

Raloo Congregation of the Presbyterian Church in Ireland

Northern Ireland · Charity number 104916

Details

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

Contact

Address 72 Raloo Road
Larne
County Antrim
BT40 3du
BT40 3DU

Phone 07584086425

Website www.raloo pc.com

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	£119,058	£86,575	£0	1

Trustees

Name	Role	Appointed
Geoff Mcbride		
Mr Bryans Wilson Mcilroy		
Mr James Rice		
Mr Norman Smyth		
Mr Roy Beggs		
Rev Leslie James Addis		

Raloo Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104916

Accounts

Raloo Presbyterian Church
a congregation of the Presbyterian Church in Ireland

Financial Statements
For the year ended 31st December 2024

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

RECEIPTS AND PAYMENTS STATEMENT
For the year ended 31 December 2024

	Notes	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2024	Total Funds 2023
		£	£	£	£	£
Receipts:						
Donations and legacies	2	65,615	17,701	-	83,316	72,968
Charitable activities	3	-	14,267	-	14,267	21,122
Other trading activities	4	16,858	250	-	17,108	12,587
Investments	5	440	680	-	1,120	727
Other income	6	-	3,247	-	3,247	3,814
Total		82,913	36,145	-	119,058	111,218
Payments:						
Raising funds	7	-638	-	-	-638	-623
Charitable activities	8	-58,713	-26,964	-	-85,677	-77,205
Other	9	-226	-34	-	-260	-271
Sub - Total		-59,577	-26,998	-	-86,575	-78,099
Asset & Investment Purchases		-	-	-	-	-26,058
Total		-59,577	-26,998	-	-86,575	-104,157
Net Receipts/ (payments)		23,336	9,147	-	32,483	7,061
Transfers between funds		-	-	-	-	-
Net movement in funds		23,336	9,147	-	32,483	7,061
Reconciliation of funds:						
Total funds brought forward		114,418	97,962	-	212,380	205,319
Total funds carried forward	14	137,754	107,109	-	244,863	212,380

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

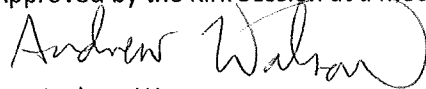
STATEMENT OF ASSETS AND LIABILITIES
As at 31 December 2024

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
Funds Reconciliation					
Bank and Cash at start of year	114,418	97,962	-	212,380	205,319
Net movement in funds	23,336	9,147	-	32,483	7,061
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Bank and Cash at end of year	137,754	107,109	-	244,863	212,380
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Bank & Cash Balances					
Bank Current Accounts					244,878
Cash in Hand					216

					244,878
					=====
Other Assets					
Fixed Assets – Note 12					869,817

					869,817
					=====

Approved by the Kirk Session at a meeting on



Rev Andrew Watson

Chair/Moderator & Vacancy Convenor

Date: 12/4/2025

and signed on its behalf by



Geoff McBride

Clerk of Session at Raloo Presbyterian Church

Date: 12/4/2025

RALOO PRESBYTERIAN CHURCH
A 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.

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS
31 December 2024

2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£	£
Recorded giving:					
Loose collections	153	-	-	153	204
Donations and gifts	55,100	15,093	-	70,193	72,764
Gift Aid	10,362	2,608	-	12,970	-
Legacies and bequest	-	-	-	-	-
	<u>65,615</u>	<u>17,701</u>	<u>-</u>	<u>83,316</u>	<u>72,968</u>

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£	£
Fundraising	-	1,045	-	1,045	2,179
Income from charitable activities	-	6,372	-	6,372	5,168
Grave fees	-	6,850	-	6,850	13,775
	<u>-</u>	<u>14,267</u>	<u>-</u>	<u>14,267</u>	<u>21,122</u>

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS
31 December 2024

4. OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£	£
Letting of church hall		250	-	250	1,200
Magheramorne Shared Expenses	7,645	-	-	7,645	5,687
Manse rent	9,213	-	-	9,213	5,700
	<u>16,858</u>	<u>250</u>	<u>-</u>	<u>17,108</u>	<u>12,587</u>

5. INVESTMENT INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£	£
Deposit Interest	440	680	-	1,120	727
	<u>440</u>	<u>680</u>	<u>-</u>	<u>1,120</u>	<u>727</u>

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS
31 December 2024

6. OTHER INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£	£
Sundry	-	-	-		5
Insurance Claim	-	-	-		9
Grants	-	3,247	-	3,247	3,800
	<u>-</u>	<u>3,247</u>	<u>-</u>	<u>3,247</u>	<u>3,814</u>
	<u>-</u>	<u>3,247</u>	<u>-</u>	<u>3,247</u>	<u>3,814</u>

7. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£	£
FWO envelopes	-638	-	-	-638	-623
	<u>-638</u>	<u>-</u>	<u>-</u>	<u>-638</u>	<u>-623</u>
	<u>-638</u>	<u>-</u>	<u>-</u>	<u>-638</u>	<u>-623</u>

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS
31 December 2024

8. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£	£
General Assembly assessments	-8,352	-	-	-8,352	-6,567
Presbytery fees	-468	-	-	-468	-453
Ministry and support staff costs	-27,710	-	-	-27,710	-22,318
Congregational running expenses	-21,368	-17,625	-	-38,993	-33,248
Donations to missions and charities	-95	-9,339	-	-9,434	-13,947
Governance costs	-720	-	-	-720	-672
	<u>-58,713</u>	<u>-26,964</u>	<u>-</u>	<u>-85,677</u>	<u>77,205</u>

9. OTHER EXPENDITURE

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£	£
Bank Fees & Loan Interest	-226	-34	-	-260	-271
Other	-	-	-	-	-
	<u>-226</u>	<u>-34</u>	<u>-</u>	<u>-260</u>	<u>-271</u>

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS
31 December 2024

10. EMPLOYEES

	2024	2023
	£	£
Wages and salaries	6,645	6,625
Social security costs	-	-
Pension contributions	-	-
	<u>6,645</u>	<u>6,625</u>

Number of Employees

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

	2024	2023
	No	No
Average number of employees	<u>1</u>	<u>1</u>

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

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS
31 December 2024

11. PENSION COSTS

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

The contributions made by the congregation during the year were

	2024	2023
	£	£
Contributions	-	-
	<u> </u>	<u> </u>

As the congregation does not have any other employees, it does not have a pension scheme.

