

# 2nd Keady Congregation of the Presbyterian Church in Ireland

Northern Ireland · Charity number 104920

## Details

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

## Contact

Address	14 Woodford Heights Armagh Bt60 2dy BT60 2DY
Phone	07867901394
Email	<a href="mailto:coulter747@btinternet.com">coulter747@btinternet.com</a>

## Activities

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

**What the charity does:** The advancement of religion

**How the charity works:** Religious activities

**Who the charity helps:** General public

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£41,482	£44,028	£0	0

# Trustees

Name	Role	Appointed
Mr David Coulter		
Mr Mark Elder		
Mrs Hazel Mccullagh		

**2nd Keady Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 104920

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# Accounts

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**2<sup>nd</sup> KEADY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)  
for the year ended 31 December 2024**

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
		£	£	£	£	£
<b>Receipts</b>						
Donations and legacies	2	26,119.83	11,726.55	-	37,846.38	36,569.92
Charitable activities	3	-	3,381.00	-	3,381.00	2,000.00
Other trading activities	4	62.77	-	-	62.77	57.21
Investment income	5	175.69	15.70	-	191.39	188.12
Other	6	-	-	-	-	2,928.78
		<u>26,358.29</u>	<u>15,123.25</u>	<u>-</u>	<u>41,481.54</u>	<u>41,744.03</u>
Sale of investments		-	-	-	-	-
Sale of fixed assets		-	-	-	-	-
Loans received		-	-	-	-	-
<b>Total Receipts</b>		<b><u>26,358.29</u></b>	<b><u>15,123.25</u></b>	<b><u>-</u></b>	<b><u>41,481.54</u></b>	<b><u>41,744.03</u></b>
<b>Payments</b>						
Raising Funds	7	-	-	-	-	-
Charitable activities	8	31,151.83	12,876.00	-	44,027.83	42,094.63
Investment costs		-	-	-	-	-
Other	9	-	-	-	-	-
		<u>31,151.83</u>	<u>12,876.00</u>	<u>-</u>	<u>44,027.83</u>	<u>42,094.63</u>
Purchase of investments		-	-	-	-	-
Purchase of fixed assets		-	-	-	-	-
Loan payments		-	-	-	-	-
<b>Total Payments</b>		<b><u>31,151.83</u></b>	<b><u>12,876.00</u></b>	<b><u>-</u></b>	<b><u>44,027.83</u></b>	<b><u>42,094.63</u></b>
Net receipts / (payments)		(4,793.54)	2,247.25	-	(2,546.29)	(350.60)
Transfers between funds		-	-	-	-	-
Net movement in funds		(4,793.54)	2,247.25	-	(2,546.29)	(350.60)
Funds brought forward		61,613.66	16,779.57	-	78,393.23	78,743.83
Funds carried forward	12	<u>56,820.12</u>	<u>19,026.82</u>	<u>-</u>	<u>75,846.94</u>	<u>78,393.23</u>

**2<sup>nd</sup> KEADY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
STATEMENT OF ASSETS AND LIABILITIES**

As at 31 December 2024

	Note	Unrestricted Funds		Restricted Funds		Endowment Funds		Total	
		£	£	£	£	2024	2023	£	£
<b>Funds Reconciliation</b>									
Bank and Cash at start of year		61,613.66	16,779.57	-	-	78,393.23	78,743.83		
Net movement in funds		(4,793.54)	2,247.25	-	-	(2,546.29)	(350.60)		
Bank and Cash at end of year		<u>56,820.12</u>	<u>19,026.82</u>	-	-	<u>75,846.94</u>	<u>78,393.23</u>		
<b>Bank &amp; Cash Balances</b>									
Bank Deposit Accounts						-	-		
Bank Current Accounts						75,846.94	78,393.23		
Cash in Hand						<u>75,846.94</u>	<u>78,393.23</u>		
<b>Other Assets</b>									
<b>10</b>									
<b>Fixed Assets</b>									
- Church Premises						500,000.00	500,000.00		
- Fixtures, Fittings & Equipment						2,000.00	2,000.00		
- Vehicles						-	-		
Investments						5,866.46	5,866.46		
						<u>507,866.46</u>	<u>507,866.46</u>		
<b>Liabilities</b>									
Loans						-	-		
						<u>583,713.40</u>	<u>586,259.69</u>		

Approved by Kirk Session at a meeting on 18 September 2025 and signed on its behalf by:

Mr David Coulter (Clerk of Session)

Date: 18/9/25

*David Coulter*

Mrs Hazel McCullagh

Date: 18/9/25

*Hazel McCullagh*

**2<sup>nd</sup> Keady 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.

**Note 2**

**Donations and Legacies**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Recorded giving:					
Loose collections	345.00	1,551.28	-	1,896.28	574.69
Donations & gifts	22,919.00	8,020.18	-	30,939.18	31,735.50
Gift Aid	2,855.83	1,510.09	-	4,365.92	4,209.73
Legacies and bequest	-	645.00	-	645.00	50.00
	<b>26,119.83</b>	<b>11,726.55</b>	-	<b>37,846.38</b>	<b>36,569.92</b>

2<sup>nd</sup> KEADY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 December 2024

**Note 3**

**Charitable Activities**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Income from charitable activities	-	-	-	-	-
Fees from weddings and funerals	-	-	-	-	-
Fundraising fees	-	-	-	-	-
Membership fees	-	-	-	-	-
Grants	-	3,381.00	-	3,381.00	2,000.00
		<u>3,381.00</u>		<u>3,381.00</u>	<u>2,000.00</u>

**Note 4**

**Other Trading Activities**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Letting of premises	62.77	-	-	62.77	57.21
Trading income	-	-	-	-	-
	<u>62.77</u>			<u>62.77</u>	<u>57.21</u>

**Note 5**

**Investment Income**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Deposit interest	173.14	15.70	-	188.84	183.70
General Investment Fund	2.55	-	-	2.55	4.42
Rents investment properties	-	-	-	-	-
Other investment income	-	-	-	-	-
	<u>175.69</u>	<u>15.70</u>		<u>191.39</u>	<u>188.12</u>

