

Mall Congregation of the Presbyterian Church in Ireland

Northern Ireland · Charity number 104948

Details

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

Contact

Address	Mall Presbyterian Church Gosford Place Armagh BT61 9aj BT61 9AJ
Phone	02837525522
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Website	www.mallpresbyterian.org

Activities

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

What the charity does: The advancement of religion

How the charity works: Religious activities

Who the charity helps: General public

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£253,400	£239,775	£0	1

Trustees

Name	Role	Appointed
Lord John David Kilclooney		
Mr Colin James Berry		
Mr Derek Gordon Michael Auld		
Mr Derek Wallace Moffett		
Mr Jim Mark		
Mr Norman Barbour		
Mr Roy Mcdonald		
Mr Thomas Hugh Savage		
Mr Thomas Ian Adair		
Mr William James Clarke		
Mr William Louis Black Nesbitt		

Mall Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104948

Accounts

MALL CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

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

Registered Charity in Northern Ireland (NIC 104948)

MALL CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

TRUSTEES' ANNUAL REPORT

The Trustees present their Annual Report and Statement of Financial Activity for the year ended 31 December 2024 including a Balance Sheet as at that date.

REFERENCE AND ADMINISTRATIVE DETAILS

Mall Congregation of the Presbyterian Church in Ireland
Mall West, Armagh, BT61 9AL.

Registered Charity in Northern Ireland (NIC 104948)

CHARITY TRUSTEES

The Charity Trustees who served during the year or who were trustees at the date of this report were: -
Mr. I Adair, Mr. G. Auld, Mr. N. Barbour, Mr. C. Berry, Mr. J. Clarke, Rev P. Gamble, Lord Kilclooney, Mr. R. McDonald, Mr. J. Mark, Mr. W. Moffett, Mr. W. Nesbitt, Mr. T. Savage and Mr. W. Scott.

PRINCIPAL OFFICE BEARERS

Minister	Rev Peter Gamble
Clerk of Session	Mr Colin Berry
Treasurer	Mrs Jennifer Rowntree

INDEPENDENT EXAMINER

Mrs Louise Silvey FCA
WHR Accountants Ltd.
Chartered Certified Accountants
Statutory Auditors
56 English Street
Armagh
Co Armagh
BT61 7LG

BANKERS

Danske Bank

Scotch Street

Armagh

Co Armagh

SOLICITORS

Walker McDonald

2-6 Edward Street

Portadown

CRAIGAVON

BT62 3LX.

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 minister in active duty in the congregation, has no deliberative but only a casting vote.

Stated meetings of the Kirk session are normally held monthly.

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 the votes of 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. The Mall 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 each congregation.

The General Assembly

The General Assembly is the supreme court of the Church, representing in one body the whole Church and acting as its supreme legislative, administration and judicial authority, in dealing with all matters brought before it. The General Assembly is normally constituted during the first week in June for worship and to conduct its business. At the end of business, it is dissolved.

The membership of the General Assembly consists mainly of the active ministers of each congregation, retired ministers and a representative elder appointed by the Kirk Session of each congregation.

DESCRIPTION AND PURPOSE

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

Mall 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 congregation's mission purpose is to help people become fully committed followers of the Lord Jesus Christ. reach and grow people as disciples of Jesus Christ.

ACTIVITIES AND OBJECTIVES

The congregation normally meets for worship at 11.30am and 6.30pm every Sunday and visitors are welcome to join. The Sacrament of the Lord's Supper is normally observed on at least four 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 normally holds regular midweek Bible study meetings. The congregation has a wide range of organisations including:

- Sunday School
- Bible Class
- Junior Church
- Boys' Brigade
- Girls' Brigade
- Youth Fellowship
- Presbyterian Women
- Badminton Club
- Bowling Club
- Mall Men

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation normally meets for worship each Sunday at 11.30am and 6.30pm. During the week the Midweek Bible Study provides an opportunity for members to meet together for fellowship, to study the scriptures and for a time of prayer.

As well as our regular services, during the year we acknowledged God's gift of new life at 2 Sacrament of Baptism. We conducted 10 funeral services.

At 31 December 2024 there were 209 communicant members and 208 families connected with the congregation. The average weekly attendance at morning worship is 150.

Pastoral care

Members of the congregation who are unable to attend church due to sickness or age are visited on a regular basis by members of the ministry team or the elders.

Mission and outreach

At a local level the congregation seeks to build good relationships in the community around the church building. We also hold services when members are encouraged to invite friends in the local area.

We gather funds and distribute funds for a wide range of missionary activities both at home and overseas.

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

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. Throughout the year these meetings were held online.

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.

Organisations

Sunday School – Sunday School normally meets each Sunday morning during September – May from 10:15am – 11:15am and is attended by approximately 14 primary aged children. It teaches children the basics of the faith using an established Christian curriculum. **Bible Class** – Bible Class normally meets each Sunday morning during September – May from 10.30am- 11.15 am and is attended by approximately 5 teenage children. It teaches children the basics of the faith using an established Christian curriculum.

Junior Church – Junior Church normally takes place during the latter part of the morning service all year and is attend by approximately 14 children up to Primary 6. It teaches children core Bible stories in an age-appropriate way.

Boys' Brigade – Boys' Brigade normally meets each Tuesday night from September to March and is attended by approximately 35 boys. Each night they engage in a varied programme which seeks to produce rounded Christian character among boys.

Girls' Brigade – Girls' Brigade normally meets each Monday night from September to March and is attended by approximately 90 girls. Each night they engage in a varied programme which seeks to produce rounded Christian character among girls.