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS
31 December 2024

12. TANGIBLE FIXED ASSETS

	Buildings	Fixtures and Fittings	Total
	£	£	£
Cost or valuation			
At start of year	859,942	42,926	899,868
Additions	-	-	-
Disposals	-	-	-
At end of year	<u>856,942</u>	<u>42,926</u>	<u>899,868</u>
Depreciation			
At start of year	-	25,758	25,758
Provision for year	-	4,293	4,293
Disposals	-	-	-
At end of year	<u>-</u>	<u>30,051</u>	<u>30,051</u>
Net Book Value			
At start of year	856,942	17,168	874,110
At end of year	<u><u>856,942</u></u>	<u><u>12,875</u></u>	<u><u>869,817</u></u>

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS
31 December 2024

13. CASH AT BANK AND IN HAND

	2024	2023
	£	£
Danske Bank current accounts	243,998	211,445
Ulster Bank current accounts	649	659
First Trust Bank current accounts	-	-
Cash in hand	216	276
	<u>244,863</u>	<u>212,380</u>

14. FUND BALANCES AND RECONCILIATION OF FUNDS

	<u>Balance</u>				<u>Balance</u>
	<u>at start</u>	<u>Income</u>	<u>Expenditure</u>	<u>Transfer</u>	<u>At end</u>
	£	£	£	£	£
Unrestricted Funds					
General Fund	114,418	82,913	-59,577	-	137,754
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Restricted Funds					
Building Fund	55,971	10,495	-2,655	500	64,311
Repair Fund	-	-	-	-	-
Missions & Charities	4,780	2,360	-3,236		3,904
United Appeal	-	5,939	5,939	-	-
Graveyard	24,911	7,328	-5,234		27,005
BB	2,035	2,281	-2,786		1,530
GB	7,752	4,779	-4,605	-500	7,426
Bowling Club	677	160		-	837
PW	518	1,966	-1,870	-	614
Toddler Group	918	583	-673	-	828
Youth Group	297	-	-	-	297
Youth Fellowship	103	254	-	-	357
	<u>97,962</u>	<u>36,145</u>	<u>-26,998</u>	<u>-</u>	<u>107,109</u>
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Endowments					
Legacies and Bequests	-	-	-	-	-
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
TOTAL	<u>212,380</u>	<u>119,058</u>	<u>-86,575</u>	<u>-</u>	<u>244,863</u>

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS
31 December 2024

15. RELATED PARTY TRANSACTION

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

£8,352	for congregational assessments
£5,939	towards the United appeal

There were no other related party transactions.

Raloo Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104916

Accounts

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

RECEIPTS AND PAYMENTS STATEMENT
For the year ended 31 December 2023

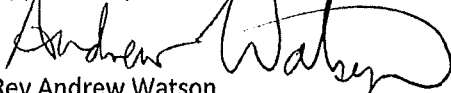
	Notes	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Total Funds 2022
		£	£	£	£	£
Receipts:						
Donations and legacies	2	56,583	16,385	-	72,968	92,566
Charitable activities	3	-	21,122	-	21,122	11,950
Other trading activities	4	12,127	460	-	12,587	9,724
Investments	5	375	352	-	727	358
Other income	6	605	3,209	-	3,814	2,865
Total		69,690	41,528	-	111,218	117,463
Payments:						
Raising funds	7	623	-	-	623	556
Charitable activities	8	54,894	22,311	-	77,205	75,788
Other	9	235	36	-	271	1,577
Sub - Total		55,752	22,347	-	78,099	77,921
Asset & Investment Purchases		-	26,058	-	26,058	6,608
Total		55,752	48,405	-	104,157	84,529
Net Receipts/ (payments)		13,938	-6,877	-	7,061	32,934
Transfers between funds		-4,418	4,418	-	-	-
Net movement in funds		9,520	-2,459	-	7,061	32,934
Reconciliation of funds:						
Total funds brought forward		104,898	100,421	-	205,319	172,385
Total funds carried forward	14	114,418	97,962	-	212,380	205,319

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

STATEMENT OF ASSETS AND LIABILITIES
As at 31 December 2023

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
Funds Reconciliation					
Bank and Cash at start of year	104,898	100,421	-	205,319	172,385
Net movement in funds	9,520	-2,459	-	7,061	32,934
	-----	-----	-----	-----	-----
Bank and Cash at end of year	114,418	97,962	-	212,380	205,319
	=====	=====	=====	=====	=====
Bank & Cash Balances					
Bank Current Accounts				212,104	205,055
Cash in Hand				276	264
				-----	-----
				212380	205,319
				=====	=====
Other Assets					
Fixed Assets – Note 12				874,110	852,345
				-----	-----
				874,110	852,345
				=====	=====

Approved by the Kirk Session at a meeting on


 Rev Andrew Watson
 Chair/Moderator & Vacancy Convenor

Date: 29/09/2024

and signed on its behalf by


 Geoff McBride
 Clerk of Session at Raloo Presbyterian Church

Date: 29/09/2024

RALOO PRESBYTERIAN CHURCH
A 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

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.

