

Bangor West Congregation of the Presbyterian Church in Ireland

Northern Ireland · Charity number 105045

Details

Known as	West Church Bangor
Status	Received
Registered	2016-08-09
Register	View on the Charity Commission for Northern Ireland register

Contact

Address	Rathmore Road Bangor Co.Down Bt19 1df BT19 1DF
Phone	02891884921
Email	office@westchurchbangor.org
Website	http://www.westchurchbangor.org.uk/

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	£811,947	£788,303	£-13,917	17

Trustees

Name	Role	Appointed
Billy Richardson		
Dr Maureen Elizabeth Jane Bennett		
Gill Mcavoy		
Miss Sylvia Heather Neill		
Mr Brian Knox		
Mr Brian Moorhead		
Mr Dennis Wilson		
Mr Derek Robert Polley		
Mr Garth Hall		
Mr George Carleton		
Mr Ian James Beresford Mcaleer		
Mr Ian Robinson		
Mr Jeremy Eves B.Sc., F.C.A.		
Mr Marc Harding		
Mr Paul Shields B.Th. M.Th.		
Mr Richard Scott		
Mr Robert Robinson		
Mr Ron Mcavoy		
Mr Thomas Hinds		
Mrs Barbara Crawford		
Mrs Catherine Bell C.B.E.		
Mrs Catriona Ritchie		
Mrs Jayne Elizabeth Roberta Fulton		
Mrs Rhonda Morrison		
Mrs Sylvia Ferguson		
Rev Richard Heslip Houston		
Timothy Warwick		

Bangor West Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105045

Accounts

CHARITY REGISTRATION NUMBER: NIC105045

**Bangor West Congregation of the Presbyterian Church in
Ireland**

Financial Statements

31 December 2024

Bangor West Congregation of the Presbyterian Church in Ireland
Financial Statements
Year ended 31 December 2024

	Page
Trustees' annual report	1
Independent auditor's report to the members	9
Statement of financial activities	13
Statement of financial position	14
Statement of cash flows	15
Notes to the financial statements	16

Bangor West 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 Bangor West Congregation of the Presbyterian Church in Ireland
Charity registration number NIC105045
Principal office 91 Crawfordsburn Road
Bangor
BT19 1BG

The trustees

Mrs C Bell
Dr. M Bennett
Mr D Boland
Mr L Conway
Mr J Eves
Mr H Fulton
Mrs J Fulton
Mr B Knox
Mr I McAleer
Mr R McAvoy
Mrs G McAvoy
Rev Dr C McMullen
Mr B Moorhead
Miss H Neill
Mr D Polley
Mr B Richardson
Mr I Robinson
Mr R Robinson
Mr R Scott
Mr P Shields
Mrs H Thompson (Retired 24 August 2024)
Mr T Warwick
Mr D Wilson
Mr G Carleton
Mrs K Crockford (Resigned 5 October 2024)
Mr G Hall
Mr M Harding
Mrs R Morrison
Mrs C Ritchie
Mrs B Crawford
Mr T Crawford (Deceased 3 April 2024)
Mrs S Ferguson
Mr T Hinds
Mrs I Moore (Deceased 9 September 2024)
Mrs E Neilly
Rev R Houston (Appointed 28 April 2024)

Bangor West Congregation of the Presbyterian Church in Ireland

Trustees' Annual Report *(continued)*

Year ended 31 December 2024

Auditor

Muir & Addy
Chartered accountants & statutory auditor
427 Hollywood Road
Belfast
BT4 2LT

Bankers

Danske Bank
Donegall Square West
Belfast
BT1 6JS

Bangor West Congregation of the Presbyterian Church in Ireland

Trustees' Annual Report *(continued)*

Year ended 31 December 2024

Structure, governance and management

PURPOSE

THE PRESBYTERIAN CHURCH IN IRELAND, as a Reformed Church within the wider body of Christ is grounded in the Scriptures, 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.

West Presbyterian Church is part of the Presbyterian Church in Ireland (PCI) and as such is governed by its constitution. Full details of its constitution are contained in 'The Code; The book of the Constitution and Government of the Presbyterian Church in Ireland' published by the Authority of the General Assembly. The Code can be viewed on-line on the PCI website.

Within the local Church the ruling body is the Kirk Session, which is made up of elected elders who work together with the Minister in 'the oversight and government of the congregation, for the up-building of God's people in spiritual fruitfulness and holy concord, and for the extension of Christ's kingdom among all people'. The Kirk Session meets approximately 10 times per year, and is attended by elders and staff members are invited to join the deliberations.

West Church is a single church with two sites : the main site is on the Rathmore Road in Bangor and the other on Drumhirk Drive, Kilcooley. There is one Kirk Session and one Congregational Committee with both sites having elected representation on each body.

The Elders of the Church are also the Charity Trustees of the Church. This change came into place with the formal registration of the church as an individual charity with the Charity Commission of Northern Ireland. The registration number for the church is NIC105045. The Kirk Session oversees the work of seven Action Teams, each of which leads and develops the main mission of the church. The Teams are:

- Discipleship
- Kilcooley
- Mission
- Outreach
- Pastoral Care
- Youth and Children
- Worship and prayer

The membership is made up both of elders and other members of the West-Kilcooley congregation. Each Team is co-convened by a member of Staff and an elder. The Staff Team meets on a weekly basis and ensures the co-ordination of the work and coherence around the aims of the church. This arrangement enables a more effective use of the time at Session meetings; a more wide-angled view of the whole of church life for Session members, and a more distributed leadership team that garners fresh expertise and helps develop new leadership talent. During 2024, the Action Teams each prepared a development plan which set out their respective priorities for the year. They have also been asked to submit a budget. The plans were approved in principle by the Kirk Session subject to a review by the Staff Team to ensure coherence and scope. Action team Convenors report to Session on key matters for decision and on key developments. The remit and composition of the Action teams will be reviewed in 2025.

A Congregational Committee is in place to administer the temporal affairs of the congregation; these responsibilities are delegated to the Committee by the Kirk Session, which retains the overall responsibility as the Charity Trustees. All of the Elders can sit on the Church Committee but for practical purposes a small number has agreed to attend on a regular basis.

Among the other duties that have been delegated to Committee by Kirk Session are:

Bangor West Congregation of the Presbyterian Church in Ireland

Trustees' Annual Report *(continued)*

Year ended 31 December 2024

- the administration of all funds belonging to the congregation;
- the administration of all the property of the congregation, its maintenance and insurance;
- the oversight of the use of any part of the church premises;
- the implementation of health and safety regulations;
- hospitality and catering;
- the appointment, support and training of staff and volunteers; and
- communication with the members and the wider community through digital and written media.

The current committee is made up of twelve members who were elected in 2022. The following sub-groups have been formed, each with approval to co-opt a number of other members of the congregation:

- Property
- Human Resources
- Finance
- Communications
- Catering & Hospitality

Each of these groups is using the significant expertise of their members to make a positive contribution to the work of the church across both sites.

Objectives and activities

The Activities of the Church include:

- West Church holds five services of worship each Sunday and a range of other activities mid-week. All are open to anyone of appropriate age and/or gender whether or not they are members of our congregation. Our fundamental purpose is 'To Serve Christ and to Serve Others.'

- West Church, like any Christian Church places a strong emphasis on prayer - prayer for our own members, our local community, our social, civic and political leaders and the worldwide Christian Church and its associated charitable organisations.

Bangor West Congregation of the Presbyterian Church in Ireland

Trustees' Annual Report *(continued)*

Year ended 31 December 2024

Achievements and performance

Overview

Our strap line is "Serving Christ : Serving others"

Our values are enshrined in an anagram of West

Worship - we worship God in spirit and truth.

Equip - we grow deeper together in Christ.

Serve - we welcome and care for everyone together

Tell - we reach out in love and service.

There are effectively five worship services across our two sites every Sunday morning, including Young West & Café Church and a sixth on Sunday evenings. These services have their own target group and represent the diversity of the congregation. Over the course of a Sunday, over 700 people are in attendance, including Young West (for 11-18 year olds) and West Kids (for 3-11 year olds). About 15 pre-school children are catered for in the Creche. The Sunday morning service in Kilcooley has an average attendance of between 40 and 50 adults. In Kilcooley Kids continues to run concurrently with the main church service with between 7 and 10 children coming along each week.

We have a number of strategies in place to welcome new members on the Rathmore Road site. There is a welcome team on the doors at every service and frequently during a worship service, the Minister invites members of the congregation to greet those sitting around them. Secondly we provide tea and coffee between the services and a few elders or members of the congregation, along with the coffee servers have their antennae honed to identify new people and introduce them to others who can provide appropriate links, information or further introductions. Thirdly, the office staff act as a conduit to introduce or pass on the names of new people to the Minister or other staff members and subsequently, to the leaders of those groups in which visitors or new people might be interested. Finally we periodically hold for new members, 'Pizza with the Pastors' after Sunday morning worship.

The Kilcooley Church is smaller and currently about 80% who attend Sunday worship come for coffee in the newly refurbished welcome area. The activities in Kilcooley are deliberately planned to reach out to potential new members and those who express an interest in learning more are met with by our Mission and Outreach worker, who plays a critical role in linking with the community and the various community groups in the area, inviting people to church and ensuring they receive a warm welcome from members.

The Pastoral Care Action team has worked over the course of the year to review how we best care for our members, particularly those who are house-bound or in less good health. Around 19 different care homes are visited as well as individuals in their own homes. The pastoral visitors also follow up with families who have been bereaved and visit new mums. The Pastoral Care of the congregation is undertaken by our ministers and also a team of around 25 trained pastoral visitors. Discipleship includes our Life Groups (about 25 of them which generally meet fortnightly), taught courses and a programme of apologetics-based seminars (on themes such as social media) and more recently reaching out to our 20-40 year olds. The "Life in the Spirit" course has been running in West almost since the Church's foundation and was a key building-block in its growth; it is the conduit for significant numbers to grow deeper in faith.

Bangor West Congregation of the Presbyterian Church in Ireland

Trustees' Annual Report *(continued)*

Year ended 31 December 2024

Achievements and performance *(continued)*

On the Rathmore Road there are several strands to our outreach, reflecting both the size and diversity of the congregation. In addition to our ongoing work in West Kids and in our very healthy uniformed organisations, and parents and tots, we have a number of specific annual events such as Easter Mission (for primary-aged children), and Christmasfest and Bright and Light for families, while Alpha and our partnership work with Young Life (working with largely unchurched young people) and Safezone (the latter a street ministry on Saturday evenings) are more intentionally evangelistic. We would also include in our outreach work, Little Acorns for children and Sycamore Club for adults with learning difficulties from across the North Down area, and School Assemblies and Religious Education classes taken by our Youth and Children's Associate in several primary schools in the area. In Kilcooley our broad strategy in moving forward has been to link where we could with local groups, to build relationships and to share Jesus. As with many communities these days there is much social need, but our aim has been not just to provide support where we could, but always to do so with the explanation that we are doing what we do in the name Jesus. Our programmes include, work with mums; a parent and toddlers group; an adult drop in; a café run by volunteers, a youth drop in and a homework club for year 7 children.

Our work with Christians Against Poverty includes the work of our debt coach, befrienders (in conjunction with Primacy Church) and the provision of the Money Course and Life Skills Course. The latter attracted around seven people in Kilcooley; the course was also run in St Andrews Presbyterian Church for a group of around 6 young people about to head off to university.

West-Kilcooley makes an enormous financial contribution to the Presbyterian Church's **United Appeal for Mission** (£39,891 for 2024), which supports various chaplaincy work, a programme of social witness, overseas mission and smaller churches across Ireland. Several West members are active members of various PCI committees and that, in turn, has helped to facilitate links between the congregation and PCI's work across the island.

A number of our church members work in different mission roles in other parts of the world, including New Zealand, Russia, Kenya and Canada; as a church family we support them financially and prayerfully. We have also provided £60k over the past three years to support El Abrigo Church in Cali, Columbia. West-Kilcooley also continues to support the persecuted church, and provide weekly grocery donations to the Storehouse Foodbank in Bangor.

We have a number of other external links - our members sit on the Board of Governors of three of our local schools; we also contribute to the Neighbourhood renewal group in Kilcooley and work with one of the other community groups to provide an afterschool club in the area; we also work closely with Young Life to reach unchurched young people and some of our members support the work of Safezone, a pastoral and outreach ministry on the streets of Bangor on Saturday evenings.

Property

Considerable remedial work on the roof of the Rathmore Road Welcome Centre has been completed over the last few years. Upgrading of our lights to LED has recently been done along with major repairs to the rear carpark. Our premises are also used by various community groups and other charities.

Bangor West Congregation of the Presbyterian Church in Ireland

Trustees' Annual Report *(continued)*

Year ended 31 December 2024

Achievements and performance *(continued)*

Staffing

Rev Richard Houston was appointed as Associate Minister in West - Kilcooley in April 2024. He was previously Minister of Lucan Presbyterian Church in Co. Dublin. His key areas of responsibility are

- (i) reviewing, encouraging, enabling and developing the work of the existing staff pastoral / ministry team particularly in the areas of outreach and mission, youth and children's and discipleship;
- (ii) encouraging, equipping leading and overseeing the work of action team convenors;
- (iii) with the staff team and action team convenors, identifying for Kirk Session, key priorities for the next 5 years, and preparing and implementing a strategy to implement these;
- (iv) discipling and equipping a new generation of leaders and volunteers to help consolidate and grow the ministry and mission of the church across its two sites; and
- (v) pulpit and other pastoral duties as assigned by the Minister.

In the course of the year, our children's worker resigned prior to returning to England to live. In addition to our two full-time (FT) ministers we have a part-time (PT) Minister; a FT Youth Associate; a FT Mission and Outreach worker; a PT music director and a part-time IT and AV worker. Our administrative staff includes a PT book-keeper; a FT senior administrator; a PT office worker. Our property staff includes one maintenance worker and 2 PT caretakers. We also fund a PT helper in our Kilcooley café.

During the course of 2024 we hosted a presbytery consultation, which is a process by which Presbytery enquires into the life of a congregation in order to discover:

- encouragements to celebrate, for the edification of the congregation and to inspire the rest of Presbytery;
- challenges faced by the congregation, so that Kirk Session can be directed and equipped to deal with the most pressing issues;
- any concerns that Kirk Session may be struggling to deal with, requiring the intervention of Presbytery.

The preparation for this consultation prompted a helpful internal evaluation of all the key spiritual and material aspects of church life and resulted in an encouraging and positive external evaluation.

Financial review

The incoming resources for all aspects of church life in 2024 amounted to £811,947. This comprises £501,427 of incoming resources attributable to unrestricted reserves and £310,520 attributable to restricted reserves. We are grateful to God and the generosity of the congregation for the increased levels of contributions. In total expenditure amounted to £788,303 The committee aim to hold, as a minimum, cash reserves sufficient to fund the church's expenditure for a minimum of three months.

Bangor West Congregation of the Presbyterian Church in Ireland

Trustees' Annual Report *(continued)*

Year ended 31 December 2024

Plans for future periods

We are blessed as a congregation to have been able with God's help to sustain our work and ministry. Our main mission is, in our fragmented society, to point people to the freedom from fear and negativity and to the hope that is at the heart of the Christian gospel.

All of what we do continues to be underpinned by our aim to 'Serve Christ and Serve Others'. In practice this means helping our members grow and mature in faith, supporting and ministering to one another, and reaching out with a mission to share the hope and love of Jesus. We move forward in that aim in God's strength and look to Him to guide us in our vision for the future and as we seek to expand our witness in partnership with those in the West Bangor and Kilcooley.

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 the incoming resources and application of resources, including the income and expenditure, for that period.

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

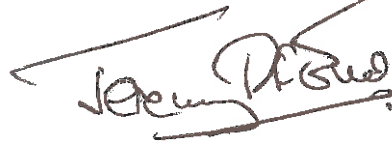
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate 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 10 May 2025 and signed on behalf of the board of trustees by:



Mr L Conway
Trustee



Mr J Eves
Trustee

Bangor West Congregation of the Presbyterian Church in Ireland

Independent Auditor's Report to the Members of Bangor West Congregation of the Presbyterian Church in Ireland

Year ended 31 December 2024



Opinion

We have audited the financial statements of Bangor West Congregation of the Presbyterian Church in Ireland (the 'charity') for the year ended 31 December 2024 which comprise the statement of financial activities, statement of financial position, 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 FRS 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;
- have been prepared in accordance with 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 auditor's 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 UK, including the FRC's Ethical Standard, and the provisions available for small entities, in the circumstances set out below, 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.

In common with many other entities of this size and nature we have been requested as auditors to assist with the preparation of the financial statements.

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.

Bangor West Congregation of the Presbyterian Church in Ireland

Independent Auditor's Report to the Members of Bangor West Congregation of the Presbyterian Church in Ireland (continued)



Year ended 31 December 2024

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. 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.

In connection with our audit of the financial statements, 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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.