Youth Fellowship – Youth Fellowship normally meets monthly on a Sunday evening and is attended by around 6 teenage young people. It seeks to encourage discipleship among teens by relevant Bible teaching.

Presbyterian Women – Presbyterian Women normally meets on the second Wednesday of each month from September to March and is attended by around 30 women. Through a varied range of meetings and speakers they seek to encourage the faith of members and further engage them in the life of the church.

Mall Men – Mall Men meet monthly on the fourth Wednesday of each month from September to April and is attended by around 20 men. Through Bible study and fellowship, they seek to grow as men who seek to live out their faith in a way which honours Jesus Christ and encourages one another.

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 Commission's Public benefit requirement statutory guidance.

FINANCIAL REVIEW

During the year receipts of £201,692 were received for the Unrestricted Funds and £51,708 for the Restricted funds. Annual contributions from the congregation in Weekly Freewill Offering envelopes plus loose collections amounting to £125,452 and Gift Aid of £34,890 represented the vast majority of receipts. Income from rent and investment interest amounting to £17,405 contributed to the remainder in the Unrestricted Funds account.

The main payments include the gross stipend and expenses of the Minister and cleaner plus the cost of general housekeeping overheads.

The charity managed to achieve an in year surplus of £59,063 on the Unrestricted Funds account.

The Restricted Funds include the Repairs Fund plus all the Organisations, and all remained in balance at 31 December 2024.

At the year end, total fund balances were £421,501, consisting of £333,405 Unrestricted Funds and £88,096 Restricted Funds. 79% of funds are Unrestricted, providing greater flexibility for their use.

The market value of the Endowment Fund investments at 31 December 2024 increased by £3,536 to £77,489.

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.

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 4^h December 2025 and signed on its behalf by

Trustee



Trustee



MALL PRESBYTERIAN CHURCH ARMAGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES

I report on the accounts of the Charity for the year ended 31 December 2024.

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,
- to follow the procedures laid down in the general directions given by the Commission under section 65(9)(b) of the Charities Act
- to state whether particular matters have come to my attention.

Basis of independent examiner's report:

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.

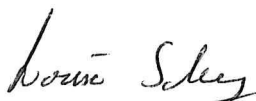
My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

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 require drawing to your attention.



Mrs Louise Silvey FCA
WHR Accountants Ltd
Chartered Certified Accountants
Statutory Auditors
56 English Street
Armagh
BT61 7LG

Date: 4/12/2025

MALL PRESBYTERIAN CHURCH ARMAGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2024

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
Income						
Donations & Legacies	2	183,383	40,022	-	223,405	198,354
Charitable Activities	3	629	11,682	-	12,311	13,421
Other trading activities	4	364	-	-	364	364
Investment income	5	17,041	4	-	17,045	5,277
Other income	6	275	-	-	275	250
Total Income		201,692	51,708	-	253,400	217,666
Expenditure on						
Raising Funds	7	1,051	-	-	1,051	1,045
Charitable Activities	8	141,578	97,146	-	238,724	177,893
Total Expenditure		142,629	97,146	-	239,775	178,938
Net Income / (Expenditure)						
Transfers of funds		59,063	(45,438)	-	13,625	38,728
Gains/(losses) on revaluation of fixed assets		(1,364)	1,364	-	-	-
		-	-	3,536	3,536	
Net movement in funds		57,699	(44,074)	3,536	17,161	38,728
Funds brought forward '01 January 2024		275,706	132,170	73,953	481,829	369,148
Funds carried forward '31 December 2024		333,405	88,096	77,489	498,990	407,876

The Statement of Financial Activities includes all gains and losses in the year.
All incoming resources and resources expended derive from continuing activities.

MALL PRESBYTERIAN CHURCH ARMAGH 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 £	Total 2023 £
Fixed Assets						
Tangible fixed assets		-	-	-	-	-
Investments	9	-	-	77,489	77,489	73,953
Total fixed assets		-	-	77,489	77,489	73,953
Current assets						
Debtors		-	-	-	-	-
Cash at bank	10	333,405	88,096	-	421,501	407,876
Total current assets		333,405	88,096	-	421,501	407,876
Liabilities						
Creditors amount falling due within 1 year		-	-	-	-	-
Net current assets		333,405	88,096	-	421,501	407,876
Total assets less current liabilities		333,405	88,096	77,489	498,990	481,829
Creditors amount falling due after 1 year		-	-	-	-	-
Provision for liabilities		-	-	-	-	-
Total net assets		333,405	88,096	77,489	498,990	481,829
Funds of the Charity						
Endowment funds	11	-	-	77,489	77,489	73,953
Restricted funds		-	88,096	-	88,096	-
Unrestricted funds		333,405	-	-	333,405	-
Revaluation reserve		-	-	-	-	-
Total Charity Funds		333,405	88,096	77,489	498,990	73,953

Approved by the Kirk session at a meeting on 4 December 2025 and signed on its behalf by

Trustee

Date 4 December 2025

Trustee

Date 4 December 2025

MALL PRESBYTERIAN CHURCH ARMAGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

BASIS OF FINANCIAL STATEMENTS

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of recommended Practice (SORP 2008), the Charities Act (Northern Ireland) 2008 and applicable accounting standards.

The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at their market value.

The financial statements include all transactions, assets and liabilities for which the congregation is responsible by law.

They do not include the accounts of church groups that owe their affiliation to another body, nor those that are informal gatherings of church members.

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.

INCOMING RESOURCES

(a) Recognition of incoming resources

These are included in the Statement of Financial Activities (SOFA) when:
the congregation becomes entitled to the resources and has incurred related expenditure.

(b) Grants and donations

Grants and donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

(c) Investment income

This is included in the SOFA when the charity has unconditional entitlement to the resources.