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS

31 December 2023

2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£	£
Recorded giving:					
Loose collections	204	-	-	204	605
Donations and gifts	56,379	16,385	-	72,764	74,847
Gift Aid	-	-	-	-	11,114
Legacies and bequest	-	-	-	-	6,000
	56,583	16,385	-	72,968	92,566

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£	£
Fundraising	-	2,179	-	2,179	1,360
Income from charitable activities	-	5,168	-	5,168	7,640
Grave fees	-	13,775	-	13,775	2,950
	-	21,122	-	21,122	11,950

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS

31 December 2023

4. OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£	£
Letting of church hall	740	460	-	1,200	150
Magheramorne Shared Expenses	5,687	-	-	5,687	4,250
Manse rent	5,700	-	-	5,700	5,324
	<u>12,127</u>	<u>460</u>	<u>-</u>	<u>12,587</u>	<u>9,724</u>

5. INVESTMENT INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£	£
Deposit Interest	375	352	-	727	358
	<u>375</u>	<u>352</u>	<u>-</u>	<u>727</u>	<u>358</u>

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS
31 December 2023

6. OTHER INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£	£
Sundry	5	-		5	-
Insurance Claim		9	-	9	1,281
Grants	600	3,200	-	3,800	1,584
	<u>605</u>	<u>3,209</u>	<u>-</u>	<u>3,814</u>	<u>2,865</u>

7. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£	£
FWO envelopes	623	-	-	623	556
	<u>623</u>	<u>-</u>	<u>-</u>	<u>623</u>	<u>556</u>

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS
31 December 2023

8. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£	£
General Assembly assessments	6,567	-	-	6,567	15,453
Presbytery fees	453	-	-	453	525
Ministry and support staff costs	22,318	-	-	22,318	4,792
Congregational running expenses	24,884	8,364	-	33,248	42,385
Donations to missions and charities	-	13,947	-	13,947	11,961
Governance costs	672	-	-	672	672
	<u>54,894</u>	<u>22,311</u>	<u>-</u>	<u>77,205</u>	<u>75,788</u>

9. OTHER EXPENDITURE

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£	£
Bank Fees & Loan Interest	235	36	-	271	262
Other	-	-	-	-	1,315
	<u>235</u>	<u>36</u>	<u>-</u>	<u>271</u>	<u>1,577</u>

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS
31 December 2023

10. EMPLOYEES

	2023	2022
	£	£
Wages and salaries	6,625	6,445
Social security costs	-	-
Pension contributions	-	-
	<u>6,625</u>	<u>6,445</u>

Number of Employees

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

	2023	2022
	No	No
Average number of employees	1	1
	<u>1</u>	<u>1</u>

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

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS
31 December 2023

11. PENSION COSTS

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

The contributions made by the congregation during the year were

	2023	2022
	£	£
Contributions	-	-
	<u> </u>	<u> </u>

As the congregation does not have any other employees, it does not have a pension scheme.

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS

31 December 2023

12. TANGIBLE FIXED ASSETS

	Buildings	Fixtures and Fittings	Total
	£	£	£
Cost or valuation			
At start of year	830,884	42,926	873,810
Additions	26,058	-	26,058
Disposals	-	-	-
	<hr/>	<hr/>	<hr/>
At end of year	856,942	42,926	899,868
	<hr/>	<hr/>	<hr/>
Depreciation			
At start of year	-	21,465	21,465
Provision for year	-	4,293	4,293
Disposals	-	-	-
	<hr/>	<hr/>	<hr/>
At end of year	-	25,758	25,788
	<hr/>	<hr/>	<hr/>
Net Book Value			
At start of year	830,884	21,461	852,345
	<hr/>	<hr/>	<hr/>
At end of year	856,942	17,168	874,110
	<hr/>	<hr/>	<hr/>

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS
31 December 2023

13. CASH AT BANK AND IN HAND

	2023	2022
	£	£
Danske Bank current accounts	211,445	205,055
Ulster Bank current accounts	659	-
First Trust Bank current accounts	-	-
Cash in hand	276	264
	<u>212,380</u>	<u>205,319</u>

14. FUND BALANCES AND RECONCILIATION OF FUNDS

	<u>Balance</u>				<u>Balance</u>
	<u>at start</u>	<u>Income</u>	<u>Expenditure</u>	<u>Transfer</u>	<u>At end</u>
	£	£	£	£	£
Unrestricted Funds					
General Fund	104,898	69,690	-55,752	-4,418	114,418
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Restricted Funds					
Building Fund	43,103	9,394	-736	4,210	55,971
Repair Fund	4,195	15	-	-4,210	-
Missions & Charities	3,676	4,066	-5,896	2,934	4,780
United Appeal	-	5,135	-6,782	1,647	-
Graveyard	37,916	14,017	-27,142	120	24,911
BB	1,550	2,274	-1,831	42	2,035
GB	7,033	3,792	-3,073	-	7,752
Bowling Club	777	240	-15	-325	677
PW	916	1,503	-1,901	-	518
Toddler Group	906	1,041	-1,029	-	918
Youth Group	297	-	-	-	297
Youth Fellowship	52	51	-	-	103
	<u>100,421</u>	<u>41,528</u>	<u>-48,405</u>	<u>4,418</u>	<u>97,962</u>
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Endowments					
Legacies and Bequests	-	-	-	-	-
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
TOTAL	<u>205,319</u>	<u>111,218</u>	<u>-104,157</u>	<u>-</u>	<u>212,380</u>

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS
31 December 2023

15. RELATED PARTY TRANSACTION

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

£6,567	for congregational assessments
£6,782	towards the United Appeal

There were no other related party transactions.

Raloo Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104916

Annual report

Raloo Presbyterian Church
a congregation of the Presbyterian Church in Ireland

Trustees Annual Report and Financial Statements
For the year ended 31 December 2023

Registered with the Charity Commission for Northern Ireland NIC 104916

**RALOO PRESBYTERIAN CHURCH
TRUSTEES ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2023**

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

REFERENCE AND ADMINISTRATIVE DETAILS

Raloo Congregation of the Presbyterian Church in Ireland
72 Raloo Road
Larne
Co. Antrim
BT40 3DU

Registered charity in Northern Ireland (NIC 104916).

