Mourne Congregation Of The Presbyterian Church In Ireland

Northern Ireland · Charity number 105010

Details

Status	Received
Registered	2016-08-09
Register	View on the Charity Commission for Northern Ireland register

Contact

Address	17 Main Road Ballymartin Kilkeel Newry Co Down Bt34 4nu BT34 4NU
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Email	info@mournepc.org
Website	www.mournepc.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	£607,670	£534,527	£-39,106	4

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Trustees

Name	Role	Appointed
Alan Skillen		
Archie Alderdice		
Brian Townley Jp		
David Baird		
David Morris		
Doreen Bartholomew		
Edward Forsythe		
Eric Niblock		
Eric Skillen		
Gary Bingham		
Gregory Nicholson		
Ivan Annett		
J W Hanna		
Jackie Blue		
James Henderson		
James Morris		
James Stevenson		
Jim Chestnutt		
Joseph Mckibbin		
Mr Gary Glenny		
Mr James Stevenson		
Mr Maurice Skillen		
Mr Raymond Mckee		
Mr Stanley Annett		
R J Hanna		
Robert Patterson		
Rodney Mcbride		

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Name	Role	Appointed
Ronald Annett		
Roy Hanna		
Sydney Mckee		
Thomas Patterson		
W A Grills		
William Annett		
William Bingham		
William Turner		

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Mourne Congregation Of The Presbyterian Church In Ireland

Northern Ireland - Charity number 105010

Accounts

CHARITY REGISTRATION NUMBER: NIC105010

Mourne Congregation Of The Presbyterian Church In Ireland

Financial Statements

31 December 2024

UHY HACKER YOUNG FITCH LIMITED
Chartered accountants & statutory auditor
Suite 2.06 Custom House
Custom House Square
Belfast
BT1 3ET

Mourne Congregation Of The Presbyterian Church In Ireland

Financial Statements

Year ended 31 December 2024

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Mourne Congregation Of The Presbyterian Church In Ireland

Trustees' Annual Report

Year ended 31 December 2024

The trustees present their report and the financial statements of the charity for the year ended 31 December 2024.

Reference and administrative details

Registered charity name	Mourne Congregation Of The Presbyterian Church In Ireland
Charity registration number	NIC105010
Principal office	Greencastle Street Kilkeel Co Down BT34 4BH
The trustees	Rev William Bingham Archie Alderdice Ivan Annett Ronald Annett William Annett David Baird Doreen Bartholomew Gary Bingham Jackie Blue Jim Chestnutt Edward Forsythe W A Grills Roy Hanna J W Hanna R J Hanna James Henderson Rodney McBride Sidney McKee Joseph McKibbin David Morris James Morris Eric Niblock Gregory Nicholson Robert Patterson Thomas Patterson Alan Skillen Eric Skillen James Stevenson Brian Townley William Turner Stanley Annett Gary Glenny Raymond McKee Maurice Skillen James Stevenson
Company secretary	William Turner

Auditor	UHY Hacker Young Fitch Limited Chartered accountants & statutory auditor Suite 2.06 Custom House Custom House Square Belfast BT1 3ET
Bankers	Danske Bank 58 Hill Street Newry Co Down BT34 1AR
Solicitors	Fisher & Fisher 1 Newry St Rathfriland Newry Co Down BT34 5PY

Structure, governance 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 and the ministers in active duty in the congregation, have no deliberative but only a casting vote.

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

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

Structure, governance and management *(continued)*

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, administrative 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

Mourne 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 purposes are by the grace of God, to help people of all ages become fully devoted followers of Jesus Christ. Our vision is, by the grace of God, to be an inclusive, welcoming community of Christ's people of all ages, which:

- is increasingly characterised by love for God, and love and concern for others;

- is committed to the historic Christian gospel as revealed in the Bible;

- is relevant to people of this time and place.

The congregation aims to live out its Mission and Vision as a family of God's people by being:

- A Covenant Community: where our relationships are rooted in the promises of God by living faithfully toward Him and toward one another.

- An Intergenerational Community: where adults intentionally take the lead to engage with, encourage and nurture younger members to maturity in Christ.

- An Outward looking Community: where we want the blessings of God that belong to us in the gospel to become blessings for others beyond the bounds of our community.

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

Objectives and activities

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

- Sunday School
- Bible Classes
- Midweek Fellowship Group
- Crèches
- Children's Church
- Sunday Knight Kids
- Youth Fellowship Groups
- Small Group Meetings
- Boys Brigade
- Girls Brigade
- Presbyterian Women
- Mens Fellowship
- Badminton Club
- Youth Club
- Mothers and Toddlers
- Walking Group
- Ladies Bible Study Group

covering all spiritual and operational matters.

Achievements and performance

Worship and prayer

The congregation met for worship each Sunday at 11.30am and 7.00pm. During the week the Bible Study provided an opportunity for members to meet for fellowship, to study the scriptures and for a time of prayer. Live Broadcast services on Sunday mornings and evenings were available online with an average online viewing of 1,750 for the morning and 800 for the evening services. The Trustees acknowledge and thank the Media Team for their dedication and expertise in providing this service. The midweek prayer meeting and Bible study was held on Thursday evenings with an average attendance of 70 people. Full members classes were held in the Spring, 9 people were admitted to The Lord's Table for the first time and 1 persons were received on transfer from other congregations. There were 9 infant baptisms and infant dedications, 2 adult baptisms, 9 weddings and 23 funeral services. At 31 December 2024 there were 591 communicant members and 995 families connected with the congregation. The Sacrament of the Lord's Supper was served at evening worship in January and morning worship in May and November. The average weekly attendance at worship was 700 in the morning and 390 in the evening. The Trustees are very grateful to the 180 Band, Organist, Praise Band, musicians and choir who led worship throughout the year. Many have been blessed through their ministry. Monthly services also took place in Brackney Hall except for the summer months.

Achievements and performance *(continued)*

Pastoral care
Members of the congregation who are unable to attend church due to sickness or age were visited by the minister, elders or by one of the congregation's pastoral visitors. Mr Ellis Hanna joined us as a Student Assistant part time.

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

The congregation also supports the work of the Student Christian Organisation of Malawi and various projects relating to the work of The David Gordon Memorial Hospital in Livingstonia, Malawi, with a particular focus on supporting the very poor and vulnerable members of the area.

The congregation supports various local charities including The Fishermen's Mission, The Southern Area Hospice, Child Evangelism Fellowship, Mourne Stimulus, Mission Aviation Fellowship, Belfast City Mission, Prison Fellowship, The Royal British Legion, The RNLI and The Presbyterian Children's Society. The congregation also supports, both financially and prayerfully, members of our fellowship who decide to do short or long-term service with mission focused organisations. Members who undertake study to prepare them for service both at home and overseas also receive support from the congregation.

Presbytery
The congregation was represented at meetings of Presbytery by our minister and two of the elders. This provides an important link between the congregations and the wider structures of the church. The Kirk Session also took part in the reconfiguration of churches survey conducted by the Presbytery.

General Assembly
The minister and two of our elders were nominated to attend the meeting of the General Assembly of the Presbyterian Church in Ireland. The General Assembly of 2024 was held in June.

Property
During 2024 general maintenance was provided for Church properties.

Organisations -
Sunday School and Bible Classes met on Sunday mornings with an average attendance of over 275.

Sunday Knight Kids met monthly with an average attendance of 50.

Baby and Children's Crèche were held each Sunday morning. Attendance varied.

The Youth Fellowship groups met in the halls each Sunday evening with a combined average attendance of 110. The Girls' Brigade met on Tuesday evenings with a varied programme of games, crafts, cooking and Bible study. No parents' evening was held this year, but the GB organised a Christmas concert for parents. There are around 200 members plus officers and helpers.

The Mother and Toddler Group met on Wednesday mornings from 9.30am to 11.00am. Over 75 children are registered as members from throughout the community.

Achievements and performance *(continued)*

The Boys' Brigade met on Wednesday evenings with a varied programme of sports, crafts, games and Bible study. Parents evenings for Anchor Boys and Junior Section were held March. There are around 200 members plus leaders and helpers.

The Badminton Club met on Wednesday evenings.

The Presbyterian Women's Group met on the 1st and 3rd Monday of each month and held a Presbyterian Women's Service in March.

The Men's Fellowship met two times each month from September to April. They also organised a Men's Big Breakfast in January.

English Classes for people from other countries living in our community were held this year on a Monday evening.

The Saturday Club met from January to March and September to December.

Small group Bible studies were held in the church halls throughout the year.

The Walking Club organised several walks this year.

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. They also thank our caretakers for the excellent work in cleaning and maintaining the church properties.

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). A team of volunteers was also established to do messages for those living in isolation during the period of Lockdown.

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 via informal, 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

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 704 (2023 - 701) contributors during the year, donating a total of £264,805 (2023- £259,198).

Total income during the year was £607,670, compared to £570,678 in the previous year. Increased donations and higher bank interest rates accounted for the majority of this increase in income.

Total expenditure for the year amounted to £534,527 (2023 - £533,604).

Net income recorded totalled £74,371 (2023 - £38,637).

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

Reserves Policy
The Trustees have considered the level of unrestricted reserves that is appropriate to hold, taking account of current and ongoing commitments. It is the policy of the Trustees to hold at least three month's normal expenditure. At the year-end unrestricted reserves were £903,012 (2023 - £843,080) which represents a higher level of reserves. The Trustees however, consider it prudent to hold reserves at this level as the funding of its present activities is dependent on the ongoing financial support of members.

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

Trustees' responsibilities statement

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Northern Ireland requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act (Northern Ireland) 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees' annual report was approved on 13th May 25 and signed on behalf of the board of trustees by:

Rev William Bingham
Trustee

William Turner
Trustee

UHY Hacker Young Fitch
Chartered Accountants

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Custom House Square
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MOURNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF MOURNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

Opinion

We have audited the financial statements of Mourne Congregation of the Presbyterian Church In Ireland (the 'charity') for the year ended 31 December 2024 which comprise the Statement of financial activities, the Balance sheet, the Statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the Charity's affairs as at 31 December 2024 and of its incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and in other respects the requirements of the Charitie Act (Northern Ireland) 2008.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

UHY Hacker Young Fitch is a trading name of UHY Hacker Young Fitch Limited.
UHY Hacker Young Fitch Limited registered in Northern Ireland (NI51815)

A list of members' names and their professional qualifications is available for inspection at the registered office at the above address

Registered to carry on audit work and authorised to carry on investment business by the Institute of Chartered Accountants in Ireland (ICAI) Chartered Accountants Ireland is the operating name of ICAI

A member of the UHY Hacker Young Group of independent UK partnerships.
A member of UHY International, a network of independent accounting and consulting firms.

CHARTERED ACCOUNTANTS IRELAND

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF MOURNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND (CONTINUED)

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the Annual report other than the financial statements and our Auditors' report thereon. The Trustees are responsible for the other information contained within the Annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinion on other matters prescribed by the Charities (Accounts and Reports) Regulations (Northern Ireland) 2015

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements.
- the Trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' report.

We have nothing to report in respect of the following matters in relation to which Charities Act (Northern Ireland) 2008 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Trustees' report and from the requirement to prepare a Strategic report.

Responsibilities of trustees

As explained more fully in the Trustees' responsibilities statement, the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF MOURNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND (CONTINUED)

In preparing the financial statements, the Trustees are responsible for assessing the Charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the Charity or to cease operations, or have no realistic alternative but to do so.

Auditors' responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

The engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations. As part of the audit in accordance with ISAs (UK) we exercised professional judgement and maintained professional scepticism throughout the audit. We identified the laws and regulations applicable to the company through discussions with directors and other management, and from our commercial knowledge and experience of the sector and we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including but not limited to taxation legislation and data protection, anti-bribery, employment, environmental and health and safety legislation.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud and considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations. We obtained an understanding of internal controls relevant to the audit in order to design audit procedures that were appropriate in the circumstances but not for the purpose of expressing an opinion of the effectiveness of the Company's internal controls.

To address the risk of fraud through management bias and override of controls, we performed analytical procedures to identify any unusual or unexpected relationships; tested journal entries to identify unusual transactions and assess the risk of management override of controls; evaluated the appropriateness of accounting policies used, including managements' use of the going concern basis of accounting, and the reasonableness of accounting estimates and related disclosures made by management; and investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included but were not limited to agreeing financial statement disclosures to underlying supporting documentation; reading the minutes of meetings of those charged with governance; and enquiring of management as to actual and potential litigation and claims.

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF MOURNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND (CONTINUED)

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our Auditors' report.

Use of our report

This report is made solely to the Charity's trustees, as a body, in accordance with Section 65 of the Charities Act (Northern Ireland) 2008. Our audit work has been undertaken so that we might state to the Charity's trustees those matters we are required to state to them in an Auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Charity and its trustees, as a body, for our audit work, for this report, or for the opinions we have formed.



Michael Fitch (Senior Statutory Auditor)

for and on behalf of
UHY Hacker Young Fitch Limited
Suite 2.06, Custom House
Custom House Square
Belfast
BT1 3ET

Date: 13th May 2025

Mourne Congregation Of The Presbyterian Church In Ireland

Statement of Financial Activities

Year ended 31 December 2024

	Note	2024 Unrestricted funds £	2024 Restricted funds £	2024 Endowment funds £	2024 Total funds £	2023 Total funds £
Income and endowments						
Donations and legacies	**4**	339,559	175,735	–	**515,294**	485,411
Charitable activities	**5**	1,268	47,694	–	**48,962**	47,487
Investment income	**6**	35,125	5,778	–	**40,903**	33,696
Other income	**7**	511	2,000	–	**2,511**	4,084
Total income		376,463	231,207	–	**607,670**	570,678
Expenditure						
Expenditure on charitable activities	**8,9**	303,675	230,852	–	**534,527**	533,604
Total expenditure		303,675	230,852	–	**534,527**	533,604
Net gains on investments	**11**	(169)	–	(1,059)	**(1,228)**	(1,563)
Net income		72,957	355	1,059	**74,371**	38,637
Transfers between funds		(13,025)	13,025	–	**–**	–
Other recognised gains and losses						
Gains from revaluation of fixed asset		–	20,000	–	**20,000**	–
Net movement in funds		59,932	33,380	1,059	**94,371**	38,637
Reconciliation of funds						
Total funds brought forward		843,080	1,466,300	101,278	**2,410,658**	2,372,021
Total funds carried forward		903,012	1,499,680	102,337	**2,505,029**	2,410,658

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 17 to 33 form part of these financial statements.

Mourne Congregation Of The Presbyterian Church In Ireland

Statement of Financial Position

31 December 2024

	Note	2024 £	2023 £
Fixed assets			
Tangible fixed assets	15	**1,266,078**	1,262,469
Investments	16	**162,904**	141,677
		1,428,982	1,404,146
Current assets			
Debtors	17	**109,575**	92,049
Cash at bank and in hand		**1,005,578**	955,556
		1,115,153	1,047,605
Creditors: amounts falling due within one year	18	**21,106**	21,093
Net current assets		**1,094,047**	1,026,512
Total assets less current liabilities		**2,523,029**	2,430,658
Provisions	20	**18,000**	20,000
Net assets		**2,505,029**	2,410,658
Funds of the charity			
Endowment funds		**102,337**	101,278
Restricted funds			
Revaluation reserve		**20,000**	–
Other Restricted funds		**1,479,680**	1,466,300
Total restricted funds		**1,499,680**	1,466,300
Unrestricted funds		**903,012**	843,080
Total charity funds	22	**2,505,029**	2,410,658

These financial statements were approved by the board of trustees and authorised for issue on 13th May 25 and are signed on behalf of the board by:

Rev William Bingham
Trustee

William Turner
Trustee

The notes on pages 17 to 33 form part of these financial statements.

Mourne Congregation Of The Presbyterian Church In Ireland

Statement of Cash Flows

Year ended 31 December 2024

	2024 £	2023 £
Cash flows from operating activities		
Net income	**74,371**	38,637
Adjustments for:		
Depreciation of tangible fixed assets	**9,386**	6,136
Net gains on investments	**(1,228)**	(1,563)
Dividends, interest and rents from investments	**(10,020)**	(10,019)
Other interest receivable and similar income	**(30,884)**	(23,677)
Accrued income	**(964)**	(192)
Changes in:		
Trade and other debtors	**(18,876)**	(3,429)
Trade and other creditors	**977**	(933)
Provisions and employee benefits	**(2,000)**	(2,000)
Other operating cash flow changes	**1**	(1)
Cash generated from operations	**20,763**	2,959
Interest received	**32,234**	17,001
Net cash from operating activities	**52,997**	19,960
Cash flows from investing activities		
Dividends, interest and rents from investments	**10,020**	10,019
Purchase of tangible assets	**(12,995)**	(1,800)
Net cash (used in)/from investing activities	**(2,975)**	8,219
Net increase in cash and cash equivalents	**50,022**	28,179
Cash and cash equivalents at beginning of year	**955,556**	927,377
Cash and cash equivalents at end of year	**1,005,578**	955,556

The notes on pages 17 to 33 form part of these financial statements.