**Note 6**

**Other Income**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Shared Expenses	-	-	-	-	1,478.78
Hadrship grant (c/o NIE)	-	-	-	-	1,200.00
Donation to Heat & Light	-	-	-	-	250.00
					<u>2,928.78</u>

**2<sup>nd</sup> KEADY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

**NOTES TO THE ACCOUNTS (cont'd)**

31 December 2024

**Note 7**

**Raising Funds**

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

**Note 8**

**Charitable Activities**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
General Assembly Assessments	22,704.85	-	-	22,704.85	22,467.00
Presbytery fees	150.00	-	-	150.00	252.35
Ministry and support staff costs	7,611.00	9,870.21	-	17,481.21	14,224.13
Congregational running expenses	-	2,970.77	-	2,970.77	4,440.48
Donations to Missions and charities	685.98	35.02	-	721.00	710.67
Governance costs	<b>31,151.83</b>	<b>12,876.00</b>	-	<b>44,027.83</b>	<b>42,094.63</b>

**Note 9**

**Other Expenditure**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Investment properties expenses	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-

**2<sup>nd</sup> KEADY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

**NOTES TO THE ACCOUNTS (cont'd)**

31 December 2024

**Note 10**

**Fixed Assets**

The congregation owns the Church premises situated at 23A Davis Street, Keady and 30 Crossmore Road, Keady and the associated fixtures and fittings. These have an estimated value of £502,000

**Note 11**

**Investments**

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

	Total 2024 £	Total 2023 £
General Investment Fund	5,866.46	5,866.46
Property	-	-
Other Investments	-	-
	<b>5,866.46</b>	<b>5,866.46</b>

**Note 12**

**Fund Balances**

	Balance at start £	Receipts £	Payments £	Surplus / Deficit £	Transfer £	Balance at end £
<b>Unrestricted Funds</b>						
Number 1 Account	61,613.66	26,358.29	(31,151.83)	(4,793.54)	-	56,820.12
	<b>61,613.66</b>	<b>26,358.29</b>	<b>(31,151.83)</b>	<b>(4,793.54)</b>	<b>-</b>	<b>56,820.12</b>
<b>Restricted Funds</b>						
Number 1 Account	10,465.43	10,613.12	(9,666.31)	946.81		11,412.24
PW Account	332.10	1,113.43	(400.00)	713.43		1,045.53
Youth Fellowship	5,879.40	3,386.70	(2,751.42)	635.28		6,514.68
Sunshine Corner	102.64	10.00	(58.27)	(48.27)		54.37
	<b>16,779.57</b>	<b>15,123.25</b>	<b>(12,876.00)</b>	<b>2,247.25</b>	<b>-</b>	<b>19,026.82</b>
<b>Endowment Funds</b>						
Number 1 Account	-	-	-	-	-	-
	<b>78,393.23</b>	<b>41,481.54</b>	<b>(44,027.83)</b>	<b>(2,546.29)</b>	<b>-</b>	<b>75,846.94</b>

**2nd Keady Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 104920

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# Accounts

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**2<sup>nd</sup> KEADY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)  
for the year ended 31 December 2023**

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
		£	£	£	£	£
<b>Receipts</b>						
Donations and legacies	2	25,479.28	11,090.64	-	36,569.92	34,973.84
Charitable activities	3	-	2,000.00	-	2,000.00	2,600.00
Other trading activities	4	57.21	-	-	57.21	51.61
Investment income	5	181.15	6.97	-	188.12	211.70
Other	6	2,085.73	843.05	-	2,928.78	1,608.37
		<u>27,803.37</u>	<u>13,940.66</u>	-	<u>41,744.03</u>	<u>39,445.52</u>
Sale of investments		-	-	-	-	-
Sale of fixed assets		-	-	-	-	-
Loans received		-	-	-	-	-
<b>Total Receipts</b>		<u>27,803.37</u>	<u>13,940.66</u>	-	<u>41,744.03</u>	<u>39,445.52</u>
<b>Payments</b>						
Raising Funds	7	-	-	-	-	-
Charitable activities	8	31,545.26	10,549.37	-	42,094.63	56,539.66
Investment costs		-	-	-	-	-
Other	9	-	-	-	-	-
		<u>31,545.26</u>	<u>10,549.37</u>	-	<u>42,094.63</u>	<u>56,539.66</u>
Purchase of investments		-	-	-	-	-
Purchase of fixed assets		-	-	-	-	-
Loan payments		-	-	-	-	-
<b>Total Payments</b>		<u>31,545.26</u>	<u>10,549.37</u>	-	<u>42,094.63</u>	<u>56,539.66</u>
Net receipts / (payments)		(3,741.89)	3,391.29	-	(350.60)	(17,094.14)
Transfers between funds		-	-	-	-	-
Net movement in funds		(3,741.89)	3,391.29	-	(350.60)	(17,094.14)
Funds brought forward		65,355.55	13,388.28	-	78,743.83	95,837.97
Funds carried forward	12	<u>61,613.66</u>	<u>16,779.57</u>	-	<u>78,393.23</u>	<u>78,743.83</u>