CHARITY TRUSTEES

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

Roy Beggs (Jun)	Geoff McBride
Robert Campbell	Bryans McIlroy
Sandra Graham	Jim Rice
William Hollinger	

PRINCIPAL OFFICE BEARERS

Vacancy Convenor	Rev. Dr Cecil Grant
Supply Minister	
Clerk of Session	Geoff McBride
Treasurer	Helen Rice

INDEPENDENT EXAMINER

MBS
Chartered Accountants
3 High Street
LARNE
BT40 1JN

BANKERS

Danske Bank Limited	First Trust Bank Limited
8-9 Donegall Square North	322 Antrim Road
BELFAST	Glengormley
BT1 5GB	NEWTOWNABBIEY
	BT36 5EQ

Ulster Bank Limited
9 Upper Cross Street
LARNE
BT40 1SZ

**RALOO PRESBYTERIAN CHURCH
TRUSTEES ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2023**

STRUCTURE AND MANAGEMENT

The Kirk Session

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

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

Stated meetings of the Kirk Session are held at least twice in each year or as appropriate.

To be chosen for the office of the eldership in the congregation a person must be a voting member and a regular attendant on its ordinances. The selection of those proposed to be called to the office can be either by the congregation or by the Kirk Session. Members are elected if they obtain two-thirds of those who vote.

Presbytery

Under the Presbyterian Church in Ireland form of governance the corporate oversight of a congregation is the responsibility of a Presbytery which superintends generally the spiritual and temporal affairs of the congregations assigned to it by the General Assembly of the Presbyterian Church in Ireland. Raloo 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.

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 the representative elder appointed by the Kirk Session of each congregation.

**RALOO PRESBYTERIAN CHURCH
TRUSTEES ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2023**

DESCRIPTION AND PURPOSE

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

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

Raloo congregation's mission purpose and statement is, by the grace of God "to encouragement people of all ages to make a profession of faith and become fully devoted followers of Jesus Christ." Our vision is, by the grace of God, to be an inclusive, welcoming community of Christ's people of all ages, which:

- Is increasingly characterized by love for God, and love and concern for others;
- Is committed to the historic Christian gospel as revealed in the Bible;
- Is relevant to people of this time and place.

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.

ACTIVITIES AND OBJECTIVES

The congregation meets for worship every Sunday and visitors are always welcome. The Sacrament of the Lords Supper is observed on several occasions during the year and all those who have been baptised and who have a profession of faith in the Lord Jesus Christ are admitted to the Lord's Supper. The congregation holds regular prayer/bible study meetings and has a wide range of organisations including Sunday School, Toddlers, Girls Brigade, Boys Brigade, Youth Fellowship, Friendship Club, Bowling Club & PW (Presbyterian Women).

The main church, church halls and facilities are also used on a regular basis for fund raising towards various missions, good causes and fund-raising. The local primary school also makes use of the facilities for services and concerts. External youth and community groups and other religious fraternities, whose aims and objectives are not in conflict with those of Presbyterian Church in Ireland, also make use of the facilities at Raloo Presbyterian Church.

**RALOO PRESBYTERIAN CHURCH
TRUSTEES ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2023**

ACHIEVEMENTS AND PERFORMANCE

Worship and Prayer

The congregation normally meets for worship each Sunday at 11.30am and Sunday evenings as announced. During the week the Prayer/Bible Study provides an opportunity for members to meet together for fellowship, to study the scriptures and for a time of prayer.

At 31st December 2023 there were 112 communicant members and 196 families connected with Raloo Presbyterian Church. The average weekly attendance at Sunday morning worship 80.

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/committee members.

Mission and Outreach

At a local level the congregation exists to love and honour God through faith in His Son and by the power of His Spirit, and to enable members to play their part in fulfilling God's mission locally.

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

When practical, the congregation also contributes to the denominations annual World Development Appeal and other special appeals.

The congregation supports local and overseas mission and Christian charities on a regular basis.

Presbytery

The congregation was represented at the regular meetings of the 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.

**RALOO PRESBYTERIAN CHURCH
TRUSTEES ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2023**

Property

The property consists of a main church building with toilet facilities & offices, 2 main halls in separate buildings each with their own meeting rooms, toilets and catering facilities. The church manse is in close proximity to the main church and halls. There is also a large adjacent car park and graveyard.

Organisations

The following is a brief summary of the organisations with average attendances (pre COVID restrictions) in brackets:

- Sunday School - during Sunday morning worship during school term time for children 4-11 years (29)
- Toddlers - pre-school aged children on a Tuesday morning during the school term (20 + minders)
- Girls Brigade - uniform organisation held on a Monday evening from September to March for girls aged 3 to year 14 (60)
- Boys Brigade – uniform organisation held on a Friday evening from September to March for boys of primary and secondary school age (40)
- Youth Fellowship - first and last Sunday evening of the month for young persons of secondary school age (18)
- Friendship (Thursday Club) - held during the day on Thursdays for adults (30)
- Bowling Club - Tuesday and Wednesday evenings from September to June for all ages (13)
- Holiday Bible Club - Monday to Friday evenings for one week in August (30)
- Presbyterian Women (PW) - held once a month on Tuesday afternoon from September to March for women of all ages (6)

You can visit our website at www.raloopc.com or call us for further information.

Volunteers

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

**RALOO PRESBYTERIAN CHURCH
TRUSTEES ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2023**

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.

**RALOO PRESBYTERIAN CHURCH
TRUSTEES ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2023**

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 152 contributors during the year (146 in previous year, 2022) donating a total of £56,379 (£55,822) in previous year, 2022).

Total income of the congregation during the year was £111,218 compared to £117,463 in the previous year, excluding bequests.

No bequests were received during the year.

Total expenditure increased to £78,099 from £77,921.

RESPONSIBILITIES IN RESPECT OF THE FINANCIAL STATEMENTS

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

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

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

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

**RALOO PRESBYTERIAN CHURCH
TRUSTEES ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2023**

GOING CONCERN

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

RESERVES POLICY

The Trustees have considered the level of unrestricted reserves that it is appropriate to hold taking account of current and ongoing commitments. It is the policy of the Trustees to hold at least 1 month's normal expenditure from unrestricted funds. At the year end unrestricted reserves were £114,418 which represents a higher level of reserves. The Trustees however, consider it prudent to hold reserves at this level as the funding of its present activities is dependent on the ongoing financial support of members.