(d) Investment gains and losses

This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

EXPENDITURE AND LIABILITIES

(e) Liability recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the congregation to pay out resources.

(f) Governance Costs

These are shown within charitable activities and include the cost of preparation and examination of SOFA, the trustees meetings and cost of any legal advice to the trustees on governance or constitutional matters.

(g) Grants payable without performance conditions

These are recognised in the accounts when a commitment has been made and there are no conditions to be met by the recipient.

(h) Pension contributions

The minister of the congregation is a member of the Presbyterian Church in Ireland Pension Scheme (2009).

The scheme is operated by the Presbyterian Church in Ireland, a separate charity and 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. It is a defined benefit scheme.

Other employee's are part of the NEST scheme and defined payments are made in accordance with the current rates set by the scheme.

MALL PRESBYTERIAN CHURCH ARMAGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

**NOTES TO THE ACCOUNTS continued
FOR THE YEAR ENDED 31 DECEMBER 2024**

INCOME

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
2 Donations & Legacies					
Recorded Giving:					
Loose collections	2,401	-	-	2,401	2,176
Donations & gifts	153,420	30,869	-	184,289	155,936
Gift Aid	26,538	8,352	-	34,890	33,812
Legacies & bequest	1,024	801	-	1,825	6,430
	-----	-----	-----	-----	-----
	183,383	40,022	-	223,405	198,354
	=====	=====	=====	=====	=====

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
3. Charitable Activities					
Income from charitable activity	629	4,610	-	5,239	6,389
Fundraising	-	61	-	61	122
Membership Fees	-	3,230	-	3,230	3,260
Grants	-	3,781	-	3,781	3,650
	-----	-----	-----	-----	-----
	629	11,682	-	12,311	13,421
	=====	=====	=====	=====	=====

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
4. Other Trading Activities					
Letting of Premises	364	-	-	364	364
	-----	-----	-----	-----	-----

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
5. Investment income					
Deposit interest	17,041	4	-	17,045	5,277
General investment fund	-	-	-	-	-
	-----	-----	-----	-----	-----
	17,041	4	-	17,045	5,277
	=====	=====	=====	=====	=====

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
6. Other income					
Insurance claim	-	-	-	-	250
BT refund	175	-	-	175	-
Cancelled cheque	100	-	-	100	-
	-----	-----	-----	-----	-----
	275	-	-	275	250
	=====	=====	=====	=====	=====

MALL PRESBYTERIAN CHURCH ARMAGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS continued
FOR THE YEAR ENDED 31 DECEMBER 2024

EXPENDITURE

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
7. Raising funds					
FWO envelopes	1,051	-	-	1,051	1,045
	1,051	-	-	1,051	1,045

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
8. Charitable activities					
General Assembly Assessments	24,993	-	-	24,993	23,777
Presbytery Fees	878	-	-	878	891
Ministry & support staff	81,235	-	-	81,235	67,259
Running expenses	29,662	78,960	-	108,622	66,654
Donations to Missions/Charities	3,670	18,186	-	21,856	18,856
Governance costs	1,140	-	-	1,140	456
	141,578	97,146	-	238,724	177,893

MALL PRESBYTERIAN CHURCH ARMAGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS continued
FOR THE YEAR ENDED 31 DECEMBER 2024

BALANCE SHEET

9 Investments

	2024	2023
	£	£
General Investment Fund-Presbyterian Church in Ireland	77,489	73,953
	=====	=====

Investments are endowment funds received

	2024	2023
	£	£
Value at 1 January 2024	73,953	67,845
Additions	-	-
Disposals	-	-
Impairment	-	-
Gains / (losses) on revaluation	3,536	6,108
	-----	-----
Value at 31 December 2024	77,489	73,953
	=====	=====

	2024	2023
	£	£
10 Cash at bank and in hand		
Danske Bank current account	2,100	2,101
Danske Bank Business Reserve	72,517	61,448
Danske Bank Fixed Term Deposit	250,000	250,000
Ulster Bank Fixed Term Deposit	60,000	60,000
Danske Bank Account - Sunday School	17,284	14,056
Danske Bank Account - Girls Brigade	6,936	6,362
AIB Account - Salt Cellar	5,405	5,248
Danske Bank Account - Boys Brigade	3,656	4,918
AIB Account - Female Focus	2,544	2,764
AIB Account - Badminton Club	1,059	979
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	421,501	407,876
	=====	=====

MALL PRESBYTERIAN CHURCH ARMAGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

**NOTES TO THE ACCOUNTS continued
FOR THE YEAR ENDED 31 DECEMBER 2024**

11 Fund Balances

Fund	Balance at 01-Jan-24 £	Receipts £	Payments £	Surplus/ (Deficit) £	Transfers nett £	Balance at 31-Dec-24 £
Unrestricted Funds						
General	275,706	201,692	142,629	59,063	(1,364)	333,405
	275,706	201,692	142,629	59,063	(1,364)	333,405
Restricted Funds						
Repairs	93,357	17,170	64,098	(46,928)	-	46,429
United Appeal	-	9,126	11,005	(1,879)	1,879	-
Charities & missions						
Presbyterian children's society	-	869	869	-	-	-
Food bank	-	62	62	-	-	-
Tear Fund	-	615	615	-	-	-
RBP	-	1,789	1,789	-	-	-
CEF	-	565	565	-	-	-
Presbyterian Graveyard	-	36	36	-	-	-
Pudding party / Summer camps	-	635	635	-	-	-
Organisations						
Midweek	416	187	-	187	-	603
Sunday School	14,056	5,233	2,005	3,228	-	17,284
Creche/Tots & Toddlers	1,500	-	-	-	-	1,500
Youth Fellowship	650	-	-	-	-	650
Girls Brigade	6,362	7,235	6,396	839	(265)	6,936
Salt Cellar	5,248	157	-	157	-	5,405
Boys Brigade	4,918	3,818	4,930	(1,112)	(150)	3,656
Female Focus	2,764	3,956	4,076	(120)	(100)	2,544
Badminton Club	979	90	10	80	-	1,059
Bowling Club	1,576	165	55	110	-	1,686
Choir	344	-	-	-	-	344
	132,170	51,708	97,146	(45,438)	1,364	88,096
Total Funds	407,876	253,400	239,775	13,625	-	421,501

12. Employment

During the year, including the minister, there were 1 full time and 2 part time employees. Associated costs are included in expenditure.