1. General information

The charity is a public benefit entity and a registered charity in Northern Ireland and is unincorporated. The address of the principal office is 17 Main Road, Ballymartin, Kilkeel, Newry, Co Down, BT34 4NU.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act (Northern Ireland) 2008.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment property measured at fair value through income & expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Mourne Congregation of The Presbyterian Church in Ireland constitutes a public benefit entity as defined by FRS 102.

Going concern

There are no material uncertainties about the charity's ability to continue. The Trustees have reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements. To ensure this, the charity has a reserves policy to develop and maintain unrestricted reserves equivalent to 12 months incoming resources without prejudicing the ongoing activities of the organisation.

Judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are received on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where there vision affects both current and future periods.

3. Accounting policies *(continued)*

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Where the Trustees make a transfer of funds from general funds to a restricted fund, the charity reserves the right to transfer the unrestricted element of that fund into general reserves at any time in the future.

Incoming resources

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

3. Accounting policies *(continued)*

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are stated at cost (or deemed cost) less accumulated depreciation and accumulated impairment losses. All assets costing more than £1,000 are capitalised.

Cost includes the original purchase price, costs directly attributable to bringing the asset to its working condition for its intended use, dismantling and restoration costs.

The Charity have utilised FRS 102 transitional rules for property and have included all property in use by the charity at the date of transition to FRS 102 at deemed cost, being the fair value of the properties at that time.

Depreciation

Depreciation is calculated so as to write off the cost or deemed cost of an asset, less its residual value, over the useful economic life of that asset as follows:

Church Property	- No depreciation as residual values in excess of cost
Fixtures & Fittings	- 10%-25% straight line
Motor Vehicles	- 25% straight line

The assets' residual values and useful lives are reviewed, and adjusted, if appropriate, at the end of each reporting period. The effect of any change is accounted for prospectively.

3. Accounting policies *(continued)*

Investments

Unlisted equity investments are initially recorded at cost, and subsequently measured at fair value. If fair value cannot be reliably measured, assets are measured at cost less impairment.

Listed investments are measured at fair value with changes in fair value being recognised in income or expenditure.

Investment property

Investment property is revalued to its fair value at each reporting date and any changes in fair value are recognised in profit or loss.

Provisions

Provisions are recognised when the entity has an obligation at the reporting date as a result of a past event, it is probable that the entity will be required to transfer economic benefits in settlement and the amount of the obligation can be estimated reliably. Provisions are recognised as a liability in the statement of financial position and the amount of the provision as an expense.

Provisions are initially measured at the best estimate of the amount required to settle the obligation at the reporting date and subsequently reviewed at each reporting date and adjusted to reflect the current best estimate of the amount that would be required to settle the obligation. Any adjustments to the amounts previously recognised are recognised in income or expenditure unless the provision was originally recognised as part of the cost of an asset. When a provision is measured at the present value of the amount expected to be required to settle the obligation, the unwinding of the discount is recognised as a finance cost in the statement of financial activities in the period it arises, and is allocated to the appropriate expenditure heading.

Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

Defined contribution plans

The charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the charity to the fund in respect of the year.

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2024 £**
Donations			
Free Will Offering	264,805	–	**264,805**
Gift Aid	48,786	–	**48,786**
Loose collections	14,211	–	**14,211**
Stipend	2,360	–	**2,360**
District collections	472	–	**472**
Small donations scheme	2,000	–	**2,000**
Sunday school	–	875	**875**
Livingstonia	–	68,395	**68,395**
Missions Home & Abroad	–	54,573	**54,573**
Mid-week offering	–	2,385	**2,385**
Mission boxes	–	1,663	**1,663**
Property fund	–	3,227	**3,227**
Orphan society	–	9,353	**9,353**
PW Harvest appeal	–	3,176	**3,176**
Belfast City Mission	–	9,924	**9,924**
Fisherman Service	–	1,285	**1,285**
Mission Committee	–	8,809	**8,809**
Moderators Appeal	–	–	**–**
Students Bursary	–	1,576	**1,576**
Other donations	6,925	5,494	**12,419**
Legacies			
Legacies & bequests	–	5,000	**5,000**
	339,559	175,735	**515,294**

4. Donations and legacies *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Donations			
Free Will Offering	259,198	–	259,198
Gift Aid	48,304	–	48,304
Loose collections	13,513	–	13,513
Stipend	3,021	–	3,021
District collections	274	–	274
Small donations scheme	2,000	149	2,149
Sunday school	–	905	905
Livingstonia	–	64,156	64,156
Missions Home & Abroad	–	51,212	51,212
Mid-week offering	–	5,220	5,220
Mission boxes	–	1,283	1,283
Property fund	–	3,228	3,228
Orphan society	–	9,533	9,533
PW Harvest appeal	–	3,562	3,562
Belfast City Mission	–	4,681	4,681
Fisherman Service	–	1,068	1,068
Mission Committee	–	11,055	11,055
Moderators Appeal	–	189	189
Students Bursary	–	–	–
Other donations	2,225	635	2,860
Legacies			
Legacies & bequests	–	–	–
	328,535	156,876	485,411

5. Charitable activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2024 £**
Church Magazines	1,268	–	**1,268**
Mourne Presbyterian Women	–	9,238	**9,238**
Mourne Boys Brigade	–	8,046	**8,046**
Mourne Girls Brigade	–	3,584	**3,584**
Mourne Youth Council	–	2,621	**2,621**
Mourne Youth Fellowship	–	23,048	**23,048**
Saturday Club	–	–	**–**
Rainbows	–	1,157	**1,157**
	1,268	47,694	**48,962**

5. Charitable activities *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Church Magazines	1,178	–	1,178
Mourne Presbyterian Women	–	8,339	8,339
Mourne Boys Brigade	–	19,498	19,498
Mourne Girls Brigade	–	10,441	10,441
Mourne Youth Council	–	3,000	3,000
Mourne Youth Fellowship	–	3,593	3,593
Saturday Club	–	290	290
Rainbows	–	1,148	1,148
	1,178	46,309	47,487

6. Investment income

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2024 £**
Income from investment properties	10,020	–	**10,020**
Bank interest receivable	25,017	4,579	**29,596**
Other investment income- dividends	88	1,199	**1,287**
	35,125	5,778	**40,903**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Income from investment properties	10,019	–	10,019
Bank interest receivable	21,930	490	22,420
Other investment income- dividends	70	1,187	1,257
	32,019	1,677	33,696

7. Other income

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2024 £**
Youth Hall - reduction in provision	–	2,000	**2,000**
Other income & unpresented cheque	71	–	**71**
Grave fees	440	–	**440**
Photocopier	–	–	–
Use of Hall	–	–	–
Radio Ulster Broadcast Service	–	–	–
Energy Support Payment	–	–	–
	511	2,000	**2,511**

7. Other income *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Youth Hall - reduction in provision	–	2,000	2,000
Other income & unpresented cheque	407	–	407
Grave fees	160	–	160
Photocopier	17	–	17
Use of Hall	50	–	50
Radio Ulster Broadcast Service	250	–	250
Energy Support Payment	1,200	–	1,200
	2,084	2,000	4,084

8. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2024 £**
Advancing Christianity	167,469	230,834	**398,303**
Support costs	136,206	18	**136,224**
	303,675	230,852	**534,527**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Advancing Christianity	153,266	237,138	390,404
Support costs	143,186	14	143,200
	296,452	237,152	533,604

9. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	**Total funds 2024 £**	Total fund 2023 £
Advancing Christianity	398,303	126,357	**524,660**	523,594
Governance costs	–	9,867	**9,867**	10,010
	398,303	136,224	**534,527**	533,604

10. Analysis of support costs

	Advancing Christianity	**Total 2024**	Total 2023
	£	**£**	£
Staff costs	34,885	**34,885**	33,867
Premises	63,926	**63,926**	79,503
General office	7,010	**7,010**	5,791
Finance costs	486	**486**	498
Governance costs	9,867	**9,867**	10,010
Depreciation	9,386	**9,386**	6,136
Support costs - Other congregational costs	10,664	**10,664**	7,395
	136,224	**136,224**	143,200

11. Net gains on investments

	Unrestricted Funds	Endowment Funds	**Total Funds 2024**
	£	£	**£**
Gains/(losses) on listed investments	169	1,059	**1,228**

	Unrestricted Funds	Endowment Funds	Total Funds 2023
	£	£	£
Gains/(losses) on listed investments	296	1,267	1,563

12. Net income

Net income is stated after charging/(crediting):

	2024	2023
	£	£
Depreciation of tangible fixed assets	**9,386**	6,136
Fees payable for the audit of the financial statements	**3,960**	3,840

13. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2024	2023
	£	£
Wages and salaries	**105,715**	94,539
Social security costs	**8,481**	7,076
Employer contributions to pension plans	**14,053**	13,363
Other employee benefits	**2,536**	–
	130,785	114,978

13. Staff costs *(continued)*

The average head count of employees during the year was 4 (2023: 5). The average number of full-time equivalent employees during the year is analysed as follows:

	2024 No.	2023 No.
Minister	1	1
Ministry support	–	1
Maintenance	2	2
Other	1	1
	4	5

No employee received employee benefits of more than £60,000 during the year (2023: Nil).

14. Trustee remuneration and expenses

The Minister of the congregation, Rev William Bingham, is also a trustee. Rev Bingham received remuneration of £55,834 (2023 - £53,175) and expenses (including car allowance & mileage) of £9,507 (2023 - £9,094) in his capacity as the Minister of the congregation. Pension contribution of £13,400 (2023 - £12,762) were also paid to the Presbyterian Church in Ireland Pension Scheme (2009) in respect of Rev Bingham.

No other trustees received any remuneration and no other trustees claimed any expenses during the year in connection with their duties.

15. Tangible fixed assets

	Church Property £	Fixtures and fittings £	Motor vehicles £	**Total £**
Cost				
At 1 January 2024	1,235,000	113,205	–	**1,348,205**
Additions	–	–	12,995	**12,995**
At 31 December 2024	1,235,000	113,205	12,995	**1,361,200**
Depreciation				
At 1 January 2024	–	85,736	–	**85,736**
Charge for the year	–	6,136	3,250	**9,386**
At 31 December 2024	–	91,872	3,250	**95,122**
Carrying amount				
At 31 December 2024	1,235,000	21,333	9,745	**1,266,078**
At 31 December 2023	1,235,000	27,469	–	1,262,469

15. Tangible fixed assets *(continued)*

Church Property includes all properties owned and occupied by the Charity in Advancement of Christianity and includes the Mourne Presbyterian Church building, Graveyard, Halls, Youth Centre, Apartment and Manse.

Church Property was recognised in the financial statements using a fair value valuation as deemed cost on transition to SORP 2015 (FRS 102).

The valuation was performed by independent external valuers, Osborne King, as at 31st December 2015, on the basis of Fair Value. Fair Value being the amount for which an asset could be exchanged between knowledgeable, willing parties on an arm's length basis in accordance with Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (FRS 102) and the Charities SORP 2015 (SORP 2015).

Given the nature of the properties and the high level of on-going maintenance to which they are subject, no depreciation is applied to Church Property. The residual value of Church Property is considered to be at least equal to the deemed cost of the property.

Due to the age and nature of Church property it was not possible to reliably state the historic cost of Church property.

Fixtures & fittings are recorded a depreciated historical cost.

16. Investments

	Listed investments £	Investment properties £	Other investments £	**Total £**
Cost or valuation				
At 1 January 2024	38,105	100,000	3,572	**141,677**
Additions	–	–	–	–
Fair value movements	1,059	20,000	168	**21,227**
At 31 December 2024	39,164	120,000	3,740	**162,904**
Impairment				
At 1 January 2024 and 31 December 2024			–	–
Carrying amount				
At 31 December 2024	39,164	120,000	3,740	**162,904**
At 31 December 2023	38,105	100,000	3,572	141,677

All investments shown above are held at valuation.

16. Investments *(continued)*

Investment properties

Investment property at Greencastle Street, Kilkeel has been included in the financial statements at fair value.

The property was valued by Keith Graham, an independent valuer, qualified under the Royal Institution of Chartered Surveyors, possessing relevant experience in the area. The valuation was on the basis of Market Value, as at 7th April 2025.

Market Value (fair value) is the amount for which an asset could be exchanged between knowledgeable, willing parties on an arm's length basis in accordance with Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (FRS 102) and the Charities SORP 2015 (SORP 2015).

The Trustees consider the fair value of this property at the year-end not to be materially different from the professional valuation dated 7th April 2025.

Financial assets held at fair value

Both listed and other investments are recorded at their fair value at the balance sheet date.

The fair value of the listed investments and the general investment fund are determined by reference to the quoted price for identical assets in an active market at the balance sheet date.

17. Debtors

	2024	2023
	£	£
Prepayments and accrued income	**38,364**	22,765
Other debtors	**71,211**	69,284
	109,575	92,049

18. Creditors: amounts falling due within one year

	2024	2023
	£	£
Trade creditors	**1,645**	1,857
Accruals and deferred income	**18,854**	18,367
Social security and other taxes	**607**	869
	21,106	21,093

19. Deferred income

	2024	2023
	£	£
Amount deferred in year	**1,451**	–

20. Provisions

	Youth Hall £
At 1 January 2024	20,000
Annual ownership movement	(2,000)
At 31 December 2024	**18,000**

Construction of the Youth Hall at Greencastle Street, Kilkeel was a joint project between Mourne Presbyterian Church and a third-party government funder.

Under the agreement between the parties, Mourne Presbyterian Church's percentage ownership of the Youth Hall increases annually with the passing of time, until it will own 100% of the asset. As the full value of the asset has been reflected within the fixed asset, a provision recognising the government funder's interest in the asset has been recorded.

21. Pensions and other post-retirement benefits

Pension contributions

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £14,053 (2023: £13,363).

The charity operates a defined contribution pension scheme for its employees. The assets of the scheme are held separately from those of the charity in an independently administered Fund. The pension cost charge represents contributions payable by the charity to the fund and amounted to £653 (2023 - £601). Contributions totalling £149 (2023 - £137) were payable to the fund at the balance sheet date and are included in creditors.

The minister (and 2018 Associate Minister) of the congregation is a member of the Presbyterian Church in Ireland Pension Scheme (2009). This is a scheme operated by the Presbyterian Church in Ireland, a separate registered charity. The congregation pays an assessment to the Presbyterian Church in Ireland equivalent to the employer's pension contributions for the Scheme and based on the stipend paid to the minister.

The Presbyterian Church in Ireland Pension Scheme (2009) is a funded Scheme of the defined benefit type, providing defined benefits based on career average revalued salary. The Scheme has assets held in a separately administered fund managed by a board of trustees. The Presbyterian Church and the Scheme Trustees have agreed a funding plan to ensure the Scheme is sufficiently funded to meet current and future obligations. A formal schedule of contributions was drawn whereby the Presbyterian Church agreed to pay contributions of 24% of pensionable salaries to cover the accrual of benefits for future service, expenses, the cost of insuring death in service benefits and funding the scheme deficit.

During the year the charity made payments of £13,400 (2023 - £12,762) to the fund. There were no contributions outstanding at the balance sheet date in the current or prior year.