RISK REVIEW

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

Approved on behalf of Kirk Session on 24th September 2024 and signed on its behalf by



Rev Andrew Watson
Chair/Moderator & Vacancy Convenor



Geoff McBride
Clerk of Session at Raloo Presbyterian Church

Date: 29th September 2024

Date: 29th September 2024

Raloo Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104916

Annual return

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

We report on the accounts of Raloo Presbyterian Church for the year ended 31st December 2022, which are set out on pages 7 to 22.

Respective responsibilities of charity trustees and examiner

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

It is our responsibility to:

Examine the accounts under section 65 of the Charities Act

Follow the procedures laid down in the general Directions given by the Commission under Section 65 (9)(b) of the Charities Act

State whether particular matters have come to our attention.

Basis of independent examiner's report

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

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

Our role is to state whether any material matters have come to our attention giving us cause to believe:

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

**QUALIFIED INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF
RALOO PRESBYTERIAN CHURCH CONGREGATION OF THE
PRESBYTERIAN CHURCH IN IRELAND (cont'd)**

Independent examiner's statement

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

Signed:



Name:

MBS Chartered Accountants

Relevant Professional body:

Institute of Chartered Accountants Ireland

Address:

3 High Street
LARNE
BT40 1JN

Date:

29-9-2024

Raloo Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104916

Accounts

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

Trustees Annual Report for the year ended 31 December 2022

Registered Charity in Northern Ireland (NIC104916)

**RALOO 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 Balance Sheet as at that date.

REFERENCE AND ADMINISTRATIVE DETAILS

Raloo Congregation of the Presbyterian Church in Ireland
72 Raloo Road,
Larne,
County Antrim
BT40 3DU

Registered Charity in Northern Ireland (NIC104916)

CHARITY TRUSTEES

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

Roy Beggs
Robert Campbell
Sandra Graham
William Hollinger

Geoff McBride
Bryans McIlroy
Jim Rice

PRINCIPAL OFFICE BEARERS

Vacancy Convenor
Supply Minister
Clerk of Session
Treasurer

Rev Dave Cromie
Very Rev Dr Michael Barry
Geoff McBride
Helen Rice

INDEPENDENT EXAMINER

Moore Stephens (NI) LLP
Chartered Accountants
3 High Street
LARNE
BT40 1JN

BANKERS

Danske Bank Limited, 8-9 Donegall Square North, BELFAST, BT1 5GB

First Trust Bank Limited, 322 Antrim Road, Glengormley, NEWTOWNABBIEY, BT36 5EQ

Ulster Bank Limited, 9 Upper Main Street, LARNE, BT40 1SZ

RALOO CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

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 Sessions has delegated to its Congregational Committee the temporal affairs of the congregation including administering all funds and property belonging to the congregation. Members of the Kirk Session are ex-officio members of the Congregational Committee.

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

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

To be chosen for the office of the eldership in the congregation a person must be a voting member and a regular attendant on its ordinances. The selection of those proposed to be called to the office can be either by the congregation or by the Kirk Session. Members are elected if they obtain two-thirds of those who vote.

Presbytery

Under the Presbyterian Church in Ireland form of governance the corporate oversight of a congregation is the responsibility of a Presbytery which superintends generally the spiritual and temporal affairs of the congregations assigned to it by the General Assembly of the Presbyterian Church in Ireland. Raloo 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.

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.

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

Raloo congregation's mission purpose and statement is, by the grace of God, "to encourage people of all ages to make a profession of faith and become fully devoted followers of Jesus Christ." Our vision is, by the grace of God, to be an inclusive, welcoming community of Christ's people of all ages, which:

- is increasingly characterised by love for God, and love and concern for others;
- is committed to the historic Christian gospel as revealed in the Bible;
- is relevant to people of this time and place.

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.

ACTIVITIES AND OBJECTIVES

The congregation meets for worship every Sunday and visitors are always welcome. 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 prayer/bible study meetings and has a wide range of organisations including Sunday School, Toddlers, Girls Brigade, Boys Brigade, Youth Fellowship, Friendship Club, Bowling Club, PW (Presbyterian Women) and Walking Club (Raloo Ramblers).

The main church, church halls and facilities are also used on a regular basis for fundraising towards various missions, good causes and fund-raising. The local primary school also makes use of the facilities for services and concerts. External youth & community groups and other religious fraternities whose aims & objectives are not in conflict with those of PCI, also make use of the facilities at Raloo PC.

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation normally meets for worship each Sunday at 11.30am and Sunday evenings as announced. During the week the Prayer/Bible Study provides 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 127 communicant members and 195 families connected with Raloo PC. The average weekly attendance at Sunday morning worship (normally in excess of 90) had been reduced to approximately 50/60 during Covid restrictions but this number is increasing..

Pastoral care

When possible, 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/committee members.

Mission and outreach

At a local level the congregation exists to love and honour God through faith in His Son and by the power of His Spirit, and to enable members to play their part in fulfilling God's mission locally.

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.

When practical, the congregation also contributes to the denominations annual World Development Appeal and other special appeals.

The congregation supports local and overseas mission and Christian charities on a regular basis.

Presbytery

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

General Assembly

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

Property

The property consists of a main church building with toilet facilities & offices, 2 main halls in separate buildings each with their own meeting rooms, toilets and catering facilities. The church manse is in close proximity to the main church and halls. There is also a large adjacent car park and graveyard.

Organisations

The following is a brief summary of the organisations with attendances fluctuating throughout the year coming out of Covid:

- Sunday School – during Sunday morning worship during school term time for children 4 – 11 yrs. (up to 15)
- Toddlers - pre-school aged children on a Tuesday morning during the school term (up to 41)
- Girls Brigade - uniform organisation held on a Monday evening from Sept to March for girls aged 3 to year 14 (up to 65)
- Boys Brigade - uniform organisation held on a Friday evening from Sept to March for boys of primary and secondary school age (up to 55)
- Youth Fellowship – first and last Sunday evening of the month for young persons of secondary school age (up to 20)
- Friendship (Thursday Club) - held during the day on Thursdays for adults (up to 30)
- Bowling Club – Tuesday and Wednesday evenings from September to June for all ages (up to 18)
- Presbyterian Women (PW) - held once a month on Tuesday evenings from September to March for women of all ages (up to 10)

You can visit our website at www.raloopec.com or call us for further information.