**2<sup>nd</sup> KEADY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
STATEMENT OF ASSETS AND LIABILITIES**

As at 31 December 2023

Note	Unrestricted Funds		Restricted Funds		Endowment Funds		Total	
	£	£	£	£	£	£	£	£
<b>Funds Reconciliation</b>								
Bank and Cash at start of year	65,355.55	13,388.28	-	-	78,743.83	95,837.97		
Net movement in funds	(3,741.89)	3,391.29	-	-	(350.60)	(17,094.14)		
Bank and Cash at end of year	<u>61,613.66</u>	<u>16,779.57</u>	-	-	<u>78,393.23</u>	<u>78,743.83</u>		
<b>Bank &amp; Cash Balances</b>								
Bank Deposit Accounts					-	-		
Bank Current Accounts					78,393.23	78,743.83		
Cash in Hand						10.62		
					<u>78,393.23</u>	<u>78,754.45</u>		
<b>Other Assets</b>								
<b>10</b>								
<b>Fixed Assets</b>								
- Church Premises	500,000.00				500,000.00	500,000.00		
- Fixtures, Fittings & Equipment	2,000.00				2,000.00	2,000.00		
- Vehicles					-	-		
Investments		5,866.46			5,866.46	5,866.46		
		<u>507,866.46</u>			<u>507,866.46</u>	<u>507,866.46</u>		
<b>Liabilities</b>								
Loans					-	-		
		<u>586,259.69</u>			<u>586,259.69</u>	<u>586,620.91</u>		

Approved by Kirk Session at a meeting on <sup>2<sup>nd</sup></sup> July 2024 and signed on its behalf by:

Mr David Coulter (Clerk of Session)  
*David Coulter*

Date: *2/7/24*

Mrs Hazel McCullagh

*Hazel McCullagh*

Date: *2/7/24*

**2<sup>nd</sup> KEADY 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.

**Note 2**

**Donations and Legacies**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Recorded giving:					
Loose collections	241.69	333.00	-	574.69	500.11
Donations & gifts	22,461.00	9,274.50	-	31,735.50	30,491.23
Gift Aid	2,776.59	1,433.14	-	4,209.73	3,982.50
Legacies and bequest	-	50.00	-	50.00	-
	<b>25,479.28</b>	<b>11,090.64</b>		<b>36,569.92</b>	<b>34,973.84</b>

2<sup>nd</sup> KEADY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 December 2023

**Note 3**

**Charitable Activities**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
Income from charitable activities	-	-	-	-	-
Fees from weddings and funerals	-	-	-	-	-
Fundraising fees	-	-	-	-	-
Membership fees	-	-	-	-	-
Grants	-	2,000.00	-	2,000.00	2,600.00
		2,000.00		2,000.00	2,600.00

**Note 4**

**Other Trading Activities**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
Letting of premises	57.21	-	-	57.21	51.61
Trading income	57.21	-	-	57.21	51.61

**Note 5**

**Investment Income**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
Deposit interest	176.73	6.97	-	183.70	207.11
General Investment Fund	4.42	-	-	4.42	4.59
Rents investment properties	-	-	-	-	-
Other investment income	-	-	-	-	-
	181.15	6.97	-	188.12	211.70

**Note 6**

**Other Income**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
Shared Expenses	635.73	843.05	-	1,478.78	1,608.37
Hadrship grant (C/o NIE)	1,200.00	-	-	1,200.00	-
Donation to Heat & Light	250.00	-	-	250.00	-
	2,085.73	843.05	-	2,928.78	1,608.37

**2<sup>nd</sup> KEADY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

**NOTES TO THE ACCOUNTS (cont'd)**

31 December 2023

**Note 7**

**Raising Funds**

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

**Note 8**

**Charitable Activities**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
General Assembly Assessments	22,467.00	-	-	22,467.00	20,402.89
Presbytery fees	252.35	-	-	252.35	232.45
Ministry and support staff costs	8,149.79	6,074.34	-	14,224.13	30,556.47
Congregational running expenses	-	4,440.48	-	4,440.48	4,189.47
Donations to Missions and charities	676.12	34.55	-	710.67	658.38
Governance costs	<u>31,545.26</u>	<u>10,549.37</u>	-	<u>42,094.63</u>	<u>56,539.66</u>

**Note 9**

**Other Expenditure**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Investment properties expenses	-	-	-	-	-

2<sup>nd</sup> KEADY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (cont'd)

31 December 2023

**Note 10**

**Fixed Assets**

The congregation owns the Church premises situated at 23A Davis Street, Keady and 30 Crossmore Road, Keady and the associated fixtures and fittings. These have an estimated value of £502,000

**Note 11**

**Investments**

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

	Total 2023 £	Total 2022 £
General Investment Fund	5,866.46	5,866.46
Property	-	-
Other Investments	-	-
	<b>5,866.46</b>	<b>5,866.46</b>

**Note 12**

**Fund Balances**

	Balance at start £	Receipts £	Payments £	Surplus / Deficit £	Transfer £	Balance at end £
<b>Unrestricted Funds</b>						
Number 1 Account	65,355.55	27,803.37	(31,545.26)	(3,741.89)	-	61,613.66
	<b>65,355.55</b>	<b>27,803.37</b>	<b>(31,545.26)</b>	<b>(3,741.89)</b>	-	<b>61,613.66</b>
<b>Restricted Funds</b>						
Number 1 Account	7,402.06	11,281.23	(8,217.86)	3,063.37		10,466.43
PW Account	179.64	552.46	(400.00)	152.46		332.10
Youth Fellowship	5,668.63	2,105.28	(1,894.51)	210.77		5,879.40
Sunshine Corner	137.95	1.69	(37.00)	(35.31)		102.64
	<b>13,388.28</b>	<b>13,940.66</b>	<b>(10,549.37)</b>	<b>3,391.29</b>	-	<b>16,779.57</b>
<b>Endowment Funds</b>						
Number 1 Account	-	-	-	-	-	-
	<b>78,743.83</b>	<b>41,744.03</b>	<b>(42,094.63)</b>	<b>(350.60)</b>	-	<b>78,393.23</b>
<b>Total</b>						

**2nd Keady Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 104920

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# Annual report

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**2<sup>nd</sup> KEADY CONGREGATION OF THE PRESBYTERIAN CHURCH IN  
IRELAND**

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

**Registered Charity in Northern Ireland (NIC104920)**

**2<sup>nd</sup> KEADY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
TRUSTEES ANNUAL REPORT**

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

**REFERENCE AND ADMINISTRATIVE DETAILS**

2<sup>nd</sup> Keady congregation of the Presbyterian Church in Ireland

21 Davis Street

Keady

Co. Armagh

BT60 3RS

Registered Charity in Northern Ireland (NIC104920)

