	£	911.45
Loanends Parent & Toddler	£	526.04
P.W.	£	2,105.62
Sunday School Account	£	750.68
Sunday School Account	£	2,000.00
Loanends Youth Club	£	2,922.43
		£ 255,038.88

2) Fixed Assets

Property (based upon Insurance)

Sexton House	£	204,332.00
Church Building & Contents	£	1,176,663.00
Church Hall Buildings & Contents	£	1,097,469.00
		£ 2,478,464.00

Investments (Bequests)

ASHCROFT Mr & Mrs H R	£	403.90
BURNS Elizabeth	£	161.56
BURNS William	£	2,287.92
COULTER James	£	403.90
DICKIE Sophie	£	403.90
FREW Charlotte	£	452.49
MANSE GLEBE FUND	£	542.98
McCREIGHT John	£	807.81
McCREIGHT Margaret	£	1,615.61
McILROY Elizabeth	£	80.78
PRICE Catherine	£	201.95
RENWICK Jean	£	2,622.76
SUFFERN Agnes R	£	723.36
SUFFERN William	£	904.98
THOMPSON Cissie	£	201.95
WICKLOW Thomas	£	361.99
HARPER	£	178.00
PRICE HARRY (Ballyhill)	£	1,148.67
COULTER M.K.	£	1,500.00

		£	15,004.51
Other Assets	£	-	
TOTAL ASSETS			£ 2,748,507.39
LIABILITIES			
Current Liabilities		£	-
TOTAL LIABILITIES		£	-

Loanends Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104875

Annual report



LOANENDS PRESBYTERIAN CHURCH

(REGISTERED CHARITY IN NORTHERN IRELAND: 104875)

ANNUAL REPORT – 2022



Author: Peter Leitch

Document Status: Draft

Document Version: 1.0

Version Date: 21/10/2023

Distributed to: Loanends Kirk Session

Charity Commission for Northern Ireland

1. Introduction

This is the annual report of Loanends Presbyterian Church for the Year 2022. The report is structured in accordance with the Charity Commission for NI's guidelines as follows:

2. Reference & Administrative Details;
3. Structure & Management;
4. Description & Purpose;
5. Activities & Objectives;
6. Achievements & Performance;
7. Public Benefit Statement; and
8. Financial Review.

The COVID 19 Pandemic across the world took effect from March 2020 and for most of the next two years, the Kirk Session was unable to meet in person. By January 2022, the Kirk Session was pleased to see activities return.

2. Reference & Administrative details

The Congregation of Loanends Presbyterian Church (Registration Number: 104875) on the Seven Mile Straight, Crumlin hold services of worship and other religious activities within the Meeting House and adjacent Church Hall. These, and all that follows, are open to anyone of appropriate age and/or gender to access, without regard to whether they are members of our congregation or not. Through prayer, we support our members, our own Church, other Christian Churches, the community and leaders in society and government.

As a local congregation we also organise meetings and events that promote our charitable purpose; the promotion of religion. Loanends Presbyterian Church is located in a rural setting and we aim to participate in the life of the local community. We also participate in and support what the Presbyterian Church in Ireland and our supervising Templepatrick Presbytery does. In addition, as well as outreach, we support other secular and Christian organisations and charities through volunteering, financial gifts and prayer.

The Congregation's key office holders are:

Minister: From July 2021 to the 9th September 2022, the Congregation was Vacant

Congregational Secretary: Mr Barry Spence

Treasurer: Mrs Alison Gawn

The Kirk Session is the ruling body within the congregation and its members comprise the twelve charity trustees for the Loanends Presbyterian Church. The trustees are:

Teaching Elder

1. Following the retirement of the Rev John Murdock on 4/7/2021. Templepatrick Presbytery appointed a vacancy convenor, Reverend David Steele to ensure ordinances were provided. Reverend Steele was subsequently replaced by the Reverend Eddie McDowell as Convenor.

Ruling Elders

2. Mr Wallace Coulter
3. Mr George Fleming
4. Mrs Mary Thompson
5. Mrs Joan Wallace
6. Mrs Maureen McCourt
7. Mr Norman Moore
8. Mr Trevor Boyd
9. Mr Robert Griffiths
10. Mr Lyle Fleming
11. Mr Peter Leitch (Clerk)

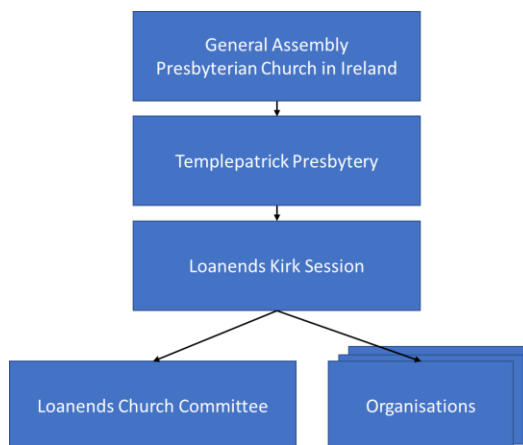
Bankers

Loanends Presbyterian Church's bankers are Ulster Bank Limited, Antrim. 98-01-80 Account number: 1779037

3. Structure & Management

The Loanends Presbyterian Church, in common with other congregations within the Presbyterian Church in Ireland has a clearly defined governance and management structure. Figure 1 provides an overview of the reporting & governance process.