Matters on which we are required to report by exception

In the light of the 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 the Charities Act (Northern Ireland) 2008 requires us to report to you if, in our opinion:

- the information given in the trustees' report is inconsistent in any material respect with the financial statements; or
- adequate accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, 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.

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.

Bangor West Congregation of the Presbyterian Church in Ireland

Independent Auditor's Report to the Members of Bangor West Congregation of the Presbyterian Church in Ireland

(continued)



Year ended 31 December 2024

Auditor's 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 auditor's 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:

We discussed laws and regulations and fraud risks during our audit planning procedures. The charity must comply with the Charities Act (Northern Ireland) 2008 and prepare financial statements which give a true and fair view in accordance with the Act and supplementary regulations. It must meet the requirements of charity regulation and apply funds in accordance with any conditions and restrictions attached. The trustees consider that fraud, if it were to occur, is most likely to involve the misappropriation of income.

Our engagement team collectively had appropriate experience of applicable laws and regulations and competence to recognise non-compliance. We used checklists in evaluating the presentation, structure and content of the financial statements. We consider that our audit has a reasonable chance of detecting material non-compliance with laws and regulations. We remain mindful that fraud, by its very nature, may be difficult to detect. Audit procedures were planned and performed to test controls in place for recording and banking income. We also undertook analytical procedures to identify trends that might indicate misappropriation of income. We consider that our audit has a reasonable chance of detecting a material fraud in this area.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.

**Bangor West Congregation of the Presbyterian
Church in Ireland**

**Independent Auditor's Report to the Members of Bangor
West Congregation of the Presbyterian Church in Ireland**
(continued)



Year ended 31 December 2024

- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charity's members, 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 members those matters we are required to state to them in an auditor's 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 the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

A handwritten signature in blue ink that reads 'Muir & Addy'.

Muir & Addy
Chartered accountants & statutory auditor
427 Holywood Road
Belfast
BT4 2LT

10 May 2025

Bangor West Congregation of the Presbyterian Church in Ireland

Statement of Financial Activities

Year ended 31 December 2024

		2024	2024		2023
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments					
Donations and legacies	4	461,530	183,841	645,371	617,037
Charitable activities	5	26,393	123,194	149,587	135,338
Investment income	6	13,504	3,485	16,989	4,107
Total income		<u>501,427</u>	<u>310,520</u>	<u>811,947</u>	<u>756,482</u>
Expenditure					
Expenditure on charitable activities	7,8	464,235	324,068	788,303	1,009,885
Total expenditure		<u>464,235</u>	<u>324,068</u>	<u>788,303</u>	<u>1,009,885</u>
Net income/(expenditure)		<u>37,192</u>	<u>(13,548)</u>	<u>23,644</u>	<u>(253,403)</u>
Transfers between funds		(15,000)	15,000	-	-
Net movement in funds		<u>22,192</u>	<u>1,452</u>	<u>23,644</u>	<u>(253,403)</u>
Reconciliation of funds					
Total funds brought forward		1,146,015	188,900	1,334,915	1,588,318
Total funds carried forward		<u>1,168,207</u>	<u>190,352</u>	<u>1,358,559</u>	<u>1,334,915</u>

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 25 form part of these financial statements.

Bangor West Congregation of the Presbyterian Church in Ireland

Statement of Financial Position

31 December 2024

	Note	2024 £	£	2023 £
Fixed assets				
Tangible fixed assets	13		700,171	700,171
Current assets				
Debtors	14	29,930		34,732
Cash at bank and in hand		642,375		602,869
		<u>672,305</u>		<u>637,601</u>
Creditors: amounts falling due within one year	15	<u>13,917</u>		<u>2,857</u>
Net current assets			<u>658,388</u>	<u>634,744</u>
Total assets less current liabilities			<u>1,358,559</u>	<u>1,334,915</u>
Net assets			<u>1,358,559</u>	<u>1,334,915</u>
Funds of the charity				
Restricted funds			190,352	188,900
Unrestricted funds			1,168,207	1,146,015
Total charity funds	17		<u>1,358,559</u>	<u>1,334,915</u>

These financial statements were approved by the board of trustees and authorised for issue on 10 May 2025, and are signed on behalf of the board by:



Mr L Conway
Trustee



Mr J Eves
Trustee

The notes on pages 16 to 25 form part of these financial statements.

Bangor West 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/(expenditure)	23,644	(253,403)
<i>Adjustments for:</i>		
Other interest receivable and similar income	(16,989)	(4,107)
Accrued (Income)/expenses	(2,615)	217
<i>Changes in:</i>		
Trade and other debtors	14,369	(3,150)
Trade and other creditors	4,108	—
Cash generated from operations	22,517	(260,443)
Interest received	16,989	4,107
Net cash from/(used in) operating activities	39,506	(256,336)
Net increase/(decrease) in cash and cash equivalents	39,506	(256,336)
Cash and cash equivalents at beginning of year	602,869	859,205
Cash and cash equivalents at end of year	642,375	602,869

The notes on pages 16 to 25 form part of these financial statements.

Bangor West Congregation of the Presbyterian Church in Ireland

Notes to the Financial Statements

Year ended 31 December 2024

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 91 Crawfordsburn Road, Bangor, BT19 1BG.

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 properties measured at fair value through income or expenditure.

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

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

There are no areas of significant judgement or key sources of estimation uncertainty.

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.

Bangor West Congregation of the Presbyterian Church in Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

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 initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses.

Bangor West Congregation of the Presbyterian Church in Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

4. Donations and legacies *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Donations			
Regular Direct Giving	347,303	150,584	497,887
Donations	9,580	2,622	12,182
Miscellaneous Income	757	–	757
Gift Aid	60,399	27,718	88,117
Legacies			
Legacies	15,753	–	15,753
Grants			
Grants from church organisations	2,341	–	2,341
	<u>436,113</u>	<u>180,924</u>	<u>617,037</u>

5. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Congregational activities			
Organisations	26,393	17,505	43,898
Bangor West Nursery Playgroup	–	37,781	37,781
	–	67,908	67,908
	<u>26,393</u>	<u>123,194</u>	<u>149,587</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Congregational activities			
Organisations	30,875	13,122	43,997
Bangor West Nursery Playgroup	–	32,119	32,119
	–	59,222	59,222
	<u>30,875</u>	<u>104,463</u>	<u>135,338</u>

6. Investment income

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Bank interest receivable	13,504	3,485	16,989

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Bank interest receivable	1,670	2,437	4,107

Bangor West Congregation of the Presbyterian Church in Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

7. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Congregational Activities & Ministry	455,250	174,271	629,521
Mission & Outreach	—	53,838	53,838
Youth & Children	5,385	—	5,385
Nursery Playgroup	—	60,713	60,713
Church Organisations	—	35,246	35,246
Support costs	3,600	—	3,600
	<u>464,235</u>	<u>324,068</u>	<u>788,303</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Congregational Activities & Ministry	703,900	132,690	836,590
Mission & Outreach	—	80,080	80,080
Youth & Children	6,909	—	6,909
Nursery Playgroup	—	52,083	52,083
Church Organisations	—	31,463	31,463
Support costs	2,760	—	2,760
	<u>713,569</u>	<u>296,316</u>	<u>1,009,885</u>

8. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	Total funds 2024 £	Total fund 2023 £
Congregational Activities & Ministry	629,521	—	629,521	836,590
Mission & Outreach	53,838	—	53,838	80,080
Youth & Children	5,385	—	5,385	6,909
Nursery Playgroup	60,713	—	60,713	52,083
Church Organisations	35,246	—	35,246	31,463
Governance costs	—	3,600	3,600	2,760
	<u>784,703</u>	<u>3,600</u>	<u>788,303</u>	<u>1,009,885</u>

9. Net income/(expenditure)

Net income/(expenditure) is stated after charging/(crediting):

	2024 £	2023 £
Fees payable for the audit of the financial statements	<u>3,600</u>	<u>2,760</u>

Bangor West Congregation of the Presbyterian Church in Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

10. Staff costs

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

	2024	2023
	£	£
Wages and salaries	346,890	349,910
Social security costs	27,484	25,791
Employer contributions to pension plans (see note 16)	<u>25,724</u>	<u>26,952</u>
	<u>400,098</u>	<u>402,653</u>

The average head count of employees during the year was 18 (2023: 18).

The number of employees whose remuneration for the year fell within the following bands, were:

	2024	2023
	No.	No.
£60,000 to £69,999	<u>1</u>	<u>—</u>

11. Trustee remuneration and expenses

Rev Dr Charles McMullen and Rev Richard Houston (appointed 28 April 2024), who are employed by the Presbyterian Church in Ireland (PCI) as minister and assistant minister of the congregation, received remuneration of £76,319 (2023: £51,280), pension contributions of £18,317 (2023: £12,187) and expenses of £12,144 (2023: £7,626) during the year.

No-one received remuneration for services as a trustee.

12. Transfers between funds

Transfers from the General Fund to a named fund are discretionary. Such transfers are agreed by the Committee and Session.

The following transfers were made during 2024:

- £15,000 from No1 General Fund to No7 Mission & Outreach.
- £4,000 from No1 General Fund to No8 Young West Fund.

13. Tangible fixed assets

	Land and buildings £	Equipment £	Total £
Cost			
At 1 January 2024 and 31 December 2024	<u>700,171</u>	<u>12,038</u>	<u>712,209</u>
Depreciation			
At 1 January 2024 and 31 December 2024	<u>—</u>	<u>12,038</u>	<u>12,038</u>
Carrying amount			
At 31 December 2024	<u>700,171</u>	<u>—</u>	<u>700,171</u>
At 31 December 2023	<u>700,171</u>	<u>—</u>	<u>700,171</u>

Bangor West Congregation of the Presbyterian Church in Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

Freehold property contains two classes of assets: church property and residential property. Church properties are the buildings used to carry out the activities of the church. They are carried at cost and depreciated over their estimated economic life of 50 years. As part of the transition to FRS102 this class of property is deemed to be fully written off and having a nil carrying value on a cost basis.

Residential properties include the manse and the property at 93 Crawfordsburn Road. Such property is shown at market value in accordance with FRS102. No depreciation has been applied as the properties are subject to regular maintenance to maintain their value.

The manse is valued at £350,000

The property at 93 Crawfordsburn Road is valued at £350,171. The title of the property is vested in the Education Board of the Ards Presbytery who hold the property in trust for Bangor West Congregation of the Presbyterian Church in Ireland.

14. Debtors

	2024	2023
	£	£
Prepayments and accrued income	20,759	10,110
Other debtors	9,171	24,622
	<u>29,930</u>	<u>34,732</u>

15. Creditors: amounts falling due within one year

	2024	2023
	£	£
Trade creditors	4,108	—
Accruals and deferred income	9,809	2,857
	<u>13,917</u>	<u>2,857</u>

16. Pensions and other post retirement benefits

Defined contribution scheme

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £6,695 (2023: £6,493).

Defined benefit scheme

The minister and associate minister of the congregation are members 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 contribution for the Scheme and based on the stipends paid. 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 up on 25 November 2015 whereby the Presbyterian Church agreed to pay from 31 December 2015 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

Bangor West Congregation of the Presbyterian Church in Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

scheme deficit. The contributions made by the congregation during the year for the minister, associate minister and deaconess were £19,029 (2023: £20,459).

17. Analysis of charitable funds

Unrestricted funds

	At 1 January 24	Income	Expenditure	Transfers	At 31 December 24
	£	£	£	£	£
General fund	116,134	461,547	(417,968)	(19,000)	140,713
General fund reserve	267,368	-	-	-	267,368
Fixed asset fund	700,171	-	-	-	700,171
Building fund	2,598	493	-	-	3,091
Young West fund	1,686	7,013	(10,199)	4,000	2,500
Kilcooley fund	52,434	32,374	(30,444)	-	54,364
Kilcooley fund reserve	5,624	-	(5,624)	-	-
	<u>1,146,015</u>	<u>501,427</u>	<u>(464,235)</u>	<u>(15,000)</u>	<u>1,168,207</u>

	At 1 January 23	Income	Expenditure	Transfers	At 31 December 23
	£	£	£	£	£
General fund	125,389	420,837	(410,592)	(19,500)	116,134
General fund reserve	280,624	7,753	(21,009)	-	267,368
Fixed asset fund	700,171	-	-	-	700,171
Building fund	2,080	518	-	-	2,598
Young West fund	2,014	2,081	(6,909)	4,500	1,686
Kilcooley fund	45,708	37,469	(30,743)	-	52,434
Kilcooley fund reserve	249,940	-	(244,316)	-	5,624
	<u>1,405,926</u>	<u>468,658</u>	<u>(713,569)</u>	<u>(15,000)</u>	<u>1,146,015</u>

Bangor West Congregation of the Presbyterian Church in Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

17. Analysis of charitable funds *(continued)*

Restricted funds

	At 1 January 24 £	Income £	Expenditure £	Transfers £	At 31 December 24 £
Benevolent fund	907	—	—	—	907
Development fund	150,168	99,984	(117,155)	—	132,997
United Appeal	298	40,983	(39,891)	—	1,390
Mission & outreach fund	8,830	50,544	(53,838)	15,000	20,536
Bangor West nursery & playgroup fund	6,385	67,908	(60,713)	—	13,580
Girls' Brigade	8,519	15,065	(14,144)	—	7,440
Men's Fellowship	2,301	4,774	(5,008)	—	2,067
Mums & Tots	1,184	1,990	(584)	—	2,590
Painting for pleasure	59	110	(134)	—	35
Boys' Brigade	1,948	12,668	(12,527)	—	2,089
Presbyterian women	218	1,171	(1,074)	—	315
Saturday Men's Fellowship	431	—	(44)	—	387
Sycamore Club	1,800	980	(1,061)	—	1,719
Badminton Club	—	—	—	—	—
KPC Square Centre	6,837	13,320	(17,180)	—	2,977
KPC Friendship Group	424	256	(380)	—	300
KPC Sunday School	—	—	—	—	—
KPC Presbyterian Women	591	767	(335)	—	1,023
KPC other organisations	—	—	—	—	—
	<u>188,900</u>	<u>310,520</u>	<u>(324,068)</u>	<u>15,000</u>	<u>190,352</u>

	At 1 January 23 £	Income £	Expenditure £	Transfers £	At 31 December 23 £
Benevolent fund	907	—	—	—	907
Development fund	147,452	83,071	(80,355)	—	150,168
United Appeal	—	39,359	(39,061)	—	298
Mission & outreach fund	10,393	63,517	(80,080)	15,000	8,830
Bangor West nursery & playgroup fund	2,504	59,222	(55,341)	—	6,385
Girls' Brigade	7,279	14,887	(15,647)	—	6,519
Men's Fellowship	1,327	4,579	(3,605)	—	2,301
Mums & Tots	956	545	(317)	—	1,184
Painting for pleasure	24	130	(95)	—	59
Boys' Brigade	1,993	7,307	(7,352)	—	1,948
Presbyterian women	262	1,386	(1,430)	—	218

Bangor West Congregation of the Presbyterian Church in Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

17. Analysis of charitable funds *(continued)*

Saturday Men's Fellowship	386	455	(410)	—	431
Sycamore Club	1,365	809	(374)	—	1,800
Badminton Club	—	420	(420)	—	—
KPC Square Centre	6,317	10,536	(10,016)	—	6,837
KPC Friendship Group	596	415	(587)	—	424
KPC Sunday School	247	—	(247)	—	—
KPC Presbyterian Women	168	1,186	(763)	—	591
KPC other organisations	216	—	(216)	—	—
	<u>182,392</u>	<u>287,824</u>	<u>(296,316)</u>	<u>15,000</u>	<u>188,900</u>

18. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Tangible fixed assets	700,171	—	700,171
Current assets	480,243	192,062	672,305
Creditors less than 1 year	(13,322)	(595)	(13,917)
Net assets	<u>1,167,092</u>	<u>191,467</u>	<u>1,358,559</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Tangible fixed assets	700,171	—	700,171
Current assets	448,604	188,997	637,601
Creditors less than 1 year	(2,760)	(97)	(2,857)
Net assets	<u>1,146,015</u>	<u>188,900</u>	<u>1,334,915</u>

19. Analysis of changes in net cash

	At 1 Jan 2024 £	Cash flows £	At 31 Dec 2024 £
Cash at bank and in hand	<u>602,869</u>	<u>39,506</u>	<u>642,375</u>

Bangor West Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105045

Accounts

CHARITY REGISTRATION NUMBER: NIC105045

**Bangor West Congregation of the Presbyterian Church in
Ireland**

Financial Statements

31 December 2023

Bangor West Congregation of the Presbyterian Church in Ireland

Financial Statements

Year ended 31 December 2023

	Page
Trustees' annual report	1
Independent auditor's report to the members	8
Statement of financial activities	12
Statement of financial position	13
Statement of cash flows	14
Notes to the financial statements	15

Bangor West 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.

