

CLARE 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 (NIC104955)

CLARE 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 2024 including a Statement of Assets and Liabilities as at that date.

REFERENCE AND ADMINISTRATIVE DETAILS

Clare Congregation of the Presbyterian Church in Ireland
8 Beauwood, Portadown, Craigavon Co Armagh BT62 3TH

Registered Charity in Northern Ireland (NIC104955)

CHARITY TRUSTEES

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

Philip McClelland
John Adair
John Mason

John Clarke
Brian Greer
Gary Fraser

PRINCIPAL OFFICE BEARERS

Minister
Clerk of Session
Treasurer

Rev'd Philip McClelland
Mr John Adair
Mr John Mason

INDEPENDENT EXAMINER

Mr Brian Hamilton
23 Brackagh Road, Portadown, BT62 3RW

BANKERS

Danske Bank
45-48 High Street, Portadown, BT62 1LB

SOLICITORS

Nelson Singleton Solicitors
71 Main Street, Markethill, Armagh, BT60 1PH

CLARE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

STRUCTURE AND MANAGEMENT

The Kirk Session

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

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

Stated meetings of the Kirk session are held four times each year.

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

Presbytery

Under the Presbyterian Church in Ireland form of governance the corporate oversight of a congregation is the responsibility of a Presbytery which superintends generally the spiritual and temporal affairs of the congregations assigned to it by the General Assembly of the Presbyterian Church in Ireland. Clare congregation of the Presbyterian Church has been assigned to the Armagh Presbytery of the Presbyterian Church in Ireland. The membership of the Presbytery consists mainly of the active ministers of congregations assigned to it by the General Assembly, ministers who have retired from active duty and an elder appointed by the Kirk Session of the congregation.

CLARE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

The General Assembly

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

DESCRIPTION AND PURPOSE

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

Clare 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 is to magnify Christ by making disciples in Clare and beyond. As far as our vision is concerned, we long to see Christ praised in our area and world as our covenant community overflows with disciple making disciples of all ages who, equipped by the exposition and example of godly leaders, gather to edify each other and scatter to evangelise those outside, through the prayerful speaking of the word of God.

As a congregation of the Presbyterian Church in Ireland, we believe that the Bible is the supreme authority over all we do, and that the Westminster Confession of Faith, along with the Larger and Shorter Catechisms set out what we understand the Bible teaches on key matters of Christian faith and practice.

CLARE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

ACTIVITIES AND OBJECTIVES

The congregation meets for worship every Sunday and visitors are welcome to join. The Sacrament of the Lords Supper is observed on five occasions during the year and all those who have been baptised and who have made a profession of faith in the Lord Jesus Christ are admitted to the Lord's Supper. The congregation holds regular bible study meetings and prayer meetings and has a wide range of organisations including

- Sunday School, Bible Class
- Presbyterian Women
- Girls Brigade
- Bowling Club
- Mums & tots
- Seniors Lunches

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation normally meets for worship each Sunday at 12:00 Noon and normally once a month at 6.30pm. During the week the 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 two Sacraments of Baptism, and gave thanks for faithful services and sought to comfort those who had been bereaved during the year.

At 31 December 2024 there were 99 communicant members and 89 families connected with the congregation. The average weekly attendance at morning worship is 70.

Pastoral care

Members of the congregation who are unable to attend church due to sickness or age are visited on a regular basis by the minister, by one of the elders or others from the congregation.

Mission and outreach

At a local level we seek to encourage and equip our members to share the gospel on their 'front lines' in everyday life at: home, school, university, work and leisure. We also reach many girls in the surrounding community through our GB Company. Finally, we support the work of EMF in Moldova and Belfast City Mission both financially and practically.

CLARE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

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

The congregation also contributes to the denominations annual World Development Appeal, Sunday School project and any other special appeals.

Presbytery

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

General Assembly

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

Property

During the year we completed major ongoing renovation works in our Church hall.

Organisations

Most Sundays our Sunday School meet in the Church hall for the teaching of the scriptures with around 24 children and young people in attendance. Throughout the year they support a number of charities. Our Girls Brigade Company meet on a Thursday evening for Bible teaching and recreation . Membership is around 50. Our P W ladies meet around 8 evenings in the year mostly with a missionary focus. They are also involved in community engagement through coffee mornings and other outreach. Our bowling club meet regularly and play friendly matches at home and away.

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.

CLARE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

PUBLIC BENEFIT STATEMENT

The Presbyterian Church in Ireland meets the public benefit requirement by providing benefit to its members and the general public by making known the Christian Gospel of the Lord Jesus Christ through the advancement of religion.

The direct benefits which flow from the purposes of the Church include the gaining of an understanding in Christian beliefs as set out in the Bible and in the Church's subordinate standards (the Westminster Confession of Faith and the Shorter and Larger Catechisms) leading to spiritual and moral development and opportunities for response to Bible teaching. In turn, this framework leads to practical expressions of Christian beliefs and standards in the local community such as through the care of those in need (including the sick, disabled and bereaved).