13. Transactions with the Trustees

One of the trustees, the Rev Peter Gamble, who is the minister of the congregation, received remuneration of £53,930 including expenses. Pension contributions of £10,929 were paid by the congregation to the Presbyterian Church in Ireland Pension Scheme (2009).

None of the other trustees received any remuneration or claimed expenses in connection with their duties.

During the year Emily and Reuben Berry, whose father is Colin Berry a trustee, received £540 between them as donations towards their summer outreach activities

There were no other Trustee transactions.

Mall Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104948

Accounts

REGISTERED CHARITY NUMBER: 104948

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 December 2023

for

Mall Presbyterian Church Armagh Congregation of the Presbyterian Church in Ireland

MALL PRESBYTERIAN CHURCH ARMAGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF FINANCIAL ACTIVITY
FOR THE YEAR ENDED 31 DECEMBER 2023

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
Receipts						
Donations & Legacies	2	154,128	44,226	-	198,354	165,629
Charitable Activities	3	-	13,421	-	13,421	32,635
Other trading activities	4	364	-	-	364	364
Investment income	5	5,274	3	-	5,277	1,865
Other income	6	-	250	-	250	25,000
Total Receipts		159,766	57,900	-	217,666	225,493
Payments						
Raising Funds	7	1,045	-	-	1,045	1,044
Charitable Activities	8	133,067	44,826	-	177,893	174,918
Total Payments		134,112	44,826	-	178,938	175,962
Net Receipts / Payments		25,654	13,074	-	38,728	49,531
Transfers net		(1,273)	1,273	-	-	-
Net movement in funds		24,381	14,347	-	38,728	49,531
Funds brought forward 01 January 2023		251,325	117,823	-	369,148	319,617
Funds carried forward 31 December 2023		275,706	132,170	-	407,876	369,148

**MALL PRESBYTERIAN CHURCH ARMAGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2023**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
Funds Reconciliation					
Bank and cash at start of year	251,325	117,823	-	369,148	319,617
Net movement in funds	24,381	14,347	-	38,728	49,531
Bank & cash at end of year	275,706	132,170	-	407,876	369,148
=====					
Bank & Cash Balances					
Bank Deposit Accounts	273,605	97,843	-	371,448	341,603
Bank Current Accounts	2,101	34,327	-	36,428	27,545
Total	275,706	132,170	-	407,876	369,148
=====					

Memorandum Note Only

Investments	10		73,953	73,953	67,845
=====					

Approved by Kirk Session at a meeting on 09/05/2024 and signed on its behalf by:-


 Rev Peter Gamble


 Wallace Moffett

Date 09/05/2024

Date 09/05/2024

**MALL PRESBYTERIAN CHURCH ARMAGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 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.

RECEIPTS

2 Donations & Legacies

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
Recorded Giving:					
Loose collections	2,176	-	-	2,176	1,717
Donations & gifts	117,656	38,280	-	155,936	130,948
Gift Aid	28,430	5,382	-	33,812	27,620
Legacies & bequest	5,866	564	-	6,430	5,344
	-----	-----	-----	-----	-----
	154,128	44,226	-	198,354	165,629

3. Charitable Activities

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
Income from charitable activity	-	6,389	-	6,389	20,191
Fundraising	-	122	-	122	2,227
Membership Fees	-	3,260	-	3,260	4,417
Grants	-	3,650	-	3,650	5,800
	-----	-----	-----	-----	-----
	-	13,421	-	13,421	32,635

**MALL PRESBYTERIAN CHURCH ARMAGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS - CONT.
FOR THE YEAR ENDED 31 DECEMBER 2023**

RECEIPTS

4. Other Trading Activities

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
Letting of Premises	364	-	-	364	364
	364	-	-	364	364

5. Investment income

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
Deposit interest	5274	3	-	5277	366
General investment fund	-	-	-	-	1,499
	5274	3	-	5,277	1,865

6. Other income

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
Insurance claim	-	250	-	250	25,000
	-	250	-	250	25,000

MALL PRESBYTERIAN CHURCH ARMAGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS - CONT.
FOR THE YEAR ENDED 31 DECEMBER 2023

PAYMENTS

7. Raising funds

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
FWO envelopes	1,045	-	-	1,045	1,044
	1,045	-	-	1,045	1,044

8. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
General Assembly Assessments	23,777	-	-	23,777	23,029
Presbytery Fees	891	-	-	891	820
Ministry & support staff	67,259	-	-	67,259	62,121
Running expenses	39,484	27,170	-	66,654	63,801
Donations to Missions/Charities	1,200	17,656	-	18,856	24,727
Governance costs	456	-	-	456	420
	133,067	44,826	-	177,893	174,918

9. Fixed Assets

The congregation owns the Church premises situated at Mall West, the Manse and land at Newry Road and the associated fixtures, fittings, plant and machinery.