Figure 1: Reporting & Governance Structure



General Assembly

The General Assembly of the Presbyterian Church in Ireland is the governing body for the whole Presbyterian Church in Ireland (PCI) and meets annually and debates issues and other matters from across the church and externally; these debates may lead to revisions to the code of the Presbyterian Church in Ireland.

Presbytery

Loanends Presbyterian Church is a member of Templepatrick Presbytery and is under this Presbytery's direction. This provides an important link between the congregations and the wider structures of the church, however due to the Pandemic, these meetings were forced to cease.

Kirk Session

The Kirk Session of Loanends Presbyterian Church is comprised of a Teaching Elder and eleven Ruling Elders who have been elected from within the Congregation. The Kirk Session is responsible for the spiritual welfare of the congregation and provides leadership and spiritual guidance to the congregation.

The Loanends Kirk Session reports to the Templepatrick Presbytery who oversee the ordination and appointment of Elders within the congregation. As well as having roles in pastoral care, the Loanends Kirk Session reviews the activities of all the organisations associated with the Congregation and ensures that leaders are appointed following the process laid down by the General Assembly. The Kirk Session also approves the reports and financial returns provided by the congregation committee to the Templepatrick Presbytery which in turn applies oversight to these reports.

In addition to overseeing the appointment of elders, the Templepatrick Presbytery carries out consultations with each congregation under its control approximately every 10 years to ensure that the congregation is operating within the requirements of the code of the Presbyterian Church in Ireland.

The Session also acts as a court of the church empowered to take decisions in accordance with the Code of the Presbyterian Church in Ireland. This includes minor disciplinary issues as well as decisions re baptism and communion. Issues which require a superior court's ruling will be referred to the Templepatrick Presbytery. Issues requiring changes or ruling from the wider church will be referred to the General Assembly containing the superior courts of the Church.

The Loanends Kirk Session replaced face to face meetings with on-line virtual meetings to allow the church leaders to stay in touch and to try and coordinate pastoral care etc. where possible.

Mission & Outreach

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 congregations in the areas of worship, discipleship, global mission, outreach, leadership and pastoral care.

The congregation also contributes to the denomination's annual World Development Appeal, Sunday School project and other special disaster relief appeals.

Property

Loanends Property Committee carried out no major repairs during 2020, although additional disinfectant dispensers and screens were installed. The Congregational Committee had previously made a recommendation to the Congregation at a stated meeting in December 2018 in respect of joining the Church to the Church Hall with an additional building to be called "The Link". A key driver for this work is to provide greater resources for the church and the wider community. As part of the initiative, we hope to be able to provide the community with a useful space for meetings, socialising (in a café) and a suitable place for activities. The Committee advanced plans during 2019 with a view to obtaining planning permission for the Link in 2019/2020 and to commence work thereafter as soon as sufficient finance had been obtained. Whilst planning approval was granted the Committee decided to stay any further action given the uncertainty due to the Covid Pandemic.

Volunteers

The Charity Trustees wish to acknowledge their deep appreciation of those who gave freely of their time by serving on committees and helping with organisations and other church activities where these were still possible.

4. Description and Purpose

Loanends Presbyterian Church was birthed in mission. In the early 1800s some Presbyterians from Scotland came over to Ireland to preach the Gospel. They were known as Seceeders as they had left the Church of Scotland due to what they saw as a lack of zeal for preaching the gospel and reaching out to those beyond the church. In 2020, reaching out to the community is still a key part of what we do.

Loanends Presbyterian Church is now a congregation within the Templepatrick Presbytery of the Presbyterian Church In Ireland having joined the Presbyterian Church in Ireland in July 1932.



Our mission statement is:

“Loanends Presbyterian Church exists to glorify God and to encourage everyone to become fully committed followers of Christ and by example, show God’s Love to the wider community.”

What is Mission?

We believe that GOD CALLS US TO MISSION as witnesses to Christ through both evangelism and social witness, challenging the values of the world in which we live with the values of God's kingdom, and winning men and women to faith and discipleship.

“Therefore, go and make disciples of all nations....” In Mathew 28 V19 Jesus calls all believers to the great commission.

Progressing Mission in Loanends’ community

Our Ministry values represent the “marks of behaviour” of a maturing disciple that help to form the boundary lines within which we work. All we seek to do is aimed at encouraging the development of these characteristics in the lives of the people God has given us in our church. We seek to:

- Keep God at the centre of our lives;
- Be grace orientated;
- Have everyone serving and using their gifts in ministry;
- Be part of a caring community; and,
- Make God known to everyone.

This then is our purpose; through our behaviour, service and commitment to the community around us to win men and women to faith and discipleship.