**CHARITY TRUSTEES**

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

Mr David Coulter

Mrs Hazel McCullagh

Mr Mark Elder

**PRINCIPAL OFFICE BEARERS**

Minister:

Rev Alan Marsh

Clerk of Session:

Mr David Coulter

Treasurer:

Mr Mark Elder

**INDEPENDENT EXAMINER**

Mr David Menary (FCPA), Certified Public Accountant

50 Deans Walk, Richhill, Co. Armagh, BT61 9LD

**BANKERS**

Danske Bank, PO Box 183, Donegal Square East, Belfast, BT1 6JS

**SOLICITORS**

Gordon Wallace & Co, 17 College Street, Armagh, BT61 9BT

## **2<sup>nd</sup> KEADY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)**

### **STRUCTURE AND MANAGEMENT**

#### **The Kirk Session**

The charity trustees of the congregation are the members of its Kirk Session. Under the congregation's governing document, The Code, the book of the constitution and government of the Presbyterian Church in Ireland, the Kirk Session seeks to watch over and promote the spiritual interest of the congregation and of persons not connected with any congregation who are within its bounds. It ensures pastoral care is in place in the congregation and seeks to further the contribution of the Church to Christian witness and service in the local community. The Kirk 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 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 - Armagh**

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. 2<sup>nd</sup> Keady congregation of the Presbyterian Church has been assigned to the Armagh 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.

## **2<sup>nd</sup> KEADY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)**

### **The General Assembly**

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

### **DESCRIPTION AND PURPOSE**

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

2<sup>nd</sup> Keady 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.

The congregations mission purposes are a desire to see believers grow and mature in their faith and to see the lost won for Christ; by the grace of God, to help people of all ages 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.

## **2<sup>nd</sup> KEADY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)**

### **ACTIVITIES AND OBJECTIVES**

The congregation meets for worship every Sunday at 10:30am and visitors are welcomed, and encouraged to join in Worship. 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 fellowship meetings, including for Bible Study and Prayer to encourage personal discipleship. We also those in mission and discipleship thought has a wide range of organisations including:

- Sunday School (weekly)
- Youth Fellowship (bi-monthly)
- Youth Club (bi-monthly)
- Sunshine Corner (weekly)
- Hope Café (weekly)
- Presbyterian Women (PW) (monthly)
- Men's Fellowship (monthly)
- Holiday Bible Clubs (twice a year)

### **ACHIEVEMENTS AND PERFORMANCE**

#### **Worship and prayer**

The congregation normally meets for worship each Sunday at 10.30am. During the week, times of fellowship allow an opportunity for members to meet together to encourage one another, to study the scriptures and to pray. As well as our regular services during the year we acknowledge God's gift of new life as we celebrated the Sacrament of Baptism, and the Lords Supper. We also gave thanks for faithful services and sought to comfort those who had been bereaved during the year

At 31 December 2023 there were 30 communicant members regularly receiving communion and 40 families connected with the congregation. The average week attendance at morning worship is between 25 to 35 people.

#### **Pastoral care**

Members of the congregation unable to join on a Sunday due to sickness or age are visited on a regular basis by minister, elders and by other members of the Church Family. Pastoral care is also encouraged between members as we seek to 'bear one another's burdens' (Galatians 6v2)

## **2<sup>nd</sup> KEADY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)**

### **Mission and outreach**

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 for Jesus. We do this through seeking ways that we can love our neighbours, and witness for Christ in our family, work, and friendship circles. We are proactive in seeking new ways to share the reason for the hope that is ours, in Christ (1 Peter 3v15)

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

The congregation also contributes to the denominations annual World Development Appeal, Presbyterian Children's Society and any other special appeals.

### **Presbytery**

The congregation was represented at the regular meetings of Presbytery by our Minister, one of the elders and a Presbyterian Women representative. 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.

### **Property**

The church property includes a meeting house, church hall and manse. Routine service and maintenance was carried out on the Church Property this year.

## 2<sup>nd</sup> KEADY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

### **Organisations**

#### *Youth Fellowship (YF)*

YF meet on the 1<sup>st</sup> and 3<sup>rd</sup> Sunday night of each month for the advancement of God's Kingdom among the teenagers in the congregation, as well as those from our sister church, Drumhillery and other local congregations. We believe that this work is crucially important in the life of the congregation.

Youth Fellowship provides opportunities for our young people to engage with the Gospel, and discover how faith impacts their whole lives. There is a wide welcome to all, and an invitation to discover a personal faith, and to 'Grow in the Grace, and Knowledge of Jesus' (2 Peter 3v18). YF is a place where there is a freedom offered, to confront anxieties, concerns and pressures common to all teens, grounded in a place of mercy and Grace Meeting numbers range from 10-15 attendees.

#### *Youth Club*

This year our Youth Club continued to meet in Keady on Friday evenings. This has been a helpful way to engage with teenagers, as well as providing them an avenue to express themselves safely, with friends, giving them an opportunity to invite friends along. There have also been the opportunity for trips out during the year with the teenagers.

#### *Presbyterian Women (PW)*

Presbyterian Women meet monthly alongside those in Drumhillery, to encourage women to grow and mature as Disciples of Christ.

Presbyterian Women aims to highlight the need for:

1. Love and unity
2. Obedience to God
3. Christian living and spiritual maturity
4. Service using gifts, time and money
5. Local and global mission

#### *Men's Fellowship*

The Men's Fellowship met during 2023, for the purpose of encouraging men, and following the principal of Proverbs 27v17 as 'Iron sharpens iron, and one man sharpens another'. During the year, the Men met up a variety of themed evenings, ranging from considering challenges for Christian men in the workplace, to social trips, as well as welcoming guest speakers to share how the Gospel transforms how we are to live as Men.