Generally the above benefits are delivered locally by congregations and their members, or are facilitated through presbyteries or are organised and delivered centrally. Local delivery is facilitated by central resources in almost all cases. Public access is made known through the use of noticeboards, printed material, press advertisement, websites, and social media or in other ways.

The benefits are demonstrated through regular evaluation of the services and informal and ad-hoc feedback from members, their families, and members of the public.

The purpose does not lead to harm. The only private benefit flowing from our purpose is related to Ministers, Missionaries, Deaconesses, Irish Mission workers and Lay Agents who receive benefits as a result of their holding office or employment. However, this is incidental and necessary in order to further our charitable purpose. There are no other private benefits. The beneficiaries of this purpose are members, their families, other individuals that the Presbyterian Church in Ireland is in direct and indirect contact with, the community in which pastoral services are provided and other communities throughout Northern Ireland, the Republic of Ireland, and worldwide which benefit from our engagement with and support for both Christian and other secular organisations, charities and individual members of the public.

The Kirk Session has had regard to the Charity Commissions Public benefit requirement statutory guidance.

**CLARE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
TRUSTEES ANNUAL REPORT (cont'd)**

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 79 contributors during the year [80 in previous year, 2023] donating a total of £35,138 (£32,437) in previous year, 2023)

Total Income of the congregation during the year was £281,829 compared to £133,517 in 2023 (2024 Figure includes an interest free loan of £100k).

Total expenditure decreased from £528,399 to £190,963. The main factor here was that all ongoing renovation work was completed during the year and hence capital expenditure fell.

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) 2008 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 12TH May 2025 and signed on its behalf by

Philip McClelland
PHILIP W.A. MCCLELLAND

John Mason
JOHN MASON

[Name]

[Name]

12th MAY 2025

12th MAY 2025

Independent examiner's report to the charity trustees of Clare Congregation of the Presbyterian Church in Ireland

I report on the accounts of the Trust for the year ended 31st December 2024, which are set out on pages 10 to 16.

Respective responsibilities of charity trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report

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

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

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

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

Independent examiner's statement

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

Name: Brian Hamilton

Address: 23 Brackagh Road Portadown BT62 3RW

Date: 11th February 2025

CLARE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments
Account) for the year ended 31 December 2024

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
		£	£	£	£	£
Receipts						
Donations and legacies	2	47,400	102,427	0	149,827	91,758
Charitable activities	3	930	12,569	0	13,499	11,856
Other trading activities	4	0	0	0	0	0
Investment Income	5	155	17,160	250	17,565	19,213
Other	6	938	0	0	938	690
		-----	-----	-----	-----	-----
		49,423	132,156	250	181,829	123,517
Sale of Investments		0	0	0	0	0
Sale of fixed assets		0	0	0	0	0
Loans Received		0	100000	0	100000	10,000
		-----	-----	-----	-----	-----
Total Receipts		49,423	232,156	250	281,829	133,517
		-----	-----	-----	-----	-----
Payments						
Raising funds	7	260	0	0	260	191
Charitable activities	8	59,866	130,837	0	190,703	528,208
Investment costs						0
Other	9	0	0	0	0	0
		-----	-----	-----	-----	-----
		60,126	130,837	0	190,963	528,399
Purchase of Investments		0	0	0	0	0
Purchase of fixed assets		0	0	0	0	0
Loan Repayments		0	0	0	0	0
		-----	-----	-----	-----	-----
Total Payments		60,126	130,837	0	190,963	528,399
		-----	-----	-----	-----	-----
Net receipts		(10,703)	101,319	250	90,866	(396,588)
Transfers between funds		(22,031)	22,031	0	0	0
		-----	-----	-----	-----	-----
Net movement in funds		(32,734)	123,350	250	90,866	(396,588)
Funds brought forward		36,077	(337,269)	20,311	(280,881)	115,707
		-----	-----	-----	-----	-----
Funds carried forward		3,343	(213,919)	20,561	(190,015)	(280,881)

CLARE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

STATEMENT OF ASSETS AND LIABILITIES As at 31 December 2024

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£	£
Funds Reconciliation					
Bank at start of year	36,077	(337,269)	20,311	(280,881)	115,707
Net movement in funds	(32,734)	123,350	250	90,866	(396,588)
	-----	-----	-----	-----	-----
Bank at end of year	3,343	213,919	20,561	(190,015)	(280,881)
	=====	=====	=====	=====	=====
Bank Balances					
Bank Deposit Accounts				20,561	20,311
Bank Current Accounts				(210,576)	(301,192)
Cash in Hand				0	0
				-----	-----
				(190,015)	(280,881)
				=====	=====
Other Assets					
Fixed Assets					
- Church Premises at					
- 8 & 9 Clare Road, Tandragee					
BT62 2EY.					
- Fixtures, Fittings & Equipment					
Investments					
Gift Aid receivable on donations				15,270	21,923
Investment Properties at:					
10 & 31 Clare Road, Tandragee					
And 8 Acres Agricultural Land					
				-----	-----
				15,270	21,923
				=====	=====
Liabilities					
Loans					
				0	0
				-----	-----
				0	0
				=====	=====

Approved by the Kirk Session at a meeting on 12th May 2025 and signed on its behalf
by

Name

Philip McClelland
PHILIP W.A. MCCLELLAND

Name

John Mason
JOHN MASON

CLARE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 December 2024

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

As the total income of the congregation is less than £250,000 the congregation have elected in accordance with the provisions in The Charities (Accounts and Reports Regulations (Northern Ireland) 2015 to prepare its accounts on a receipts and payments basis.