5. Activities & Objectives

The Loanends 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 Objectives of the Loanends Presbyterian Church may be summarised as:

- to love and honour God through faith in His Son;
- to fulfil God's mission through outreach to the wider Loanends Community; and
- to support the Mission of the Church.

Our activities are widespread and include worship, music, sport, fellowship and practical help and outreach to our members and the wider rural community. In normal times, these activities include:

- Church Services;
- Sunday School and Bible Class;
- Children's Church;
- Mission & Outreach;
- Presbyterian Women;
- E.T.C;
- Girls' Brigade & Boys' Brigade;
- Youth Club;
- Holiday Bible Club;
- Messy Church;
- Bowling;
- Badminton;
- Parents & Toddlers;
- Cameo Lunch;
- Annual Fete; and
- Other events.

In 2022, church services were back to normal following approval to restart in April 2021. Other activities also recommenced, however, the numbers were generally down on the levels pre-pandemic.

As mentioned previously, in 2022, the congregation was vacant following the retirement of the Reverend John Murdock. The Kirk Session, working with the Convenor, provided the leadership during this year. A significant amount of work was required to provide the necessary figures, information and plans, initially to Templepatrick Presbytery and then to the Linkage Commission. In March 2022, members of the Kirk Sessions of Killead and Loanends met with the Linkage Commission in Assembly Buildings and the joint charge was granted "leave to call".

Following a series of interviews and guest preaching, the congregation met with Presbytery in June 2022 and called Mr David Morrision, Assistant Minister. The Reverend Morrision was ordained and installed on Friday 9th September 2021.

6. Achievements and Performance

Loanends Presbyterian Church congregation has continued to serve its people and the wider community in 2022.

Church Services – Were held through out the year with the Convenor arranging Ministers to take the service during the first 9 months whilst the congregation was vacant. The Reverend Morrisson assumed this responsibility when he joined the congregation.

Mid-Week Prayer – meetings were held throughout January to June 2022, with a strong focus on world affairs and local needs, including the prayer that we would receive another minister.

Salt & Light – Our Sunday school (SALT) and Bible Class (Light) recommenced albeit with smaller numbers. Two young leaders took responsibility for the Bible Class.

Bowling Club – Recommenced with a Summer series for individuals to try their hand at bowls.

Cameo Lunch – recommenced during 2022, allowing our older members to meet for lunch and fellowship.

GB & BB – both recommenced.

Annual Fete – we were able to hold our annual fete in June 2022 which was well attended by the church family and wider community.

7. Public Benefit Statement

The Loanends Congregation of the Presbyterian Church in Ireland meets the public benefit requirement, as outlined in the Charity Commission for Northern Ireland's statutory guidance, 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) and the provision of services which provide additional help to the community.

Local delivery of these benefits in the Loanends area 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 our Minister, who receives 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 Loanends Presbyterian Church 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.

8. Financial review

Loanends Presbyterian Church prepares its accounts on a receipts and payments basis as the total income is less than £250,000 and the Kirk Session has elected to prepare them in this way. The accounts are provided as a separate attachment to the Charities Commission although some summary comments are provided here.

Our Minister, Reverend John Murdock retired on the 4th July 2021. We give thanks for his faithful service to the congregation. The Templepatrick Presbytery appointed the Reverend David Steele, Minister Dundrod Congregation, as the Vacancy Convenor with responsibility for ensuring the provision of preachers during the vacancy and working with the Kirk Session to proceed to obtaining “leave to call” a new minister. By December 2021, the Kirk Session, working closely with Killead Session, had completed most of the documentation required by the Presbytery. A meeting with the Linkage Commission in March 2022 confirmed that leave to call had been granted and the Congregations subsequently called Mr David Morrison who was ordained and installed on the 9th September 2022.

The amount contributed through freewill offering amounted to £48,330. This was up by £4,540.50 on the previous year which showed tremendous support by the congregation.

The Church finances finished £20,152.27 up on the previous year.

The church accounts were completed in March and submitted to Presbytery along with the annual statistical return. The Charity Trustees would wish to record their thanks to Mr Graham Ferguson who kindly audited the books and accounts. (Please see separate attachment in respect of Mr Ferguson’s review).

Loanends Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104875

Annual return

Independent examiner's report to the Charity Trustees of Loanends Presbyterian Church

I report in the accounts of the Loanends Congregation for the year ended 31st December 2022 which are set out within the attached accounts report.

Respective responsibilities of trustees and examiner

The charity's trustees as responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 65(2) of the Charities Act (Northern Ireland) 2008 and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 65 of the Charities Act (Northern Ireland) 2008;
- To follow the procedures laid down in the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act;
- To state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken to not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the next statement.

Independent examiner's statement

In connection with 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 accounting records in accordance with section 63 of the Charities Act (Northern Ireland) 2008; and;
- to prepare accounts which accord with the accounting records and comply with the account requirements 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 accounts to be reached.

Name: Mr Graham Ferguson

Professional Qualification: FCA

Address: 15 Ballyharvey Road, Muckamore, Antrim, BT41 4SN

Date: 10 October 2022