Bangor West Congregation of the Presbyterian Church in Ireland

Trustees' Annual Report *(continued)*

Year ended 31 December 2023

Reference and administrative details

Registered charity name Bangor West Congregation of the Presbyterian Church in Ireland
Charity registration number NIC105045
Principal office 91 Crawfordsburn Road
Bangor
BT19 1BG

The trustees

Mrs C Bell
Dr. M Bennett
Mr D Boland
Mr L Conway
Mr J Eves
Mr H Fulton
Mrs J Fulton
Mr I Gilkeson (Retired 13 February 2023)
Mr B Knox
Mr I McAleer
Mr R McAvoy
Mrs G McAvoy
Rev Dr C McMullen
Mr B Moorhead
Miss H Neill
Mr D Polley
Mr B Richardson
Mr I Robinson
Mr R Robinson
Mr R Scott
Mr P Shields
Mrs H Thompson
Mr A Ward (Retired 13 February 2023)
Mr T Warwick
Mr D Wilson
Mr G Carleton
Mrs K Crockford
Mr G Hall
Mr M Harding
Mrs R Morrison
Mrs C Ritchie
Mrs B Crawford
Mr T Crawford
Mrs S Ferguson
Mr T Hinds
Mrs I Moore
Mrs E Neilly
Rev Dr C Dickson (Retired 13 March 2023)

Auditor

Muir & Addy
Chartered accountants & statutory auditor
427 Holywood Road
Belfast
BT4 2LT

Bangor West Congregation of the Presbyterian Church in Ireland

Trustees' Annual Report *(continued)*

Year ended 31 December 2023

Bankers

Danske Bank
Donegall Square West
Belfast
BT1 6JS

Structure, governance and management

West Presbyterian Church is part of the Presbyterian Church in Ireland (PCI) and as such is governed by its constitution. Full details of its constitution are contained in 'The Code; The book of the Constitution and Government of the Presbyterian Church in Ireland' published by the Authority of the General Assembly. The Code can be viewed on-line on the PCI website.

Within the local Church the ruling body is the Kirk Session, which is made up of elected elders who work together with the Minister in 'the oversight and government of the congregation, for the up-building of God's people in spiritual fruitfulness and holy concord, and for the extension of Christ's kingdom among all people'. The Kirk Session meets approximately 10 times per year, and is attended by elders and staff members are invited to join the deliberations.

West Church is a single church with two sites: the main site is on the Rathmore Road in Bangor and the other on Drumhirk Drive, Kilcooley. There is one Kirk Session and one Congregational Committee with both sites having elected representation on each body.

The Elders of the Church are also the Charity Trustees of the Church. This change came into place with the formal registration of the church as an individual charity with the Charity Commission of Northern Ireland. The registration number for the church is NIC105045. The Kirk Session oversees the work of seven Action Teams, each of which leads and develops the main mission of the church. The Teams are:

Discipleship
Kilcooley
Mission
Outreach
Pastoral Care
Youth and Children
Worship and prayer

The membership is made up both of elders and other members of the West-Kilcooley congregation. Each Team is co-convened by a member of Staff and an elder. The Staff Team meets on a weekly basis and ensures the co-ordination of the work and coherence around the aims of the church. This arrangement enables a more effective use of the time at Session meetings; a more wide-angled view of the whole of church life for Session members, and a more distributed leadership team that garners

Bangor West Congregation of the Presbyterian Church in Ireland

Trustees' Annual Report *(continued)*

Year ended 31 December 2023

fresh expertise and helps develop new leadership talent. During 2023, the Action Teams each prepared a development plan which set out their respective priorities for the year. They have also been asked to submit a budget. The plans were approved in principle by the Kirk Session subject to a review by the Staff Team to ensure coherence and scope. Action team Convenors report to Session on key matters for decision and on key developments.

Among the other duties that have been delegated to Committee by Kirk Session are:

- * the administration of all funds belonging to the congregation;
- * the administration of all the property of the congregation, its maintenance and insurance;
- * the oversight of the use of any part of the church premises;
- * the implementation of health and safety regulations;
- * hospitality and catering;
- * the appointment, support and training of staff and volunteers; and
- * communication with the members and the wider community through digital and written media.

The current committee is made up of twelve members who were elected in 2022. The following sub-groups have been formed, each with approval to co-opt a number of other members of the congregation:

- " Property
- " Human Resources
- " Finance
- " Communications
- " Catering & Hospitality

Each of these groups is using the significant expertise of their members to make a positive contribution to the work of the church across both sites.

Objectives and activities

THE PRESBYTERIAN CHURCH IN IRELAND, as a Reformed Church within the wider body of Christ is grounded in the Scriptures, 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 Activities of the Church include:

- West Church holds five services of worship each Sunday and a range of other activities mid-week. All are open to anyone of appropriate age and/or gender whether or not they are members of our congregation. Our fundamental purpose is 'To Serve Christ and to Serve Others.'
- West Church, like any Christian Church places a strong emphasis on prayer - prayer for our own members, our local community, our social, civic and political leaders and the worldwide Christian Church and its associated charitable organisations.

Bangor West Congregation of the Presbyterian Church in Ireland

Trustees' Annual Report *(continued)*

Year ended 31 December 2023

Achievements and performance

Overview

During the course of the year (in which Rathmore Road celebrated its 60th anniversary) we have continued to see our numbers grow back after the Covid years. The three morning services on the Rathmore Site average a total attendance of between 550 and 600 adults; Young West (for 11-18 year olds) attracts around 45 young people, while West Kids (for 3-11 year olds) attracts around 85. About 15 pre-school children are catered for in the Creche. Attendance at the Sunday evening service on the Rathmore Road averages around 50 while the Sunday morning service in Kilcooley has an average attendance of between 40 and 50 adults. In October, Kilcooley Kids, began, running concurrently with the main church service; about 7 children come along each week.

The Pastoral Care Action team has worked over the course of the year to review how we best care for our members, particularly those who are house-bound or in less good health. Following a series of training sessions, a team of between 12 and 14 members has undertaken additional training with a view to drawing up a programme of pastoral visits for those who are house-bound or in residential or nursing care. A disability audit was completed across both sites.

During the course of the year, a number of events were held both by way of outreach or discipleship across both sites. About 45 people signed up for an Alpha Course which was held in the early part of the year on Sunday evenings; a 'More `discipleship' Conference was held over a weekend just before Easter. A new Men's Ministry began in the early Summer. Our work with Christians against Poverty continued on three fronts - the work of our debt coach; the provision of several Money courses and the provision of a Life Skills Course. Around 25 small groups (8-10 people) meet usually on a fortnightly basis for study, prayer and fellowship. A number of seminars were held looking at a Christian response to matters of current interest - suffering, artificial intelligence and care for the environment. At Christmas we held an evening of games, craft and food for families in the community. These events were in addition to our usual programme of youth activities including those associated with our Girls' Brigade and Boys' Brigade companies and our annual Easter Mission.

During the summer months, we undertook significant renovation work on the Kilcooley site which we were able to fund from the sale of the Kilcooley church manse. A new kitchen, a refurbished sanctuary and a new welcome area have greatly enhanced the premises. The Square Centre Café has also had a face-lift and with it a new menu. Our broad strategy in moving forward as West-Kilcooley is to link where we can with local groups, to build relationships and to share Jesus. As with many communities these days there is much social need, but our aim is not just to provide support where we can, but always to do so with the explanation that we do what we do in the name of Jesus. That applies to our work in the School, and with community groups; it applies to Warm Space, Kilcooley Tots, and the After School Club.

A number of our church members work in different mission roles in other parts of the world, including New Zealand, Russia, Kenya and Canada; as a church family we support them financially and prayerfully. We are also on target to provide £60k over three years to support El Abrigo Church in Cali, Columbia. West- Kilcooley also continues to support the persecuted church, meet its United Appeal target within the Presbyterian Church in Ireland, and provide weekly grocery donations to the Storehouse Foodbank in Bangor.

Bangor West Congregation of the Presbyterian Church in Ireland

Trustees' Annual Report *(continued)*

Year ended 31 December 2023

Achievements and performance *(continued)*

We have a number of other external links - our members sit on the Board of Governors of three of our local schools; we also contribute to the Neighbourhood renewal group in Kilcooley and work with one of the other community groups to provide an afterschool club in the area; we also work closely with Young Life to reach unchurched young people and some of our members support the work of Safezone, a pastoral and outreach ministry on the streets of Bangor on Saturday evenings.

Staffing

In March 2023, Rev. Dr Colin Dickson (associate minister) resigned and moved to Dublin to take up a position as Moderator's Assistant. Mrs Louise Davidson resigned from her position as Deaconess to take up a new role with PCI in Friendship House. Mr Mark McGuiggan was engaged as accountant to replace Stephen Cully who retired in February 2024. Mrs Sara Douglas was appointed as part-time cleaner on the Kilcooley site. At the end of year, permissions were given and an advertisement was placed to appoint a new Associate Minister, with the expectation that the post would be filled by Easter 2024.

Financial review

The incoming resources for all aspects of church life in 2023 amounted to £756,482. This comprises £468,658 of incoming resources attributable to unrestricted reserves and £287,824 attributable to restricted reserves. We are grateful to God and the generosity of the congregation for the increased levels of contributions. In total expenditure amounted to £1,009,885 therefore exceeding income by £253,403. However, £244,316 of the expenditure was incurred on the substantial, non-recurring, refurbishment of of th Kilcooley Church building.

The committee aim to hold, as a minimum, cash reserves sufficient to fund the church's expenditure for a minimum of three months.

Plans for future periods

We are blessed as a congregation to have been able with God's help to sustain our work and ministry throughout the pandemic and now, through a cost of living crisis. Our main mission is, in our fragmented society, to point people to the freedom from fear and negativity and to the hope that is at the heart of the Christian gospel.

All of what we do continues to be underpinned by our aim to 'Serve Christ and Serve Others'. In practice this means helping our members grow and mature in faith, supporting and ministering to one another, and reaching out with a mission to share the hope and love of Jesus We move forward in that aim in God's strength and look to Him to guide us in our vision for the future and as we seek to expand our witness in partnership with those in the West Bangor and Kilcooley.

Bangor West Congregation of the Presbyterian Church in Ireland

Trustees' Annual Report *(continued)*

Year ended 31 December 2023

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 the incoming resources and application of resources, including the income and expenditure, 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 judgements and accounting estimates that are reasonable and prudent;
- 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 8 April 2024 and signed on behalf of the board of trustees by:



Mr L Conway
Trustee



Mr J Eves
Trustee

Bangor West Congregation of the Presbyterian Church in Ireland
Independent Auditor's Report to the Members of Bangor West Congregation of
the Presbyterian Church in Ireland
Year ended 31 December 2023

Opinion

We have audited the financial statements of Bangor West Congregation of the Presbyterian Church in Ireland (the 'charity') for the year ended 31 December 2023 which comprise the statement of financial activities, statement of financial position, 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 FRS 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;
- have been prepared in accordance with 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 auditor's 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 UK, including the FRC's Ethical Standard, and the provisions available for small entities, in the circumstances set out below, 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.

In common with many other entities of this size and nature we have been requested as auditors to assist with the preparation of the financial statements.

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.

Bangor West Congregation of the Presbyterian Church in Ireland

Independent Auditor's Report to the Members of Bangor West Congregation of the Presbyterian Church in Ireland *(continued)*

Year ended 31 December 2023

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. 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.

In connection with our audit of the financial statements, 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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.

Matters on which we are required to report by exception

In the light of the 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 the Charities Act (Northern Ireland) 2008 requires us to report to you if, in our opinion:

- the information given in the trustees' report is inconsistent in any material respect with the financial statements; or
- adequate accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, 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.

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.

Bangor West Congregation of the Presbyterian Church in Ireland

Independent Auditor's Report to the Members of Bangor West Congregation of the Presbyterian Church in Ireland (continued)

Year ended 31 December 2023

Auditor's 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 auditor's 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:

We discussed laws and regulations and fraud risks during our audit planning procedures. The charity must comply with the Charities Act (Northern Ireland) 2008 and prepare financial statements which give a true and fair view in accordance with the Act and supplementary regulations. It must meet the requirements of charity regulation and apply funds in accordance with any conditions and restrictions attached. The trustees consider that fraud, if it were to occur, is most likely to involve the misappropriation of income.

Our engagement team collectively had appropriate experience of applicable laws and regulations and competence to recognise non-compliance. We used checklists in evaluating the presentation, structure and content of the financial statements. We consider that our audit has a reasonable chance of detecting material non-compliance with laws and regulations. We remain mindful that fraud, by its very nature, may be difficult to detect. Audit procedures were planned and performed to test controls in place for recording and banking income. We also undertook analytical procedures to identify trends that might indicate misappropriation of income. We consider that our audit has a reasonable chance of detecting a material fraud in this area.

As part of an audit in accordance with ISAs (UK), we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.

Bangor West Congregation of the Presbyterian Church in Ireland

Independent Auditor's Report to the Members of Bangor West Congregation of the Presbyterian Church in Ireland *(continued)*

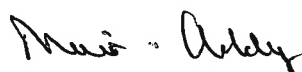
Year ended 31 December 2023

- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charity's members, 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 members those matters we are required to state to them in an auditor's 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 the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.



Muir & Addy
Chartered accountants & statutory auditor
427 Hollywood Road
Belfast
BT4 2LT

8 April 2024

Bangor West Congregation of the Presbyterian Church in Ireland

Statement of Financial Activities

Year ended 31 December 2023

		2023			2022
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments					
Donations and legacies	4	436,113	180,924	617,037	599,502
Charitable activities	5	30,875	104,463	135,338	98,984
Investment income	6	1,670	2,437	4,107	2,421
Total income		<u>468,658</u>	<u>287,824</u>	<u>756,482</u>	<u>700,907</u>
Expenditure					
Expenditure on charitable activities	7,8	713,569	296,316	1,009,885	734,310
Total expenditure		<u>713,569</u>	<u>296,316</u>	<u>1,009,885</u>	<u>734,310</u>
Net expenditure		<u>(244,911)</u>	<u>(8,492)</u>	<u>(253,403)</u>	<u>(33,403)</u>
Transfers between funds		(15,000)	15,000	—	—
Net movement in funds		<u>(259,911)</u>	<u>6,508</u>	<u>(253,403)</u>	<u>(33,403)</u>
Reconciliation of funds					
Total funds brought forward		1,405,926	182,392	1,588,318	1,621,721
Total funds carried forward		<u>1,146,015</u>	<u>188,900</u>	<u>1,334,915</u>	<u>1,588,318</u>

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 15 to 24 form part of these financial statements.

Bangor West Congregation of the Presbyterian Church in Ireland

Statement of Financial Position

31 December 2023

	Note	2023 £	£	2022 £
Fixed assets				
Tangible fixed assets	13		700,171	700,171
Current assets				
Debtors	14	34,732		31,582
Cash at bank and in hand		<u>602,869</u>		<u>859,205</u>
		637,601		890,787
Creditors: amounts falling due within one year	15	<u>2,857</u>		<u>2,640</u>
Net current assets			634,744	888,147
Total assets less current liabilities			1,334,915	1,588,318
Net assets			1,334,915	1,588,318
Funds of the charity				
Restricted funds			188,900	182,392
Unrestricted funds			<u>1,146,015</u>	<u>1,405,926</u>
Total charity funds	17		1,334,915	1,588,318

These financial statements were approved by the board of trustees and authorised for issue on 8 April 2024, and are signed on behalf of the board by:



Mr L Conway
Trustee



Mr J Eves
Trustee

The notes on pages 15 to 24 form part of these financial statements.

Bangor West Congregation of the Presbyterian Church in Ireland

Statement of Cash Flows

Year ended 31 December 2023

	2023 £	2022 £
Cash flows from operating activities		
Net expenditure	(253,403)	(33,403)
<i>Adjustments for:</i>		
Other interest receivable and similar income	(4,107)	(2,421)
Accrued expenses	217	240
<i>Changes in:</i>		
Trade and other debtors	(3,150)	1,038
Trade and other creditors	—	(1,058)
Cash generated from operations	<u>(260,443)</u>	<u>(35,604)</u>
Interest received	4,107	2,421
Net cash used in operating activities	<u>(256,336)</u>	<u>(33,183)</u>
Net decrease in cash and cash equivalents	(256,336)	(33,183)
Cash and cash equivalents at beginning of year	859,205	892,388
Cash and cash equivalents at end of year	<u>602,869</u>	<u>859,205</u>

The notes on pages 15 to 24 form part of these financial statements.

Bangor West Congregation of the Presbyterian Church in Ireland

Notes to the Financial Statements

Year ended 31 December 2023

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 91 Crawfordsburn Road, Bangor, BT19 1BG.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and 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 properties measured at fair value through income or expenditure.

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

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

There are no areas of significant judgement or key sources of estimation uncertainty.

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.

Bangor West Congregation of the Presbyterian Church in Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

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 initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses.