22. Analysis of charitable funds

Unrestricted funds

	At 1 Jan 2024	Income	Expenditure	Transfers	Gains and losses	At 31 Dec 2024
	£	£	£	£	£	£
General funds	843,080	376,463	(303,675)	(13,025)	169	**903,012**

	At 1 Jan 2023	Income	Expenditure	Transfers	Gains and losses	At 31 Dec 2023
	£	£	£	£	£	£
General funds	785,420	363,816	(296,452)	(10,000)	296	843,080

Restricted funds

	At 1 Jan 2024	Income	Expenditure	Transfers	Gains and losses	At 31 Dec 2024
	£	£	£	£	£	£
Revaluation Reserve	–	–	–	–	20,000	**20,000**
Church Buildings	1,215,000	2,000	–	–	–	**1,217,000**
Investment Properties	100,000	–	–	–	–	**100,000**
Belfast City Mission	4,681	9,924	(4,931)	–	–	**9,674**
Livingstonia Fund	38,876	68,395	(65,286)	–	–	**41,985**
Missions Home & Abroad	29,494	54,573	(59,366)	–	–	**24,701**
Orphan Society	1,767	9,353	(9,411)	–	–	**1,709**
PW Harvest Appeal	593	3,177	–	(3,249)	–	**521**
Mid-Week Offering	1,739	2,385	(2,450)	–	–	**1,674**
Property Fund	13,643	3,228	–	–	–	**16,871**
Mission Boxes	978	903	(1,000)	–	–	**881**
Fishermans Service	–	1,284	(1,284)	–	–	–
Earl Haig	–	650	(650)	–	–	–
Moderator's Appeal	–	–	–	–	–	–
Newell Bequest Income	1,178	5,261	(2,665)	–	–	**3,774**
Sunday School Offering	941	876	(900)	–	–	**917**
Student Bursary	–	1,576	(1,576)	–	–	–
Mission Committee	1,750	8,809	(7,809)	(1,000)	–	**1,750**
MPC Special Appeal	–	4,844	(4,844)	–	–	–
Mourne Presbyterian Women	29,659	15,492	(11,923)	3,249	–	**36,477**
Boys Brigade	3,997	8,049	(7,900)	2,100	–	**6,246**
Girls Brigade	1,829	3,585	(3,553)	2,100	–	**3,961**
Mourne Youth Council	6,561	2,625	(7,282)	–	–	**1,904**
Junior Youth Fellowship	10,041	23,059	(36,616)	9,825	–	**6,309**
MPC Choir	94	–	(75)	–	–	**19**
Monday Club	440	–	(30)	–	–	**410**
Thursday Club	84	–	(7)	–	–	**77**
Saturday Club	1,966	2	(276)	–	–	**1,692**
Rainbows	331	1,157	(963)	–	–	**525**
Badminton	658	–	(55)	–	–	**603**
	1,466,300	231,207	(230,852)	13,025	20,000	**1,499,680**

22. Analysis of charitable funds *(continued)*

	At 1 Jan 2023	Income	Expenditure	Transfers	Gains and losses	At 31 Dec 2023
	£	£	£	£	£	£
Church Buildings	1,213,000	2,000	–	–	–	1,215,000
Investment Properties	100,000	–	–	–	–	100,000
Belfast City Mission	5,785	4,681	(5,785)	–	–	4,681
Livingstonia Fund	64,802	64,156	(91,082)	1,000	–	38,876
Missions Home & Abroad	27,969	51,212	(49,687)	–	–	29,494
Orphan Society	1,769	9,532	(9,534)	–	–	1,767
PW Harvest Appeal	497	3,562	–	(3,466)	–	593
Mid-Week Offering	1,884	5,220	(5,365)	–	–	1,739
Property Fund	10,415	3,228	–	–	–	13,643
Mission Boxes	1,141	837	(1,000)	–	–	978
Fishermans Service	–	1,068	(1,068)	–	–	–
Earl Haig	–	635	(635)	–	–	–
Moderator's Appeal	5,511	189	(5,700)	–	–	–
Newell Bequest Income	1,160	1,283	(1,265)	–	–	1,178
Sunday School Offering	736	905	(700)	–	–	941
Student Bursary	–	–	–	–	–	–
Mission Committee	–	11,055	(8,305)	(1,000)	–	1,750
MPC Special Appeal	–	–	–	–	–	–
Mourne Presbyterian Women	32,929	9,302	(11,038)	(1,534)	–	29,659
Boys Brigade	6,370	19,509	(31,158)	9,276	–	3,997
Girls Brigade	4,806	10,444	(5,145)	(8,276)	–	1,829
Mourne Youth Council	40	3,006	(6,485)	10,000	–	6,561
Junior Youth Fellowship	4,285	3,597	(1,841)	4,000	–	10,041
MPC Choir	318	–	(224)	–	–	94
Monday Club	470	–	(30)	–	–	440
Thursday Club	92	–	(8)	–	–	84
Saturday Club	1,690	292	(16)	–	–	1,966
Rainbows	234	1,148	(1,051)	–	–	331
Badminton	687	1	(30)	–	–	658
	1,486,590	206,862	(237,152)	10,000	–	1,466,300

22. Analysis of charitable funds *(continued)*

Endowment funds

	At 1 Jan 2024 £	Income £	Expenditure £	Transfers £	Gains and losses £	**At 31 Dec 2024 £**
Newell Bequest Endowment	101,278	–	–	–	1,059	**102,337**

	At 1 Jan 2023 £	Income £	Expenditure £	Transfers £	Gains and losses £	At 31 Dec 2023 £
Newell Bequest Endowment	100,011	–	–	–	1,267	101,278

23. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	**Total Funds 2024 £**
Tangible fixed assets	31,078	1,235,000	–	**1,266,078**
Investments	3,740	120,000	39,164	**162,904**
Current assets	887,849	164,131	63,173	**1,115,153**
Creditors less than 1 year	(19,655)	(1,451)	–	**(21,106)**
Provisions	–	(18,000)	–	**(18,000)**
Net assets	903,012	1,499,680	102,337	**2,505,029**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2023 £
Tangible fixed assets	27,469	1,235,000	–	1,262,469
Investments	3,572	100,000	38,105	141,677
Current assets	833,132	151,300	63,173	1,047,605
Creditors less than 1 year	(21,093)	–	–	(21,093)
Provisions	–	(20,000)	–	(20,000)
Net assets	843,080	1,466,300	101,278	2,410,658

24. Analysis of changes in net debt

	At 1 Jan 2024	Cash flows	At 31 Dec 2024
	£	£	£
Cash at bank and in hand	955,556	50,022	**1,005,578**

25. Related parties, trustee remuneration and expenses

The Minister, Rev William Bingham is considered to be key management personnel of the charity. Total remuneration paid to Rev Bingham by way of his employment with the Church is detailed in Note 14.

Rev William Bingham occupied residential church property at Manse Road, Kilkeel (The Manse) in his role as Minister of the congregation. Rev. Bingham was not charged rent for use of this property.

During the year the charity donated £6,000 (2023 - £6,000) to Gary Bingham (a trustee) in support of his work the Belfast City Mission.

Mourne Congregation Of The Presbyterian Church In Ireland

Northern Ireland - Charity number 105010

Accounts

CHARITY REGISTRATION NUMBER: NIC105010

Mourne Congregation Of The Presbyterian Church In Ireland

Financial Statements

31 December 2023

UHY HACKER YOUNG FITCH LIMITED
Chartered accountants & statutory auditor
27-29 Gordon Street Mews
Gordon Street
Belfast
BT1 2LG

Mourne Congregation Of The Presbyterian Church In Ireland

Financial Statements

Year ended 31 December 2023

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Mourne Congregation Of The Presbyterian Church In Ireland

Trustees' Annual Report

Year ended 31 December 2023

The trustees present their report and the financial statements of the charity for the year ended 31 December 2023.

Reference and administrative details

Registered charity name	Mourne Congregation Of The Presbyterian Church In Ireland
Charity registration number	NIC105010
Principal office	Greencastle Street Kilkeel Co Down BT34 4BH

The trustees

Rev William Bingham
Archie Alderdice
Ivan Annett
Ronald Annett
William Annett
David Baird
Doreen Bartholomew
Gary Bingham
Jackie Blue
Jim Chestnutt
Edward Forsythe
W A Grills
Roy Hanna
J W Hanna
R J Hanna
James Henderson
Rodney McBride
Sidney McKee
Joseph McKibbin
Martin McKee
David Morris
James Morris
Eric Niblock
Gregory Nicholson
Robert Patterson
Thomas Patterson
Alan Skillen
Eric Skillen
James Stevenson
Brian Townley
William Turner
Stanley Annett
Gary Glenny
Raymond McKee
Maurice Skillen
James Stevenson

Company secretary	William Turner

Auditor	UHY Hacker Young Fitch Limited Chartered accountants & statutory auditor 27-29 Gordon Street Mews Gordon Street Belfast BT1 2LG
Bankers	Danske Bank 58 Hill Street NEWRY Co Down BT34 1AR
Solicitors	Fisher & Fisher 1 Newry St Rathfriland, Newry Co Down BT34 5PY

Structure, governance 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 and the ministers in active duty in the congregation, have no deliberative but only a casting vote.

Stated meetings of the Kirk session are held at least three times in each year or as appropriate. Exceptional meetings were held during the year to deal with issues around church activities and Covid 19 restrictions.

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 by vote either by the congregation or by the Kirk Session. Members are elected if they obtain two-thirds of the 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. Mourne Presbyterian Church has been assigned to the Presbytery of Newry within 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.

Structure, governance and management *(continued)*

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, administrative 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

Mourne 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 purposes are by the grace of God, to help people of all ages become fully devoted followers of Jesus Christ. Our vision is, by the grace of God, to be an inclusive, welcoming community of Christ's people of all ages, which:

- is increasingly characterised by love for God, and love and concern for others;

- is committed to the historic Christian gospel as revealed in the Bible;

- is relevant to people of this time and place.

The congregation aims to live out its Mission and Vision as a family of God's people by being:

- A Covenant Community: where our relationships are rooted in the promises of God by living faithfully toward him and toward one another.

- An Intergenerational Community: where adults intentionally take the lead to engage with, encourage and nurture younger members to maturity in Christ.

- An Outward looking Community: where we want the blessings of God that belong to us in the gospel to become blessings for others beyond the bounds of our community.

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

Objectives and activities

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

- Sunday School
- Bible Classes
- Midweek Fellowship Group
- Crèches
- Children's Church
- Sunday Knight Kids
- Youth Fellowship Groups
- Small Group Meetings
- Boys Brigade
- Girls Brigade
- Presbyterian Women
- Mens Fellowship
- Badminton Club
- Youth Club
- Mothers and Toddlers
- Walking Group
- Ladies Bible Study Group

covering all spiritual and operational matters.

Achievements and performance

Worship and prayer
The congregation met for worship each Sunday at 11.30am and 7.00pm. During the week the Bible Study provided an opportunity for members to meet for fellowship, to study the scriptures and for a time of prayer. Live Broadcast services on Sunday mornings and evenings were available online with an average online viewing of 1,750 for the morning and 800 for the evening services. The Trustees acknowledge and thank the Media Team for their dedication and expertise in providing this service. The midweek prayer meeting and bible study was held on Thursday evenings with an average attendance of 70 people. Full members classes were held in the Spring 24 people were admitted to The Lord's Table for the first time and 4 persons were received on transfer from other congregations. There were 15 infant baptisms and infant dedications, 5 adult baptisms, 10 weddings and 34 funeral services. At 31 December 2023 there were 595 communicant members and 1,004 families connected with the congregation. The Sacrament of the Lord's Supper was served at evening worship in January and morning worship in May and November. The average weekly attendance at worship was 770 in the morning and 370 in the evening. The Trustees are very grateful to the 180 Band, Organist, Praise Band, musicians and choir who led worship throughout the year. Many have been blessed through their ministry. Monthly services also took place in Brackney Hall except for the summer months.

Achievements and performance *(continued)*

Pastoral care
Members of the congregation who are unable to attend church due to sickness or age were visited by the minister, elders or by one of the congregation's pastoral visitors. Mr Ellis Hanna joined us as a Student Assistant part time.

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

The congregation also supports the work of the Student Christian Organisation of Malawi and various projects relating to the work of The David Gordon Memorial Hospital in Livingstonia, Malawi, with a particular focus on supporting the very poor and vulnerable members of the area.

The congregation supports various local charities including The Fishermen's Mission, The Southern Area Hospice, Child Evangelism Fellowship, Mourne Stimulus, Mission Aviation Fellowship, Belfast City Mission, Prison Fellowship, The Royal British Legion, The RNLI and The Presbyterian Children's Society. The congregation also supports, both financially and prayerfully, members of our fellowship who decide to do short or long-term service with mission focused organisations. Members who undertake study to prepare them for service both at home and overseas also receive support from the congregation.

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

General Assembly
The minister and two of our elders were nominated to attend the meeting of the General Assembly of the Presbyterian Church in Ireland. The General Assembly of 2023 was held in June.

Property
During 2023 the inside of the Meeting House was painted and general maintenance was provided.

Organisations -.
Sunday School and Bible Classes met on Sunday mornings with an average attendance of over 250.

Sunday Knight Kids met monthly with an average attendance of 30.

Baby and Children's Crèche were held each Sunday morning. Attendance varied.

The Youth Fellowship groups met in the halls each Sunday evening with a combined average attendance of 120. The Girls' Brigade met on Tuesday evenings with a varied programme of games, crafts, cooking and Bible Study. No parents' evening was held this year but the GB organised a Christmas concert for parents. There are around 200 members plus officers and helpers.

The Mother and Toddler Group met on Wednesday mornings from 9.30am to 11.00am. Over 75 children are registered as members from throughout the community.

The Boys Brigade met on Wednesday evenings with a varied programme of sports, crafts games and bible study. No Parents evening was held March. There are around 200 members plus leaders and helpers.

Achievements and performance *(continued)*

The Badminton Club met on Wednesday evenings.

The Presbyterian Women's Group met on the 1st and 3rd Monday of each month and held a Presbyterian Women's Service in March.

The Men's Fellowship met two times each month from September to May.

English Classes for people from other countries living in our community were held this year on a Monday evening.

The Saturday Club met from January to March and September to December.

Small group Bible studies were held in the church halls throughout the year.

The Walking Club organised a several walks this year.

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. They also thank our caretakers for the excellent work in cleaning and maintaining the church properties.

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). A team of volunteers was also established to do messages for those living in isolation during the period of Lockdown.

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 via informal, 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.

Financial review

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 701 (2022 - 703) contributors during the year, donating a total of £259,198 (2022- £239,462).

Total income during the year was £569,271, compared to £567,881 in the previous year.

Total expenditure for the year amounted to £533,604 (2022 - £498,650). The increase in costs was due to the increase in organisational and general activity.

Net income recorded totalled £37,230 (2022 - £66,487).

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

Reserves Policy
The Trustees have considered the level of unrestricted reserves that is appropriate to hold, taking account of current and ongoing commitments. It is the policy of the Trustees to hold at least three month's normal expenditure. At the year-end unrestricted reserves were £841,673 (2022 - £785,420) which represents a higher level of reserves. The Trustees however, consider it prudent to hold reserves at this level as the funding of its present activities is dependent on the ongoing financial support of members.

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

Trustees' responsibilities statement

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Northern Ireland requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act (Northern Ireland) 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees' annual report was approved on 23/5/24 and signed on behalf of the board of trustees by:

Wm T. Bingham
.....
Rev William Bingham
Trustee

W.N. Turner
.....
William Turner
Trustee

UHY Hacker Young Fitch
Chartered Accountants

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MOURNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF MOURNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

Opinion

We have audited the financial statements of Mourne Congregation of the Presbyterian Church In Ireland (the 'charity') for the year ended 31 December 2023 which comprise the Statement of financial activities, the Balance sheet, the Statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the Charity's affairs as at 31 December 2023 and of its incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and in other respects the requirements of the Charitie Act (Northern Ireland) 2008.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

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UHY Hacker Young Fitch Limited is registered in Northern Ireland (NI51815)
A list of members' names and their professional qualifications is available for inspection at the registered office at the above address.
Registered to carry on audit work and authorised to carry on investment business by the Institute of Chartered Accountants in Ireland (ICAI). Chartered Accountants Ireland is the operating name of ICAI.
A member of the UHY Hacker Young Group of independent UK partnerships.
A member of UHY International, a network of independent accounting and consulting firms.

Helping you prosper

CHARTERED ACCOUNTANTS IRELAND

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF MOURNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND (CONTINUED)

Other information

The other information comprises the information included in the Annual report other than the financial statements and our Auditors' report thereon. The Trustees are responsible for the other information contained within the Annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinion on other matters prescribed by the Charities (Accounts and Reports) Regulations (Northern Ireland) 2015

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements.
- the Trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' report.

We have nothing to report in respect of the following matters in relation to which Charities Act (Northern Ireland) 2008 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Trustees' report and from the requirement to prepare a Strategic report.

Responsibilities of trustees

As explained more fully in the Trustees' responsibilities statement, the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF MOURNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND (CONTINUED)

In preparing the financial statements, the Trustees are responsible for assessing the Charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the Charity or to cease operations, or have no realistic alternative but to do so.

Auditors' responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

The engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations. As part of the audit in accordance with ISAs (UK) we exercised professional judgement and maintained professional scepticism throughout the audit. We identified the laws and regulations applicable to the company through discussions with directors and other management, and from our commercial knowledge and experience of the sector and we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including but not limited to taxation legislation and data protection, anti-bribery, employment, environmental and health and safety legislation.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud and considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations. We obtained an understanding of internal controls relevant to the audit in order to design audit procedures that were appropriate in the circumstances but not for the purpose of expressing an opinion of the effectiveness of the Company's internal controls.

To address the risk of fraud through management bias and override of controls, we performed analytical procedures to identify any unusual or unexpected relationships; tested journal entries to identify unusual transactions and assess the risk of management override of controls; evaluated the appropriateness of accounting policies used, including managements' use of the going concern basis of accounting, and the reasonableness of accounting estimates and related disclosures made by management; and investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included but were not limited to agreeing financial statement disclosures to underlying supporting documentation; reading the minutes of meetings of those charged with governance; and enquiring of management as to actual and potential litigation and claims.

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF MOURNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND (CONTINUED)

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our Auditors' report.

Use of our report

This report is made solely to the Charity's trustees, as a body, in accordance with Section 65 of the Charities Act (Northern Ireland) 2008. Our audit work has been undertaken so that we might state to the Charity's trustees those matters we are required to state to them in an Auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Charity and its trustees, as a body, for our audit work, for this report, or for the opinions we have formed.



Michael Fitch (Senior Statutory Auditor)

for and on behalf of
UHY Hacker Young Fitch Limited
Suite 2.06, Custom House
Custom House Square
Belfast
BT1 3ET

Date: 23/5/24.