Volunteers

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

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.

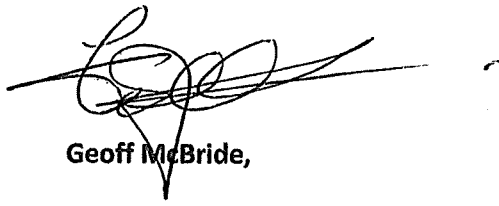
Kirk Session Approval

Approved on behalf of Kirk Session on 24th May 2023 and signed on its behalf by



Rev Dave Cromie,

Chair/Moderator & Vacancy Convenor



Geoff McBride,

Clerk of Session at Raloo PC

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

We report on the accounts of Raloo Presbyterian Church for the year ended 31st December 2022, which are set out on pages 7 to 22.

Respective responsibilities of charity trustees and examiner

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

It is our responsibility to:

Examine the accounts under section 65 of the Charities Act

Follow the procedures laid down in the general Directions given by the Commission under Section 65 (9)(b) of the Charities Act

State whether particular matters have come to our attention.

Basis of independent examiner's report

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

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

Our role is to state whether any material matters have come to our attention giving us cause to believe:

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

**QUALIFIED INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF
RALOO PRESBYTERIAN CHURCH CONGREGATION OF THE
PRESBYTERIAN CHURCH IN IRELAND (cont'd)**

Independent examiner's statement

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

Signed:



Name:

MBS Chartered Accountants

Relevant Professional body:

Institute of Chartered Accountants Ireland

Address:

3 High Street
LARNE
BT40 1JN

Date:

31/05/2023

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

RECEIPTS AND PAYMENTS STATEMENT
For the year ended 31 December 2022

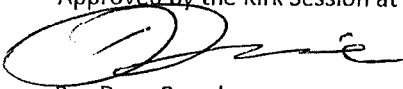
	Notes	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
		£	£	£	£	£
Receipts:						
Donations and legacies	2	73,541	19,025	-	92,566	73,573
Charitable activities	3	-	11,950	-	11,950	5,378
Other trading activities	4	9,574	150	-	9,724	7,212
Investments	5	292	66	-	358	237
Other income	6	1,059	1,806	-	2,865	3,985
Total		84,466	32,997	-	117,463	90,385
Payments:						
Raising funds	7	556	-	-	556	543
Charitable activities	8	44,545	31,243	-	75,788	56,193
Other	9	230	1,347	-	1,577	-
Sub - Total		45,331	32,590	-	77,921	56,736
Asset & Investment Purchases		-	6,608	-	6,608	-
Total		45,331	39,198	-	84,529	56,736
Net Receipts/ (payments)		39,135	-6,601	-	32,934	33,649
Transfers between funds		(1,651)	1,651	-	-	-
Net movement in funds		37,484	(4,550)	-	32,934	33,649
Reconciliation of funds:						
Total funds brought forward		67,414	104,971	-	172,385	138,736
Total funds carried forward		104,898	100,421	-	205,319	172,385

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

STATEMENT OF ASSETS AND LIABILITIES
As at 31 December 2022

	Unrestricted Funds £	Restricted Funds £	Endowme nt Funds £	Total 2022 £	Total 2021 £
Funds Reconciliation					
Bank and Cash at start of year	67,414	104,971	-	172,385	138,736
Net movement in funds	37,484	(4,550)	-	32,934	33,649
	-----	-----	-----	-----	-----
Bank and Cash at end of year	104,898	100,421	-	205,319	172,385
	=====	=====	=====	=====	=====
Bank & Cash Balances					
Bank Current Accounts				205,055	174,634
Cash in Hand				264	751
				-----	-----
				205,319	172,385
				=====	=====
Other Assets					
Fixed Assets – Note 12				852,345	850,030
				-----	-----
				852,345	850,030
				=====	=====

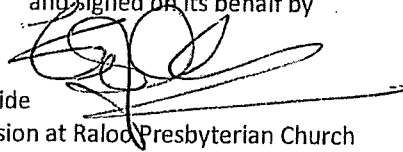
Approved by the Kirk Session at a meeting on



Rev Dave Cromie
Chair/Moderator & Vacancy Convenor

Date: 30/5/23

and signed on its behalf by



Geoff McBride
Clerk of Session at Raloo Presbyterian Church

Date:

RALOO PRESBYTERIAN CHURCH
A 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.

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS

31 December 2022

2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
Recorded giving:					
Loose collections	605	-	-	605	523
Donations and gifts	55,822	19,025	-	74,847	61,900
Gift Aid	11,114	-	-	11,114	11,150
Legacies and bequest	6,000	-	-	6,000	-
	<u>73,541</u>	<u>19,025</u>	<u>-</u>	<u>92,566</u>	<u>73,573</u>

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
Fundraising	-	1,360	-	1,360	235
Income from charitable activities	-	7,640	-	7,640	1,658
Grave fees	-	2,950	-	2,950	3,435
	<u>-</u>	<u>11,950</u>	<u>-</u>	<u>11,950</u>	<u>5,328</u>

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS
31 December 2022

4. OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
Letting of church hall	-	150	-	150	200
Magheramorne Shared Expenses	4,250	-	-	4,250	
Manse rent	5,324	-	-	5,324	7,012
	<u>9,574</u>	<u>150</u>	<u>-</u>	<u>9,724</u>	<u>7,212</u>

5. INVESTMENT INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
Deposit interest	292	66	-	358	237
Other investment income	-	-	-	-	-
	<u>292</u>	<u>66</u>	<u>-</u>	<u>358</u>	<u>237</u>