Bangor West Congregation of the Presbyterian Church in Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

3. Accounting policies *(continued)*

Depreciation

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

Equipment - 25% straight line

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that are largely independent of the cash inflows from other assets or groups of assets.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Donations			
Regular Direct Giving	347,303	150,584	497,887
Donations	9,560	2,622	12,182
Miscellaneous Income	757	—	757
Gift Aid	60,399	27,718	88,117
Legacies			
Legacies	15,753	—	15,753
Grants			
Grants from church organisations	2,341	—	2,341
	<u>436,113</u>	<u>180,924</u>	<u>617,037</u>

Bangor West Congregation of the Presbyterian Church in Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

4. Donations and legacies *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Donations			
Regular Direct Giving	336,194	96,148	432,342
Donations	34,323	35,041	69,364
Miscellaneous Income	2,672	—	2,672
Gift Aid	63,630	24,384	88,014
Legacies			
Legacies	—	5,000	5,000
Grants			
Grants from church organisations	2,110	—	2,110
	<u>438,929</u>	<u>160,573</u>	<u>599,502</u>

5. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Congregational activities	30,875	13,122	43,997
Organisations	—	32,119	32,119
Bangor West Nursery Playgroup	—	59,222	59,222
	<u>30,875</u>	<u>104,463</u>	<u>135,338</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Congregational activities	13,862	—	13,862
Organisations	—	29,623	29,623
Bangor West Nursery Playgroup	—	55,499	55,499
	<u>13,862</u>	<u>85,122</u>	<u>98,984</u>

6. Investment income

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Bank interest receivable	<u>1,670</u>	<u>2,437</u>	<u>4,107</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Bank interest receivable	<u>1,966</u>	<u>455</u>	<u>2,421</u>

Bangor West Congregation of the Presbyterian Church in Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

7. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Congregational Activities & Ministry	703,900	132,690	836,590
Mission & Outreach	–	80,080	80,080
Youth & Children	6,909	–	6,909
Nursery Playgroup	–	52,083	52,083
Church Organisations	–	31,463	31,463
Support costs	2,760	–	2,760
	<u>713,569</u>	<u>296,316</u>	<u>1,009,885</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Congregational Activities & Ministry	431,223	118,000	549,223
Mission & Outreach	–	86,613	86,613
Youth & Children	6,371	–	6,371
Nursery Playgroup	–	59,514	59,514
Church Organisations	–	29,949	29,949
Support costs	2,640	–	2,640
	<u>440,234</u>	<u>294,076</u>	<u>734,310</u>

8. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	Total funds 2023 £	Total funds 2022 £
Congregational Activities & Ministry	836,590	–	836,590	549,223
Mission & Outreach	80,080	–	80,080	86,613
Youth & Children	6,909	–	6,909	6,371
Nursery Playgroup	52,083	–	52,083	59,514
Church Organisations	31,463	–	31,463	29,949
Governance costs	–	2,760	2,760	2,640
	<u>1,007,125</u>	<u>2,760</u>	<u>1,009,885</u>	<u>734,310</u>

9. Net expenditure

Net expenditure is stated after charging/(crediting):

	2023 £	2022 £
Fees payable for the audit of the financial statements	<u>2,760</u>	<u>2,640</u>

Bangor West Congregation of the Presbyterian Church in Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

10. Staff costs

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

	2023	2022
	£	£
Wages and salaries	336,318	301,520
Social security costs	25,791	23,467
Employer contributions to pension plans	6,493	5,231
Other employee benefits	20,459	23,199
	<u>389,061</u>	<u>353,417</u>

The average head count of employees during the year was 18 (2022: 21).

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

11. Trustee remuneration and expenses

Rev Dr Charles McMullen, in his employment as minister of the congregation, received remuneration of £51,280 (2022: £48,362), pension contributions of £12,187 (2022: £11,608) and expenses of £7,626 (2022: £7,363) during the year. No-one received remuneration for services as a trustee.

12. Transfers between funds

Transfers from the General Fund to a named fund are discretionary. Such transfers are agreed by the Committee and Session.

The following transfers were made during 2023:

- £15,000 from No1 General Fund to No7 Mission & Outreach.
- £4,500 from No1 General Fund to No8 Young West Fund.

13. Tangible fixed assets

	Land and buildings £	Equipment £	Total £
Cost			
At 1 January 2023 and 31 December 2023	<u>700,171</u>	<u>12,038</u>	<u>712,209</u>
Depreciation			
At 1 January 2023 and 31 December 2023	<u>–</u>	<u>12,038</u>	<u>12,038</u>
Carrying amount			
At 31 December 2023	<u>700,171</u>	<u>–</u>	<u>700,171</u>
At 31 December 2022	<u>700,171</u>	<u>–</u>	<u>700,171</u>

Bangor West Congregation of the Presbyterian Church in Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

13. Tangible fixed assets *(continued)*

Land and buildings comprises freehold property including church property and residential property.

Church properties are the buildings used to carry out the activities of the church. Residential properties include the Manse and the property at 93 Crawfordsburn Road. The title of the latter property is vested in the Education Board of the Ards Presbytery who hold the property in trust for Bangor West Congregation of the Presbyterian Church in Ireland.

No depreciation has been applied to the properties as they are subject to regular maintenance to maintain their value.

14. Debtors

	2023	2022
	£	£
Prepayments and accrued income	10,110	8,056
Other debtors	24,622	23,526
	<u>34,732</u>	<u>31,582</u>

15. Creditors: amounts falling due within one year

	2023	2022
	£	£
Accruals and deferred income	2,857	2,640

16. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £6,493 (2022: £5,231).

Defined benefit scheme

The minister and associate minister of the congregation are members 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 contribution for the Scheme and based on the stipends paid. 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 up on 25 November 2015 whereby the Presbyterian Church agreed to pay from 31 December 2015 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. The contributions made by the congregation during the year for the minister, associate minister and deaconess were £20,459 (2022: £23,199).

Bangor West Congregation of the Presbyterian Church in Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

17. Analysis of charitable funds

Unrestricted funds

	At 1 Jan 2023	Income	Expenditure	Transfers	At 31 Dec 2023
	£	£	£	£	£
General fund	125,389	420,837	(410,592)	(19,500)	116,134
General fund reserve	280,624	7,753	(21,009)	–	267,368
Fixed asset fund	700,171	–	–	–	700,171
Building fund	2,080	518	–	–	2,598
Young West fund	2,014	2,081	(6,909)	4,500	1,686
Kilcooley fund	45,708	37,469	(30,743)	–	52,434
Kilcooley fund reserve	249,940	–	(244,316)	–	5,624
	<u>1,405,926</u>	<u>468,658</u>	<u>(713,569)</u>	<u>(15,000)</u>	<u>1,146,015</u>

	At 1 Jan 2022	Income	Expenditure	Transfers	At 31 Dec 2022
	£	£	£	£	£
General fund	425,676	419,624	(397,267)	(322,644)	125,389
General fund reserve	–	–	–	280,624	280,624
Fixed asset fund	700,171	–	–	–	700,171
Building fund	1,540	540	–	–	2,080
Young West fund	200	3,185	(6,371)	5,000	2,014
Kilcooley fund	300,836	31,408	(22,536)	(264,000)	45,708
Kilcooley fund reserve	–	–	(14,060)	264,000	249,940
	<u>1,428,423</u>	<u>454,757</u>	<u>(440,234)</u>	<u>(37,020)</u>	<u>1,405,926</u>

Restricted funds

	At 1 Jan 2023	Income	Expenditure	Transfers	At 31 Dec 2023
	£	£	£	£	£
Benevolent fund	907	–	–	–	907
Development fund	147,452	83,071	(80,355)	–	150,168
United Appeal	–	39,359	(39,061)	–	298
Mission & outreach fund	10,393	63,517	(80,080)	15,000	8,830
Bangor West nursery & playgroup fund	2,504	59,222	(55,341)	–	6,385
Girls' Brigade	7,279	14,887	(15,647)	–	6,519
Men's Fellowship	1,327	4,579	(3,605)	–	2,301
Mums & Tots	956	545	(317)	–	1,184
Painting for pleasure	24	130	(95)	–	59
Boys' Brigade	1,993	7,307	(7,352)	–	1,948
Presbyterian women	262	1,386	(1,430)	–	218

Bangor West Congregation of the Presbyterian Church in Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

17. Analysis of charitable funds *(continued)*

Saturday Men's Fellowship	386	455	(410)	–	431
Sycamore Club	1,365	809	(374)	–	1,800
Badminton Club	–	420	(420)	–	–
KPC Square Centre	6,317	10,536	(10,016)	–	6,837
KPC Girls' Brigade	–	–	–	–	–
KPC Friendship Group	596	415	(587)	–	424
KPC Sunday School	247	–	(247)	–	–
KPC Presbyterian Women	168	1,186	(763)	–	591
KPC other organisations	216	–	(216)	–	–
	<u>182,392</u>	<u>287,824</u>	<u>(296,316)</u>	<u>15,000</u>	<u>188,900</u>

	At 1 Jan 2022 £	Income £	Expenditure £	Transfers £	At 31 Dec 2022 £
Benevolent fund	882	25	–	–	907
Development fund	147,670	81,184	(81,402)	–	147,452
United Appeal	–	32,178	(36,598)	4,420	–
Mission & outreach fund	16,764	47,641	(86,612)	32,600	10,393
Bangor West nursery & playgroup fund	6,520	55,499	(59,515)	–	2,504
Girls' Brigade	9,052	12,948	(14,721)	–	7,279
Men's Fellowship	675	1,217	(565)	–	1,327
Mums & Tots	715	420	(179)	–	956
Painting for pleasure	18	100	(94)	–	24
Boys' Brigade	2,552	9,395	(9,954)	–	1,993
Presbyterian women	108	897	(743)	–	262
Saturday Men's Fellowship	386	–	–	–	386
Sycamore Club	1,667	6	(308)	–	1,365
Badminton Club	–	–	–	–	–
KPC Square Centre	3,390	4,010	(1,083)	–	6,317
KPC Girls' Brigade	1,518	–	(1,518)	–	–
KPC Friendship Group	613	503	(520)	–	596
KPC Sunday School	247	–	–	–	247
KPC Presbyterian Women	224	127	(183)	–	168
KPC other organisations	297	–	(81)	–	216
	<u>193,298</u>	<u>246,150</u>	<u>(294,076)</u>	<u>37,020</u>	<u>182,392</u>

Bangor West Congregation of the Presbyterian Church in Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

18. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Tangible fixed assets	700,171	–	700,171
Current assets	448,604	188,997	637,601
Creditors less than 1 year	(2,760)	(97)	(2,857)
Net assets	<u>1,146,015</u>	<u>188,900</u>	<u>1,334,915</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Tangible fixed assets	700,171	–	700,171
Current assets	708,395	182,392	890,787
Creditors less than 1 year	(2,640)	–	(2,640)
Net assets	<u>1,405,926</u>	<u>182,392</u>	<u>1,588,318</u>

19. Analysis of changes in net cash

	At Jan 2023 £	Cash flows £	At 31 Dec 2023 £
Cash at bank and in hand	<u>859,205</u>	<u>(256,336)</u>	<u>602,869</u>

Bangor West Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105045

Annual report

CHARITY REGISTRATION NUMBER: NIC105045

**Bangor West Congregation of the Presbyterian Church in
Ireland**

Financial Statements

31 December 2023

Bangor West Congregation of the Presbyterian Church in Ireland

Financial Statements

Year ended 31 December 2023

	Page
Trustees' annual report	1
Independent auditor's report to the members	8
Statement of financial activities	12
Statement of financial position	13
Statement of cash flows	14
Notes to the financial statements	15

Bangor West 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.

Bangor West Congregation of the Presbyterian Church in Ireland

Trustees' Annual Report *(continued)*

Year ended 31 December 2023

Reference and administrative details

Registered charity name Bangor West Congregation of the Presbyterian Church in Ireland
Charity registration number NIC105045
Principal office 91 Crawfordsburn Road
Bangor
BT19 1BG

The trustees

Mrs C Bell
Dr. M Bennett
Mr D Boland
Mr L Conway
Mr J Eves
Mr H Fulton
Mrs J Fulton
Mr I Gilkeson (Retired 13 February 2023)
Mr B Knox
Mr I McAleer
Mr R McAvoy
Mrs G McAvoy
Rev Dr C McMullen
Mr B Moorhead
Miss H Neill
Mr D Polley
Mr B Richardson
Mr I Robinson
Mr R Robinson
Mr R Scott
Mr P Shields
Mrs H Thompson
Mr A Ward (Retired 13 February 2023)
Mr T Warwick
Mr D Wilson
Mr G Carleton
Mrs K Crockford
Mr G Hall
Mr M Harding
Mrs R Morrison
Mrs C Ritchie
Mrs B Crawford
Mr T Crawford
Mrs S Ferguson
Mr T Hinds
Mrs I Moore
Mrs E Neilly
Rev Dr C Dickson (Retired 13 March 2023)

Auditor

Muir & Addy
Chartered accountants & statutory auditor
427 Holywood Road
Belfast
BT4 2LT

Bangor West Congregation of the Presbyterian Church in Ireland

Trustees' Annual Report *(continued)*

Year ended 31 December 2023

Bankers

Danske Bank
Donegall Square West
Belfast
BT1 6JS

Structure, governance and management

West Presbyterian Church is part of the Presbyterian Church in Ireland (PCI) and as such is governed by its constitution. Full details of its constitution are contained in 'The Code; The book of the Constitution and Government of the Presbyterian Church in Ireland' published by the Authority of the General Assembly. The Code can be viewed on-line on the PCI website.

Within the local Church the ruling body is the Kirk Session, which is made up of elected elders who work together with the Minister in 'the oversight and government of the congregation, for the up-building of God's people in spiritual fruitfulness and holy concord, and for the extension of Christ's kingdom among all people'. The Kirk Session meets approximately 10 times per year, and is attended by elders and staff members are invited to join the deliberations.

West Church is a single church with two sites: the main site is on the Rathmore Road in Bangor and the other on Drumhirk Drive, Kilcooley. There is one Kirk Session and one Congregational Committee with both sites having elected representation on each body.

The Elders of the Church are also the Charity Trustees of the Church. This change came into place with the formal registration of the church as an individual charity with the Charity Commission of Northern Ireland. The registration number for the church is NIC105045. The Kirk Session oversees the work of seven Action Teams, each of which leads and develops the main mission of the church. The Teams are:

Discipleship
Kilcooley
Mission
Outreach
Pastoral Care
Youth and Children
Worship and prayer

The membership is made up both of elders and other members of the West-Kilcooley congregation. Each Team is co-convened by a member of Staff and an elder. The Staff Team meets on a weekly basis and ensures the co-ordination of the work and coherence around the aims of the church. This arrangement enables a more effective use of the time at Session meetings; a more wide-angled view of the whole of church life for Session members, and a more distributed leadership team that garners

Bangor West Congregation of the Presbyterian Church in Ireland

Trustees' Annual Report *(continued)*

Year ended 31 December 2023

fresh expertise and helps develop new leadership talent. During 2023, the Action Teams each prepared a development plan which set out their respective priorities for the year. They have also been asked to submit a budget. The plans were approved in principle by the Kirk Session subject to a review by the Staff Team to ensure coherence and scope. Action team Convenors report to Session on key matters for decision and on key developments.

Among the other duties that have been delegated to Committee by Kirk Session are:

- * the administration of all funds belonging to the congregation;
- * the administration of all the property of the congregation, its maintenance and insurance;
- * the oversight of the use of any part of the church premises;
- * the implementation of health and safety regulations;
- * hospitality and catering;
- * the appointment, support and training of staff and volunteers; and
- * communication with the members and the wider community through digital and written media.

The current committee is made up of twelve members who were elected in 2022. The following sub-groups have been formed, each with approval to co-opt a number of other members of the congregation:

- " Property
- " Human Resources
- " Finance
- " Communications
- " Catering & Hospitality

Each of these groups is using the significant expertise of their members to make a positive contribution to the work of the church across both sites.

Objectives and activities

THE PRESBYTERIAN CHURCH IN IRELAND, as a Reformed Church within the wider body of Christ is grounded in the Scriptures, 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 Activities of the Church include:

- West Church holds five services of worship each Sunday and a range of other activities mid-week. All are open to anyone of appropriate age and/or gender whether or not they are members of our congregation. Our fundamental purpose is 'To Serve Christ and to Serve Others.'
- West Church, like any Christian Church places a strong emphasis on prayer - prayer for our own members, our local community, our social, civic and political leaders and the worldwide Christian Church and its associated charitable organisations.

Bangor West Congregation of the Presbyterian Church in Ireland

Trustees' Annual Report *(continued)*

Year ended 31 December 2023

Achievements and performance

Overview

During the course of the year (in which Rathmore Road celebrated its 60th anniversary) we have continued to see our numbers grow back after the Covid years. The three morning services on the Rathmore Site average a total attendance of between 550 and 600 adults; Young West (for 11-18 year olds) attracts around 45 young people, while West Kids (for 3-11 year olds) attracts around 85. About 15 pre-school children are catered for in the Creche. Attendance at the Sunday evening service on the Rathmore Road averages around 50 while the Sunday morning service in Kilcooley has an average attendance of between 40 and 50 adults. In October, Kilcooley Kids, began, running concurrently with the main church service; about 7 children come along each week.