Mourne Congregation Of The Presbyterian Church In Ireland

Statement of Financial Activities

Year ended 31 December 2023

	Note	2023 Unrestricted funds £	2023 Restricted funds £	2023 Endowment funds £	2023 Total funds £	2022 Total funds £
Income and endowments						
Donations and legacies	4	328,535	156,876	–	**485,411**	511,429
Charitable activities	5	1,178	46,309	–	**47,487**	39,838
Investment income	6	32,019	1,677	–	**33,696**	13,884
Other income	7	2,084	2,000	–	**4,084**	2,730
Total income		363,816	206,862	–	**570,678**	567,881
Expenditure						
Expenditure on charitable activities	8,9	296,452	237,152	–	**533,604**	498,650
Total expenditure		296,452	237,152	–	**533,604**	498,650
Net gains/(losses) on investments	11	(296)	–	(1,267)	**(1,563)**	2,744
Net income		67,660	(30,290)	1,267	**38,637**	66,487
Transfers between funds		(10,000)	10,000	–	–	–
Net movement in funds		57,660	(20,290)	1,267	**38,637**	66,487
Reconciliation of funds						
Total funds brought forward		785,420	1,486,590	100,011	**2,372,021**	2,305,534
Total funds carried forward		843,080	1,466,300	101,278	**2,410,658**	2,372,021

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 18 to 33 form part of these financial statements.

Mourne Congregation Of The Presbyterian Church In Ireland

Statement of Financial Position

31 December 2023

	Note	2023 £	2022 £
Fixed assets			
Tangible fixed assets	15	1,262,469	1,266,805
Investments	16	141,677	140,113
		1,404,146	1,406,918
Current assets			
Debtors	17	92,049	81,944
Cash at bank and in hand		955,556	927,377
		1,047,605	1,009,321
Creditors: amounts falling due within one year	18	21,093	22,218
Net current assets		1,026,512	987,103
Total assets less current liabilities		2,430,658	2,394,021
Provisions	19	20,000	22,000
Net assets		2,410,658	2,372,021
Funds of the charity			
Endowment funds		101,278	100,011
Restricted funds		1,466,300	1,486,590
Unrestricted funds		843,080	785,420
Total charity funds	21	2,410,658	2,372,021

These financial statements were approved by the board of trustees and authorised for issue on 23/5/24, and are signed on behalf of the board by:

Rev William Bingham
Trustee

William Turner
Trustee

The notes on pages 18 to 33 form part of these financial statements.

Mourne Congregation Of The Presbyterian Church In Ireland

Statement of Cash Flows

Year ended 31 December 2023

	2023 £	2022 £
Cash flows from operating activities		
Net income	**38,637**	66,487
Adjustments for:		
Depreciation of tangible fixed assets	**6,136**	5,466
Net gains/(losses) on investments	**(1,563)**	2,744
Dividends, interest and rents from investments	**(10,019)**	(10,017)
Other interest receivable and similar income	**(23,677)**	(3,867)
Accrued (income)/expenses	**(192)**	1,543
Changes in:		
Trade and other debtors	**(3,429)**	(11,674)
Trade and other creditors	**(934)**	751
Provisions	**(2,000)**	(2,000)
Cash generated from operations	**2,959**	49,433
Interest received	**17,001**	3,880
Net cash from operating activities	**19,960**	53,313
Cash flows from investing activities		
Dividends, interest and rents from investments	**10,019**	10,017
Purchase of tangible assets	**(1,800)**	(6,151)
Net cash from investing activities	**8,219**	3,866
Net increase in cash and cash equivalents	**28,179**	57,179
Cash and cash equivalents at beginning of year	**927,377**	870,198
Cash and cash equivalents at end of year	**955,556**	927,377

The notes on pages 18 to 33 form part of these financial statements.

1. General information

The charity is a public benefit entity and a registered charity in Northern Ireland and is unincorporated. The address of the principal office is 17 Main Road, Ballymartin, Kilkeel, Newry, Co Down, BT34 4NU.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act (Northern Ireland) 2008.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment property measured at fair value through income & expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Mourne Congregation of The Presbyterian Church in Ireland constitutes a public benefit entity as defined by FRS 102.

Going concern

There are no material uncertainties about the charity's ability to continue. The Trustees have reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements. To ensure this, the charity has a reserves policy to develop and maintain unrestricted reserves equivalent to 12 months incoming resources without prejudicing the ongoing activities of the organisation.

Judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are received on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3. Accounting policies *(continued)*

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Where the Trustees make a transfer of funds from general funds to a restricted fund, the charity reserves the right to transfer the unrestricted element of that fund into general reserves at any time in the future.

Incoming resources

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

3. **Accounting policies** *(continued)*

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are stated at cost (or deemed cost) less accumulated depreciation and accumulated impairment losses. All assets costing more than £1,000 are capitalised.

Cost includes the original purchase price, costs directly attributable to bringing the asset to its working condition for its intended use, dismantling and restoration costs.

The Charity have utilised FRS 102 transitional rules for property and have included all property in use by the charity at the date of transition to FRS 102 at deemed cost, being the fair value of the properties at that time.

Depreciation

Depreciation is calculated so as to write off the cost or deemed cost of an asset, less its residual value, over the useful economic life of that asset as follows:

Church Property	- No depreciation as residual values in excess of cost
Fixtures & Fittings	- 10%-25% straight line

The assets' residual values and useful lives are reviewed, and adjusted, if appropriate, at the end of each reporting period. The effect of any change is accounted for prospectively.

Investments

Unlisted equity investments are initially recorded at cost, and subsequently measured at fair value. If fair value cannot be reliably measured, assets are measured at cost less impairment.

Listed investments are measured at fair value with changes in fair value being recognised in income or expenditure.

3. **Accounting policies** *(continued)*

Investment property

Investment property is revalued to its fair value at each reporting date and any changes in fair value are recognised in profit or loss.

Provisions

Provisions are recognised when the entity has an obligation at the reporting date as a result of a past event, it is probable that the entity will be required to transfer economic benefits in settlement and the amount of the obligation can be estimated reliably. Provisions are recognised as a liability in the statement of financial position and the amount of the provision as an expense.

Provisions are initially measured at the best estimate of the amount required to settle the obligation at the reporting date and subsequently reviewed at each reporting date and adjusted to reflect the current best estimate of the amount that would be required to settle the obligation. Any adjustments to the amounts previously recognised are recognised in income or expenditure unless the provision was originally recognised as part of the cost of an asset. When a provision is measured at the present value of the amount expected to be required to settle the obligation, the unwinding of the discount is recognised as a finance cost in the statement of financial activities in the period it arises, and is allocated to the appropriate expenditure heading.

Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

Defined contribution plans

The charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the charity to the fund in respect of the year.

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Donations			
Free Will Offering	259,198	–	**259,198**
Gift Aid	48,304	–	**48,304**
Loose collections	13,513	–	**13,513**
Stipend	3,021	–	**3,021**
District collections	274	–	**274**
Small donations scheme	2,000	149	**2,149**
Sunday school	–	905	**905**
Livingstonia	–	64,156	**64,156**
Missions Home & Abroad	–	51,212	**51,212**
Mid-week offering	–	5,220	**5,220**
Mission boxes	–	1,283	**1,283**
Property fund	–	3,228	**3,228**
Orphan society	–	9,533	**9,533**
PW Harvest appeal	–	3,562	**3,562**
Belfast City Mission	–	4,681	**4,681**
Fisherman Service	–	1,068	**1,068**
Mission Committee	–	11,055	**11,055**
Moderators Appeal	–	189	**189**
Students Bursary	–	–	–
Other donations	2,225	635	**2,860**
	328,535	156,876	**485,411**

4. Donations and legacies *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Donations			
Free Will Offering	239,462	–	239,462
Gift Aid	43,916	–	43,916
Loose collections	10,647	–	10,648
Stipend	2,768	–	2,768
District collections	176	–	176
Small donations scheme	2,006	–	2,006
Sunday school	–	810	810
Livingstonia	–	90,351	90,351
Missions Home & Abroad	–	51,788	51,788
Mid-week offering	–	4,452	4,452
Mission boxes	–	1,692	1,692
Property fund	–	2,306	2,306
Orphan society	–	9,786	9,786
PW Harvest appeal	–	3,263	3,263
Belfast City Mission	–	5,785	5,785
Fisherman Service	–	1,404	1,404
Mission Committee	–	4,375	4,375
Moderators Appeal	–	33,568	33,568
Students Bursary	–	116	116
Other donations	1,336	1,421	2,757
	300,311	211,117	511,429

5. Charitable activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2023 £**
Church Magazines	1,178	–	**1,178**
Mourne Presbyterian Women	–	8,339	**8,339**
Mourne Boys Brigade	–	19,498	**19,498**
Mourne Girls Brigade	–	10,441	**10,441**
Mourne Youth Council	–	3,000	**3,000**
Mourne Youth Fellowship	–	3,593	**3,593**
Saturday Club	–	290	**290**
Rainbows	–	1,148	**1,148**
	1,178	46,309	**47,487**

5. Charitable activities *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Church Magazines	1,015	–	1,015
Mourne Presbyterian Women	–	5,215	5,215
Mourne Boys Brigade	–	3,684	3,684
Mourne Girls Brigade	–	9,133	9,133
Mourne Youth Council	–	(2,240)	(2,240)
Mourne Youth Fellowship	–	22,247	22,247
Rainbows	–	784	784
	1,015	38,823	39,838

6. Investment income

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2023 £**
Income from investment properties	10,019	–	**10,019**
Bank interest receivable	21,930	490	**22,420**
Other investment income- dividends	70	1,187	**1,257**
	32,019	1,677	**33,696**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Income from investment properties	10,017	–	10,017
Bank interest receivable	2,502	164	2,666
Other investment income- dividends	72	1,129	1,201
	12,591	1,293	13,884

7. Other income

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2023 £**
Youth Hall - reduction in provision	–	2,000	**2,000**
Other income & unpresented cheque	407	–	**407**
Grave fees	160	–	**160**
Photocopier	17	–	**17**
Use of Hall	50	–	**50**
Radio Ulster Broadcast Service	250	–	**250**
Energy Support Payment	1,200	–	**1,200**
	2,084	2,000	**4,084**

7. Other income *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Youth Hall - reduction in provision	–	2,000	2,000
Grave fees	730	–	730
	730	2,000	2,730

8. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2023 £**
Advancing Christianity	153,266	237,138	**390,404**
Support costs	143,186	14	**143,200**
	296,452	237,152	**533,604**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Advancing Christianity	153,259	220,638	373,896
Support costs	124,742	10	124,754
	278,001	220,648	498,650

9. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	**Total funds 2023 £**	Total fund 2022 £
Advancing Christianity	390,404	133,190	**523,594**	489,691
Governance costs	–	10,010	**10,010**	8,959
	390,404	143,200	**533,604**	498,650

10. Analysis of support costs

	Advancing Christianity	**Total 2023**	Total 2022
	£	**£**	£
Staff costs	33,867	**33,867**	31,194
Premises	79,503	**79,503**	60,228
General office	5,791	**5,791**	5,336
Finance costs	498	**498**	381
Governance costs	10,010	**10,010**	8,959
Depreciation	6,136	**6,136**	5,466
Support costs - Other congregational costs	7,395	**7,395**	7,550
Support costs - Dr McGaughey Memorial	-	-	5,640
	143,200	**143,200**	124,754

11. Net gains/(losses) on investments

	Unrestricted Funds	Endowment Funds	**Total Funds 2023**
	£	£	**£**
Gains/(losses) on listed investments	296	1,267	**1,563**

	Unrestricted Funds	Endowment Funds	Total Funds 2022
	£	£	£
Gains/(losses) on listed investments	(293)	(2,451)	(2,744)

12. Net income

Net income is stated after charging/(crediting):

	2023	2022
	£	£
Depreciation of tangible fixed assets	**6,136**	5,466
Fees payable for the audit of the financial statements	**3,840**	3,600

13. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2023	2022
	£	£
Wages and salaries	**94,539**	89,156
Social security costs	**7,076**	6,976
Employer contributions to pension plans	**13,363**	12,688
	114,978	108,820

13. Staff costs *(continued)*

The average head count of employees during the year was 5 (2022: 5). The average number of full-time equivalent employees during the year is analysed as follows:

	2023 No.	2022 No.
Minister	1	1
Ministry support	1	1
Maintenance	2	2
Other	1	1
	5	5

No employee received employee benefits of more than £60,000 during the year (2022: Nil).

14. Trustee remuneration and expenses

The Minister of the congregation, Rev William Bingham, is also a trustee. Rev Bingham received remuneration of £53,175 (2022 - £50,643) and expenses (including car allowance & mileage) of £9,094 (2022 - £7,821) in his capacity as the Minister of the congregation. Pension contribution of £12,762 (2022 - £12,154) were also paid to the Presbyterian Church in Ireland Pension Scheme (2009) in respect of Rev Bingham.

No other trustees received any remuneration and no other trustees claimed any expenses during the year in connection with their duties.

15. Tangible fixed assets

	Church Property £	Fixtures and fittings £	**Total £**
Cost			
At 1 January 2023	1,235,000	111,405	**1,346,405**
Additions	–	1,800	**1,800**
At 31 December 2023	1,235,000	113,205	**1,348,205**
Depreciation			
At 1 January 2023	–	79,600	**79,600**
Charge for the year	–	6,136	**6,136**
At 31 December 2023	–	85,736	**85,736**
Carrying amount			
At 31 December 2023	1,235,000	27,469	**1,262,469**
At 31 December 2022	1,235,000	31,805	1,266,805

Church Property includes all properties owned and occupied by the Charity in Advancement of Christianity and includes the Mourne Presbyterian Church building, Graveyard, Halls, Youth Centre, Apartment and Manse.

Church Property was recognised in the financial statements using a fair value valuation as deemed cost on transition to SORP 2015 (FRS 102).

15. Tangible fixed assets *(continued)*

The valuation was performed by independent external valuers, Osborne King, as at 31st December 2015, on the basis of Fair Value. Fair Value being the amount for which an asset could be exchanged between knowledgeable, willing parties on an arm's length basis in accordance with Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (FRS 102) and the Charities SORP 2015 (SORP 2015).

Given the nature of the properties and the high level of on-going maintenance to which they are subject, no depreciation is applied to Church Property. The residual value of Church Property is considered to be at least equal to the deemed cost of the property.

Due to the age and nature of Church property it was not possible to reliably state the historic cost of Church property.

Fixtures & fittings are recorded a depreciated historical cost.

16. Investments

	Listed investments £	Investment properties £	Other investments £	**Total £**
Cost or valuation				
At 1 January 2023	36,838	100,000	3,275	**140,113**
Additions	–	–	–	–
Fair value movements	1,267	–	297	**1,564**
At 31 December 2023	38,105	100,000	3,572	**141,677**
Impairment				
At 1 January 2023 and 31 December 2023	–	–	–	–
Carrying amount				
At 31 December 2023	38,105	100,000	3,572	**141,677**
At 31 December 2022	36,838	100,000	3,275	140,113

All investments shown above are held at valuation.

Investment properties

Investment property at Greencastle Street, Kilkeel has been included in the financial statements at fair value.

The property was valued by Osborne King. Osborne King were independent valuers, qualified under the Royal Institution of Chartered Surveyors, possessing relevant experience in the area. The valuation was on the basis of Fair Value, as at 31st December 2015.

Fair Value is the amount for which an asset could be exchanged between knowledgeable, willing parties on an arm's length basis in accordance with Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (FRS 102) and the Charities SORP 2015 (SORP 2015).

The Trustees consider the fair value of this property at the year end not to be materially different from the professional valuation dated 31 December 2015.

16. Investments *(continued)*

Financial assets held at fair value

Both listed and other investments are recorded at their fair value at the balance sheet date.

The fair value of the listed investments and the general investment fund are determined by reference to the quoted price for identical assets in an active market at the balance sheet date.

17. Debtors

	2023	2022
	£	£
Prepayments and accrued income	22,765	13,493
Other debtors	69,284	68,451
	92,049	81,944

18. Creditors: amounts falling due within one year

	2023	2022
	£	£
Trade creditors	1,857	2,904
Accruals and deferred income	18,367	18,559
Social security and other taxes	869	755
	21,093	22,218

19. Provisions

	Youth Hall
	£
At 1 January 2023	22,000
Annual ownership movement	(2,000)
At 31 December 2023	20,000

Construction of the Youth Hall at Greencastle Street, Kilkeel was a joint project between Mourne Presbyterian Church and a third-party government funder.

Under the agreement between the parties, Mourne Presbyterian Church's percentage ownership of the Youth Hall increases annually with the passing of time, until it will own 100% of the asset. As the full value of the asset has been reflected within the fixed asset, a provision recognising the government funder's interest in the asset has been recorded.

20. Pensions and other post retirement benefits

Pension contributions

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £13,363 (2022: £12,688).

The charity operates a defined contribution pension scheme for its employees. The assets of the scheme are held separately from those of the charity in an independently administered Fund. The pension cost charge represents contributions payable by the charity to the fund and amounted to £601 (2022 - £534). Contributions totalling £138 (2022 - £127) were payable to the fund at the balance sheet date and are included in creditors.

The minister (and 2018 Associate Minister) of the congregation is a member of the Presbyterian Church in Ireland Pension Scheme (2009). This is a scheme operated by the Presbyterian Church in Ireland, a separate registered charity. The congregation pays an assessment to the Presbyterian Church in Ireland equivalent to the employer's pension contributions for the Scheme and based on the stipend paid to the minister.

