

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
Clerk of Session
Treasurer

Rev Peter Gamble
Mr Colin Berry
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.

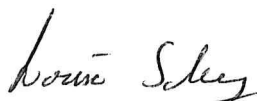
My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

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**

ASSETS

(i) Tangible fixed assets

Tangible fixed assets for use by the charity are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost.

The church building is deemed to be Heritage assets as defined by the Charities SORP. This heritage asset is not included on the Statement of Assets and Liabilities as information on the cost or valuation is not available and such information cannot be obtained at a cost commensurate with the benefit to the users and of the accounts and to the church.

The church halls are physically attached to the church and are not separable as an individual asset and as such are deemed to be Heritage assets. These heritage assets are not included on the Statement of Assets and Liabilities as information on the cost or valuation is not available and such information cannot be obtained at a cost commensurate with the benefit to the users and of the accounts and to the church.

The Manse has not been included on the Statement of Assets and Liabilities as it is deemed to have been fully depreciated due to its age.

Assets owned by the congregation : Church premises including halls situated at Mall West, Armagh
Manse and land at Newry Road, Armagh

(j) Investments

Investments are held on behalf of the congregation by the Presbyterian Church in Ireland in funds of their choosing and are subsequently stated at fair value at each year end date.

MALL PRESBYTERIAN CHURCH ARMAGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

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

INCOME

2 Donations & Legacies

Recorded Giving:

Loose collections

Donations & gifts

Gift Aid

Legacies & bequest

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
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

3. Charitable Activities

Income from charitable activity

Fundraising

Membership Fees

Grants

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
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

4. Other Trading Activities

Letting of Premises

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
Letting of Premises	364	-	-	364	364

5. Investment income

Deposit interest

General investment fund

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

6. Other income

Insurance claim

BT refund

Cancelled cheque

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
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
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Value at 31 December 2024	77,489	73,953
	=====	=====

10 Cash at bank and in hand

	2024	2023
	£	£
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.