The Pastoral Care Action team has worked over the course of the year to review how we best care for our members, particularly those who are house-bound or in less good health. Following a series of training sessions, a team of between 12 and 14 members has undertaken additional training with a view to drawing up a programme of pastoral visits for those who are house-bound or in residential or nursing care. A disability audit was completed across both sites.

During the course of the year, a number of events were held both by way of outreach or discipleship across both sites. About 45 people signed up for an Alpha Course which was held in the early part of the year on Sunday evenings; a 'More `discipleship' Conference was held over a weekend just before Easter. A new Men's Ministry began in the early Summer. Our work with Christians against Poverty continued on three fronts - the work of our debt coach; the provision of several Money courses and the provision of a Life Skills Course. Around 25 small groups (8-10 people) meet usually on a fortnightly basis for study, prayer and fellowship. A number of seminars were held looking at a Christian response to matters of current interest - suffering, artificial intelligence and care for the environment. At Christmas we held an evening of games, craft and food for families in the community. These events were in addition to our usual programme of youth activities including those associated with our Girls' Brigade and Boys' Brigade companies and our annual Easter Mission.

During the summer months, we undertook significant renovation work on the Kilcooley site which we were able to fund from the sale of the Kilcooley church manse. A new kitchen, a refurbished sanctuary and a new welcome area have greatly enhanced the premises. The Square Centre Café has also had a face-lift and with it a new menu. Our broad strategy in moving forward as West-Kilcooley is to link where we can with local groups, to build relationships and to share Jesus. As with many communities these days there is much social need, but our aim is not just to provide support where we can, but always to do so with the explanation that we do what we do in the name of Jesus. That applies to our work in the School, and with community groups; it applies to Warm Space, Kilcooley Tots, and the After School Club.

A number of our church members work in different mission roles in other parts of the world, including New Zealand, Russia, Kenya and Canada; as a church family we support them financially and prayerfully. We are also on target to provide £60k over three years to support El Abrigo Church in Cali, Columbia. West- Kilcooley also continues to support the persecuted church, meet its United Appeal target within the Presbyterian Church in Ireland, and provide weekly grocery donations to the Storehouse Foodbank in Bangor.

Bangor West Congregation of the Presbyterian Church in Ireland

Trustees' Annual Report *(continued)*

Year ended 31 December 2023

Achievements and performance *(continued)*

We have a number of other external links - our members sit on the Board of Governors of three of our local schools; we also contribute to the Neighbourhood renewal group in Kilcooley and work with one of the other community groups to provide an afterschool club in the area; we also work closely with Young Life to reach unchurched young people and some of our members support the work of Safezone, a pastoral and outreach ministry on the streets of Bangor on Saturday evenings.

Staffing

In March 2023, Rev. Dr Colin Dickson (associate minister) resigned and moved to Dublin to take up a position as Moderator's Assistant. Mrs Louise Davidson resigned from her position as Deaconess to take up a new role with PCI in Friendship House. Mr Mark McGuiggan was engaged as accountant to replace Stephen Cully who retired in February 2024. Mrs Sara Douglas was appointed as part-time cleaner on the Kilcooley site. At the end of year, permissions were given and an advertisement was placed to appoint a new Associate Minister, with the expectation that the post would be filled by Easter 2024.

Financial review

The incoming resources for all aspects of church life in 2023 amounted to £756,482. This comprises £468,658 of incoming resources attributable to unrestricted reserves and £287,824 attributable to restricted reserves. We are grateful to God and the generosity of the congregation for the increased levels of contributions. In total expenditure amounted to £1,009,885 therefore exceeding income by £253,403. However, £244,316 of the expenditure was incurred on the substantial, non-recurring, refurbishment of of th Kilcooley Church building.

The committee aim to hold, as a minimum, cash reserves sufficient to fund the church's expenditure for a minimum of three months.

Plans for future periods

We are blessed as a congregation to have been able with God's help to sustain our work and ministry throughout the pandemic and now, through a cost of living crisis. Our main mission is, in our fragmented society, to point people to the freedom from fear and negativity and to the hope that is at the heart of the Christian gospel.

All of what we do continues to be underpinned by our aim to 'Serve Christ and Serve Others'. In practice this means helping our members grow and mature in faith, supporting and ministering to one another, and reaching out with a mission to share the hope and love of Jesus We move forward in that aim in God's strength and look to Him to guide us in our vision for the future and as we seek to expand our witness in partnership with those in the West Bangor and Kilcooley.

Bangor West Congregation of the Presbyterian Church in Ireland

Trustees' Annual Report *(continued)*

Year ended 31 December 2023

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 the incoming resources and application of resources, including the income and expenditure, 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 judgements and accounting estimates that are reasonable and prudent;
- 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 8 April 2024 and signed on behalf of the board of trustees by:



Mr L Conway
Trustee



Mr J Eves
Trustee

Bangor West Congregation of the Presbyterian Church in Ireland
Independent Auditor's Report to the Members of Bangor West Congregation of
the Presbyterian Church in Ireland
Year ended 31 December 2023

Opinion

We have audited the financial statements of Bangor West Congregation of the Presbyterian Church in Ireland (the 'charity') for the year ended 31 December 2023 which comprise the statement of financial activities, statement of financial position, 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 FRS 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;
- have been prepared in accordance with 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 auditor's 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 UK, including the FRC's Ethical Standard, and the provisions available for small entities, in the circumstances set out below, 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.

In common with many other entities of this size and nature we have been requested as auditors to assist with the preparation of the financial statements.

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.

Bangor West Congregation of the Presbyterian Church in Ireland

Independent Auditor's Report to the Members of Bangor West Congregation of the Presbyterian Church in Ireland *(continued)*

Year ended 31 December 2023

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. 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.

In connection with our audit of the financial statements, 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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.

Matters on which we are required to report by exception

In the light of the 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 the Charities Act (Northern Ireland) 2008 requires us to report to you if, in our opinion:

- the information given in the trustees' report is inconsistent in any material respect with the financial statements; or
- adequate accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, 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.

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.

Bangor West Congregation of the Presbyterian Church in Ireland

Independent Auditor's Report to the Members of Bangor West Congregation of the Presbyterian Church in Ireland *(continued)*

Year ended 31 December 2023

Auditor's 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 auditor's 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:

We discussed laws and regulations and fraud risks during our audit planning procedures. The charity must comply with the Charities Act (Northern Ireland) 2008 and prepare financial statements which give a true and fair view in accordance with the Act and supplementary regulations. It must meet the requirements of charity regulation and apply funds in accordance with any conditions and restrictions attached. The trustees consider that fraud, if it were to occur, is most likely to involve the misappropriation of income.

Our engagement team collectively had appropriate experience of applicable laws and regulations and competence to recognise non-compliance. We used checklists in evaluating the presentation, structure and content of the financial statements. We consider that our audit has a reasonable chance of detecting material non-compliance with laws and regulations. We remain mindful that fraud, by its very nature, may be difficult to detect. Audit procedures were planned and performed to test controls in place for recording and banking income. We also undertook analytical procedures to identify trends that might indicate misappropriation of income. We consider that our audit has a reasonable chance of detecting a material fraud in this area.

As part of an audit in accordance with ISAs (UK), we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.

Bangor West Congregation of the Presbyterian Church in Ireland

Independent Auditor's Report to the Members of Bangor West Congregation of the Presbyterian Church in Ireland *(continued)*

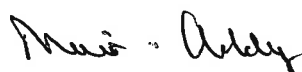
Year ended 31 December 2023

- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charity's members, 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 members those matters we are required to state to them in an auditor's 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 the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.



Muir & Addy
Chartered accountants & statutory auditor
427 Holywood Road
Belfast
BT4 2LT

8 April 2024

Bangor West Congregation of the Presbyterian Church in Ireland

Statement of Financial Activities

Year ended 31 December 2023

		2023			2022
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments					
Donations and legacies	4	436,113	180,924	617,037	599,502
Charitable activities	5	30,875	104,463	135,338	98,984
Investment income	6	1,670	2,437	4,107	2,421
Total income		<u>468,658</u>	<u>287,824</u>	<u>756,482</u>	<u>700,907</u>
Expenditure					
Expenditure on charitable activities	7,8	713,569	296,316	1,009,885	734,310
Total expenditure		<u>713,569</u>	<u>296,316</u>	<u>1,009,885</u>	<u>734,310</u>
Net expenditure		<u>(244,911)</u>	<u>(8,492)</u>	<u>(253,403)</u>	<u>(33,403)</u>
Transfers between funds		(15,000)	15,000	—	—
Net movement in funds		<u>(259,911)</u>	<u>6,508</u>	<u>(253,403)</u>	<u>(33,403)</u>
Reconciliation of funds					
Total funds brought forward		1,405,926	182,392	1,588,318	1,621,721
Total funds carried forward		<u>1,146,015</u>	<u>188,900</u>	<u>1,334,915</u>	<u>1,588,318</u>

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 15 to 24 form part of these financial statements.

Bangor West Congregation of the Presbyterian Church in Ireland

Statement of Financial Position

31 December 2023

	Note	2023 £	£	2022 £
Fixed assets				
Tangible fixed assets	13		700,171	700,171
Current assets				
Debtors	14	34,732		31,582
Cash at bank and in hand		<u>602,869</u>		<u>859,205</u>
		637,601		890,787
Creditors: amounts falling due within one year	15	<u>2,857</u>		<u>2,640</u>
Net current assets			634,744	888,147
Total assets less current liabilities			1,334,915	1,588,318
Net assets			1,334,915	1,588,318
Funds of the charity				
Restricted funds			188,900	182,392
Unrestricted funds			<u>1,146,015</u>	<u>1,405,926</u>
Total charity funds	17		1,334,915	1,588,318

These financial statements were approved by the board of trustees and authorised for issue on 8 April 2024, and are signed on behalf of the board by:



Mr L Conway
Trustee



Mr J Eves
Trustee

The notes on pages 15 to 24 form part of these financial statements.

Bangor West Congregation of the Presbyterian Church in Ireland

Statement of Cash Flows

Year ended 31 December 2023

	2023 £	2022 £
Cash flows from operating activities		
Net expenditure	(253,403)	(33,403)
<i>Adjustments for:</i>		
Other interest receivable and similar income	(4,107)	(2,421)
Accrued expenses	217	240
<i>Changes in:</i>		
Trade and other debtors	(3,150)	1,038
Trade and other creditors	—	(1,058)
Cash generated from operations	(260,443)	(35,604)
Interest received	4,107	2,421
Net cash used in operating activities	(256,336)	(33,183)
Net decrease in cash and cash equivalents	(256,336)	(33,183)
Cash and cash equivalents at beginning of year	859,205	892,388
Cash and cash equivalents at end of year	602,869	859,205

The notes on pages 15 to 24 form part of these financial statements.

Bangor West Congregation of the Presbyterian Church in Ireland

Notes to the Financial Statements

Year ended 31 December 2023

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 91 Crawfordsburn Road, Bangor, BT19 1BG.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and 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 properties measured at fair value through income or expenditure.

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

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

There are no areas of significant judgement or key sources of estimation uncertainty.

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.

Bangor West Congregation of the Presbyterian Church in Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

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 initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses.

Bangor West Congregation of the Presbyterian Church in Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

3. Accounting policies *(continued)*

Depreciation

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

Equipment - 25% straight line

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that are largely independent of the cash inflows from other assets or groups of assets.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Donations			
Regular Direct Giving	347,303	150,584	497,887
Donations	9,560	2,622	12,182
Miscellaneous Income	757	—	757
Gift Aid	60,399	27,718	88,117
Legacies			
Legacies	15,753	—	15,753
Grants			
Grants from church organisations	2,341	—	2,341
	<u>436,113</u>	<u>180,924</u>	<u>617,037</u>

Bangor West Congregation of the Presbyterian Church in Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

4. Donations and legacies *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Donations			
Regular Direct Giving	336,194	96,148	432,342
Donations	34,323	35,041	69,364
Miscellaneous Income	2,672	—	2,672
Gift Aid	63,630	24,384	88,014
Legacies			
Legacies	—	5,000	5,000
Grants			
Grants from church organisations	2,110	—	2,110
	<u>438,929</u>	<u>160,573</u>	<u>599,502</u>

5. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Congregational activities	30,875	13,122	43,997
Organisations	—	32,119	32,119
Bangor West Nursery Playgroup	—	59,222	59,222
	<u>30,875</u>	<u>104,463</u>	<u>135,338</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Congregational activities	13,862	—	13,862
Organisations	—	29,623	29,623
Bangor West Nursery Playgroup	—	55,499	55,499
	<u>13,862</u>	<u>85,122</u>	<u>98,984</u>

6. Investment income

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Bank interest receivable	<u>1,670</u>	<u>2,437</u>	<u>4,107</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Bank interest receivable	<u>1,966</u>	<u>455</u>	<u>2,421</u>

Bangor West Congregation of the Presbyterian Church in Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

7. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Congregational Activities & Ministry	703,900	132,690	836,590
Mission & Outreach	–	80,080	80,080
Youth & Children	6,909	–	6,909
Nursery Playgroup	–	52,083	52,083
Church Organisations	–	31,463	31,463
Support costs	2,760	–	2,760
	<u>713,569</u>	<u>296,316</u>	<u>1,009,885</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Congregational Activities & Ministry	431,223	118,000	549,223
Mission & Outreach	–	86,613	86,613
Youth & Children	6,371	–	6,371
Nursery Playgroup	–	59,514	59,514
Church Organisations	–	29,949	29,949
Support costs	2,640	–	2,640
	<u>440,234</u>	<u>294,076</u>	<u>734,310</u>

8. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	Total funds 2023 £	Total funds 2022 £
Congregational Activities & Ministry	836,590	–	836,590	549,223
Mission & Outreach	80,080	–	80,080	86,613
Youth & Children	6,909	–	6,909	6,371
Nursery Playgroup	52,083	–	52,083	59,514
Church Organisations	31,463	–	31,463	29,949
Governance costs	–	2,760	2,760	2,640
	<u>1,007,125</u>	<u>2,760</u>	<u>1,009,885</u>	<u>734,310</u>

9. Net expenditure

Net expenditure is stated after charging/(crediting):

	2023 £	2022 £
Fees payable for the audit of the financial statements	<u>2,760</u>	<u>2,640</u>

Bangor West Congregation of the Presbyterian Church in Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

10. Staff costs

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

	2023	2022
	£	£
Wages and salaries	336,318	301,520
Social security costs	25,791	23,467
Employer contributions to pension plans	6,493	5,231
Other employee benefits	20,459	23,199
	<u>389,061</u>	<u>353,417</u>

The average head count of employees during the year was 18 (2022: 21).

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

11. Trustee remuneration and expenses

Rev Dr Charles McMullen, in his employment as minister of the congregation, received remuneration of £51,280 (2022: £48,362), pension contributions of £12,187 (2022: £11,608) and expenses of £7,626 (2022: £7,363) during the year. No-one received remuneration for services as a trustee.

12. Transfers between funds

Transfers from the General Fund to a named fund are discretionary. Such transfers are agreed by the Committee and Session.

The following transfers were made during 2023:

- £15,000 from No1 General Fund to No7 Mission & Outreach.
- £4,500 from No1 General Fund to No8 Young West Fund.

13. Tangible fixed assets

	Land and buildings £	Equipment £	Total £
Cost			
At 1 January 2023 and 31 December 2023	<u>700,171</u>	<u>12,038</u>	<u>712,209</u>
Depreciation			
At 1 January 2023 and 31 December 2023	<u>–</u>	<u>12,038</u>	<u>12,038</u>
Carrying amount			
At 31 December 2023	<u>700,171</u>	<u>–</u>	<u>700,171</u>
At 31 December 2022	<u>700,171</u>	<u>–</u>	<u>700,171</u>

Bangor West Congregation of the Presbyterian Church in Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

13. Tangible fixed assets *(continued)*

Land and buildings comprises freehold property including church property and residential property.

Church properties are the buildings used to carry out the activities of the church. Residential properties include the Manse and the property at 93 Crawfordsburn Road. The title of the latter property is vested in the Education Board of the Ards Presbytery who hold the property in trust for Bangor West Congregation of the Presbyterian Church in Ireland.

No depreciation has been applied to the properties as they are subject to regular maintenance to maintain their value.

14. Debtors

	2023	2022
	£	£
Prepayments and accrued income	10,110	8,056
Other debtors	24,622	23,526
	<u>34,732</u>	<u>31,582</u>

15. Creditors: amounts falling due within one year

	2023	2022
	£	£
Accruals and deferred income	2,857	2,640

16. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £6,493 (2022: £5,231).