## **2<sup>nd</sup> KEADY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)**

### *Hope Café*

HOPE café continues to meet in the centre of Keady Town on a Thursday Morning. At it's heart, HOPE café is not an event to come to, but a community to belong to, and motivated by 1 Peter 3v15, a place where the reason for Hope is shared with all. This past year has seen many discover a welcome, many of whom had never entered a Presbyterian Church previously.

### *Sunshine Corner*

Sunshine Corner meets on Friday evenings and has 4 main leaders, accompanied by adult helpers with 20-30 primary school age children from the congregation and the local community. The aim of Sunshine Corner is for the advancement of God's Kingdom among the primary school age children.

### *Easter Holiday Bible Club*

We led an Easter Holiday Bible Club 'Close Encounters' during 'Holy Week' in 2023, as a joint venture with our sister church, Drumhillery Presbyterian. This was open to all primary school children. Meetings attracted over 40 children and took the form of various game activities, singing, Bible teaching, memory verses, quiz and snacks.

### *Summer Holiday Bible Club*

As a Church, we also participated, and served in a Summer Holiday Bible Club, 'Mega Makers' as a joint venture with our sister church, Drumhillery Presbyterian, in June 2022. This was also a very successful week and once again, welcomed in many families unconnected to the Church.

### *Sunday School*

Sunday school meets each Sunday morning at 09:45 in the main meeting house prior to Sunday worship. The Sunday school has 3 teachers and 11 children on the roll and meet to advance understanding of the Bible and importance of Christ in our lives. Meetings are informal and gives the children an opportunity to ask questions and explore the Bible.

## **2<sup>nd</sup> KEADY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)**

### **SERVICE**

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.

## 2<sup>nd</sup> KEADY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

### FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the Weekly Freewill Offering (FWO). The contributors to the church during the year donated a total of £25,479.28 (£23,854.48 in 2022) this includes FWO envelopes, loose collection and gift aid.

Gift Aid was claimed for the year 2021.

Gift Aid on FWO contributions - £2,776.59

Gift Aid was also claimed for the Children's Society - £115.48, Harvest Collection - £308.82, United Appeal - £305.57, World Development Appeal - £76.05, Building Fund - £529.66, Sunday School - £41.52, Presbyterian Women (PW) - £43.06 and Holiday Bible Club - £12.98.

Total Income of the congregation during the year was £41,744.03, compared to £39,445.52 in the previous year.

Total expenditure decreased from £56,539.66 to £42,094.63 a decrease of £14,445.03.

Note: during 2022 the Meeting House was re-painted at a cost of £15,630.00 which included plastering work and this accounted for the bulk of this increase in expenditure.

### STATEMENT OF TRUSTEE RESPONSIBILITIES

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

As the congregations total income does not exceed £250,000, the Trustees have elected under Section 64(3) of the Charities Act (Northern Ireland) 208 to prepare a receipts and payment account and a statement of assets and liabilities.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the congregation's transactions and disclose with reasonable accuracy at any time its financial position. They are also responsible for safeguarding the assets of the congregation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Kirk Session at a meeting on 2<sup>nd</sup> July 2024 and signed on its behalf by:

Mr David Coulter



2<sup>nd</sup> July 2024

Mrs Hazel McCullagh



2<sup>nd</sup> July 2024

**2nd Keady Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 104920

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# Annual return

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**INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF 2<sup>nd</sup> KEDDY CONGREGATION OF THE  
PRESBYTERIAN CHURCH IN IRELAND**

I report on the accounts of the Charity for the year ended 31 December 2022, which are set out on pages 2 to 17

**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 my 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 my attention.

**Basis of independent examiner's report**

I have examined your charity accounts as required under section 65 of the Charities Act and my 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.

My 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.

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

1. That accounting records were not kept in accordance with section 63 of the Charities Act
2. That 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.

**Independent examiner's statement**

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission for Northern Ireland, I have found no matters that, in my opinion, proper accounting records have not been maintained by the charity. I have found no matters that, in my opinion, require drawing to your attention.



David Menary (FCPA)  
Richhill 30 July 2024

**2nd Keady Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 104920

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# Accounts

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**2<sup>nd</sup> KEADY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)**  
**for the year ended 31 December 2022**

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
<b>Receipts</b>						
Donations and legacies	2	23,854.48	11,119.36	-	34,973.84	43,606.61
Charitable activities	3	-	2,600.00	-	2,600.00	1,765.91
Other trading activities	4	51.61	-	-	51.61	50.18
Investment income	5	205.49	6.21	-	211.70	208.81
Other	6	481.37	1,127.00	-	1,608.37	1,304.08
		<b>24,592.95</b>	<b>14,852.57</b>	<b>-</b>	<b>39,445.52</b>	<b>46,935.59</b>
Sale of investments		-	-	-	-	-
Sale of fixed assets		-	-	-	-	-
Loans received		-	-	-	-	-
<b>Total Receipts</b>		<b>24,592.95</b>	<b>14,852.57</b>	<b>-</b>	<b>39,445.52</b>	<b>46,935.59</b>
<b>Payments</b>						
Raising Funds	7	-	-	-	-	-
Charitable activities	8	27,752.30	28,787.36	-	56,539.66	38,979.23
Investment costs		-	-	-	-	-
Other	9	-	-	-	-	-
		<b>27,752.30</b>	<b>28,787.36</b>	<b>-</b>	<b>56,539.66</b>	<b>38,979.23</b>
Purchase of investments		-	-	-	-	-
Purchase of fixed assets		-	-	-	-	-
Loan payments		-	-	-	-	-
<b>Total Payments</b>		<b>27,752.30</b>	<b>28,787.36</b>	<b>-</b>	<b>56,539.66</b>	<b>38,979.23</b>
Net receipts / (payments)		(3,159.35)	(13,934.79)	-	(17,094.14)	7,956.36
Transfers between funds		-	-	-	-	-
Net movement in funds		(3,159.35)	(13,934.79)	-	(17,094.14)	7,697.37
Funds brought forward		68,514.90	27,323.07	-	95,837.97	88,140.60
Funds carried forward	12	<b>65,355.55</b>	<b>13,388.28</b>	<b>-</b>	<b>78,743.83</b>	<b>95,837.97</b>