10 Investments

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

Memorandum only entries

	Endowment Funds £	Total 2023 £	Total 2022 £
General Investment Fund-Presbyterian Church in Ireland	73,953	73,953	67,845
	73,953	73,953	67,845

MALL PRESBYTERIAN CHURCH ARMAGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS - CONT.

FOR THE YEAR ENDED 31 DECEMBER 2023

11 Fund Balances

Fund	Balance at start £	Receipts £	Payments £	Surplus/ (Deficit) £	Transfers nett £	Balance at end £
Unrestricted Funds						
General	251,325	159,766	134,112	25,654	(1,273)	275,706
	251,325	159,766	134,112	25,654	(1,273)	275,706
Restricted Funds						
Repairs	90,229	16,032	12,904	3,128	-	93,357
United Appeal	-	8,911	11,579	(2,668)	2,668	-
Charties & Missions:						
- Presbyterian Childrens Scoiety	-	919	919	-	-	-
- Royal British Legion	-	744	744	-	-	-
- Tear Fund	-	394	394	-	-	-
- Moderator Appeal - Turkey	-	1,720	1,720	-	-	-
- Breakfast Morning	-	880	-	880	(880)	-
CD Ministry	-	-	-	-	-	-
Youth Missions	-	-	-	-	-	-
Midweek	231	185	-	185	-	416
Sunday School	3,878	12,133	1,955	10,178	-	14,056
Creche/Tots & Toddlers	1,500	-	-	-	-	1,500
Youth Fellowship	650	-	-	-	-	650
Girls Brigade	7,349	5,768	6,490	(722)	(265)	6,362
Salt Cellar	5,248	-	-	-	-	5,248
Boys Brigade	3,926	4,739	3,597	1,142	(150)	4,918
Female Focus	2,103	5,230	4,469	761	(100)	2,764
Badminton Club	889	90	-	90	-	979
Bowling Club	1,476	155	55	100	-	1,576
Choir	344	-	-	-	-	344
	117,823	57,900	44,826	13,074	1,273	132,170
Total Funds	369,148	217,666	178,938	38,728	-	407,876

Mall Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104948

Annual report

MALL 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 (NIC 104948)

MALL 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

Mall Congregation of the Presbyterian Church in Ireland
Mall West, Armagh, BT619AL.

Registered Charity in Northern Ireland (NIC 104948)

CHARITY TRUSTEES

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

Mr. I Adair, Mr. G. Auld, Mr. N. Barbour, Mr. C. Berry, Mr. J. Clarke, Rev P. Gamble, Lord Kilclooney, Mr. R. McDonald, Mr. J. Mark, Mr. W. Moffett, Mr. W. Nesbitt, Mr. T. Savage, Mr. D. Scott and Mr. W. Scott.

PRINCIPAL OFFICE BEARERS

Minister
Clerk of Session
Treasurer

Rev Peter Gamble
Mr Colin Berry
Mr William Turbitt

INDEPENDENT EXAMINER

WHR Accountants Ltd.
Chartered Certified Accountants
Statutory Auditors
56 English Street
Armagh
Co Armagh
BT61 7LG

BANKERS

Danske Bank

Scotch Street

Armagh

Co Armagh

SOLICITORS

Walker McDonald

2-6 Edward Street

Portadown

CRAIGAVON

BT62 3LX.

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 minister in active duty in the congregation, has no deliberative but only a casting vote.

Stated meetings of the Kirk session are normally held five times a year bimonthly.

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 the votes of 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. The Mall 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 each congregation.

The General Assembly

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

DESCRIPTION AND PURPOSE

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

Mall 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 congregation's mission purpose is to help people become fully committed followers of the Lord Jesus Christ. reach and grow people as disciples of Jesus Christ.

ACTIVITIES AND OBJECTIVES

The congregation normally meets for worship at 11.30am and 6.30pm every Sunday and visitors are welcome to join. The Sacrament of the Lord's Supper is normally observed on at least four 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 normally holds regular midweek Bible study meetings. The congregation has a wide range of organisations including:

- Sunday School
- Bible Class
- Junior Church
- Boys' Brigade
- Girls' Brigade
- Youth Fellowship
- Presbyterian Women
- Badminton Club
- Bowling Club
- Mall Men

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation normally meets for worship each Sunday at 11.30am and 6.30pm. During the week the Midweek Bible Study provides an opportunity for members to meet together for fellowship, to study the scriptures and for a time of prayer.

As well as our regular services, during the year we acknowledged God's gift of new life at 1 Sacrament of Baptism. We conducted 8 funeral services.

At 31 December 2023 there were 241 communicant members and 208 families connected with the congregation. The average weekly attendance at morning worship is 150.

Pastoral care

Members of the congregation who are unable to attend church due to sickness or age are visited on a regular basis by members of the ministry team or the elders.

Mission and outreach

At a local level the congregation seeks to build good relationships in the community around the church building. We also hold services when members are encouraged to invite friends in the local area.

We gather funds and distribute funds for a wide range of missionary activities both at home and overseas.

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

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. Throughout the year these meetings were held online.

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. This did not happen due to lockdown.

Organisations

Sunday School – Sunday School normally meets each Sunday morning during September – May from 10:15am – 11:15am and is attended by approximately 16 primary aged children. It teaches children the basics of the faith using an established Christian curriculum. **Bible Class** – Bible Class normally meets each Sunday morning during September – May from 10.30am- 11.15 am and is attended by approximately 5 teenage children. It teaches children the basics of the faith using an established Christian curriculum.

Junior Church – Junior Church normally takes place during the latter part of the morning service all year and is attend by approximately 16 children up to Primary 6. It teaches children core Bible stories in an age-appropriate way.