Defined benefit scheme

The minister and associate minister of the congregation are members 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 contribution for the Scheme and based on the stipends paid. 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 up on 25 November 2015 whereby the Presbyterian Church agreed to pay from 31 December 2015 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. The contributions made by the congregation during the year for the minister, associate minister and deaconess were £20,459 (2022: £23,199).

Bangor West Congregation of the Presbyterian Church in Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

17. Analysis of charitable funds

Unrestricted funds

	At 1 Jan 2023	Income	Expenditure	Transfers	At 31 Dec 2023
	£	£	£	£	£
General fund	125,389	420,837	(410,592)	(19,500)	116,134
General fund reserve	280,624	7,753	(21,009)	–	267,368
Fixed asset fund	700,171	–	–	–	700,171
Building fund	2,080	518	–	–	2,598
Young West fund	2,014	2,081	(6,909)	4,500	1,686
Kilcooley fund	45,708	37,469	(30,743)	–	52,434
Kilcooley fund reserve	249,940	–	(244,316)	–	5,624
	<u>1,405,926</u>	<u>468,658</u>	<u>(713,569)</u>	<u>(15,000)</u>	<u>1,146,015</u>

	At 1 Jan 2022	Income	Expenditure	Transfers	At 31 Dec 2022
	£	£	£	£	£
General fund	425,676	419,624	(397,267)	(322,644)	125,389
General fund reserve	–	–	–	280,624	280,624
Fixed asset fund	700,171	–	–	–	700,171
Building fund	1,540	540	–	–	2,080
Young West fund	200	3,185	(6,371)	5,000	2,014
Kilcooley fund	300,836	31,408	(22,536)	(264,000)	45,708
Kilcooley fund reserve	–	–	(14,060)	264,000	249,940
	<u>1,428,423</u>	<u>454,757</u>	<u>(440,234)</u>	<u>(37,020)</u>	<u>1,405,926</u>

Restricted funds

	At 1 Jan 2023	Income	Expenditure	Transfers	At 31 Dec 2023
	£	£	£	£	£
Benevolent fund	907	–	–	–	907
Development fund	147,452	83,071	(80,355)	–	150,168
United Appeal	–	39,359	(39,061)	–	298
Mission & outreach fund	10,393	63,517	(80,080)	15,000	8,830
Bangor West nursery & playgroup fund	2,504	59,222	(55,341)	–	6,385
Girls' Brigade	7,279	14,887	(15,647)	–	6,519
Men's Fellowship	1,327	4,579	(3,605)	–	2,301
Mums & Tots	956	545	(317)	–	1,184
Painting for pleasure	24	130	(95)	–	59
Boys' Brigade	1,993	7,307	(7,352)	–	1,948
Presbyterian women	262	1,386	(1,430)	–	218

Bangor West Congregation of the Presbyterian Church in Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

17. Analysis of charitable funds *(continued)*

Saturday Men's Fellowship	386	455	(410)	–	431
Sycamore Club	1,365	809	(374)	–	1,800
Badminton Club	–	420	(420)	–	–
KPC Square Centre	6,317	10,536	(10,016)	–	6,837
KPC Girls' Brigade	–	–	–	–	–
KPC Friendship Group	596	415	(587)	–	424
KPC Sunday School	247	–	(247)	–	–
KPC Presbyterian Women	168	1,186	(763)	–	591
KPC other organisations	216	–	(216)	–	–
	<u>182,392</u>	<u>287,824</u>	<u>(296,316)</u>	<u>15,000</u>	<u>188,900</u>

	At 1 Jan 2022 £	Income £	Expenditure £	Transfers £	At 31 Dec 2022 £
Benevolent fund	882	25	–	–	907
Development fund	147,670	81,184	(81,402)	–	147,452
United Appeal	–	32,178	(36,598)	4,420	–
Mission & outreach fund	16,764	47,641	(86,612)	32,600	10,393
Bangor West nursery & playgroup fund	6,520	55,499	(59,515)	–	2,504
Girls' Brigade	9,052	12,948	(14,721)	–	7,279
Men's Fellowship	675	1,217	(565)	–	1,327
Mums & Tots	715	420	(179)	–	956
Painting for pleasure	18	100	(94)	–	24
Boys' Brigade	2,552	9,395	(9,954)	–	1,993
Presbyterian women	108	897	(743)	–	262
Saturday Men's Fellowship	386	–	–	–	386
Sycamore Club	1,667	6	(308)	–	1,365
Badminton Club	–	–	–	–	–
KPC Square Centre	3,390	4,010	(1,083)	–	6,317
KPC Girls' Brigade	1,518	–	(1,518)	–	–
KPC Friendship Group	613	503	(520)	–	596
KPC Sunday School	247	–	–	–	247
KPC Presbyterian Women	224	127	(183)	–	168
KPC other organisations	297	–	(81)	–	216
	<u>193,298</u>	<u>246,150</u>	<u>(294,076)</u>	<u>37,020</u>	<u>182,392</u>

Bangor West Congregation of the Presbyterian Church in Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

18. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Tangible fixed assets	700,171	–	700,171
Current assets	448,604	188,997	637,601
Creditors less than 1 year	(2,760)	(97)	(2,857)
Net assets	<u>1,146,015</u>	<u>188,900</u>	<u>1,334,915</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Tangible fixed assets	700,171	–	700,171
Current assets	708,395	182,392	890,787
Creditors less than 1 year	(2,640)	–	(2,640)
Net assets	<u>1,405,926</u>	<u>182,392</u>	<u>1,588,318</u>

19. Analysis of changes in net cash

	At Jan 2023 £	Cash flows £	At 31 Dec 2023 £
Cash at bank and in hand	<u>859,205</u>	<u>(256,336)</u>	<u>602,869</u>

Bangor West Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105045

Annual return

CHARITY REGISTRATION NUMBER: NIC105045

**Bangor West Congregation of the Presbyterian Church in
Ireland**

Financial Statements

31 December 2023

Bangor West Congregation of the Presbyterian Church in Ireland

Financial Statements

Year ended 31 December 2023

	Page
Trustees' annual report	1
Independent auditor's report to the members	8
Statement of financial activities	12
Statement of financial position	13
Statement of cash flows	14
Notes to the financial statements	15

Bangor West 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.

Bangor West Congregation of the Presbyterian Church in Ireland

Trustees' Annual Report *(continued)*

Year ended 31 December 2023

Reference and administrative details

Registered charity name Bangor West Congregation of the Presbyterian Church in Ireland
Charity registration number NIC105045
Principal office 91 Crawfordsburn Road
Bangor
BT19 1BG

The trustees

Mrs C Bell
Dr. M Bennett
Mr D Boland
Mr L Conway
Mr J Eves
Mr H Fulton
Mrs J Fulton
Mr I Gilkeson (Retired 13 February 2023)
Mr B Knox
Mr I McAleer
Mr R McAvoy
Mrs G McAvoy
Rev Dr C McMullen
Mr B Moorhead
Miss H Neill
Mr D Polley
Mr B Richardson
Mr I Robinson
Mr R Robinson
Mr R Scott
Mr P Shields
Mrs H Thompson
Mr A Ward (Retired 13 February 2023)
Mr T Warwick
Mr D Wilson
Mr G Carleton
Mrs K Crockford
Mr G Hall
Mr M Harding
Mrs R Morrison
Mrs C Ritchie
Mrs B Crawford
Mr T Crawford
Mrs S Ferguson
Mr T Hinds
Mrs I Moore
Mrs E Neilly
Rev Dr C Dickson (Retired 13 March 2023)

Auditor

Muir & Addy
Chartered accountants & statutory auditor
427 Holywood Road
Belfast
BT4 2LT

Bangor West Congregation of the Presbyterian Church in Ireland

Trustees' Annual Report *(continued)*

Year ended 31 December 2023

Bankers

Danske Bank
Donegall Square West
Belfast
BT1 6JS

Structure, governance and management

West Presbyterian Church is part of the Presbyterian Church in Ireland (PCI) and as such is governed by its constitution. Full details of its constitution are contained in 'The Code; The book of the Constitution and Government of the Presbyterian Church in Ireland' published by the Authority of the General Assembly. The Code can be viewed on-line on the PCI website.

Within the local Church the ruling body is the Kirk Session, which is made up of elected elders who work together with the Minister in 'the oversight and government of the congregation, for the up-building of God's people in spiritual fruitfulness and holy concord, and for the extension of Christ's kingdom among all people'. The Kirk Session meets approximately 10 times per year, and is attended by elders and staff members are invited to join the deliberations.

West Church is a single church with two sites: the main site is on the Rathmore Road in Bangor and the other on Drumhirk Drive, Kilcooley. There is one Kirk Session and one Congregational Committee with both sites having elected representation on each body.

The Elders of the Church are also the Charity Trustees of the Church. This change came into place with the formal registration of the church as an individual charity with the Charity Commission of Northern Ireland. The registration number for the church is NIC105045. The Kirk Session oversees the work of seven Action Teams, each of which leads and develops the main mission of the church. The Teams are:

Discipleship
Kilcooley
Mission
Outreach
Pastoral Care
Youth and Children
Worship and prayer

The membership is made up both of elders and other members of the West-Kilcooley congregation. Each Team is co-convened by a member of Staff and an elder. The Staff Team meets on a weekly basis and ensures the co-ordination of the work and coherence around the aims of the church. This arrangement enables a more effective use of the time at Session meetings; a more wide-angled view of the whole of church life for Session members, and a more distributed leadership team that garners

Bangor West Congregation of the Presbyterian Church in Ireland

Trustees' Annual Report *(continued)*

Year ended 31 December 2023

fresh expertise and helps develop new leadership talent. During 2023, the Action Teams each prepared a development plan which set out their respective priorities for the year. They have also been asked to submit a budget. The plans were approved in principle by the Kirk Session subject to a review by the Staff Team to ensure coherence and scope. Action team Convenors report to Session on key matters for decision and on key developments.

Among the other duties that have been delegated to Committee by Kirk Session are:

- * the administration of all funds belonging to the congregation;
- * the administration of all the property of the congregation, its maintenance and insurance;
- * the oversight of the use of any part of the church premises;
- * the implementation of health and safety regulations;
- * hospitality and catering;
- * the appointment, support and training of staff and volunteers; and
- * communication with the members and the wider community through digital and written media.

The current committee is made up of twelve members who were elected in 2022. The following sub-groups have been formed, each with approval to co-opt a number of other members of the congregation:

- " Property
- " Human Resources
- " Finance
- " Communications
- " Catering & Hospitality

Each of these groups is using the significant expertise of their members to make a positive contribution to the work of the church across both sites.

Objectives and activities

THE PRESBYTERIAN CHURCH IN IRELAND, as a Reformed Church within the wider body of Christ is grounded in the Scriptures, 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 Activities of the Church include:

- West Church holds five services of worship each Sunday and a range of other activities mid-week. All are open to anyone of appropriate age and/or gender whether or not they are members of our congregation. Our fundamental purpose is 'To Serve Christ and to Serve Others.'
- West Church, like any Christian Church places a strong emphasis on prayer - prayer for our own members, our local community, our social, civic and political leaders and the worldwide Christian Church and its associated charitable organisations.

Bangor West Congregation of the Presbyterian Church in Ireland

Trustees' Annual Report *(continued)*

Year ended 31 December 2023

Achievements and performance

Overview

During the course of the year (in which Rathmore Road celebrated its 60th anniversary) we have continued to see our numbers grow back after the Covid years. The three morning services on the Rathmore Site average a total attendance of between 550 and 600 adults; Young West (for 11-18 year olds) attracts around 45 young people, while West Kids (for 3-11 year olds) attracts around 85. About 15 pre-school children are catered for in the Creche. Attendance at the Sunday evening service on the Rathmore Road averages around 50 while the Sunday morning service in Kilcooley has an average attendance of between 40 and 50 adults. In October, Kilcooley Kids, began, running concurrently with the main church service; about 7 children come along each week.

The Pastoral Care Action team has worked over the course of the year to review how we best care for our members, particularly those who are house-bound or in less good health. Following a series of training sessions, a team of between 12 and 14 members has undertaken additional training with a view to drawing up a programme of pastoral visits for those who are house-bound or in residential or nursing care. A disability audit was completed across both sites.

During the course of the year, a number of events were held both by way of outreach or discipleship across both sites. About 45 people signed up for an Alpha Course which was held in the early part of the year on Sunday evenings; a 'More `discipleship' Conference was held over a weekend just before Easter. A new Men's Ministry began in the early Summer. Our work with Christians against Poverty continued on three fronts - the work of our debt coach; the provision of several Money courses and the provision of a Life Skills Course. Around 25 small groups (8-10 people) meet usually on a fortnightly basis for study, prayer and fellowship. A number of seminars were held looking at a Christian response to matters of current interest - suffering, artificial intelligence and care for the environment. At Christmas we held an evening of games, craft and food for families in the community. These events were in addition to our usual programme of youth activities including those associated with our Girls' Brigade and Boys' Brigade companies and our annual Easter Mission.

During the summer months, we undertook significant renovation work on the Kilcooley site which we were able to fund from the sale of the Kilcooley church manse. A new kitchen, a refurbished sanctuary and a new welcome area have greatly enhanced the premises. The Square Centre Café has also had a face-lift and with it a new menu. Our broad strategy in moving forward as West-Kilcooley is to link where we can with local groups, to build relationships and to share Jesus. As with many communities these days there is much social need, but our aim is not just to provide support where we can, but always to do so with the explanation that we do what we do in the name of Jesus. That applies to our work in the School, and with community groups; it applies to Warm Space, Kilcooley Tots, and the After School Club.

A number of our church members work in different mission roles in other parts of the world, including New Zealand, Russia, Kenya and Canada; as a church family we support them financially and prayerfully. We are also on target to provide £60k over three years to support El Abrigo Church in Cali, Columbia. West- Kilcooley also continues to support the persecuted church, meet its United Appeal target within the Presbyterian Church in Ireland, and provide weekly grocery donations to the Storehouse Foodbank in Bangor.

Bangor West Congregation of the Presbyterian Church in Ireland

Trustees' Annual Report *(continued)*

Year ended 31 December 2023

Achievements and performance *(continued)*

We have a number of other external links - our members sit on the Board of Governors of three of our local schools; we also contribute to the Neighbourhood renewal group in Kilcooley and work with one of the other community groups to provide an afterschool club in the area; we also work closely with Young Life to reach unchurched young people and some of our members support the work of Safezone, a pastoral and outreach ministry on the streets of Bangor on Saturday evenings.

Staffing

In March 2023, Rev. Dr Colin Dickson (associate minister) resigned and moved to Dublin to take up a position as Moderator's Assistant. Mrs Louise Davidson resigned from her position as Deaconess to take up a new role with PCI in Friendship House. Mr Mark McGuiggan was engaged as accountant to replace Stephen Cully who retired in February 2024. Mrs Sara Douglas was appointed as part-time cleaner on the Kilcooley site. At the end of year, permissions were given and an advertisement was placed to appoint a new Associate Minister, with the expectation that the post would be filled by Easter 2024.

Financial review

The incoming resources for all aspects of church life in 2023 amounted to £756,482. This comprises £468,658 of incoming resources attributable to unrestricted reserves and £287,824 attributable to restricted reserves. We are grateful to God and the generosity of the congregation for the increased levels of contributions. In total expenditure amounted to £1,009,885 therefore exceeding income by £253,403. However, £244,316 of the expenditure was incurred on the substantial, non-recurring, refurbishment of of th Kilcooley Church building.

The committee aim to hold, as a minimum, cash reserves sufficient to fund the church's expenditure for a minimum of three months.

Plans for future periods

We are blessed as a congregation to have been able with God's help to sustain our work and ministry throughout the pandemic and now, through a cost of living crisis. Our main mission is, in our fragmented society, to point people to the freedom from fear and negativity and to the hope that is at the heart of the Christian gospel.

All of what we do continues to be underpinned by our aim to 'Serve Christ and Serve Others'. In practice this means helping our members grow and mature in faith, supporting and ministering to one another, and reaching out with a mission to share the hope and love of Jesus We move forward in that aim in God's strength and look to Him to guide us in our vision for the future and as we seek to expand our witness in partnership with those in the West Bangor and Kilcooley.

Bangor West Congregation of the Presbyterian Church in Ireland

Trustees' Annual Report *(continued)*

Year ended 31 December 2023

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 the incoming resources and application of resources, including the income and expenditure, 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 judgements and accounting estimates that are reasonable and prudent;
- 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 8 April 2024 and signed on behalf of the board of trustees by:



Mr L Conway
Trustee



Mr J Eves
Trustee

Bangor West Congregation of the Presbyterian Church in Ireland
Independent Auditor's Report to the Members of Bangor West Congregation of
the Presbyterian Church in Ireland
Year ended 31 December 2023

Opinion

We have audited the financial statements of Bangor West Congregation of the Presbyterian Church in Ireland (the 'charity') for the year ended 31 December 2023 which comprise the statement of financial activities, statement of financial position, 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 FRS 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;
- have been prepared in accordance with 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 auditor's 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 UK, including the FRC's Ethical Standard, and the provisions available for small entities, in the circumstances set out below, 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.