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS
31 December 2022

6. OTHER INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
Insurance Claim	1,059	222	-	1,281	-
Grants	-	1,584	-	1,584	3,985
	<u>1,059</u>	<u>1,806</u>	<u>-</u>	<u>2,865</u>	<u>3,985</u>
	<u><u>1,059</u></u>	<u><u>1,806</u></u>	<u><u>-</u></u>	<u><u>2,865</u></u>	<u><u>3,985</u></u>

7. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
FWO envelopes	556	-	-	556	543
Fund raising expenses	-	-	-	-	-
	<u>556</u>	<u>-</u>	<u>-</u>	<u>556</u>	<u>543</u>
	<u><u>556</u></u>	<u><u>-</u></u>	<u><u>-</u></u>	<u><u>556</u></u>	<u><u>543</u></u>

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS
31 December 2022

8. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
General Assembly assessments	15,453	-	-	15,453	13,626
Presbytery fees	525	-	-	525	525
Ministry and support staff costs	4,792	-	-	4,792	4,370
Congregational running expenses	23,103	19,282	-	42,385	25,386
Donations to missions and charities	-	11,961	-	11,961	11,614
Governance costs	672	-	-	672	672
	<u>44,545</u>	<u>31,243</u>	<u>-</u>	<u>75,788</u>	<u>56,193</u>

9. OTHER EXPENDITURE

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
Bank Fees & Loan Interest	230	32	-	262	-
Other	-	1,315	-	1,315	-
	<u>230</u>	<u>1,347</u>	<u>-</u>	<u>1,577</u>	<u>-</u>

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS
31 December 2022

10. EMPLOYEES

	2022	2021
	£	£
Wages and salaries	6,445	6,000
Social security costs	-	-
Pension contributions	-	-
	<u>6,445</u>	<u>6,000</u>
	<u><u>6,445</u></u>	<u><u>6,000</u></u>

Number of Employees

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

	2022	2021
	No	No
Average number of employees	1	1
	<u>1</u>	<u>1</u>
	<u><u>1</u></u>	<u><u>1</u></u>

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

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS
31 December 2022

11. PENSION COSTS

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

The contributions made by the congregation during the year were

	2022	2021
	£	£
Contributions	-	-

As the congregation does not have any other employees, it does not have a pension scheme.

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS
31 December 2022

12. TANGIBLE FIXED ASSETS

	Buildings	Fixtures and Fittings	Total
	£	£	£
Cost or valuation			
At start of year	824,276	42,926	867,202
Additions	6,608	-	6,608
Disposals	-	-	-
At end of year	<u>830,884</u>	<u>42,926</u>	<u>873,810</u>
Depreciation			
At start of year	-	17,172	17,172
Provision for year	-	4,293	4,293
Disposals	-	-	-
At end of year	<u>-</u>	<u>21,465</u>	<u>21,465</u>
Net Book Value			
At start of year	824,276	25,754	850,030
At end of year	<u><u>830,884</u></u>	<u><u>21,461</u></u>	<u><u>852,345</u></u>

13. INVESTMENTS

	2022	2021
	£	£
Presbyterian Mutual Society	-	-
	<u>-</u>	<u>-</u>

The Committee decided it would be prudent to write-off the Presbyterian Mutual Society balances.

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS
31 December 2022

14. CASH AT BANK AND IN HAND

	2022	2021
	£	£
Danske Bank current accounts	205,055	159,641
Ulster Bank current accounts	-	62
First Trust Bank current accounts	-	780
Cash in hand	264	751
	<u>205,319</u>	<u>161,234</u>

15. CREDITORS: amounts falling due within one year

	2022	2021
	£	£
Interest free loans	-	-
Magheramorne Church loan	-	-
	<u>-</u>	<u>-</u>

16. CREDITORS: amounts falling due after more than one year

	2022	2021
	£	£
Magheramorne Church loan	-	=
	<u>-</u>	<u>=</u>

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS
31 December 2022

17. FUND BALANCES AND RECONCILIATION OF FUNDS

	<u>Balance</u> <u>at start</u> £	<u>Income</u> £	<u>Expenditure</u> £	<u>Transfer</u> £	<u>Balance</u> <u>At end</u> £
Unrestricted Funds					
General Fund	67,414	84,466	45,331	-1,651	104,898
Restricted Funds					
Building Fund	40,868	8,394	6,159	-	43,103
Repair Fund	5,590	5	1,400	-	4,195
Missions & Charities	1,140	12,280	11,395	1,651	3,676
Graveyard	42,626	2,998	7,708	-	37,916
BB	4,620	2,822	5,892	-	1,550
GB	7,046	4,445	4,458	-	7,033
Bowling Club	567	270	60	-	777
PW	957	895	936	-	916
Toddler Group	760	888	742	-	906
Youth Group	297	-	-	-	297
Youth Fellowship	500	-	448	-	52
	<u>104,971</u>	<u>32,997</u>	<u>39,198</u>	<u>1,651</u>	<u>100,421</u>
Endowments					
Legacies and Bequests	-	-	-	-	-
TOTAL	<u>172,385</u>	<u>117,463</u>	<u>84,529</u>	<u>-</u>	<u>205,319</u>

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS
31 December 2022

18. RELATED PARTY TRANSACTION

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

£15,453	for congregational assessments
£6,662	towards the United appeal

There were no other related party transactions.