The Presbyterian Church in Ireland Pension Scheme (2009) is a funded Scheme of the defined benefit type, providing defined benefits based on career average revalued salary. The Scheme has assets held in a separately administered fund managed by a board of trustees. The Presbyterian Church and the Scheme Trustees have agreed a funding plan to ensure the Scheme is sufficiently funded to meet current and future obligations. A formal schedule of contributions was drawn whereby the Presbyterian Church agreed to pay contributions of 24% of pensionable salaries to cover the accrual of benefits for future service, expenses, the cost of insuring death in service benefits and funding the scheme deficit.

During the year the charity made payments of £12,762 (2022 - £12,154) to the fund. There were no contributions outstanding at the balance sheet date in the current or prior year.

21. Analysis of charitable funds

Unrestricted funds

	At 1 Jan 2023	Income	Expenditure	Transfers	Gains and losses	**At 31 Dec 2023**
	£	£	£	£	£	**£**
General funds	785,420	363,816	(296,452)	(10,000)	296	**843,080**

	At 1 Jan 2022	Income	Expenditure	Transfers	Gains and losses	At 31 Dec 2022
	£	£	£	£	£	£
General funds	765,292	314,647	(278,001)	(16,225)	(293)	785,420

21. Analysis of charitable funds (continued)

Restricted funds

	At 1 Jan 2023	Income	Expenditure	Transfers	Gains and losses	At 31 Dec 2023
	£	£	£	£	£	£
Church Buildings	1,213,000	2,000	–	–	–	**1,215,000**
Investment Properties	100,000	–	–	–	–	**100,000**
Belfast City Mission	5,785	4,681	(5,785)	–	–	**4,681**
Livingstonia Fund	64,802	64,156	(91,082)	1,000	–	**38,876**
Missions Home & Abroad	27,969	51,212	(49,687)	–	–	**29,494**
Orphan Society	1,769	9,532	(9,534)	–	–	**1,767**
PW Harvest Appeal	497	3,562	–	(3,466)	–	**593**
Mid Week Offering	1,884	5,220	(5,365)	–	–	**1,739**
Property Fund	10,415	3,228	–	–	–	**13,643**
Mission Boxes	1,141	837	(1,000)	–	–	**978**
Fishermans Service	–	1,068	(1,068)	–	–	**–**
Earl Haig	–	635	(635)	–	–	**–**
Moderator's Appeal	5,511	189	(5,700)	–	–	**–**
Newell Bequest Income	1,160	1,283	(1,265)	–	–	**1,178**
Sunday School Offering	736	905	(700)	–	–	**941**
Student Bursary	–	–	–	–	–	**–**
Mission Committee	–	11,055	(8,305)	(1,000)	–	**1,750**
Mourne Presbyterian Women	32,929	9,302	(11,038)	(1,534)	–	**29,659**
Boys Brigade	6,370	19,509	(31,158)	9,276	–	**3,997**
Girls Brigade	4,806	10,444	(5,145)	(8,276)	–	**1,829**
Mourne Youth Council	40	3,006	(6,485)	10,000	–	**6,561**
Junior Youth Fellowship	4,285	3,597	(1,841)	4,000	–	**10,041**
MPC Choir	318	–	(224)	–	–	**94**
Monday Club	470	–	(30)	–	–	**440**
Thursday Club	92	–	(8)	–	–	**84**
Saturday Club	1,690	292	(16)	–	–	**1,966**
Rainbows	234	1,148	(1,051)	–	–	**331**
Badminton	687	1	(30)	–	–	**658**
	1,486,590	206,862	(237,152)	10,000	–	**1,466,300**

21. Analysis of charitable funds *(continued)*

	At 1 Jan 2022	Income	Expenditure	Transfers	Gains and losses	**At 31 Dec 2022**
	£	£	£	£	£	£
Church Buildings	1,211,000	2,000	–	–	–	1,213,000
Investment Properties	100,000	–	–	–	–	100,000
Belfast City Mission	8,370	5,785	(8,370)	–	–	5,785
Livingstonia Fund	22,966	90,352	(48,516)	–	–	64,802
Missions Home & Abroad	18,583	51,788	(42,402)	–	–	27,969
Orphan Society	1,730	9,786	(9,747)	–	–	1,769
PW Harvest Appeal	602	3,263	–	(3,368)	–	497
Mid Week Offering	1,607	4,452	(4,175)	–	–	1,884
Property Fund	8,109	2,306	–	–	–	10,415
Mission Boxes	1,259	882	(1,000)	–	–	1,141
Fishermans Service	–	1,404	(1,404)	–	–	–
Earl Haig	90	1,421	(1,511)	–	–	–
Moderator's Appeal	–	33,568	(28,057)	–	–	5,511
Newell Bequest Income	1,246	1,225	(1,311)	–	–	1,160
Sunday School Offering	526	810	(600)	–	–	736
Student Bursary	–	115	(115)	–	–	–
Mission Committee	625	4,375	(10,450)	5,450	–	–
Mourne Presbyterian Women	33,577	6,067	(10,083)	3,368	–	32,929
Boys Brigade	6,186	3,690	(3,506)	–	–	6,370
Girls Brigade	2,596	9,135	(6,925)	–	–	4,806
Mourne Youth Council	5,694	(2,237)	(11,817)	8,400	–	40
Junior Youth Fellowship	9,218	22,259	(29,567)	2,375	–	4,285
MPC Choir	388	–	(70)	–	–	318
Monday Club	500	–	(30)	–	–	470
Thursday Club	100	–	(8)	–	–	92
Saturday Club	1,964	2	(276)	–	–	1,690
Rainbows	128	784	(678)	–	–	234
Badminton	716	1	(30)	–	–	687
	1,437,780	253,233	(220,648)	16,225	–	1,486,590

Endowment funds	At 1 Jan 2023	Income	Expenditure	Transfers	Gains and losses	**At 31 Dec 2023**
	£	£	£	£	£	£
Newell Bequest Endowment	100,011	–	–	–	1,267	101,278

	At 1 Jan 2022	Income	Expenditure	Transfers	Gains and losses	At 31 Dec 2022
	£	£	£	£	£	£
Newell Bequest Endowment	102,462	–	–	–	(2,451)	100,011

22. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	**Total Funds 2023 £**
Tangible fixed assets	27,469	1,235,000	–	**1,262,469**
Investments	3,572	100,000	38,105	**141,677**
Current assets	833,132	151,300	63,173	**1,047,605**
Creditors less than 1 year	(21,093)	–	–	**(21,093)**
Provisions	–	(20,000)	–	**(20,000)**
Net assets	843,080	1,466,300	101,278	**2,410,658**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2022 £
Tangible fixed assets	31,805	1,235,000	–	1,266,805
Investments	3,275	100,000	36,838	140,113
Current assets	772,559	173,590	63,173	1,009,321
Creditors less than 1 year	(22,218)	–	–	(22,218)
Provisions	–	(22,000)	–	(22,000)
Net assets	785,420	1,486,590	100,011	2,372,021

23. Analysis of changes in net debt

	At 1 Jan 2023 £	Cash flows £	**At 31 Dec 2023 £**
Cash at bank and in hand	927,377	28,179	**955,556**

24. Related parties, trustee remuneration and expenses

The Minister, Rev William Bingham is considered to be key management personnel of the charity. Total remuneration paid to Rev Bingham by way of his employment with the Church is detailed in Note 15.

Rev William Bingham occupied residential church property at Manse Road, Kilkeel (The Manse) in his role as Minister of the congregation. Rev. Bingham was not charged rent for use of this property.

During the year the charity donated £6,000 (2022 - £7,000) to Gary Bingham (a trustee) in support of his work the Belfast City Mission.

Mourne Congregation Of The Presbyterian Church In Ireland

Northern Ireland - Charity number 105010

Annual report

Mourne Congregation Of The Presbyterian Church In Ireland

Trustees' Annual Report

Year ended 31 December 2023

The trustees present their report and the financial statements of the charity for the year ended 31 December 2023.

Reference and administrative details

Registered charity name	Mourne Congregation Of The Presbyterian Church In Ireland
Charity registration number	NIC105010
Principal office	Greencastle Street Kilkeel Co Down BT34 4BH

The trustees

Rev William Bingham
Archie Alderdice
Ivan Annett
Ronald Annett
William Annett
David Baird
Doreen Bartholomew
Gary Bingham
Jackie Blue
Jim Chestnutt
Edward Forsythe
W A Grills
Roy Hanna
J W Hanna
R J Hanna
James Henderson
Rodney McBride
Sidney McKee
Joseph McKibbin
Martin McKee
David Morris
James Morris
Eric Niblock
Gregory Nicholson
Robert Patterson
Thomas Patterson
Alan Skillen
Eric Skillen
James Stevenson
Brian Townley
William Turner
Stanley Annett
Gary Glenny
Raymond McKee
Maurice Skillen
James Stevenson

Company secretary	William Turner

Auditor	UHY Hacker Young Fitch Limited Chartered accountants & statutory auditor 27-29 Gordon Street Mews Gordon Street Belfast BT1 2LG
Bankers	Danske Bank 58 Hill Street NEWRY Co Down BT34 1AR
Solicitors	Fisher & Fisher 1 Newry St Rathfriland, Newry Co Down BT34 5PY

Structure, governance 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 and the ministers in active duty in the congregation, have no deliberative but only a casting vote.

Stated meetings of the Kirk session are held at least three times in each year or as appropriate. Exceptional meetings were held during the year to deal with issues around church activities and Covid 19 restrictions.

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 by vote either by the congregation or by the Kirk Session. Members are elected if they obtain two-thirds of the 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. Mourne Presbyterian Church has been assigned to the Presbytery of Newry within 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.

Structure, governance and management *(continued)*

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, administrative 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

Mourne 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 purposes are by the grace of God, to help people of all ages become fully devoted followers of Jesus Christ. Our vision is, by the grace of God, to be an inclusive, welcoming community of Christ's people of all ages, which:

- is increasingly characterised by love for God, and love and concern for others;

- is committed to the historic Christian gospel as revealed in the Bible;

- is relevant to people of this time and place.

The congregation aims to live out its Mission and Vision as a family of God's people by being:

- A Covenant Community: where our relationships are rooted in the promises of God by living faithfully toward him and toward one another.

- An Intergenerational Community: where adults intentionally take the lead to engage with, encourage and nurture younger members to maturity in Christ.

- An Outward looking Community: where we want the blessings of God that belong to us in the gospel to become blessings for others beyond the bounds of our community.

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

Objectives and activities

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

- Sunday School
- Bible Classes
- Midweek Fellowship Group
- Crèches
- Children's Church
- Sunday Knight Kids
- Youth Fellowship Groups
- Small Group Meetings
- Boys Brigade
- Girls Brigade
- Presbyterian Women
- Mens Fellowship
- Badminton Club
- Youth Club
- Mothers and Toddlers
- Walking Group
- Ladies Bible Study Group

covering all spiritual and operational matters.

Achievements and performance

Worship and prayer
The congregation met for worship each Sunday at 11.30am and 7.00pm. During the week the Bible Study provided an opportunity for members to meet for fellowship, to study the scriptures and for a time of prayer. Live Broadcast services on Sunday mornings and evenings were available online with an average online viewing of 1,750 for the morning and 800 for the evening services. The Trustees acknowledge and thank the Media Team for their dedication and expertise in providing this service. The midweek prayer meeting and bible study was held on Thursday evenings with an average attendance of 70 people. Full members classes were held in the Spring 24 people were admitted to The Lord's Table for the first time and 4 persons were received on transfer from other congregations. There were 15 infant baptisms and infant dedications, 5 adult baptisms, 10 weddings and 34 funeral services. At 31 December 2023 there were 595 communicant members and 1,004 families connected with the congregation. The Sacrament of the Lord's Supper was served at evening worship in January and morning worship in May and November. The average weekly attendance at worship was 770 in the morning and 370 in the evening. The Trustees are very grateful to the 180 Band, Organist, Praise Band, musicians and choir who led worship throughout the year. Many have been blessed through their ministry. Monthly services also took place in Brackney Hall except for the summer months.

Achievements and performance *(continued)*

Pastoral care
Members of the congregation who are unable to attend church due to sickness or age were visited by the minister, elders or by one of the congregation's pastoral visitors. Mr Ellis Hanna joined us as a Student Assistant part time.

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

The congregation also supports the work of the Student Christian Organisation of Malawi and various projects relating to the work of The David Gordon Memorial Hospital in Livingstonia, Malawi, with a particular focus on supporting the very poor and vulnerable members of the area.

The congregation supports various local charities including The Fishermen's Mission, The Southern Area Hospice, Child Evangelism Fellowship, Mourne Stimulus, Mission Aviation Fellowship, Belfast City Mission, Prison Fellowship, The Royal British Legion, The RNLI and The Presbyterian Children's Society. The congregation also supports, both financially and prayerfully, members of our fellowship who decide to do short or long-term service with mission focused organisations. Members who undertake study to prepare them for service both at home and overseas also receive support from the congregation.

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

General Assembly
The minister and two of our elders were nominated to attend the meeting of the General Assembly of the Presbyterian Church in Ireland. The General Assembly of 2023 was held in June.

Property
During 2023 the inside of the Meeting House was painted and general maintenance was provided.

Organisations -.
Sunday School and Bible Classes met on Sunday mornings with an average attendance of over 250.

Sunday Knight Kids met monthly with an average attendance of 30.

Baby and Children's Crèche were held each Sunday morning. Attendance varied.

The Youth Fellowship groups met in the halls each Sunday evening with a combined average attendance of 120. The Girls' Brigade met on Tuesday evenings with a varied programme of games, crafts, cooking and Bible Study. No parents' evening was held this year but the GB organised a Christmas concert for parents. There are around 200 members plus officers and helpers.

The Mother and Toddler Group met on Wednesday mornings from 9.30am to 11.00am. Over 75 children are registered as members from throughout the community.

The Boys Brigade met on Wednesday evenings with a varied programme of sports, crafts games and bible study. No Parents evening was held March. There are around 200 members plus leaders and helpers.

Achievements and performance *(continued)*

The Badminton Club met on Wednesday evenings.

The Presbyterian Women's Group met on the 1st and 3rd Monday of each month and held a Presbyterian Women's Service in March.

The Men's Fellowship met two times each month from September to May.

English Classes for people from other countries living in our community were held this year on a Monday evening.

The Saturday Club met from January to March and September to December.

Small group Bible studies were held in the church halls throughout the year.

The Walking Club organised a several walks this year.

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. They also thank our caretakers for the excellent work in cleaning and maintaining the church properties.

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). A team of volunteers was also established to do messages for those living in isolation during the period of Lockdown.

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 via informal, 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.

Financial review

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 701 (2022 - 703) contributors during the year, donating a total of £259,198 (2022- £239,462).

Total income during the year was £569,271, compared to £567,881 in the previous year.

Total expenditure for the year amounted to £533,604 (2022 - £498,650). The increase in costs was due to the increase in organisational and general activity.

Net income recorded totalled £37,230 (2022 - £66,487).

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

Reserves Policy
The Trustees have considered the level of unrestricted reserves that is appropriate to hold, taking account of current and ongoing commitments. It is the policy of the Trustees to hold at least three month's normal expenditure. At the year-end unrestricted reserves were £841,673 (2022 - £785,420) which represents a higher level of reserves. The Trustees however, consider it prudent to hold reserves at this level as the funding of its present activities is dependent on the ongoing financial support of members.

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

Trustees' responsibilities statement

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Northern Ireland requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act (Northern Ireland) 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees' annual report was approved on 23/5/24 and signed on behalf of the board of trustees by:

W.T.B.

Rev William Bingham
Trustee

W.N. Turner

William Turner
Trustee

Mourne Congregation Of The Presbyterian Church In Ireland

Northern Ireland - Charity number 105010

Annual return

UHY Hacker Young Fitch
Chartered Accountants

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MOURNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF MOURNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

Opinion

We have audited the financial statements of Mourne Congregation of the Presbyterian Church In Ireland (the 'charity') for the year ended 31 December 2023 which comprise the Statement of financial activities, the Balance sheet, the Statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the Charity's affairs as at 31 December 2023 and of its incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and in other respects the requirements of the Charitie Act (Northern Ireland) 2008.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

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UHY Hacker Young Fitch Limited is registered in Northern Ireland (NI51815).
A list of members' names and their professional qualifications is available for inspection at the registered office at the above address.
Registered to carry on audit work and authorised to carry on investment business by the Institute of Chartered Accountants in Ireland (ICAI). Chartered Accountants Ireland is the operating name of ICAI.
A member of the UHY Hacker Young Group of independent UK partnerships.
A member of UHY International, a network of independent accounting and consulting firms.

Helping you prosper

CHARTERED ACCOUNTANTS IRELAND

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF MOURNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND (CONTINUED)

Other information

The other information comprises the information included in the Annual report other than the financial statements and our Auditors' report thereon. The Trustees are responsible for the other information contained within the Annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinion on other matters prescribed by the Charities (Accounts and Reports) Regulations (Northern Ireland) 2015

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements.
- the Trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' report.