In common with many other entities of this size and nature we have been requested as auditors to assist with the preparation of the financial statements.

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.

Bangor West Congregation of the Presbyterian Church in Ireland

Independent Auditor's Report to the Members of Bangor West Congregation of the Presbyterian Church in Ireland *(continued)*

Year ended 31 December 2023

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. 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.

In connection with our audit of the financial statements, 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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.

Matters on which we are required to report by exception

In the light of the 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 the Charities Act (Northern Ireland) 2008 requires us to report to you if, in our opinion:

- the information given in the trustees' report is inconsistent in any material respect with the financial statements; or
- adequate accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, 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.

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.

Bangor West Congregation of the Presbyterian Church in Ireland

Independent Auditor's Report to the Members of Bangor West Congregation of the Presbyterian Church in Ireland (continued)

Year ended 31 December 2023

Auditor's 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 auditor's 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:

We discussed laws and regulations and fraud risks during our audit planning procedures. The charity must comply with the Charities Act (Northern Ireland) 2008 and prepare financial statements which give a true and fair view in accordance with the Act and supplementary regulations. It must meet the requirements of charity regulation and apply funds in accordance with any conditions and restrictions attached. The trustees consider that fraud, if it were to occur, is most likely to involve the misappropriation of income.

Our engagement team collectively had appropriate experience of applicable laws and regulations and competence to recognise non-compliance. We used checklists in evaluating the presentation, structure and content of the financial statements. We consider that our audit has a reasonable chance of detecting material non-compliance with laws and regulations. We remain mindful that fraud, by its very nature, may be difficult to detect. Audit procedures were planned and performed to test controls in place for recording and banking income. We also undertook analytical procedures to identify trends that might indicate misappropriation of income. We consider that our audit has a reasonable chance of detecting a material fraud in this area.

As part of an audit in accordance with ISAs (UK), we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.

Bangor West Congregation of the Presbyterian Church in Ireland

Independent Auditor's Report to the Members of Bangor West Congregation of the Presbyterian Church in Ireland *(continued)*

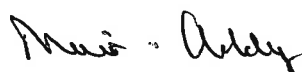
Year ended 31 December 2023

- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charity's members, 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 members those matters we are required to state to them in an auditor's 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 the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.



Muir & Addy
Chartered accountants & statutory auditor
427 Hollywood Road
Belfast
BT4 2LT

8 April 2024

Bangor West Congregation of the Presbyterian Church in Ireland

Statement of Financial Activities

Year ended 31 December 2023

		2023			2022
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments					
Donations and legacies	4	436,113	180,924	617,037	599,502
Charitable activities	5	30,875	104,463	135,338	98,984
Investment income	6	1,670	2,437	4,107	2,421
Total income		<u>468,658</u>	<u>287,824</u>	<u>756,482</u>	<u>700,907</u>
Expenditure					
Expenditure on charitable activities	7,8	713,569	296,316	1,009,885	734,310
Total expenditure		<u>713,569</u>	<u>296,316</u>	<u>1,009,885</u>	<u>734,310</u>
Net expenditure		<u>(244,911)</u>	<u>(8,492)</u>	<u>(253,403)</u>	<u>(33,403)</u>
Transfers between funds		(15,000)	15,000	—	—
Net movement in funds		<u>(259,911)</u>	<u>6,508</u>	<u>(253,403)</u>	<u>(33,403)</u>
Reconciliation of funds					
Total funds brought forward		1,405,926	182,392	1,588,318	1,621,721
Total funds carried forward		<u>1,146,015</u>	<u>188,900</u>	<u>1,334,915</u>	<u>1,588,318</u>

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 15 to 24 form part of these financial statements.

Bangor West Congregation of the Presbyterian Church in Ireland

Statement of Financial Position

31 December 2023

	Note	2023 £	2022 £
Fixed assets			
Tangible fixed assets	13	700,171	700,171
Current assets			
Debtors	14	34,732	31,582
Cash at bank and in hand		<u>602,869</u>	<u>859,205</u>
		637,601	890,787
Creditors: amounts falling due within one year	15	<u>2,857</u>	<u>2,640</u>
Net current assets		634,744	888,147
Total assets less current liabilities		1,334,915	1,588,318
Net assets		1,334,915	1,588,318
Funds of the charity			
Restricted funds		188,900	182,392
Unrestricted funds		<u>1,146,015</u>	<u>1,405,926</u>
Total charity funds	17	1,334,915	1,588,318

These financial statements were approved by the board of trustees and authorised for issue on 8 April 2024, and are signed on behalf of the board by:



Mr L Conway
Trustee



Mr J Eves
Trustee

The notes on pages 15 to 24 form part of these financial statements.

Bangor West Congregation of the Presbyterian Church in Ireland

Statement of Cash Flows

Year ended 31 December 2023

	2023 £	2022 £
Cash flows from operating activities		
Net expenditure	(253,403)	(33,403)
<i>Adjustments for:</i>		
Other interest receivable and similar income	(4,107)	(2,421)
Accrued expenses	217	240
<i>Changes in:</i>		
Trade and other debtors	(3,150)	1,038
Trade and other creditors	—	(1,058)
Cash generated from operations	(260,443)	(35,604)
Interest received	4,107	2,421
Net cash used in operating activities	(256,336)	(33,183)
Net decrease in cash and cash equivalents	(256,336)	(33,183)
Cash and cash equivalents at beginning of year	859,205	892,388
Cash and cash equivalents at end of year	602,869	859,205

The notes on pages 15 to 24 form part of these financial statements.

Bangor West Congregation of the Presbyterian Church in Ireland

Notes to the Financial Statements

Year ended 31 December 2023

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 91 Crawfordsburn Road, Bangor, BT19 1BG.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and 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 properties measured at fair value through income or expenditure.

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

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

There are no areas of significant judgement or key sources of estimation uncertainty.

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.

Bangor West Congregation of the Presbyterian Church in Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

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 initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses.

Bangor West Congregation of the Presbyterian Church in Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

3. Accounting policies *(continued)*

Depreciation

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

Equipment - 25% straight line

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that are largely independent of the cash inflows from other assets or groups of assets.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Donations			
Regular Direct Giving	347,303	150,584	497,887
Donations	9,560	2,622	12,182
Miscellaneous Income	757	—	757
Gift Aid	60,399	27,718	88,117
Legacies			
Legacies	15,753	—	15,753
Grants			
Grants from church organisations	2,341	—	2,341
	<u>436,113</u>	<u>180,924</u>	<u>617,037</u>

Bangor West Congregation of the Presbyterian Church in Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

4. Donations and legacies *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Donations			
Regular Direct Giving	336,194	96,148	432,342
Donations	34,323	35,041	69,364
Miscellaneous Income	2,672	—	2,672
Gift Aid	63,630	24,384	88,014
Legacies			
Legacies	—	5,000	5,000
Grants			
Grants from church organisations	2,110	—	2,110
	<u>438,929</u>	<u>160,573</u>	<u>599,502</u>

5. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Congregational activities	30,875	13,122	43,997
Organisations	—	32,119	32,119
Bangor West Nursery Playgroup	—	59,222	59,222
	<u>30,875</u>	<u>104,463</u>	<u>135,338</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Congregational activities	13,862	—	13,862
Organisations	—	29,623	29,623
Bangor West Nursery Playgroup	—	55,499	55,499
	<u>13,862</u>	<u>85,122</u>	<u>98,984</u>

6. Investment income

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Bank interest receivable	<u>1,670</u>	<u>2,437</u>	<u>4,107</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Bank interest receivable	<u>1,966</u>	<u>455</u>	<u>2,421</u>

Bangor West Congregation of the Presbyterian Church in Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

7. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Congregational Activities & Ministry	703,900	132,690	836,590
Mission & Outreach	–	80,080	80,080
Youth & Children	6,909	–	6,909
Nursery Playgroup	–	52,083	52,083
Church Organisations	–	31,463	31,463
Support costs	2,760	–	2,760
	<u>713,569</u>	<u>296,316</u>	<u>1,009,885</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Congregational Activities & Ministry	431,223	118,000	549,223
Mission & Outreach	–	86,613	86,613
Youth & Children	6,371	–	6,371
Nursery Playgroup	–	59,514	59,514
Church Organisations	–	29,949	29,949
Support costs	2,640	–	2,640
	<u>440,234</u>	<u>294,076</u>	<u>734,310</u>

8. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	Total funds 2023 £	Total funds 2022 £
Congregational Activities & Ministry	836,590	–	836,590	549,223
Mission & Outreach	80,080	–	80,080	86,613
Youth & Children	6,909	–	6,909	6,371
Nursery Playgroup	52,083	–	52,083	59,514
Church Organisations	31,463	–	31,463	29,949
Governance costs	–	2,760	2,760	2,640
	<u>1,007,125</u>	<u>2,760</u>	<u>1,009,885</u>	<u>734,310</u>

9. Net expenditure

Net expenditure is stated after charging/(crediting):

	2023 £	2022 £
Fees payable for the audit of the financial statements	<u>2,760</u>	<u>2,640</u>

Bangor West Congregation of the Presbyterian Church in Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

10. Staff costs

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

	2023	2022
	£	£
Wages and salaries	336,318	301,520
Social security costs	25,791	23,467
Employer contributions to pension plans	6,493	5,231
Other employee benefits	20,459	23,199
	<u>389,061</u>	<u>353,417</u>

The average head count of employees during the year was 18 (2022: 21).

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

11. Trustee remuneration and expenses

Rev Dr Charles McMullen, in his employment as minister of the congregation, received remuneration of £51,280 (2022: £48,362), pension contributions of £12,187 (2022: £11,608) and expenses of £7,626 (2022: £7,363) during the year. No-one received remuneration for services as a trustee.

12. Transfers between funds

Transfers from the General Fund to a named fund are discretionary. Such transfers are agreed by the Committee and Session.

The following transfers were made during 2023:

- £15,000 from No1 General Fund to No7 Mission & Outreach.
- £4,500 from No1 General Fund to No8 Young West Fund.

13. Tangible fixed assets

	Land and buildings £	Equipment £	Total £
Cost			
At 1 January 2023 and 31 December 2023	<u>700,171</u>	<u>12,038</u>	<u>712,209</u>
Depreciation			
At 1 January 2023 and 31 December 2023	<u>–</u>	<u>12,038</u>	<u>12,038</u>
Carrying amount			
At 31 December 2023	<u>700,171</u>	<u>–</u>	<u>700,171</u>
At 31 December 2022	<u>700,171</u>	<u>–</u>	<u>700,171</u>

Bangor West Congregation of the Presbyterian Church in Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

13. Tangible fixed assets *(continued)*

Land and buildings comprises freehold property including church property and residential property.

Church properties are the buildings used to carry out the activities of the church. Residential properties include the Manse and the property at 93 Crawfordsburn Road. The title of the latter property is vested in the Education Board of the Ards Presbytery who hold the property in trust for Bangor West Congregation of the Presbyterian Church in Ireland.

No depreciation has been applied to the properties as they are subject to regular maintenance to maintain their value.

14. Debtors

	2023	2022
	£	£
Prepayments and accrued income	10,110	8,056
Other debtors	24,622	23,526
	<u>34,732</u>	<u>31,582</u>

15. Creditors: amounts falling due within one year

	2023	2022
	£	£
Accruals and deferred income	2,857	2,640

16. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £6,493 (2022: £5,231).

Defined benefit scheme

The minister and associate minister of the congregation are members 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 contribution for the Scheme and based on the stipends paid. 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 up on 25 November 2015 whereby the Presbyterian Church agreed to pay from 31 December 2015 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. The contributions made by the congregation during the year for the minister, associate minister and deaconess were £20,459 (2022: £23,199).

Bangor West Congregation of the Presbyterian Church in Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

17. Analysis of charitable funds

Unrestricted funds

	At 1 Jan 2023	Income	Expenditure	Transfers	At 31 Dec 2023
	£	£	£	£	£
General fund	125,389	420,837	(410,592)	(19,500)	116,134
General fund reserve	280,624	7,753	(21,009)	–	267,368
Fixed asset fund	700,171	–	–	–	700,171
Building fund	2,080	518	–	–	2,598
Young West fund	2,014	2,081	(6,909)	4,500	1,686
Kilcooley fund	45,708	37,469	(30,743)	–	52,434
Kilcooley fund reserve	249,940	–	(244,316)	–	5,624
	<u>1,405,926</u>	<u>468,658</u>	<u>(713,569)</u>	<u>(15,000)</u>	<u>1,146,015</u>

	At 1 Jan 2022	Income	Expenditure	Transfers	At 31 Dec 2022
	£	£	£	£	£
General fund	425,676	419,624	(397,267)	(322,644)	125,389
General fund reserve	–	–	–	280,624	280,624
Fixed asset fund	700,171	–	–	–	700,171
Building fund	1,540	540	–	–	2,080
Young West fund	200	3,185	(6,371)	5,000	2,014
Kilcooley fund	300,836	31,408	(22,536)	(264,000)	45,708
Kilcooley fund reserve	–	–	(14,060)	264,000	249,940
	<u>1,428,423</u>	<u>454,757</u>	<u>(440,234)</u>	<u>(37,020)</u>	<u>1,405,926</u>

Restricted funds

	At 1 Jan 2023	Income	Expenditure	Transfers	At 31 Dec 2023
	£	£	£	£	£
Benevolent fund	907	–	–	–	907
Development fund	147,452	83,071	(80,355)	–	150,168
United Appeal	–	39,359	(39,061)	–	298
Mission & outreach fund	10,393	63,517	(80,080)	15,000	8,830
Bangor West nursery & playgroup fund	2,504	59,222	(55,341)	–	6,385
Girls' Brigade	7,279	14,887	(15,647)	–	6,519
Men's Fellowship	1,327	4,579	(3,605)	–	2,301
Mums & Tots	956	545	(317)	–	1,184
Painting for pleasure	24	130	(95)	–	59
Boys' Brigade	1,993	7,307	(7,352)	–	1,948
Presbyterian women	262	1,386	(1,430)	–	218

Bangor West Congregation of the Presbyterian Church in Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

17. Analysis of charitable funds *(continued)*

Saturday Men's Fellowship	386	455	(410)	—	431
Sycamore Club	1,365	809	(374)	—	1,800
Badminton Club	—	420	(420)	—	—
KPC Square Centre	6,317	10,536	(10,016)	—	6,837
KPC Girls' Brigade	—	—	—	—	—
KPC Friendship Group	596	415	(587)	—	424
KPC Sunday School	247	—	(247)	—	—
KPC Presbyterian Women	168	1,186	(763)	—	591
KPC other organisations	216	—	(216)	—	—
	<u>182,392</u>	<u>287,824</u>	<u>(296,316)</u>	<u>15,000</u>	<u>188,900</u>

	At 1 Jan 2022 £	Income £	Expenditure £	Transfers £	At 31 Dec 2022 £
Benevolent fund	882	25	—	—	907
Development fund	147,670	81,184	(81,402)	—	147,452
United Appeal	—	32,178	(36,598)	4,420	—
Mission & outreach fund	16,764	47,641	(86,612)	32,600	10,393
Bangor West nursery & playgroup fund	6,520	55,499	(59,515)	—	2,504
Girls' Brigade	9,052	12,948	(14,721)	—	7,279
Men's Fellowship	675	1,217	(565)	—	1,327
Mums & Tots	715	420	(179)	—	956
Painting for pleasure	18	100	(94)	—	24
Boys' Brigade	2,552	9,395	(9,954)	—	1,993
Presbyterian women	108	897	(743)	—	262
Saturday Men's Fellowship	386	—	—	—	386
Sycamore Club	1,667	6	(308)	—	1,365
Badminton Club	—	—	—	—	—
KPC Square Centre	3,390	4,010	(1,083)	—	6,317
KPC Girls' Brigade	1,518	—	(1,518)	—	—
KPC Friendship Group	613	503	(520)	—	596
KPC Sunday School	247	—	—	—	247
KPC Presbyterian Women	224	127	(183)	—	168
KPC other organisations	297	—	(81)	—	216
	<u>193,298</u>	<u>246,150</u>	<u>(294,076)</u>	<u>37,020</u>	<u>182,392</u>

Bangor West Congregation of the Presbyterian Church in Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

18. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Tangible fixed assets	700,171	–	700,171
Current assets	448,604	188,997	637,601
Creditors less than 1 year	(2,760)	(97)	(2,857)
Net assets	<u>1,146,015</u>	<u>188,900</u>	<u>1,334,915</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Tangible fixed assets	700,171	–	700,171
Current assets	708,395	182,392	890,787
Creditors less than 1 year	(2,640)	–	(2,640)
Net assets	<u>1,405,926</u>	<u>182,392</u>	<u>1,588,318</u>

19. Analysis of changes in net cash

	At Jan 2023 £	Cash flows £	At 31 Dec 2023 £
Cash at bank and in hand	<u>859,205</u>	<u>(256,336)</u>	<u>602,869</u>

Bangor West Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105045

Accounts

CHARITY REGISTRATION NUMBER: NIC105045

**Bangor West Congregation
Of The Presbyterian Church In Ireland
Financial Statements
31 December 2022**

Bangor West Congregation Of The Presbyterian Church In Ireland
Independent Auditor's Report to the Members of Bangor West Congregation Of
The Presbyterian Church In Ireland

Year ended 31 December 2022

Opinion

We have audited the financial statements of Bangor West Congregation Of The Presbyterian Church In Ireland (the 'charity') for the year ended 31 December 2022 which comprise the statement of financial activities, statement of financial position, 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 FRS 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;
- have been prepared in accordance with 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 auditor's 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 UK, including the FRC's Ethical Standard, and the provisions available for small entities, in the circumstances set out below, 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.