Raloo Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104916

Annual report

Raloo Presbyterian Church

Trustee Annual Report

Year Ending 31/12/2022

**RALOO 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 Balance Sheet as at that date.

REFERENCE AND ADMINISTRATIVE DETAILS

Raloo Congregation of the Presbyterian Church in Ireland
72 Raloo Road,
Larne,
County Antrim
BT40 3DU

Registered Charity in Northern Ireland (NIC104916)

CHARITY TRUSTEES

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

Roy Beggs
Robert Campbell
Sandra Graham
William Hollinger

Geoff McBride
Bryans McIlroy
Jim Rice

PRINCIPAL OFFICE BEARERS

Vacancy Convenor
Supply Minister
Clerk of Session
Treasurer

Rev Dave Cromie
Very Rev Dr Michael Barry
Geoff McBride
Helen Rice

INDEPENDENT EXAMINER

Moore Stephens (NI) LLP
Chartered Accountants
3 High Street
LARNE
BT40 1JN

BANKERS

Danske Bank Limited, 8-9 Donegall Square North, BELFAST, BT1 5GB

First Trust Bank Limited, 322 Antrim Road, Glengormley, NEWTOWNABBEY, BT36 5EQ

Ulster Bank Limited, 9 Upper Main Street, LARNE, BT40 1SZ

RALOO CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

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 Sessions has delegated to its Congregational Committee the temporal affairs of the congregation including administering all funds and property belonging to the congregation. Members of the Kirk Session are ex-officio members of the Congregational Committee.

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

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

To be chosen for the office of the eldership in the congregation a person must be a voting member and a regular attendant on its ordinances. The selection of those proposed to be called to the office can be either by the congregation or by the Kirk Session. Members are elected if they obtain two-thirds of those who vote.

Presbytery

Under the Presbyterian Church in Ireland form of governance the corporate oversight of a congregation is the responsibility of a Presbytery which superintends generally the spiritual and temporal affairs of the congregations assigned to it by the General Assembly of the Presbyterian Church in Ireland. Raloo 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.

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.

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

Raloo congregation's mission purpose and statement is, by the grace of God, "to encourage people of all ages to make a profession of faith and become fully devoted followers of Jesus Christ." Our vision is, by the grace of God, to be an inclusive, welcoming community of Christ's people of all ages, which:

- is increasingly characterised by love for God, and love and concern for others;
- is committed to the historic Christian gospel as revealed in the Bible;
- is relevant to people of this time and place.

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.

ACTIVITIES AND OBJECTIVES

The congregation meets for worship every Sunday and visitors are always welcome. 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 prayer/bible study meetings and has a wide range of organisations including Sunday School, Toddlers, Girls Brigade, Boys Brigade, Youth Fellowship, Friendship Club, Bowling Club, PW (Presbyterian Women) and Walking Club (Raloo Ramblers).

The main church, church halls and facilities are also used on a regular basis for fundraising towards various missions, good causes and fund-raising. The local primary school also makes use of the facilities for services and concerts. External youth & community groups and other religious fraternities whose aims & objectives are not in conflict with those of PCI, also make use of the facilities at Raloo PC.

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation normally meets for worship each Sunday at 11.30am and Sunday evenings as announced. During the week the Prayer/Bible Study provides 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 127 communicant members and 195 families connected with Raloo PC. The average weekly attendance at Sunday morning worship (normally in excess of 90) had been reduced to approximately 50/60 during Covid restrictions but this number is increasing..

Pastoral care

When possible, 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/committee members.

Mission and outreach

At a local level the congregation exists to love and honour God through faith in His Son and by the power of His Spirit, and to enable members to play their part in fulfilling God's mission locally.

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.

When practical, the congregation also contributes to the denominations annual World Development Appeal and other special appeals.

The congregation supports local and overseas mission and Christian charities on a regular basis.

Presbytery

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

General Assembly

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

Property

The property consists of a main church building with toilet facilities & offices, 2 main halls in separate buildings each with their own meeting rooms, toilets and catering facilities. The church manse is in close proximity to the main church and halls. There is also a large adjacent car park and graveyard.

Organisations

The following is a brief summary of the organisations with attendances fluctuating throughout the year coming out of Covid:

- Sunday School – during Sunday morning worship during school term time for children 4 – 11 yrs. (up to 15)
- Toddlers - pre-school aged children on a Tuesday morning during the school term (up to 41)
- Girls Brigade - uniform organisation held on a Monday evening from Sept to March for girls aged 3 to year 14 (up to 65)
- Boys Brigade - uniform organisation held on a Friday evening from Sept to March for boys of primary and secondary school age (up to 55)
- Youth Fellowship – first and last Sunday evening of the month for young persons of secondary school age (up to 20)
- Friendship (Thursday Club) - held during the day on Thursdays for adults (up to 30)
- Bowling Club – Tuesday and Wednesday evenings from September to June for all ages (up to 18)
- Presbyterian Women (PW) - held once a month on Tuesday evenings from September to March for women of all ages (up to 10)

You can visit our website at www.raloopec.com or call us for further information.

Volunteers

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

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.

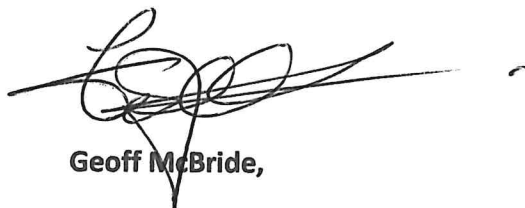
Kirk Session Approval

Approved on behalf of Kirk Session on 24th May 2023 and signed on its behalf by



Rev Dave Cromie,

Chair/Moderator & Vacancy Convenor



Geoff McBride,

Clerk of Session at Raloo PC

Raloo Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104916

Annual return

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

We report on the accounts of Raloo Presbyterian Church for the year ended 31st December 2022, which are set out on pages 7 to 22.

Respective responsibilities of charity trustees and examiner

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

It is our responsibility to:

Examine the accounts under section 65 of the Charities Act

Follow the procedures laid down in the general Directions given by the Commission under Section 65 (9)(b) of the Charities Act

State whether particular matters have come to our attention.

Basis of independent examiner's report

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

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

Our role is to state whether any material matters have come to our attention giving us cause to believe:

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

**QUALIFIED INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF
RALOO PRESBYTERIAN CHURCH CONGREGATION OF THE
PRESBYTERIAN CHURCH IN IRELAND (cont'd)**

Independent examiner's statement

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

Signed:



Name: MBS Chartered Accountants

Relevant Professional body: Institute of Chartered Accountants Ireland

Address: 3 High Street
LARNE
BT40 1JN

Date: 31/05/2023