FUND ACCOUNTING

Endowment funds are funds, the capital of which must be retained either permanently or at the congregation's discretion; the income derived from the endowment is to be used either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established in the first place.

Restricted funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor and (b) revenue donations or grants for a specific congregational activity intended by the donor. Where these funds have unspent balances, interest on their pooled investment is apportioned to the individual funds on an average balance basis.

Unrestricted funds are income funds which are to be spent on the congregation's general purposes. Designated funds are general funds set aside by the congregation for use in the future.

2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Recorded giving:	35,138	59,288	0	94,426	73,174
Loose collections	3,845	3,409	0	7,254	7,126
Donations and gifts	300	18,284	0	18,584	4,711
Gift Aid	8,117	21,446	0	29,563	16,387
Legacies and bequest	0	0	0	0	0
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	47,400	102,427	0	149,827	101,398
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CLARE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 December 2024

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Income from charitable activities	0	2062	0	2062	3,050
Fees from weddings and funerals	0	0	0	0	40
Fundraising events	930	8,456	0	9386	6,110
Membership fees	0	360	0	360	1,190
Grants	0	1691	0	1691	4,900
	-----	-----	-----	-----	-----
	930	12,569	0	13,499	15,290
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4. OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Letting of premises	0	0	0	0	0
Trading income	0	0	0	0	0
	-----	-----	-----	-----	-----
	0	0	0	0	0
	-----	-----	-----	-----	-----

5. INVESTMENT INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Deposit interest	88	0	250	338	513
Rents investment properties	0	16868	0	16,868	14,073
Other investment income	67	292	0	359	67
	-----	-----	-----	-----	-----
	155	17160	250	17,565	14,653
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CLARE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (cont'd)

31 December 2024

6. OTHER INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Insurance claims	0	0	0	0	0
Other income	938	0	0	938	470
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	938	0	0	938	470
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7. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
FWO envelopes	260	0	0	260	191
Fundraising events	0	0	0	0	0
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	260	0	0	260	803
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8. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
General Assembly Assessments	12,015	0	0	12,015	11,983
Presbytery fees	381	0	0	381	208
Ministry and support staff costs	10,994	0	0	10,994	10,282
Congregational running expenses	36,476	117,389	0	153,865	491,732
Donations to Missions and charities	0	13,329	0	13,329	13,860
Governance costs	0	119	0	119	143
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	59,866	130,837	0	190,703	528,208
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CLARE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (cont'd)

31 December 2024

9. OTHER EXPENDITURE

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Investment properties expenses	0	0	0	0	24,725
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	0	0	0	0	24,725
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10. FIXED ASSETS

The congregation owns the Church premises situated at 8 & 9 Clare Road, Tandragee BT62 2EY and the associated fixtures, fittings, plant and machinery.

INVESTMENTS

The congregation has the following investments.

	2024 £	2023 £
Properties at 10 & 31 Clare Road, Tandragee, BT62 2EY 8 acres of agricultural land		
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	N/A	N/A
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CLARE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (cont'd)

31 December 2024

11. FUND BALANCES

Fund	Balance atstart	Receipts	Payment	Surplus / (Deficit)	Transfer	Balance at end
	£	£	£	£	£	£
Unrestricted Funds						
General Fund	36,077	49,423	60,126	(32,734}	(22,031}	3,343
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	36,077	49,423	60,126	(32,734)	(22,031)	3,343
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Restricted Funds						
Renovation Fund	7,824	24,868	3,198	(7,824}	(29,494)	0
Building Fund	(364,736)	184,695	105,277	132,794	53,376	(231,942)
Missions (General)	2,233	4,972		272	(4,700)	2,505
Dillon Bequest	2,993	16	15	1	0	2,994
Presbyterian Woman	4,827	4,895	3,463	(950)	(2,382)	3,877
Missions	0	7,674	7,674	0	0	0
Sunday School	717	2,943	2,601	344		1061
Bowling Club	674	1,571	1,715	(144)		530
Girl's Brigade	5,614	2,876	4,257	(950)	251	4,484
Badminton Club	2,585	2	15			2,572
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	(337,269)	232,156	130,837	123,350	(44,743)	(213,919)
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Endowment Funds						
General Fund Bequests	6,464	0	0	0	0	6,464
Repair Fund Bequests	4,643	0	0	0	0	4,643
Renovation Fund Beq	4,000	0	0	0	0	4,000
McClelland Bequest	5204	250	0	0	0	5,454
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	20,311	250	0	0	0	20,561
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	(280,881)	281,829	190,963	90,866	0	(190,015)
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