We have nothing to report in respect of the following matters in relation to which Charities Act (Northern Ireland) 2008 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Trustees' report and from the requirement to prepare a Strategic report.

Responsibilities of trustees

As explained more fully in the Trustees' responsibilities statement, the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF MOURNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND (CONTINUED)

In preparing the financial statements, the Trustees are responsible for assessing the Charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the Charity or to cease operations, or have no realistic alternative but to do so.

Auditors' responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

The engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations. As part of the audit in accordance with ISAs (UK) we exercised professional judgement and maintained professional scepticism throughout the audit. We identified the laws and regulations applicable to the company through discussions with directors and other management, and from our commercial knowledge and experience of the sector and we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including but not limited to taxation legislation and data protection, anti-bribery, employment, environmental and health and safety legislation.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud and considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations. We obtained an understanding of internal controls relevant to the audit in order to design audit procedures that were appropriate in the circumstances but not for the purpose of expressing an opinion of the effectiveness of the Company's internal controls.

To address the risk of fraud through management bias and override of controls, we performed analytical procedures to identify any unusual or unexpected relationships; tested journal entries to identify unusual transactions and assess the risk of management override of controls; evaluated the appropriateness of accounting policies used, including managements' use of the going concern basis of accounting, and the reasonableness of accounting estimates and related disclosures made by management; and investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included but were not limited to agreeing financial statement disclosures to underlying supporting documentation; reading the minutes of meetings of those charged with governance; and enquiring of management as to actual and potential litigation and claims.

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF MOURNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND (CONTINUED)

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our Auditors' report.

Use of our report

This report is made solely to the Charity's trustees, as a body, in accordance with Section 65 of the Charities Act (Northern Ireland) 2008. Our audit work has been undertaken so that we might state to the Charity's trustees those matters we are required to state to them in an Auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Charity and its trustees, as a body, for our audit work, for this report, or for the opinions we have formed.



Michael Fitch (Senior Statutory Auditor)

for and on behalf of
UHY Hacker Young Fitch Limited
Suite 2.06, Custom House
Custom House Square
Belfast
BT1 3ET

Date: 23/5/2024

Mourne Congregation Of The Presbyterian Church In Ireland

Northern Ireland - Charity number 105010

Accounts

CHARITY REGISTRATION NUMBER: NIC105010

Mourne Congregation Of The Presbyterian Church In Ireland

Financial Statements

31 December 2022

UHY HACKER YOUNG FITCH LIMITED
27-29 Gordon Street Mews
Gordon Street
Belfast
BT1 2LG

Mourne Congregation Of The Presbyterian Church In Ireland

Financial Statements

Year ended 31 December 2022

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Mourne Congregation Of The Presbyterian Church In Ireland

Trustees' Annual Report

Year ended 31 December 2022

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

Reference and administrative details

Registered charity name	Mourne Congregation Of The Presbyterian Church In Ireland
Charity registration number	NIC105010
Principal office	Greencastle Street Kilkeel Co Down BT34 4BH
The trustees	Rev William Bingham Archie Alderdice Ivan Annett Ronald Annett Stanley Annett William Annett David Baird Doreen Bartholomew Robert Bennett Gary Bingham Jackie Blue Jim Chestnutt Edward Forsythe Gary Glenny W A Grills Roy Hanna J W Hanna R J Hanna James Henderson Rodney McBride Sidney McKee Joseph McKibbin Martin McKee Raymond McKee David Morris James Morris Eric Niblock Gregory Nicholson Robert Patterson Thomas Patterson Alan Skillen Maurice Skillen Eric Skillen James Stevenson James Stevenson Brian Townley William Turner

Reference and administrative details

Registered charity name	Mourne Congregation Of The Presbyterian Church In Ireland
Charity registration number	NIC105010
Principal office	Greencastle Street Kilkeel Co Down BT34 4BH

Principal Office Bearers

Minister	Rev William Bingham
Clerk of Session	William A Grills
Hon. Treasurer	William Turner
Hon. Secretary	David Morris

Auditor	UHY Hacker Young Fitch Limited 27-29 Gordon Street Mews Gordon Street Belfast BT1 2LG
Bankers	Danske Bank 58 Hill Street Newry BT34 1BD
Solicitors	Fisher & Fisher 1 Newry St Rathfriland Co Down BT34 5PY

Structure, governance 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 and the ministers in active duty in the congregation, have no deliberative but only a casting vote.

Stated meetings of the Kirk session are held at least three times in each year or as appropriate. Exceptional meetings were held during the year to deal with issues around church activities and Covid 19 restrictions.

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 by vote either by the congregation or by the Kirk Session. Members are elected if they obtain two-thirds of the vote.

Structure, governance and management *(continued)*

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. Mourne Presbyterian Church has been assigned to the Presbytery of Newry within 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, administrative 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

Mourne 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 purposes are by the grace of God, to help people of all ages become fully devoted followers of Jesus Christ. Our vision is, by the grace of God, to be an inclusive, welcoming community of Christ's people of all ages, which:

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

The congregation aims to live out its Mission and Vision as a family of God's people by being:

- A Covenant Community: where our relationships are rooted in the promises of God by living faithfully toward him and toward one another.
- An Intergenerational Community: where adults intentionally take the lead to engage with, encourage and nurture younger members to maturity in Christ.
- An Outward looking Community: where we want the blessings of God that belong to us in the gospel to become blessings for others beyond the bounds of our community.
- As a congregation of the Presbyterian Church in Ireland, we believe that the Bible is the supreme authority over all we do, and that the Westminster Confession of Faith, along with the Larger and Shorter Catechisms set out what we understand the Bible teaches on key matters of Christian faith and practice.

Objectives and activities

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

- Sunday School
- Bible Classes
- Midweek fellowship Group
- Crèches
- Children's Church
- Sunday Knight Kids
- Youth Fellowship Groups
- Small Group Meetings
- Boys Brigade
- Girls Brigade
- Presbyterian Women
- Men's Fellowship
- Badminton Club
- Youth Club
- Mothers and Toddlers
- Walking Group

covering all spiritual and operational matters.

2022 saw a return to normal services of worship and organisational activities following Covid 19 restrictions in 2021.

Achievements and performance

Worship and prayer
The congregation met for worship each Sunday at 11.30am and 7.00pm. During the week the Bible Study provided an opportunity for members to meet for fellowship, to study the scriptures and for a time of prayer. Live Broadcast services on Sunday mornings and evenings were available online with an average online viewing of 1,500 for the morning and 1,000 for the evening services. The Trustees acknowledge and thank the Media Team for their dedication and expertise in providing this service.
The midweek prayer meeting and bible study was held on Thursday evenings with an average attendance of 70 people. Full members classes were held in the Spring. 16 people were admitted to The Lord's Table for the first time and 3 persons were received on transfer from other congregations. There were 13 infant baptisms, 7 adult baptisms, 17 weddings and 23 funeral services.
At 31 December 2022 there were 585 communicant members and 997 families connected with the congregation. The Sacrament of the Lord's Supper was served at evening worship in January and morning worship in May and November. The average weekly attendance at worship was 750 in the morning and 350 in the evening. The Trustees are very grateful to the 180 Band, organist, musicians and choir who led worship throughout the year. Many have been blessed through their ministry.
Monthly services also took place in Brackney Hall except for the summer months.

Achievements and performance *(continued)*

Pastoral care
Members of the congregation who are unable to attend church due to sickness or age were visited by the minister, elders or by one of the congregation's pastoral visitors.

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

The congregation also supports the work of the Student Christian Organisation of Malawi and various projects relating to the work of The David Gordon Memorial Hospital in Livingstonia, Malawi, with a particular focus on supporting the very poor and vulnerable members of the area.

The congregation supports various local charities including The Fishermen's Mission, The Southern Area Hospice, Child Evangelism Fellowship, Mourne Stimulus, Mission Aviation Fellowship, Belfast City Mission, Arab World Ministries, Prison Fellowship, The Royal British Legion, The RNLI and The Presbyterian Children's Society. The congregation also supports, both financially and prayerfully, members of our fellowship who decide to do short or long-term service with mission focused organisations. Members who undertake study to prepare them for service both at home and overseas also receive support from the congregation.

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

General Assembly
The minister and one of our elders were nominated to attend the meeting of the General Assembly of the Presbyterian Church in Ireland. The General Assembly of 2022 was held in June.

Property
During 2022 there was no significant work done to the property. General maintenance was provided.

Organisations
Sunday School and Bible Classes met on Sunday mornings with an average attendance of over 280.

Sunday Knight Kids met monthly with an average attendance of 35.

Baby and Children's Crèche were held each Sunday morning. Attendance varied.

The Youth Fellowship groups met in the halls each Sunday evening with a combined average attendance of 95. The Youth Fellowship also organised a holiday in England with over 80 young people and leaders attending.

The Girls' Brigade met on Tuesday evenings with a varied programme of games, crafts, cooking and Bible Study. No parents' evening was held this year. There are around 200 members plus officers and helpers.

The Mother and Toddler Group met on Wednesday mornings from 9.30am to 11.00am. Over 70 children are registered as members from throughout the community.

The Boys Brigade met on Wednesday evenings with a varied programme of sports, crafts games and bible study. No Parents evening was held March. There are around 190 members plus leaders and helpers.

Achievements and performance *(continued)*
The Badminton Club met on Wednesday evenings.

The Presbyterian Women's Group met on the 1st and 3rd Monday of each month and held a Presbyterian Women's Service in March 2022.

The Men's Fellowship met two times each month.

No English Classes for people from other countries living in our community were held this year.

The Saturday Club met from Jan to March and Sept to December.

Small group Bible studies were held in the church halls throughout the year.

The Walking Club organised several walks this year.

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. They also thank our caretakers for the excellent work in cleaning and maintaining the church properties.

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.

With the added uncertainties and stresses of the Covid19 Pandemic the message of hope and confidence in God's providence, sovereignty, love and grace was a comfort and blessing to even more people.

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). A team of volunteers was also established to do messages for those living in isolation during the period of Lockdown.

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 via informal, 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.

Financial review

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 703 (2021 - 979) contributors during the year, donating a total of £239,462 (2021- £222,336).

Total income during the year amounted to £567,881, compared to £451,630 in the previous year. The removal of government Covid 19 restrictions allowed Church activity to return to pre pandemic levels.

Total expenditure for the year amounted to £498,650 (2021 - £327,945). The increase in costs was due to the increase in organisational and general activity.

Going Concern

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

Reserves Policy

The Trustees have considered the level of unrestricted reserves that is appropriate to hold, taking account of current and ongoing commitments. It is the policy of the Trustees to hold at least three month's normal expenditure. At the year-end unrestricted reserves were £785,420 (2021 - £765,292) which represents a higher level of reserves. The Trustees however, consider it prudent to hold reserves at this level as the funding of its present activities is dependent on the ongoing financial support of members.

Risk Review

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

Trustees' responsibilities statement

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Northern Ireland requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act (Northern Ireland) 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees' annual report was approved on 11-06-23 and signed on behalf of the board of trustees by:

W.M.T.B.

.....

Rev William Bingham
Trustee

W.N. Turner

.....

William Turner
Trustee

UHY Hacker Young Fitch
Chartered Accountants

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MOURNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF MOURNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

Opinion

We have audited the financial statements of Mourne Congregation of the Presbyterian Church In Ireland (the 'charity') for the year ended 31 December 2022 which comprise the Statement of financial activities, the Balance sheet, the Statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the Charity's affairs as at 31 December 2022 and of its incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and in other respects the requirements of the Charities Act (Northern Ireland) 2008.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

UHY Hacker Young Fitch is a trading name of UHY Hacker Young Fitch Limited.
UHY Hacker Young Fitch Limited is registered in Northern Ireland (NI51815).
A list of members' names and their professional qualifications is available for inspection at the registered office at the above address.
Registered to carry on audit work and authorised to carry on investment business by the Institute of Chartered Accountants in Ireland (ICAI). Chartered Accountants Ireland is the operating name of ICAI.
A member of the UHY Hacker Young Group of independent UK partnerships.
A member of UHY International, a network of independent accounting and consulting firms.

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INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF MOURNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND (CONTINUED)

Other information

The other information comprises the information included in the Annual report other than the financial statements and our Auditors' report thereon. The Trustees are responsible for the other information contained within the Annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinion on other matters prescribed by the Charities (Accounts and Reports) Regulations (Northern Ireland) 2015

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements.
- the Trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' report.

We have nothing to report in respect of the following matters in relation to which Charities Act (Northern Ireland) 2008 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Trustees' report and from the requirement to prepare a Strategic report.

Responsibilities of trustees

As explained more fully in the Trustees' responsibilities statement, the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF MOURNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND (CONTINUED)

In preparing the financial statements, the Trustees are responsible for assessing the Charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the Charity or to cease operations, or have no realistic alternative but to do so.

Auditors' responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

The engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations. As part of the audit in accordance with ISAs (UK) we exercised professional judgement and maintained professional scepticism throughout the audit. We identified the laws and regulations applicable to the company through discussions with directors and other management, and from our commercial knowledge and experience of the sector and we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including the taxation legislation and data protection, anti-bribery, employment, environmental and health and safety legislation.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud and considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations. We obtained an understanding of internal controls relevant to the audit in order to design audit procedures that were appropriate in the circumstances but not for the purpose of expressing an opinion of the effectiveness of the Company's internal controls.

To address the risk of fraud through management bias and override of controls, we performed analytical procedures to identify any unusual or unexpected relationships; tested journal entries to identify unusual transactions; evaluated the appropriateness of accounting policies used, including managements' use of the going concern basis of accounting, and the reasonableness of accounting estimates and related disclosures made by management; and investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included but were not limited to agreeing financial statement disclosures to underlying supporting documentation; reading the minutes of meetings of those charged with

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF MOURNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND (CONTINUED)

governance; and enquiring of management as to actual and potential litigation and claims.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our Auditors' report.

Other matters

The financial statements of the Charity for the year ended 31st December 2021 were not audited, however we have nothing to report to you in regards to our obligations to obtain sufficient appropriate audit evidence that the opening balances in the current year do not contain misstatements that materially affect the current year's financial statements.

Use of our report

This report is made solely to the Charity's trustees, as a body, in accordance with Section 65 of the Charities Act (Northern Ireland) 2008. Our audit work has been undertaken so that we might state to the Charity's trustees those matters we are required to state to them in an Auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Charity and its trustees, as a body, for our audit work, for this report, or for the opinions we have formed.

Michael Fitch (Senior Statutory Auditor)

for and on behalf of
UHY Hacker Young Fitch Limited
27-29 Gordon Street
Belfast
BT1 2LG

Date: 11/06/2023

Mourne Congregation Of The Presbyterian Church In Ireland

Statement of Financial Activities

Year ended 31 December 2022

	Note	2022 Unrestricted funds £	2022 Restricted funds £	2022 Endowment funds £	2022 Total funds £	2021 Total funds £
Income and endowments						
Donations and legacies	4	300,311	211,117	–	**511,428**	411,602
Charitable activities	5	1,015	38,823	–	**39,838**	14,711
Investment income	6	12,591	1,293	–	**13,884**	23,227
Other income	7	730	2,000	–	**2,730**	2,090
Total income		314,647	253,233	–	**567,880**	451,630
Expenditure						
Expenditure on charitable activities	8,9	278,001	220,648	–	**498,649**	327,945
Total expenditure		278,001	220,648	–	**498,649**	327,945
Net losses/(gains) on investments	11	293	–	2,451	**2,744**	(2,750)
Net income		36,353	32,585	(2,451)	**66,487**	126,435
Transfers between funds		(16,225)	16,225	–	–	–
Net movement in funds		20,128	48,810	(2,451)	**66,487**	126,435
Reconciliation of funds						
Total funds brought forward		765,292	1,437,780	102,462	**2,305,534**	2,179,099
Total funds carried forward		785,420	1,486,590	100,011	**2,372,021**	2,305,534

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 16 to 31 form part of these financial statements.

Mourne Congregation Of The Presbyterian Church In Ireland

Statement of Financial Position

31 December 2022

	Note	2022 £	2021 £
Fixed assets			
Tangible fixed assets	16	1,266,805	1,266,120
Investments	17	140,113	142,857
		1,406,918	1,408,977
Current assets			
Debtors	18	81,944	70,283
Cash at bank and in hand		927,377	870,198
		1,009,321	940,481
Creditors: amounts falling due within one year	19	22,218	19,924
Net current assets		987,103	920,557
Total assets less current liabilities		2,394,021	2,329,534
Provisions	20	22,000	24,000
Net assets		2,372,021	2,305,534
Funds of the charity			
Endowment funds		100,011	102,462
Restricted funds		1,486,590	1,437,780
Unrestricted funds		785,420	765,292
Total charity funds	22	2,372,021	2,305,534

These financial statements were approved by the board of trustees and authorised for issue on 11-06-23, and are signed on behalf of the board by:

Rev William Bingham
Trustee

William Turner
Trustee

The notes on pages 16 to 31 form part of these financial statements.