Boys' Brigade – Boys' Brigade normally meets each Tuesday night from September to March and is attended by approximately 50 boys. Each night they engage in a varied programme which seeks to produce rounded Christian character among boys.

Girls' Brigade – Girls' Brigade normally meets each Monday night from September to March and is attended by approximately 100 girls. Each night they engage in a varied programme which seeks to produce rounded Christian character among girls.

Youth Fellowship – Youth Fellowship normally meets monthly on a Sunday evening and is attended by around 6 teenage young people. It seeks to encourage discipleship among teens by relevant Bible teaching.

Presbyterian Women – Presbyterian Women normally meets on the second Wednesday of each month from September to March and is attended by around 30 women. Through a varied range of meetings and speakers they seek to encourage the faith of members and further engage them in the life of the church.

Mall Men – Mall Men meet monthly on the fourth Wednesday of each month from September to April and is attended by around 20 men. Through Bible study and fellowship, they seek to grow as men who seek to live out their faith in a way which honours Jesus Christ and encourages one another.

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 Commission's Public benefit requirement statutory guidance.

FINANCIAL REVIEW

During the year receipts of £159,766 were received for the Unrestricted Funds and £57,900 for the Restricted funds. Annual contributions from the congregation in Weekly Freewill Offering envelopes plus loose collections amounting to £118,854 and Gift Aid of £33,812 represented the vast majority of receipts. Income from rent and investment interest amounting to £5,641 contributed to the remainder in the Unrestricted Funds account.

The main payments include the gross stipend and expenses of the Minister and cleaner plus the cost of general housekeeping overheads.

The charity managed to achieve an in year surplus of £25,654 on the Unrestricted Funds account.

The Restricted Funds include the Repairs Fund plus all the Organisations, and all remained in balance at 31 December 2023.

At the year end, total fund balances were £407,876, consisting of £275,706 Unrestricted Funds and £132,170 Restricted Funds. 68% of funds are Unrestricted, providing greater flexibility for their use.

The market value of the Endowment Fund investments at 31 December 2023 increased by £6,108 to £73,953.

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 congregation's total income does not exceed £250,000, the Trustees have elected under Section 64(3) of the Charities Act (Northern Ireland) 2018 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 5th September 2024 and signed on its behalf by

Trustee



Trustee



Mall Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104948

Annual return

MALL PRESBYTERIAN CHURCH ARMAGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES

I report on the accounts of the Charity for the year ended 31 December 2023.

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,
- to follow the procedures laid down in the general directions given by the Commission under section 65(9)(b) of the Charities Act
- to state whether particular matters have come to my attention.

Basis of independent examiner's report:

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 require drawing to your attention.


James Robinson FCCA
WHR Accountants Ltd
Chartered Certified Accountants
Statutory Auditors
56 English Street
Armagh
BT61 7LG

Date: 09/05/2024

Mall Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104948

Accounts

REGISTERED CHARITY NUMBER: 104948

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 December 2022

for

Mall Presbyterian Church Armagh Congregation of the Presbyterian Church in Ireland

**MALL PRESBYTERIAN CHURCH ARMAGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022**

The trustees present their report with the financial statements of the charity for the year ended 31st December 2022.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity Number: 104948

Principal Address

Mall Presbyterian Church
Gosford Place
Armagh
BT61 9AJ

Trustees

Rev Ernest Peter Gamble
Mr Thomas Hugh Savage
Mr Derek Gordon Michael Auld
Mr Norman Barbour
Mr Colin Berry
Mr Jim Mark
Mr Roy McDonald
Mr William Louis Black Nesbitt
Mr David William Hewitt Scott
Mr Derek Wallace Moffett
Mr Thomas Ian Adair
Mr William James Clarke
Mr William Hartford Scott
Lord John David Kilclooney

Independent Examiner

WHR Accountants Ltd
Chartered Certified Accountants
Statutory Auditors
56 English Street
Armagh
Co. Armagh
BT61 7LG

STRUCTURE GOVERNANCE AND MANAGEMENT

Governing Document

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

Risk Management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Approved by order of the board of trustees on 6th April 2023 and signed on its behalf by:


Trustee


Trustee

MALL PRESBYTERIAN CHURCH ARMAGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF FINANCIAL ACTIVITY
FOR THE YEAR ENDED 31 DECEMBER 2022

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
Receipts						
Donations & Legacies	2	146,154	19,475	-	165,629	155,051
Charitable Activities	3	-	32,635	-	32,635	21,194
Other trading activities	4	364	-	-	364	114
Investment income	5	389	1,476	-	1,865	1,820
Other income	6	-	25,000	-	25,000	-
Total Receipts		146,907	78,586	-	225,493	178,179
Payments						
Raising Funds	7	1,044	-	-	1,044	1,084
Charitable Activities	8	121,709	53,209	-	174,918	131,787
Total Payments		122,753	53,209	-	175,962	132,871
Net Receipts / Payments		24,154	25,377	-	49,531	45,308
Transfers net		(657)	657	-	-	-
Net movement in funds		23,497	26,034	-	49,531	45,308
Funds brought forward 01 January 2022		227,828	91,789	-	319,617	274,309
Funds carried forward 31 December 2022		251,325	117,823	-	369,148	319,617


**MALL PRESBYTERIAN CHURCH ARMAGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2022**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
Funds Reconciliation					
Bank and cash at start of year	227,828	91,789	-	319,617	274,309
Net movement in funds	23,497	26,034	-	49,531	45,308
<hr style="border-top: 1px dashed black;"/>					
Bank & cash at end of year	251,325	117,823	-	369,148	319,617
<hr style="border-top: 1px dashed black;"/>					
Bank & Cash Balances					
Bank Deposit Accounts	251,374	90,229	-	341,603	295,445
Bank Current Accounts	2,101	25,444	-	27,545	24,172
				<hr style="border-top: 1px dashed black;"/>	
Total				369,148	319,617
<hr style="border-top: 1px dashed black;"/>					

Memorandum Note Only

Investments	10		67,845	67,845	73,928
<hr style="border-top: 1px dashed black;"/>					

Approved by Kirk Session at a meeting on 6/04/2023 and signed on its behalf by:-





Date 06/04/2023

Date 06/04/2023

MALL PRESBYTERIAN CHURCH ARMAGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 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.