**2<sup>nd</sup> KEADY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**STATEMENT OF ASSETS AND LIABILITIES**

As at 31 December 2022

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
<b>Funds Reconciliation</b>						
Bank and Cash at start of year		68,514.90	27,323.07	-	95,837.97	88,140.60
Net movement in funds		(3,159.35)	(13,934.79)	-	(17,094.14)	7,697.37
Bank and Cash at end of year		<u>65,355.55</u>	<u>13,388.28</u>	-	<u>78,743.83</u>	<u>95,837.97</u>
<b>Bank &amp; Cash Balances</b>						
Bank Deposit Accounts					-	-
Bank Current Accounts					78,743.83	95,827.35
Cash in Hand					10.62	10.62
					<u>78,754.45</u>	<u>95,837.97</u>
<b>Other Assets</b>						
Fixed Assets	10					
- Church Premises					500,000.00	500,000.00
- Fixtures, Fittings & Equipment					2,000.00	2,000.00
- Vehicles					-	-
Investments					5,866.46	5,866.46
					<u>507,866.46</u>	<u>507,866.46</u>
<b>Liabilities</b>						
Loans					-	-
					<u>586,620.91</u>	<u>603,704.43</u>

Approved by Kirk Session at a meeting on 12 June 2023 and signed on its behalf by:

Mr David Coulter (Clerk of Session)  
*David Coulter*  
Date 12-6-23

Mrs Hazel McCullagh  
Date 12-6-23

*Hazel McCullagh*

**2<sup>nd</sup> KEADY 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.

**Note 2**

**Donations and Legacies**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total 2022</b>	<b>Total 2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Recorded giving:					
Loose collections	412.11	88.00	-	500.11	287.40
Donations & gifts	20,676.50	9,814.73	-	30,491.23	29,304.29
Gift Aid	2,765.87	1,216.63	-	3,982.50	14,014.92
Legacies and bequest	-	-	-	-	-
	<b>23,854.48</b>	<b>11,119.36</b>	<b>-</b>	<b>34,973.84</b>	<b>43,606.61</b>

2<sup>nd</sup> KEADY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 December 2022

**Note 3**

**Charitable Activities**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
Income from charitable activities	-	-	-	-	165.91
Fees from weddings and funerals	-	-	-	-	-
Fundraising fees	-	-	-	-	-
Membership fees	-	-	-	-	-
Grants	-	2,600.00	-	2,600.00	1,600.00
	-	2,600.00	-	2,600.00	1,765.91

**Note 4**

**Other Trading Activities**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
Letting of premises	51.61	-	-	51.61	50.18
Trading income	-	-	-	-	-
	51.61	-	-	51.61	50.18

**Note 5**

**Investment Income**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
Deposit interest	200.90	6.21	-	207.11	204.39
General Investment Fund	4.59	-	-	4.59	4.42
Rents investment properties	-	-	-	-	-
Other investment income	-	-	-	-	-
	205.49	6.21	-	211.70	208.81

2<sup>nd</sup> KEADY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (cont'd)

31 December 2022

**Note 6**

**Other Income**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
Shared Expenses	481.37	1,127.00	-	1,608.37	1,304.08
	<b>481.37</b>	<b>1,127.00</b>	<b>-</b>	<b>1,608.37</b>	<b>1,304.08</b>

**Note 7**

**Raising Funds**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
FWO envelopes	-	-	-	-	-
Fundraising events	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**Note 8**

**Charitable Activities**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
General Assembly Assessments	20,402.89	-	-	20,402.89	20,211.15
Presbytery fees	232.45	-	-	232.45	232.45
Ministry and support staff costs	500.00	-	-	500.00	500.00
Congregational running expenses	5,992.73	24,563.74	-	30,556.47	13,210.88
Donations to Missions and charities	-	4,189.47	-	4,189.47	4,018.84
Governance costs	624.23	34.15	-	658.38	805.91
	<b>27,752.30</b>	<b>28,787.36</b>	<b>-</b>	<b>56,539.66</b>	<b>38,979.23</b>

2<sup>nd</sup> KEADY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (cont'd)

31 December 2022

**Note 9**

**Other Expenditure**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
Investment properties expenses	-	-	-	-	-

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**Note 10**

**Fixed Assets**

The congregation owns the Church premises situated at 23A Davis Street, Keady and 30 Crossmore Road, Keady and the associated fixtures and fittings. These have an estimated value of £502,000

**Note 11**

**Investments**

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

	Total 2022 £	Total 2021 £
General Investment Fund	5,866.46	5,866.46
Property	-	-
Other Investments	-	-
	5,866.46	5,866.46

2<sup>nd</sup> KEADY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (cont'd)

31 December 2022

Note 12

Fund Balances

	Balance at start £	Receipts £	Payments £	Surplus / Deficit £	Transfer £	Balance at end £
<b>Unrestricted Funds</b>						
Number 1 Account	68,514.90	24,592.95	(27,752.30)	(3,159.35)	-	65,355.55
	<b>68,514.90</b>	<b>24,592.95</b>	<b>(27,752.30)</b>	<b>(3,159.35)</b>	-	<b>65,355.55</b>
<b>Restricted Funds</b>						
Number 1 Account	21,026.77	11,922.73	(25,258.20)	(13,335.47)	(289.24)	7,402.06
PW Account	255.44	323.63	(400.00)	(76.37)	0.57	179.64
Youth Fellowship	6,091.55	2,606.01	(3,058.54)	(452.53)	29.61	5,668.63
Sunshine Corner	197.68	0.20	(60.00)	(59.80)	0.07	137.95
Midweek Fellowship (A/C Closed)	10.62	-	(10.62)	-	-	-
Ladies Breakfast Club (A/C Closed)	(145.09)	-	-	-	145.09	-
Fit for Life (A/C Closed)	(113.90)	-	-	-	113.90	-
	<b>27,323.07</b>	<b>14,852.57</b>	<b>(28,787.36)</b>	<b>(13,924.17)</b>	-	<b>13,388.28</b>
<b>Endowment Funds</b>						
Number 1 Account	-	-	-	-	-	-
	<b>95,837.97</b>	<b>39,445.52</b>	<b>(56,539.66)</b>	<b>(17,083.52)</b>	-	<b>78,743.83</b>
<b>Total</b>						