Mourne Congregation Of The Presbyterian Church In Ireland

Statement of Cash Flows

Year ended 31 December 2022

	2022 £	2021 £
Cash flows from operating activities		
Net income	**66,487**	126,435
Adjustments for:		
Depreciation of tangible fixed assets	**5,466**	5,500
Net (losses)/gains on investments	**2,744**	(2,750)
Dividends, interest and rents from investments	**(10,017)**	(10,016)
Other interest receivable and similar income	**(3,868)**	(13,210)
Accrued expenses	**1,543**	9,161
Changes in:		
Trade and other debtors	**(11,674)**	8,869
Trade and other creditors	**751**	1,368
Provisions and employee benefits	**(2,000)**	(2,000)
Cash generated from operations	**49,432**	123,357
Interest received	**3,881**	13,576
Net cash from operating activities	**53,313**	136,933
Cash flows from investing activities		
Dividends, interest and rents from investments	**10,017**	10,016
Purchase of tangible assets	**(6,151)**	–
Net cash from investing activities	**3,866**	10,016
Net increase in cash and cash equivalents	**57,179**	146,949
Cash and cash equivalents at beginning of year	**870,198**	723,249
Cash and cash equivalents at end of year	**927,377**	870,198

The notes on pages 16 to 31 form part of these financial statements.

1. General information

The charity is a public benefit entity and a registered charity in Northern Ireland and is unincorporated. The address of the principal office is 17 Main Road, Ballymartin, Kilkeel, Newry, Co Down, BT34 4NU.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act (Northern Ireland) 2008.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment property measured at fair value through income & expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Mourne Congregation of The Presbyterian Church in Ireland constitutes a public benefit entity as defined by FRS 102.

Going concern

There are no material uncertainties about the charity's ability to continue. The Trustees have reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements. To ensure this, the charity has a reserves policy to develop and maintain unrestricted reserves equivalent to 12 months incoming resources without prejudicing the ongoing activities of the organisation.

Judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are received on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3. **Accounting policies** *(continued)*

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Where the Trustees make a transfer of funds from general funds to a restricted fund, the charity reserves the right to transfer the unrestricted element of that fund into general reserves at any time in the future.

Incoming resources

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

3. **Accounting policies** *(continued)*

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are stated at cost (or deemed cost) less accumulated depreciation and accumulated impairment losses. All assets costing more than £1,000 are capitalised.

Cost includes the original purchase price, costs directly attributable to bringing the asset to its working condition for its intended use, dismantling and restoration costs.

The Charity have utilised FRS 102 transitional rules for property and have included all property in use by the charity at the date of transition to FRS 102 at deemed cost, being the fair value of the properties at that time.

Depreciation

Depreciation is calculated so as to write off the cost or deemed cost of an asset, less its residual value, over the useful economic life of that asset as follows:

Church Property	- No depreciation as residual values in excess of cost
Fixtures & Fittings	- 10%-25% straight line

The assets' residual values and useful lives are reviewed, and adjusted, if appropriate, at the end of each reporting period. The effect of any change is accounted for prospectively.

3. **Accounting policies** *(continued)*

Investments

Unlisted equity investments are initially recorded at cost, and subsequently measured at fair value. If fair value cannot be reliably measured, assets are measured at cost less impairment.

Listed investments are measured at fair value with changes in fair value being recognised in income or expenditure.

Investment property

Investment property is revalued to its fair value at each reporting date and any changes in fair value are recognised in profit or loss.

Provisions

Provisions are recognised when the entity has an obligation at the reporting date as a result of a past event, it is probable that the entity will be required to transfer economic benefits in settlement and the amount of the obligation can be estimated reliably. Provisions are recognised as a liability in the statement of financial position and the amount of the provision as an expense.

Provisions are initially measured at the best estimate of the amount required to settle the obligation at the reporting date and subsequently reviewed at each reporting date and adjusted to reflect the current best estimate of the amount that would be required to settle the obligation. Any adjustments to the amounts previously recognised are recognised in income or expenditure unless the provision was originally recognised as part of the cost of an asset. When a provision is measured at the present value of the amount expected to be required to settle the obligation, the unwinding of the discount is recognised as a finance cost in the statement of financial activities in the period it arises, and is allocated to the appropriate expenditure heading.

Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

Defined contribution plans

The charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the charity to the fund in respect of the year.

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2022 £**
Donations			
Free Will Offering	239,462	–	**239,462**
Gift Aid	43,916	–	**43,916**
Loose collections	10,647	–	**10,647**
Stipend	2,768	–	**2,768**
District collections	176	–	**176**
Small donations scheme	2,006	–	**2,006**
Sunday school	–	810	**810**
Livingstonia	–	90,351	**90,351**
Missions Home & Abroad	–	51,788	**51,788**
Mid-week offering	–	4,452	**4,452**
Mission boxes	–	1,692	**1,692**
Property fund	–	2,306	**2,306**
Orphan society	–	9,786	**9,786**
PW Harvest appeal	–	3,263	**3,263**
Belfast City Mission	–	5,785	**5,785**
Fisherman Service	–	1,404	**1,404**
Mission Committee	–	4,375	**4,375**
Moderators Appeal	–	33,568	**33,568**
Students Bursary	–	116	**116**
Other donations	1,336	1,421	**2,757**
Grants			
CJRS grant funding	–	–	–
Sick Supply Fund Grant	–	–	–
	300,311	211,117	**511,428**

4. Donations and legacies *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Donations			
Free Will Offering	222,336	–	222,336
Gift Aid	39,658	–	39,658
Loose collections	4,825	–	4,825
Stipend	3,754	–	3,754
District collections	81	–	81
Small donations scheme	625	–	625
Sunday school	–	251	251
Livingstonia	–	40,160	40,160
Missions Home & Abroad	–	43,722	43,722
Mid-week offering	–	3,020	3,020
Mission boxes	–	1,276	1,276
Property fund	–	2,176	2,176
Orphan society	–	9,683	9,683
PW Harvest appeal	–	3,609	3,609
Belfast City Mission	–	8,370	8,370
Fisherman Service	–	262	262
Mission Committee	–	3,125	3,125
Moderators Appeal	–	–	–
Students Bursary	–	462	462
Other donations	15,715	415	16,130
Grants			
CJRS grant funding	6,684	–	6,684
Sick Supply Fund Grant	1,393	–	1,393
	295,071	116,531	411,602

5. Charitable activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2022 £**
Church Magazines	1,015	–	**1,015**
Mourne Presbyterian Women	–	5,215	**5,215**
Mourne Boys Brigade	–	3,684	**3,684**
Mourne Girls Brigade	–	9,133	**9,133**
Mourne Youth Council	–	(2,240)	**(2,240)**
Mourne Youth Fellowship	–	22,247	**22,247**
Rainbows	–	784	**784**
	1,015	38,823	**39,838**

5. Charitable activities *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Church Magazines	–	–	–
Mourne Presbyterian Women	–	1,815	1,815
Mourne Boys Brigade	–	–	–
Mourne Girls Brigade	–	1,385	1,385
Mourne Youth Council	–	8,450	8,450
Mourne Youth Fellowship	–	2,925	2,925
Rainbows	–	136	136
	–	14,711	14,711

6. Investment income

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2022 £**
Income from investment properties	10,017	–	**10,017**
Bank interest receivable	2,502	164	**2,666**
Other investment income - dividends	72	1,129	**1,201**
	12,591	1,293	**13,884**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Income from investment properties	10,016	–	10,016
Bank interest receivable	2,198	290	2,488
Other investment income - dividends	9,495	1,228	10,723
	21,709	1,518	23,227

7. Other income

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2022 £**
Youth Hall - reduction in provision	–	2,000	**2,000**
Grave fees	730	–	**730**
	730	2,000	**2,730**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Youth Hall - reduction in provision	–	2,000	2,000
Grave fees	90	–	90
	90	2,000	2,090

8. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2022 £**
Advancing Christianity	153,259	220,638	**373,897**
Support costs	124,742	10	**124,752**
	278,001	220,648	**498,649**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Advancing Christianity	127,340	120,938	248,278
Support costs	79,661	6	79,667
	207,001	120,944	327,945

9. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	**Total funds 2022 £**	Total fund 2021 £
Advancing Christianity	373,895	115,795	**489,690**	321,373
Governance costs	–	8,959	**8,959**	6,572
	373,895	124,754	**498,649**	327,945

10. Analysis of support costs

	Advancing Christianity £	**Total 2022 £**	Total 2021 £
Staff costs	31,194	**31,194**	19,976
Premises	60,228	**60,228**	35,457
General office	5,336	**5,336**	6,432
Finance costs	381	**381**	201
Governance costs	8,959	**8,959**	6,571
Depreciation	5,466	**5,466**	5,500
Support costs - Other congregational costs	7,550	**7,550**	5,531
Support costs - Dr McGaughey Memorial	5,640	**5,640**	–
	124,754	**124,754**	79,668

11. Net (losses)/gains on investments

	Unrestricted Funds £	Endowment Funds £	**Total Funds 2022 £**
Gains/(losses) on listed investments	(293)	(2,451)	**(2,744)**

11. Net (losses)/gains on investments *(continued)*

	Unrestricted Funds £	Endowment Funds £	Total Funds 2021 £
Gains/(losses) on listed investments	407	2,343	2,750

12. Net income

Net income is stated after charging/(crediting):

	2022 £	2021 £
Depreciation of tangible fixed assets	**5,466**	5,500
Fees payable for the audit of the financial statements	**3,600**	–

13. Independent examination fees

	2022 £	2021 £
Fees payable to the independent examiner for:		
Independent examination of the financial statements	–	1,648
Other assurance services	–	2,878
	–	4,526

14. Staff costs

The average head count of employees during the year was 5 (2021: 5). The average number of full-time equivalent employees during the year is analysed as follows:

	2022 No.	2021 No.
Minister	**1**	1
Ministry support	**1**	1
Maintenance	**2**	2
Other	**1**	1
	5	5

No employee received employee benefits of more than £60,000 during the year (2021: Nil).

15. Trustee remuneration and expenses

The Minister of the congregation, Rev William Bingham, is also a trustee. Rev Bingham received remuneration of £50,643 (2021 - £49,528) and expenses (including car allowance & mileage) of £7,821 (2021 - £6,242) in his capacity as the Minister of the congregation. Pension contribution of £12,154 (2021 - £11,887) were also paid to the Presbyterian Church in Ireland Pension Scheme (2009) in respect of Rev Bingham.

No other trustees received any remuneration and no other trustees claimed any expenses during the year in connection with their duties.

16. Tangible fixed assets

	Church Property £	Fixtures and fittings £	Total £
Cost			
At 1 January 2022	1,235,000	105,254	**1,340,254**
Additions	–	6,151	**6,151**
At 31 December 2022	1,235,000	111,405	**1,346,405**
Depreciation			
At 1 January 2022	–	74,134	**74,134**
Charge for the year	–	5,466	**5,466**
At 31 December 2022	–	79,600	**79,600**
Carrying amount			
At 31 December 2022	1,235,000	31,805	**1,266,805**
At 31 December 2021	1,235,000	31,120	1,266,120

Church Property includes all properties owned and occupied by the Charity in Advancement of Christianity and includes the Mourne Presbyterian Church building, Graveyard, Halls, Youth Centre, Apartment and Manse.

Church Property was recognised in the financial statements using a fair value valuation as deemed cost on transition to SORP 2015 (FRS 102).

The valuation was performed by independent external valuers, Osborne King, as at 31st December 2015, on the basis of Fair Value. Fair Value being the amount for which an asset could be exchanged between knowledgeable, willing parties on an arm's length basis in accordance with Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (FRS 102) and the Charities SORP 2015 (SORP 2015).

Given the nature of the properties and the high level of on-going maintenance to which they are subject, no depreciation is applied to Church Property. The residual value of Church Property is considered to be at least equal to the deemed cost of the property.

Due to the age and nature of Church property it was not possible to reliably state the historic cost of Church property.

Fixtures & fittings are recorded a depreciated historical cost.

17. Investments

	Listed investments £	Investment properties £	Other investments £	**Total £**
Cost or valuation				
At 1 January 2022	39,289	100,000	3,568	**142,857**
Additions	–	–	–	–
Fair value movements	(2,451)	–	(293)	**(2,744)**
At 31 December 2022	36,838	100,000	3,275	**140,113**
Impairment				
At 1 January 2022 and 31 December 2022			–	–
Carrying amount				
At 31 December 2022	36,838	100,000	3,275	**140,113**
At 31 December 2021	39,289	100,000	3,568	142,857

All investments shown above are held at valuation.

Investment properties

Investment property at Greencastle Street, Kilkeel has been included in the financial statements at fair value.

The property was valued by Osborne King. Osborne King were independent valuers, qualified under the Royal Institution of Chartered Surveyors, possessing relevant experience in the area. The valuation was on the basis of Fair Value, as at 31st December 2015.

Fair Value is the amount for which an asset could be exchanged between knowledgeable, willing parties on an arm's length basis in accordance with Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (FRS 102) and the Charities SORP 2015 (SORP 2015).

The Trustees consider the fair value of this property at the year-end not to be materially different from the professional valuation dated 31 December 2015.

Financial assets held at fair value

Both listed and other investments are recorded at their fair value at the balance sheet date.

The fair value of the listed investments and the general investment fund are determined by reference to the quoted price for identical assets in an active market at the balance sheet date.

18. Debtors

	2022 £	2021 £
Prepayments and accrued income	**13,493**	11,702
Other debtors	**68,451**	58,581
	81,944	70,283

19. Creditors: amounts falling due within one year

	2022	2021
	£	£
Trade creditors	2,904	1,930
Accruals and deferred income	18,559	17,016
Social security and other taxes	755	978
	22,218	19,924

20. Provisions

	Youth Hall
	£
At 1 January 2022	24,000
Annual ownership movement	(2,000)
At 31 December 2022	22,000

Construction of the Youth Hall at Greencastle Street, Kilkeel was a joint project between Mourne Presbyterian Church and a third-party government funder.

Under the agreement between the parties, Mourne Presbyterian Church's percentage ownership of the Youth Hall increases annually with the passing of time, until it will own 100% of the asset. As the full value of the asset has been reflected within the fixed asset, a provision recognising the government funder's interest in the asset has been recorded.

21. Pensions and other post-retirement benefits

Pension contributions

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £13,578 (2021: £12,912).

21. Pensions and other post-retirement benefits *(continued)*

The charity operates a defined contribution pension scheme for its employees. The assets of the scheme are held separately from those of the charity in an independently administered Fund. The pension cost charge represents contributions payable by the charity to the fund and amounted to £1,424 (2021 - £1,025). Contributions totalling £127 (2021 - £93) were payable to the fund at the balance sheet date and are included in creditors.

The minister (and 2018 Associate Minister) of the congregation is a member of the Presbyterian Church in Ireland Pension Scheme (2009). This is a scheme operated by the Presbyterian Church in Ireland, a separate registered charity. The congregation pays an assessment to the Presbyterian Church in Ireland equivalent to the employer's pension contributions for the Scheme and based on the stipend paid to the minister.

The Presbyterian Church in Ireland Pension Scheme (2009) is a funded Scheme of the defined benefit type, providing defined benefits based on career average revalued salary. The Scheme has assets held in a separately administered fund managed by a board of trustees. The Presbyterian Church and the Scheme Trustees have agreed a funding plan to ensure the Scheme is sufficiently funded to meet current and future obligations. A formal schedule of contributions was drawn whereby the Presbyterian Church agreed to pay contributions of 24% of pensionable salaries to cover the accrual of benefits for future service, expenses, the cost of insuring death in service benefits and funding the scheme deficit.

During the year the charity made payments of £12,154 (2021 - £11,887) to the fund. There were no contributions outstanding at the balance sheet date in the current or prior year.