RECEIPTS

2 Donations & Legacies

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
Recorded Giving:					
Loose collections	1,717	-	-	1,717	406
Donations & gifts	114,859	16,089	-	130,948	126,196
Gift Aid	24,578	3,042	-	27,620	26,449
Legacies & bequest	5,000	344	-	5,344	2,000
	-----	-----	-----	-----	-----
	146,154	19,475	-	165,629	155,051

3. Charitable Activities

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
Income from charitable activity	-	20,191	-	20,191	13,246
Fundraising	-	2,227	-	2,227	289
Membership Fees	-	4,417	-	4,417	2,900
Grants	-	5,800	-	5,800	4,759
	-----	-----	-----	-----	-----
	-	32,635	-	32,635	21,194

**MALL PRESBYTERIAN CHURCH ARMAGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS - CONT.
FOR THE YEAR ENDED 31 DECEMBER 2022**

RECEIPTS

4. Other Trading Activities

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
Letting of Premises	364	-	-	364	114
	364	-	-	364	114

5. Investment income

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
Deposit interest	363	3	-	366	401
General investment fund	26	1,473	-	1,499	1,419
	389	1,476	-	1,865	1,820

6. Other income

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
Insurance claim	-	25,000	-	25,000	-
	-	25,000	-	25,000	-

MALL PRESBYTERIAN CHURCH ARMAGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS - CONT.
FOR THE YEAR ENDED 31 DECEMBER 2022

PAYMENTS

7. Raising funds

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
FWO envelopes	1,044	-	-	1,044	1,084
	1,044	-	-	1,044	1,084

8. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
General Assembly Assessments	23,029	-	-	23,029	23,586
Presbytery Fees	820	-	-	820	821
Ministry & support staff	62,121	-	-	62,121	59,731
Running expenses	35,008	28,793	-	63,801	32,417
Donations to Missions/Charities	311	24,416	-	24,727	14,836
Governance costs	420	-	-	420	396
	121,709	53,209	-	174,918	131,787

9. Fixed Assets

The congregation owns the Church premises situated at Mall West, the Manse and land at Newry Road and the associated fixtures, fittings, plant and machinery.

10 Investments

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

Memorandum only entries

	Endowment Funds £	Total 2022 £	Total 2021 £
General Investment Fund-Presbyterian Church in Ireland	67,845	67,845	73,928
	67,845	67,845	73,928

MALL PRESBYTERIAN CHURCH ARMAGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS - CONT.
FOR THE YEAR ENDED 31 DECEMBER 2022

11 Fund Balances

Fund	Balance at start £	Receipts £	Payments £	Surplus/ (Deficit) £	Transfers nett £	Balance at end £
Unrestricted Funds						
General	227,828	146,907	122,753	24,154	(657)	251,325
	227,828	146,907	122,753	24,154	(657)	251,325
Restricted Funds						
Repairs	67,568	39,748	17,087	22,661	-	90,229
United Appeal & Charities	-	19,308	20,221	(913)	913	-
CD Ministry	86	-	275	(275)	189	-
Youth Missions	610	700	1,380	(680)	70	-
Midweek	231	-	-	-	-	231
Sunday School	3,705	1,796	1,623	173	-	3,878
Creche/Tots & Toddlers	1,500	-	-	-	-	1,500
Youth Fellowship	650	-	-	-	-	650
Girls Brigade	4,438	9,455	6,279	3,176	(265)	7,349
Salt Cellar	5,248	-	-	-	-	5,248
Boys Brigade	2,566	4,450	2,940	1,510	(150)	3,926
Female Focus	2,928	2,600	3,325	(725)	(100)	2,103
Badminton Club	900	-	11	(11)	-	889
Bowling Club	1,359	185	68	117	-	1,476
Choir	-	344	-	344	-	344
	91,789	78,586	53,209	25,377	657	117,823
Total Funds	319,617	225,493	175,962	49,531	-	369,148

Mall Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104948

Annual report

MALL 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 (NIC 104948)

MALL 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

Mall Congregation of the Presbyterian Church in Ireland
Mall West, Armagh, BT619AL.

Registered Charity in Northern Ireland (NIC 104948)

CHARITY TRUSTEES

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

Mr. I Adair, Mr. G. Auld, Mr. N. Barbour, Mr. C. Berry, Mr. J. Clarke, Rev P. Gamble, Lord Kilclooney, Mr. R. McDonald, Mr. J. Mark, Mr. W. Moffett, Mr. W. Nesbitt, Mr. T. Savage, Mr. D. Scott and Mr. W. Scott.

PRINCIPAL OFFICE BEARERS

Minister
Clerk of Session
Treasurer

Rev Peter Gamble
Mr Colin Berry
Mr William Turbitt

INDEPENDENT EXAMINER

WHR Accountants Ltd.
Chartered Certified Accountants
Statutory Auditors
56 English Street
Armagh
Co Armagh
BT61 7LG

BANKERS

Danske Bank

Scotch Street

Armagh

Co Armagh

SOLICITORS

Walker McDonald
2-6 Edward Street
Portadown
CRAIGAVON
BT62 3LX.