**2nd Keady Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 104920

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# Annual report

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**2<sup>nd</sup> KEADY CONGREGATION OF THE PRESBYTERIAN CHURCH IN  
IRELAND**

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

**Registered Charity in Northern Ireland (NIC104920)**

**2<sup>nd</sup> KEADY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
TRUSTEES ANNUAL REPORT**

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

**REFERENCE AND ADMINISTRATIVE DETAILS**

2<sup>nd</sup> Keady congregation of the Presbyterian Church in Ireland  
21 Davis Street  
Keady  
Co. Armagh  
BT60 3RS

Registered Charity in Northern Ireland (NIC104920)

**CHARITY TRUSTEES**

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

Mr David Coulter  
Mrs Hazel McCullagh  
Mr Mark Elder

**PRINCIPAL OFFICE BEARERS**

Minister:	Rev Alan Marsh
Clerk of Session:	Mr David Coulter
Treasurer:	Mr Mark Elder

**INDEPENDENT EXAMINER**

Mr David Menary (FCPA), Certified Public Accountant  
50 Deans Walk, Richhill, Co. Armagh, BT61 9LD

**BANKERS**

Danske Bank, PO Box 183, Donegal Square East, Belfast, BT1 6JS

**SOLICITORS**

Gordon Wallace & Co, 17 College Street, Armagh, BT61 9BT

**2<sup>nd</sup> KEADY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
TRUSTEES ANNUAL REPORT (cont'd)**

**STRUCTURE AND MANAGEMENT**

**The Kirk Session**

The charity trustees of the congregation are the members of its Kirk Session. Under the congregation's governing document, The Code, the book of the constitution and government of the Presbyterian Church in Ireland, the Kirk Session seeks to watch over and promote the spiritual interest of the congregation and of persons not connected with any congregation who are within its bounds. It ensures pastoral care is in place in the congregation and seeks to further the contribution of the Church to Christian witness and service in the local community. The Kirk 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 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 - Armagh**

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. 2<sup>nd</sup> Keady congregation of the Presbyterian Church has been assigned to the Armagh 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.

## **2<sup>nd</sup> KEADY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)**

### **The General Assembly**

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

### **DESCRIPTION AND PURPOSE**

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

2<sup>nd</sup> Keady 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.

The congregations mission purposes are a desire to see believers grow and mature in their faith and to see the lost won for Christ; by the grace of God, to help people of all ages 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.

## **2<sup>nd</sup> KEADY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)**

### **ACTIVITIES AND OBJECTIVES**

The congregation meets for worship every Sunday at 10:30am and visitors are welcomed, and encouraged to join in Worship. 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 fellowship meetings, including for Bible Study and Prayer to encourage personal discipleship. We also those in mission and discipleship thought has a wide range of organisations including:

- Sunday School (weekly)
- Youth Fellowship (bi-monthly)
- Youth Club (bi-monthly)
- Sunshine Corner (weekly)
- Hope Café (weekly)
- Presbyterian Women (PW) (monthly)
- Men's Fellowship (monthly)
- Holiday Bible Clubs (twice a year)

### **ACHIEVEMENTS AND PERFORMANCE**

#### **Worship and prayer**

The congregation normally meets for worship each Sunday at 10.30am. During the week, times of fellowship allow an opportunity for members to meet together to encourage one another, to study the scriptures and to pray. As well as our regular services during the year we acknowledge God's gift of new life as we celebrated the Sacrament of Baptism, and the Lords Supper. We also gave thanks for faithful services and sought to comfort those who had been bereaved during the year

At 31 December 2022 there were 30 communicant members regularly receiving communion and 40 families connected with the congregation. The average week attendance at morning worship is between 25 to 35 people.

#### **Pastoral care**

Members of the congregation unable to join on a Sunday due to sickness or age are visited on a regular basis by minister, elders and by other members of the Church Family. Pastoral care is also encouraged between members as we seek to 'bear one another's burdens' (Galatians 6v2)

## **2<sup>nd</sup> KEADY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)**

### **Mission and outreach**

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 for Jesus. We do this though seeking ways that we can love our neighbours, and witness for Christ in our family, work, and friendship circles. We are proactive in seeking new ways to share the reason for the hope that is ours, in Christ (1 Peter 3v15)

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

The congregation also contributes to the denominations annual World Development Appeal, Presbyterian Children's Society and any other special appeals.

### **Presbytery**

The congregation was represented at the regular meetings of Presbytery by our Minister, one of the elders and a Presbyterian Women representative. 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.

### **Property**

The church property includes a meeting house, church hall and manse. As well as routine service and maintenance carried out on the Church Property, in this past year the meeting house was repainted.

## **2<sup>nd</sup> KEADY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)**

### **Organisations**

#### *Youth Fellowship (YF)*

YF meet on the 1<sup>st</sup> and 3<sup>rd</sup> Sunday night of each month for the advancement of God's Kingdom among the teenagers in the congregation, as well as those from our sister church, Drumhillery and other local congregations. We believe that this work is crucially important in the life of the congregation.

Youth Fellowship provides opportunities for our young people to engage with the Gospel, and discover how faith impacts their whole lives. There is a wide welcome to all, and an invitation to discover a personal faith, and to 'Grow in the Grace, and Knowledge of Jesus' (2 Peter 3v18). YF is a place where there is a freedom offered, to confront anxieties, concerns and pressures common to all teens, grounded in a place of mercy and Grace Meeting numbers range from 10-15 attendees.