22. Analysis of charitable funds

Unrestricted funds

	At 1 Jan 2022	Income	Expenditure	Transfers	Gains and losses	**At 31 Dec 2022**
	£	£	£	£	£	**£**
General funds	765,292	314,647	(278,001)	(16,225)	(293)	**785,420**

	At 1 Jan 2021	Income	Expenditure	Transfers	Gains and losses	At 31 Dec 2021
	£	£	£	£	£	£
General funds	656,016	316,870	(207,001)	(1,000)	407	765,292

22. Analysis of charitable funds *(continued)*

Restricted funds

	At 1 Jan 2022	Income	Expenditure	Transfers	Gains and losses	**At 31 Dec 2022**
	£	£	£	£	£	**£**
Church Buildings	1,211,000	2,000	–	–	–	**1,213,000**
Investment Properties	100,000	–	–	–	–	**100,000**
Belfast City Mission	8,370	5,785	(8,370)	–	–	**5,785**
Livingstonia Fund	22,966	90,352	(48,516)	–	–	**64,802**
Missions Home & Abroad	18,583	51,788	(42,402)	–	–	**27,969**
Orphan Society	1,730	9,786	(9,747)	–	–	**1,769**
PW Harvest Appeal	602	3,263	–	(3,368)	–	**497**
Mid-Week Offering	1,607	4,452	(4,175)	–	–	**1,884**
Property Fund	8,109	2,306	–	–	–	**10,415**
Mission Boxes	1,259	882	(1,000)	–	–	**1,141**
Fishermen's Service	–	1,404	(1,404)	–	–	**–**
Earl Haig	90	1,421	(1,511)	–	–	**–**
Moderator's Appeal	–	33,568	(28,057)	–	–	**5,511**
Newell Bequest Income	1,246	1,225	(1,311)	–	–	**1,160**
Sunday School Offering	526	810	(600)	–	–	**736**
Student Bursary	–	115	(115)	–	–	**–**
Mission Committee	625	4,375	(10,450)	5,450	–	**–**
Mourne Presbyterian Women	33,577	6,067	(10,083)	3,368	–	**32,929**
Boys Brigade	6,186	3,690	(3,506)	–	–	**6,370**
Girls Brigade	2,596	9,135	(6,925)	–	–	**4,806**
Mourne Youth Council	5,694	(2,237)	(11,817)	8,400	–	**40**
Junior Youth Fellowship	9,218	22,259	(29,567)	2,375	–	**4,285**
MPC Choir	388	–	(70)	–	–	**318**
Monday Club	500	–	(30)	–	–	**470**
Thursday Club	100	–	(8)	–	–	**92**
Saturday Club	1,964	2	(276)	–	–	**1,690**
Rainbows	128	784	(678)	–	–	**234**
Badminton	716	1	(30)	–	–	**687**
	1,437,780	253,233	(220,648)	16,225	–	**1,486,590**

22. Analysis of charitable funds *(continued)*

	At 1 Jan 2021	Income	Expenditure	Transfers	Gains and losses	At 31 Dec 2021
	£	£	£	£	£	£
Church Buildings	1,209,000	2,000	–	–	–	1,211,000
Investment Properties	100,000	–	–	–	–	100,000
Belfast City Mission	4,517	8,370	(4,517)	–	–	8,370
Livingstonia Fund	22,191	40,160	(39,385)	–	–	22,966
Missions Home & Abroad	5,802	43,722	(30,941)	–	–	18,583
Orphan Society	561	9,683	(8,514)	–	–	1,730
PW Harvest Appeal	384	3,609	–	(3,391)	–	602
Mid-Week Offering	687	3,020	(2,100)	–	–	1,607
Property Fund	5,933	2,176	–	–	–	8,109
Mission Boxes	583	1,276	(600)	–	–	1,259
Fisherman's Service	–	262	(262)	–	–	–
Earl Haig	–	415	(325)	–	–	90
Moderator's Appeal	–	–	–	–	–	–
Newell Bequest Income	1,269	1,482	(1,505)	–	–	1,246
Sunday School Offering	275	251	–	–	–	526
Student Bursary	–	462	(462)	–	–	–
Mission Committee	–	3,125	(2,500)	–	–	625
Mourne Presbyterian Women	42,378	1,826	(10,018)	(609)	–	33,577
Boys Brigade	6,185	6	(5)	–	–	6,186
Girls Brigade	2,134	1,387	(925)	–	–	2,596
Mourne Youth Council	13,945	8,459	(17,710)	1,000	–	5,694
Junior Youth Fellowship	2,935	2,928	(645)	4,000	–	9,218
MPC Choir	606	1	(219)	–	–	388
Monday Club	519	1	(20)	–	–	500
Thursday Club	105	–	(5)	–	–	100
Saturday Club	1,967	2	(5)	–	–	1,964
Rainbows	253	136	(261)	–	–	128
Badminton	735	1	(20)	–	–	716
	1,422,964	134,760	(120,944)	1,000	–	1,437,780

Endowment funds

	At 1 Jan 2022	Income	Expenditure	Transfers	Gains and losses	**At 31 Dec 2022**
	£	£	£	£	£	**£**
Newell Bequest Endowment	102,462	–	–	–	(2,451)	**100,011**

	At 1 Jan 2021	Income	Expenditure	Transfers	Gains and losses	At 31 Dec 2021
	£	£	£	£	£	£
Newell Bequest Endowment	100,119	–	–	–	2,343	102,462

23. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	**Total Funds 2022 £**
Tangible fixed assets	31,805	1,235,000	–	**1,266,805**
Investments	3,275	100,000	36,838	**140,113**
Current assets	772,558	173,590	63,173	**1,009,321**
Creditors less than 1 year	(22,218)	–	–	**(22,218)**
Provisions	–	(22,000)	–	**(22,000)**
Net assets	785,420	1,486,590	100,011	**2,372,021**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2021 £
Tangible fixed assets	31,120	1,235,000	–	1,266,120
Investments	3,568	100,000	39,289	142,857
Current assets	745,938	131,370	63,173	940,481
Creditors less than 1 year	(15,334)	(4,590)	–	(19,924)
Provisions	–	(24,000)	–	(24,000)
Net assets	765,292	1,437,780	102,462	2,305,534

24. Analysis of changes in net debt

	At 1 Jan 2022 £	Cash flows £	**At 31 Dec 2022 £**
Cash at bank and in hand	870,198	57,179	**927,377**

25. Related parties, trustee remuneration and expenses

The Minister, Rev William Bingham is considered to be key management personnel of the charity. Total remuneration paid to Rev Bingham by way of his employment with the Church is detailed in Note 15.

Rev William Bingham occupied residential church property at Manse Road, Kilkeel (The Manse) in his role as Minister of the congregation. Rev. Bingham was not charged rent for use of this property.

During the year the charity donated £7,000 (2021 - £3,000) to Gary Bingham (a trustee) in support of his work the Belfast City Mission.

Mourne Congregation Of The Presbyterian Church In Ireland

Northern Ireland - Charity number 105010

Annual report

Mourne Congregation Of The Presbyterian Church In Ireland

Trustees' Annual Report

Year ended 31 December 2022

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

Reference and administrative details

Registered charity name	Mourne Congregation Of The Presbyterian Church In Ireland
Charity registration number	NIC105010
Principal office	Greencastle Street Kilkeel Co Down BT34 4BH
The trustees	Rev William Bingham Archie Alderdice Ivan Annett Ronald Annett Stanley Annett William Annett David Baird Doreen Bartholomew Robert Bennett Gary Bingham Jackie Blue Jim Chestnutt Edward Forsythe Gary Glenny W A Grills Roy Hanna J W Hanna R J Hanna James Henderson Rodney McBride Sidney McKee Joseph McKibbin Martin McKee Raymond McKee David Morris James Morris Eric Niblock Gregory Nicholson Robert Patterson Thomas Patterson Alan Skillen Maurice Skillen Eric Skillen James Stevenson James Stevenson Brian Townley William Turner

Reference and administrative details

Registered charity name	Mourne Congregation Of The Presbyterian Church In Ireland
Charity registration number	NIC105010
Principal office	Greencastle Street Kilkeel Co Down BT34 4BH

Principal Office Bearers

Minister	Rev William Bingham
Clerk of Session	William A Grills
Hon. Treasurer	William Turner
Hon. Secretary	David Morris

Auditor	UHY Hacker Young Fitch Limited 27-29 Gordon Street Mews Gordon Street Belfast BT1 2LG
Bankers	Danske Bank 58 Hill Street Newry BT34 1BD
Solicitors	Fisher & Fisher 1 Newry St Rathfriland Co Down BT34 5PY

Structure, governance 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 and the ministers in active duty in the congregation, have no deliberative but only a casting vote.

Stated meetings of the Kirk session are held at least three times in each year or as appropriate. Exceptional meetings were held during the year to deal with issues around church activities and Covid 19 restrictions.

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 by vote either by the congregation or by the Kirk Session. Members are elected if they obtain two-thirds of the vote.

Structure, governance and management *(continued)*

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. Mourne Presbyterian Church has been assigned to the Presbytery of Newry within 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, administrative 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

Mourne 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 purposes are by the grace of God, to help people of all ages become fully devoted followers of Jesus Christ. Our vision is, by the grace of God, to be an inclusive, welcoming community of Christ's people of all ages, which:

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

The congregation aims to live out its Mission and Vision as a family of God's people by being:

- A Covenant Community: where our relationships are rooted in the promises of God by living faithfully toward him and toward one another.
- An Intergenerational Community: where adults intentionally take the lead to engage with, encourage and nurture younger members to maturity in Christ.
- An Outward looking Community: where we want the blessings of God that belong to us in the gospel to become blessings for others beyond the bounds of our community.
- As a congregation of the Presbyterian Church in Ireland, we believe that the Bible is the supreme authority over all we do, and that the Westminster Confession of Faith, along with the Larger and Shorter Catechisms set out what we understand the Bible teaches on key matters of Christian faith and practice.

Objectives and activities

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

- Sunday School
- Bible Classes
- Midweek fellowship Group
- Crèches
- Children's Church
- Sunday Knight Kids
- Youth Fellowship Groups
- Small Group Meetings
- Boys Brigade
- Girls Brigade
- Presbyterian Women
- Men's Fellowship
- Badminton Club
- Youth Club
- Mothers and Toddlers
- Walking Group

covering all spiritual and operational matters.

2022 saw a return to normal services of worship and organisational activities following Covid 19 restrictions in 2021.

Achievements and performance

Worship and prayer
The congregation met for worship each Sunday at 11.30am and 7.00pm. During the week the Bible Study provided an opportunity for members to meet for fellowship, to study the scriptures and for a time of prayer. Live Broadcast services on Sunday mornings and evenings were available online with an average online viewing of 1,500 for the morning and 1,000 for the evening services. The Trustees acknowledge and thank the Media Team for their dedication and expertise in providing this service.
The midweek prayer meeting and bible study was held on Thursday evenings with an average attendance of 70 people. Full members classes were held in the Spring. 16 people were admitted to The Lord's Table for the first time and 3 persons were received on transfer from other congregations. There were 13 infant baptisms, 7 adult baptisms, 17 weddings and 23 funeral services.
At 31 December 2022 there were 585 communicant members and 997 families connected with the congregation. The Sacrament of the Lord's Supper was served at evening worship in January and morning worship in May and November. The average weekly attendance at worship was 750 in the morning and 350 in the evening. The Trustees are very grateful to the 180 Band, organist, musicians and choir who led worship throughout the year. Many have been blessed through their ministry.
Monthly services also took place in Brackney Hall except for the summer months.

Achievements and performance *(continued)*

Pastoral care
Members of the congregation who are unable to attend church due to sickness or age were visited by the minister, elders or by one of the congregation's pastoral visitors.

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

The congregation also supports the work of the Student Christian Organisation of Malawi and various projects relating to the work of The David Gordon Memorial Hospital in Livingstonia, Malawi, with a particular focus on supporting the very poor and vulnerable members of the area.

The congregation supports various local charities including The Fishermen's Mission, The Southern Area Hospice, Child Evangelism Fellowship, Mourne Stimulus, Mission Aviation Fellowship, Belfast City Mission, Arab World Ministries, Prison Fellowship, The Royal British Legion, The RNLI and The Presbyterian Children's Society. The congregation also supports, both financially and prayerfully, members of our fellowship who decide to do short or long-term service with mission focused organisations. Members who undertake study to prepare them for service both at home and overseas also receive support from the congregation.

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

General Assembly
The minister and one of our elders were nominated to attend the meeting of the General Assembly of the Presbyterian Church in Ireland. The General Assembly of 2022 was held in June.

Property
During 2022 there was no significant work done to the property. General maintenance was provided.

Organisations
Sunday School and Bible Classes met on Sunday mornings with an average attendance of over 280.

Sunday Knight Kids met monthly with an average attendance of 35.

Baby and Children's Crèche were held each Sunday morning. Attendance varied.

The Youth Fellowship groups met in the halls each Sunday evening with a combined average attendance of 95. The Youth Fellowship also organised a holiday in England with over 80 young people and leaders attending.

The Girls' Brigade met on Tuesday evenings with a varied programme of games, crafts, cooking and Bible Study. No parents' evening was held this year. There are around 200 members plus officers and helpers.

The Mother and Toddler Group met on Wednesday mornings from 9.30am to 11.00am. Over 70 children are registered as members from throughout the community.

The Boys Brigade met on Wednesday evenings with a varied programme of sports, crafts games and bible study. No Parents evening was held March. There are around 190 members plus leaders and helpers.

Achievements and performance *(continued)*
The Badminton Club met on Wednesday evenings.

The Presbyterian Women's Group met on the 1st and 3rd Monday of each month and held a Presbyterian Women's Service in March 2022.

The Men's Fellowship met two times each month.

No English Classes for people from other countries living in our community were held this year.

The Saturday Club met from Jan to March and Sept to December.

Small group Bible studies were held in the church halls throughout the year.

The Walking Club organised several walks this year.

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. They also thank our caretakers for the excellent work in cleaning and maintaining the church properties.

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.

With the added uncertainties and stresses of the Covid19 Pandemic the message of hope and confidence in God's providence, sovereignty, love and grace was a comfort and blessing to even more people.

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). A team of volunteers was also established to do messages for those living in isolation during the period of Lockdown.

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 via informal, 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.

Financial review

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 703 (2021 - 979) contributors during the year, donating a total of £239,462 (2021- £222,336).

Total income during the year amounted to £567,881, compared to £451,630 in the previous year. The removal of government Covid 19 restrictions allowed Church activity to return to pre pandemic levels.

Total expenditure for the year amounted to £498,650 (2021 - £327,945). The increase in costs was due to the increase in organisational and general activity.

Going Concern

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

Reserves Policy

The Trustees have considered the level of unrestricted reserves that is appropriate to hold, taking account of current and ongoing commitments. It is the policy of the Trustees to hold at least three month's normal expenditure. At the year-end unrestricted reserves were £785,420 (2021 - £765,292) which represents a higher level of reserves. The Trustees however, consider it prudent to hold reserves at this level as the funding of its present activities is dependent on the ongoing financial support of members.

Risk Review

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

Trustees' responsibilities statement

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Northern Ireland requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act (Northern Ireland) 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees' annual report was approved on 11-06-23 and signed on behalf of the board of trustees by:

Rev William Bingham
Trustee

William Turner
Trustee

Mourne Congregation Of The Presbyterian Church In Ireland

Northern Ireland - Charity number 105010

Annual return

UHY Hacker Young Fitch
Chartered Accountants

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MOURNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF MOURNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

Opinion

We have audited the financial statements of Mourne Congregation of the Presbyterian Church In Ireland (the 'charity') for the year ended 31 December 2022 which comprise the Statement of financial activities, the Balance sheet, the Statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the Charity's affairs as at 31 December 2022 and of its incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and in other respects the requirements of the Charities Act (Northern Ireland) 2008.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

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A list of members' names and their professional qualifications is available for inspection at the registered office at the above address.
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A member of the UHY Hacker Young Group of independent UK partnerships.
A member of UHY International, a network of independent accounting and consulting firms.

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INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF MOURNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND (CONTINUED)

Other information

The other information comprises the information included in the Annual report other than the financial statements and our Auditors' report thereon. The Trustees are responsible for the other information contained within the Annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinion on other matters prescribed by the Charities (Accounts and Reports) Regulations (Northern Ireland) 2015

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements.
- the Trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' report.

We have nothing to report in respect of the following matters in relation to which Charities Act (Northern Ireland) 2008 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Trustees' report and from the requirement to prepare a Strategic report.

Responsibilities of trustees

As explained more fully in the Trustees' responsibilities statement, the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF MOURNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND (CONTINUED)

In preparing the financial statements, the Trustees are responsible for assessing the Charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the Charity or to cease operations, or have no realistic alternative but to do so.

Auditors' responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

The engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations. As part of the audit in accordance with ISAs (UK) we exercised professional judgement and maintained professional scepticism throughout the audit. We identified the laws and regulations applicable to the company through discussions with directors and other management, and from our commercial knowledge and experience of the sector and we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including the taxation legislation and data protection, anti-bribery, employment, environmental and health and safety legislation.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud and considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations. We obtained an understanding of internal controls relevant to the audit in order to design audit procedures that were appropriate in the circumstances but not for the purpose of expressing an opinion of the effectiveness of the Company's internal controls.

To address the risk of fraud through management bias and override of controls, we performed analytical procedures to identify any unusual or unexpected relationships; tested journal entries to identify unusual transactions; evaluated the appropriateness of accounting policies used, including managements' use of the going concern basis of accounting, and the reasonableness of accounting estimates and related disclosures made by management; and investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included but were not limited to agreeing financial statement disclosures to underlying supporting documentation; reading the minutes of meetings of those charged with

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF MOURNE CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND (CONTINUED)

governance; and enquiring of management as to actual and potential litigation and claims.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our Auditors' report.

Other matters

The financial statements of the Charity for the year ended 31st December 2021 were not audited, however we have nothing to report to you in regards to our obligations to obtain sufficient appropriate audit evidence that the opening balances in the current year do not contain misstatements that materially affect the current year's financial statements.

Use of our report

This report is made solely to the Charity's trustees, as a body, in accordance with Section 65 of the Charities Act (Northern Ireland) 2008. Our audit work has been undertaken so that we might state to the Charity's trustees those matters we are required to state to them in an Auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Charity and its trustees, as a body, for our audit work, for this report, or for the opinions we have formed.



Michael Fitch (Senior Statutory Auditor)

for and on behalf of
UHY Hacker Young Fitch Limited
27-29 Gordon Street
Belfast
BT1 2LG

Date: 11/06/2023