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 minister in active duty in the congregation, has no deliberative but only a casting vote.

Stated meetings of the Kirk session are normally held five times a year bimonthly.

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 the votes of 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. The Mall 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 each congregation.

The General Assembly

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

DESCRIPTION AND PURPOSE

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

Mall 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 congregation's mission purpose is to help people become fully committed followers of the Lord Jesus Christ. reach and grow people as disciples of Jesus Christ.

ACTIVITIES AND OBJECTIVES

The congregation normally meets for worship at 11.30am and 7.00pm every Sunday and visitors are welcome to join. The Sacrament of the Lord's Supper is normally observed on at least four 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 normally holds regular midweek Bible study meetings. The congregation has a wide range of organisations including:

- Sunday School
- Bible Class
- Junior Church
- Boys' Brigade
- Girls' Brigade
- Youth Fellowship
- Presbyterian Women
- Badminton Club
- Bowling Club
- Mall Men

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation normally meets for worship each Sunday at 11.30am and 7.00pm. During the week the Midweek Bible Study provides an opportunity for members to meet together for fellowship, to study the scriptures and for a time of prayer.

As well as our regular services, during the year we acknowledged God's gift of new life at 3 Sacraments of Baptism. We conducted 7 funeral services.

At 31 December 2022 there were 241 communicant members and 215 families connected with the congregation. The average weekly attendance at morning worship is 180.

Pastoral care

Members of the congregation who are unable to attend church due to sickness or age are visited on a regular basis by members of the ministry team or the elders.

Mission and outreach

At a local level the congregation seeks to build good relationships in the community around the church building. We also hold services when members are encouraged to invite friends in the local area.

We gather funds and distribute funds for a wide range of missionary activities both at home and overseas.

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

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. Throughout the year these meetings were held online.

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. This did not happen due to lockdown.

Organisations

Sunday School – Sunday School normally meets each Sunday morning during September – May from 10:15am – 11:15am and is attended by approximately 16 primary aged children. It teaches children the basics of the faith using an established Christian curriculum. **Bible Class** – Bible Class normally meets each Sunday morning during September – May from 10.30am- 11.15 am and is attended by approximately 6 teenage children. It teaches children the basics of the faith using an established Christian curriculum.

Junior Church – Junior Church normally takes place during the latter part of the morning service all year and is attend by approximately 16 children up to Primary 6. It teaches children core Bible stories in an age-appropriate way.

Boys' Brigade – Boys' Brigade normally meets each Tuesday night from September to March and is attended by approximately 50 boys. Each night they engage in a varied programme which seeks to produce rounded Christian character among boys.

Girls' Brigade – Girls' Brigade normally meets each Monday night from September to March and is attended by approximately 100 girls. Each night they engage in a varied programme which seeks to produce rounded Christian character among girls.

Youth Fellowship – Youth Fellowship normally meets monthly on a Sunday evening and is attended by around 6 teenage young people. It seeks to encourage discipleship among teens by relevant Bible teaching.

Presbyterian Women – Presbyterian Women normally meets on the second Wednesday of each month from September to March and is attended by around 30 women. Through a varied range of meetings and speakers they seek to encourage the faith of members and further engage them in the life of the church.

Mall Men – Mall Men meet monthly on the fourth Wednesday of each month from September to April and is attended by around 20 men. Through Bible study and fellowship, they seek to grow as men who seek to live out their faith in a way which honours Jesus Christ and encourages one another.

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 Commission's Public benefit requirement statutory guidance.

FINANCIAL REVIEW

During the year receipts of £146,907 were received for the Unrestricted Funds and £78,586 for the Restricted funds. The increase in the Restricted Funds receipts reflected the opening of the Organisations after the Covid closure. Annual contributions from the congregation in Weekly Freewill Offering envelopes plus loose collections amounting to £114,053 and Gift Aid of £24,375 represented the vast majority of receipts. Income from rent and investment interest amounting to £1,381 contributed to the remainder in the Unrestricted Funds account.

The main payments include the gross stipend and expenses of the Minister and cleaner plus the cost of general housekeeping overheads.

The charity managed to achieve an in year surplus of £24,154 on the Unrestricted Funds account.

The Restricted Funds include the Repairs Fund plus all the Organisations, and all remained in balance at 31 December 2022. This balance includes a receipt of £25,000 for an insurance claim, which is earmarked for payment of water damage repairs.

At the year end, total fund balances were £369,148, consisting of £251,325 Unrestricted Funds and £117,823 Restricted Funds. 68% of funds are Unrestricted, providing greater flexibility for their use.

The market value of the Endowment Fund investments at 31 December 2022 decreased by £6,083 to £67,845, although the in year dividend increased

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 congregation's total income does not exceed £250,000, the Trustees have elected under Section 64(3) of the Charities Act (Northern Ireland) 2018 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 2023 and signed on its behalf by

Trustee

Trustee

Mall Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 104948

Annual return

MALL PRESBYTERIAN CHURCH ARMAGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES

I report on the accounts of the Charity for the year ended 31 December 2022.

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,
- to follow the procedures laid down in the general directions given by the Commission under section 65(9)(b) of the Charities Act
- to state whether particular matters have come to my attention.

Basis of independent examiner's report:

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 require drawing to your attention.


James Robinson FCCA
WHR Accountants Ltd
Chartered Certified Accountants
Statutory Auditors
56 English Street
Armagh
BT61 7LG

Date: 27/02/2023