#### *Youth Club*

During 2022, we began a Youth Club in Keady on a Friday Evenings. This has been a helpful way to engage with teenagers, as well as providing them an avenue to express themselves safely, with friends, giving them an opportunity to invite friends along.

#### *Presbyterian Women (PW)*

Presbyterian Women meet monthly alongside those in Drumhillery, to encourage women to grow and mature as Disciples of Christ.

Presbyterian Women aims to highlight the need for:

1. Love and unity
2. Obedience to God
3. Christian living and spiritual maturity
4. Service using gifts, time and money
5. Local and global mission

#### *Men's Fellowship*

In 2022, a Men's Fellowship was initiated by the Elders, for the purpose of encouraging men, following the principal of Proverbs 27v17 'Iron sharpens iron, and one man sharpens another'. During the year, the Men met monthly, for social meet ups, as well as welcoming guest speakers to share how the Gospel transforms how we are to live as Men.

#### *Hope Café*

This year we also started a new venture, in the centre of Keady Town on a Thursday Morning. 'Hope Café' is designed to be an all age community, that provides a place of 'Hope'. During the year, we have welcomed many, who may never have entered a Presbyterian Church previously. This has provided an opportunity, to share the reason for the Hope that is ours, in Christ. (1 Peter 3v15)

## **2<sup>nd</sup> KEADY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)**

### *Sunshine Corner*

Sunshine Corner meets on Friday evenings and has 4 main leaders, accompanied by adult helpers with 20-30 primary school age children from the congregation and the local community. The aim of Sunshine Corner is for the advancement of God's Kingdom among the primary school age children.

### *Family Gatherings*

During 2022, we refocused our 'Midweek' time, to encourage a pattern adopted by the 'Early Church' in Acts 2v42, as we devote time to sharing together, Bible Study, and Prayer. We have adjusted times and locations, to encourage 'all age' participation, especially welcoming families with Children. Attendance at these 'Family Gatherings' fluctuate, dependant on the night and location, from 10-40 people.

### *Easter Holiday Bible Club*

We led an Easter Holiday Bible Club 'Truth Detectives' during 'Holy Week' in 2022, as a joint venture with our sister church, Drumhillery Presbyterian. This was open to all primary school children. Meetings attracted over 40 children and took the form of various game activities, singing, Bible teaching, memory verses, quiz and snacks.

### *Summer Holiday Bible Club*

As a Church, we also participated, and served in a Summer Holiday Bible Club, 'Brave Adventurers' as a joint venture with our sister church, Drumhillery Presbyterian, in June 2022. This was also a very successful week and once again, welcomed in many families unconnected to the Church.

### *Sunday School*

Sunday school meets each Sunday morning at 09:45 in the main meeting house prior to Sunday worship. The Sunday school has 3 teachers and 11 children on the roll and meet to advance understanding of the Bible and importance of Christ in our lives. Meetings are informal and gives the children an opportunity to ask questions and explore the Bible.

## **2<sup>nd</sup> KEADY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)**

### **SERVICE**

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.

**2<sup>nd</sup> KEADY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
TRUSTEES ANNUAL REPORT (cont'd)**

**FINANCIAL REVIEW**

The congregation's main source of income is members' contributions through the Weekly Freewill Offering (FWO). The contributors to the church during the year donated a total of £23,854.48 (£29,016.22 in 2021) this includes FWO envelopes, loose collection and gift aid.

Gift Aid was claimed for the year 2020.

Gift Aid on FWO contributions - £2,765.87

Gift Aid was also claimed for the Children's Society - £80.79, Harvest Collection - £253.74, United Appeal - £272.81, World Development Appeal - £46.96, Building Fund - £527.43, Tuesday Fellowship - £10.91 and Youth Fellowship - £23.99.

Total Income of the congregation during the year was £39445.52, compared to £46,935.59 in the previous year.

Total expenditure increased from £38,979.23 to £56,539.66 an increase of £17,560.43. During 2022 the Meeting House was re-painted at a cost of £15,630.00 which included plastering work and this accounted for the bulk of this increase in expenditure.

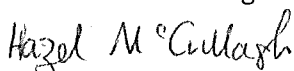
**STATEMENT OF TRUSTEE RESPONSIBILITIES**

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


As the congregations total income does not exceed £250,000, the Trustees have elected under Section 64(3) of the Charities Act (Northern Ireland) 208 to prepare a receipts and payment account and a statement of assets and liabilities.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the congregation's transactions and disclose with reasonable accuracy at any time its financial position. They are also responsible for safeguarding the assets of the congregation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Kirk Session at a meeting on 12<sup>th</sup> June 2023 and signed on its behalf by:

Mrs Hazel McCullagh  


12<sup>th</sup> June 2023

Mr David Coulter  


12<sup>th</sup> June 2023

**2nd Keady Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 104920

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# Annual return

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## INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF 2<sup>nd</sup> KEADY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

I report on the accounts of the Charity for the year ended 31 December 2022, which are set out on pages 2 to 17.

### **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 my 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 my attention.

### **Basis of independent examiner's report**

I have examined your charity accounts as required under section 65 of the Charities Act and my 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.

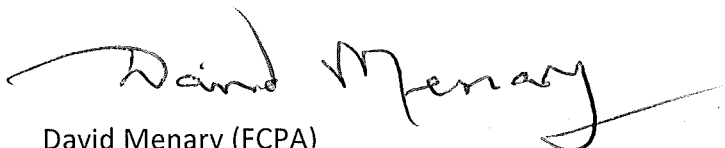
My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

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

1. That accounting records were not kept in accordance with section 63 of the Charities Act
2. That 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.

### **Independent examiner's statement**

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission for Northern Ireland, I have found no matters that, in my opinion, proper accounting records have not been maintained by the charity. I have found no matters that, in my opinion, require drawing to your attention.



David Menary (FCPA)  
Richhill

17 June 2023