In common with many other churches our auditors assist with the preparation of the financial statements.

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.

Bangor West Congregation Of The Presbyterian Church In Ireland

Independent Auditor's Report to the Members of Bangor West Congregation Of The Presbyterian Church In Ireland *(continued)*

Year ended 31 December 2022

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. 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.

In connection with our audit of the financial statements, 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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.

Matters on which we are required to report by exception

In the light of the 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 the Charities Act (Northern Ireland) 2008 requires us to report to you if, in our opinion:

- the information given in the trustees' report is inconsistent in any material respect with the financial statements; or
- adequate accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, 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.

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.

Bangor West Congregation Of The Presbyterian Church In Ireland
Independent Auditor's Report to the Members of Bangor West Congregation Of
The Presbyterian Church In Ireland *(continued)*

Year ended 31 December 2022

Auditor's 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 auditor's 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:

We discussed laws & regulations and fraud risks during our audit planning procedures. We consider that fraud, if it were to occur, would most likely involve the misappropriation of income. Audit procedures were planned and performed to assess processes for recording the different sources of income. We remain mindful that fraud, by its very nature, may be difficult to detect but we have tested controls in place and consider that our audit has a reasonable chance of detecting a material fraud in this area.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

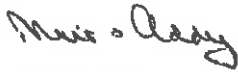
Bangor West Congregation Of The Presbyterian Church In Ireland
Independent Auditor's Report to the Members of Bangor West Congregation Of
The Presbyterian Church In Ireland *(continued)*

Year ended 31 December 2022

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charity's members, 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 members those matters we are required to state to them in an auditor's 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 the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.



Muir & Addy
Chartered accountants & statutory auditor
427 Holywood Road
Belfast
BT4 2LT

24 April 2023

Bangor West Congregation Of The Presbyterian Church In Ireland

Statement of Financial Activities

Year ended 31 December 2022

		2022		2021	
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments					
Donations and legacies	4	438,929	160,573	599,502	1,230,062
Charitable activities	5	13,862	85,122	98,984	98,667
Investment income	6	1,966	455	2,421	1,767
Total income		<u>454,757</u>	<u>246,150</u>	<u>700,907</u>	<u>1,330,496</u>
Expenditure					
Expenditure on charitable activities	7,8	440,234	294,076	734,310	661,021
Total expenditure		<u>440,234</u>	<u>294,076</u>	<u>734,310</u>	<u>661,021</u>
Net (expenditure)/Income		<u>14,523</u>	<u>(47,926)</u>	<u>(33,403)</u>	<u>669,475</u>
Transfers between funds		(37,020)	37,020	-	-
Net movement in funds		<u>(22,497)</u>	<u>(10,906)</u>	<u>(33,403)</u>	<u>669,475</u>
Reconciliation of funds					
Total funds brought forward		1,428,423	193,298	1,621,721	952,246
Total funds carried forward		<u>1,405,926</u>	<u>182,392</u>	<u>1,588,318</u>	<u>1,621,721</u>

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 26 form part of these financial statements.

Bangor West Congregation Of The Presbyterian Church In Ireland

Statement of Financial Position

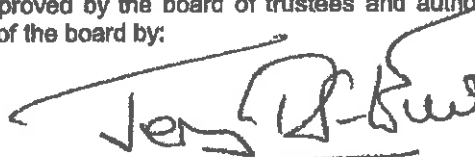
31 December 2022

	Note	2022 £	£	2021 £
Fixed assets				
Tangible fixed assets	13		700,171	700,171
Current assets				
Debtors	14	31,582		32,620
Cash at bank and in hand		859,205		892,388
		<u>890,787</u>		<u>925,008</u>
Creditors: amounts falling due within one year	15	<u>2,640</u>		<u>3,458</u>
Net current assets			<u>888,147</u>	<u>921,550</u>
Total assets less current liabilities			<u>1,588,318</u>	<u>1,621,721</u>
Net assets			<u>1,588,318</u>	<u>1,621,721</u>
Funds of the charity				
Restricted funds			182,392	193,298
Unrestricted funds			1,405,926	1,428,423
Total charity funds	17		<u>1,588,318</u>	<u>1,621,721</u>

These financial statements were approved by the board of trustees and authorised for issue on 24 April 2023, and are signed on behalf of the board by:



Mr L Conway
Trustee



Mr J Eves
Trustee

The notes on pages 16 to 26 form part of these financial statements.

Bangor West Congregation Of The Presbyterian Church In Ireland

Statement of Cash Flows

Year ended 31 December 2022

	2022 £	2021 £
Cash flows from operating activities		
Net (expenditure)/income	(33,403)	669,475
<i>Adjustments for:</i>		
Other interest receivable and similar income	(2,421)	(1,767)
Accrued expenses	240	-
<i>Changes in:</i>		
Trade and other debtors	1,038	(4,452)
Trade and other creditors	(1,058)	(260)
Cash generated from operations	<u>(35,604)</u>	<u>662,996</u>
Interest received	2,421	1,767
Net cash (used in)/from operating activities	<u>(33,183)</u>	<u>664,763</u>
Net (decrease)/increase in cash and cash equivalents	(33,183)	664,763
Cash and cash equivalents at beginning of year	<u>892,388</u>	<u>227,625</u>
Cash and cash equivalents at end of year	<u>859,205</u>	<u>892,388</u>

The notes on pages 16 to 26 form part of these financial statements.

Bangor West Congregation Of The Presbyterian Church In Ireland

Notes to the Financial Statements

Year ended 31 December 2022

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 91 Crawfordsburn Road, Bangor, BT19 1BG.

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 properties measured at fair value through income or expenditure.

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

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

There are no areas of significant judgment or key sources of estimation uncertainty.

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.

Bangor West Congregation Of The Presbyterian Church In Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- Income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- Income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

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 initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Bangor West Congregation Of The Presbyterian Church In Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Donations			
Regular Direct Giving	336,194	96,148	432,342
Donations	34,323	35,041	69,364
Miscellaneous Income	2,672	—	2,672
Gift Aid	63,830	24,384	88,014
Furlough income	—	—	—
Legacies			
Legacies	—	5,000	5,000
Grants			
Grants from church organisations	2,110	—	2,110
Other donations and legacies			
Transfer of assets from Kilcooley Presbyterian Church	—	—	—
	<u>438,929</u>	<u>160,573</u>	<u>599,502</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Donations			
Regular Direct Giving	349,934	109,924	459,858
Donations	16,615	52,481	69,096
Miscellaneous Income	2,979	—	2,979
Gift Aid	68,930	29,679	98,609
Furlough income	1,704	—	1,704
Legacies			
Legacies	306,223	—	306,223
Grants			
Grants from church organisations	1,301	—	1,301
Other donations and legacies			
Transfer of assets from Kilcooley Presbyterian Church	284,425	5,867	290,292
	<u>1,032,111</u>	<u>197,951</u>	<u>1,230,062</u>

Bangor West Congregation Of The Presbyterian Church In Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

5. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Congregational activities	13,862	—	13,862
Organisations	—	29,623	29,623
Bangor West Nursery Playgroup	—	55,499	55,499
	<u>13,862</u>	<u>85,122</u>	<u>98,984</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Congregational activities	16,485	—	16,485
Organisations	—	21,781	21,781
Bangor West Nursery Playgroup	—	60,401	60,401
	<u>16,485</u>	<u>82,182</u>	<u>98,667</u>

6. Investment income

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Bank interest receivable	1,966	455	2,421

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Bank interest receivable	1,148	619	1,767

Bangor West Congregation Of The Presbyterian Church In Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

7. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Congregational Activities & Ministry	431,223	118,000	549,223
Mission & Outreach	–	86,613	86,613
Youth & Children	6,371	–	6,371
Nursery Playgroup	–	59,514	59,514
Church Organisations	–	29,949	29,949
Support costs	2,640	–	2,640
	<u>440,234</u>	<u>294,076</u>	<u>734,310</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Congregational Activities & Ministry	387,347	126,818	494,165
Mission & Outreach	–	68,438	68,438
Youth & Children	11,215	–	11,215
Nursery Playgroup	–	65,265	65,265
Church Organisations	–	19,538	19,538
Support costs	2,400	–	2,400
	<u>380,962</u>	<u>280,059</u>	<u>661,021</u>

8. Expenditure on charitable activities by activity type

	Activities undertaken directly	Support costs	Total funds 2022	Total fund 2021
	£	£	£	£
Congregational Activities & Ministry	549,223	–	549,223	494,165
Mission & Outreach	86,613	–	86,613	68,438
Youth & Children	6,371	–	6,371	11,215
Nursery Playgroup	59,514	–	59,514	65,265
Church Organisations	29,949	–	29,949	19,538
Governance costs	–	2,640	2,640	2,400
	<u>731,670</u>	<u>2,640</u>	<u>734,310</u>	<u>661,021</u>

9. Net (expenditure)/income

Net (expenditure)/income is stated after charging/(crediting):

	2022 £	2021 £
Fees payable for the audit of the financial statements	<u>2,640</u>	<u>2,400</u>

10. Staff costs

The average head count of employees during the year was 21 (2021: 21).

No employee received employee benefits of more than £80,000 during the year (2021: Nil).

Bangor West Congregation Of The Presbyterian Church In Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

11. Trustee remuneration and expenses

Rev Charles McMullen received remuneration of £48,362 (2021 £47,298), pension contributions of £11,608 (2021 £11,352) and expenses of £7,363 (2021 £6,242) during the year.

12. Transfers between funds

Transfers from the General Fund to a named fund are discretionary. Such transfers are agreed by the Committee and Session.

The following transfers were made during 2022:

- £420 from No1 General Fund to No3 United Appeal.
- £15,000 from No1 General Fund to No7 Mission & Outreach.
- £5,000 from No1 General Fund to No8 Young West Fund.
- £302,224 from No1 General Fund to General Fund Reserve.
- £21,600 from General Fund Reserve to No7 Mission & Outreach.
- £4,000 from No7 Mission & Outreach to No3 United Appeal.
- £264,000 from Kilcooley Fund to Kilcooley Fund Reserve.

13. Tangible fixed assets

	Land and buildings £	Equipment £	Total £
Cost			
At 1 January 2022 and 31 December 2022	<u>700,171</u>	<u>12,038</u>	<u>712,209</u>
Depreciation			
At 1 January 2022 and 31 December 2022	<u>-</u>	<u>12,038</u>	<u>12,038</u>
Carrying amount			
At 31 December 2022	<u>700,171</u>	<u>-</u>	<u>700,171</u>
At 31 December 2021	<u>700,171</u>	<u>-</u>	<u>700,171</u>

Freehold property contains two classes of assets: church property and residential property. Church properties are the buildings used to carry out the activities of the church. They are carried at cost and depreciated over their estimated economic life of 50 years. As part of the transition to FRS 102 this class of property is deemed to be fully written off and having nil carrying value on a cost basis.

Residential properties include the manse and the property at 93 Crawfordsburn Road. Such property is shown at market value in accordance with FRS 102. No depreciation has been applied as the properties are subject to regular maintenance to maintain their value.

The Manse is valued at £350,000

The property at 93 Crawfordsburn Road is valued at £350,171. The title of the property is vested in the Education Board of the Ards Presbytery who hold the property in trust for Bangor West Congregation of the Presbyterian Church in Ireland.

Bangor West Congregation Of The Presbyterian Church In Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

14. Debtors

	2022	2021
	£	£
Prepayments and accrued income	8,056	7,403
Other debtors	23,526	25,217
	<u>31,582</u>	<u>32,620</u>

15. Creditors: amounts falling due within one year

	2022	2021
	£	£
Accruals and deferred income	2,640	2,400
Other creditors	—	1,058
	<u>2,640</u>	<u>3,458</u>

16. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £12,479 (2021: £13,455).

Defined benefit scheme

The minister and associate minister of the congregation are members 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 contribution for the Scheme and based on the stipends paid. 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 up on 25 November 2015 whereby the Presbyterian Church agreed to pay from 31 December 2015 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. The contributions made by the congregation during the year for the minister, associate minister and deaconess were £23,199 (2021 £21,153).

Bangor West Congregation Of The Presbyterian Church In Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

17. Analysis of charitable funds

Unrestricted funds

	At 1 Jan 2022	Income	Expenditure	Transfers	At 31 Dec 2022
	£	£	£	£	£
General Fund	425,676	419,624	(397,267)	(322,644)	125,389
General Fund Reserve	—	—	—	280,624	280,624
Fixed asset fund	700,171	—	—	—	700,171
Building fund	1,540	540	—	—	2,080
Young West fund	200	3,185	(6,371)	5,000	2,014
Kilcooley Fund	300,836	31,408	(22,536)	(264,000)	45,708
Kilcooley Fund Reserve	—	—	(14,060)	264,000	249,940
	<u>1,428,423</u>	<u>454,757</u>	<u>(440,234)</u>	<u>(37,020)</u>	<u>1,405,926</u>

	At 1 Jan 2021	Income	Expenditure	Transfers	At 31 Dec 2021
	£	£	£	£	£
General Fund	72,082	717,588	(346,994)	(17,000)	425,676
General Fund Reserve	—	—	—	—	—
Fixed asset fund	700,171	—	—	—	700,171
Building fund	1,000	540	—	—	1,540
Young West fund	1,388	8,027	(11,215)	2,000	200
Kilcooley Fund	—	323,589	(22,753)	—	300,836
Kilcooley Fund Reserve	—	—	—	—	—
	<u>774,641</u>	<u>1,049,744</u>	<u>(380,962)</u>	<u>(15,000)</u>	<u>1,428,423</u>

Restricted funds

	At 1 Jan 2022	Income	Expenditure	Transfers	At 31 Dec 2022
	£	£	£	£	£
Benevolent fund	882	25	—	—	907
Development fund	147,670	81,184	(81,402)	—	147,452
United Appeal	—	32,178	(36,598)	4,420	—
Mission & outreach fund	16,764	47,641	(86,612)	32,600	10,393
Bangor West nursery & playgroup fund	6,520	55,499	(59,515)	—	2,504
Girls Brigade	9,052	12,948	(14,721)	—	7,279
Men's Fellowship	675	1,217	(565)	—	1,327
Mums & Tots	715	420	(179)	—	956
Painting for pleasure	18	100	(94)	—	24
Boys Brigade	2,552	9,395	(9,954)	—	1,993
Presbyterian Women	108	897	(743)	—	262

Bangor West Congregation Of The Presbyterian Church In Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

17. Analysis of charitable funds *(continued)*

Saturday Men's Fellowship	386	—	—	—	386
Tuesday Together	—	—	—	—	—
Sycamore Club	1,667	6	(308)	—	1,365
KPC Square Centre	3,390	4,010	(1,083)	—	6,317
KPC Girls Brigade	1,518	—	(1,518)	—	—
KPC Youth Work	—	—	—	—	—
KPC Friendship Group	613	503	(520)	—	596
KPC Sunday School	247	—	—	—	247
KPC Presbyterian Women	224	127	(183)	—	168
KPC other organisations	297	—	(81)	—	216
	<u>193,298</u>	<u>246,150</u>	<u>(294,076)</u>	<u>37,020</u>	<u>182,392</u>

	At 1 Jan 2021	Income	Expenditure	Transfers	At 31 Dec 2021
	£	£	£	£	£
Benevolent fund	1,757	124	(999)	—	882
Development fund	146,239	87,733	(86,302)	—	147,670
United Appeal	1,877	37,639	(39,516)	—	—
Mission & outreach fund	2,996	67,206	(68,438)	15,000	16,764
Bangor West nursery & playgroup fund	11,384	60,402	(65,266)	—	6,520
Girls Brigade	8,589	8,936	(8,473)	—	9,052
Men's Fellowship	821	429	(575)	—	675
Mums & Tots	364	351	—	—	715
Painting for pleasure	41	70	(93)	—	18
Boys Brigade	1,074	5,762	(4,284)	—	2,552
Presbyterian Women	154	470	(516)	—	108
Saturday Men's Fellowship	386	—	—	—	386
Tuesday Together	199	—	(199)	—	—
Sycamore Club	1,724	252	(309)	—	1,667
KPC Square Centre	—	6,535	(3,145)	—	3,390
KPC Girls Brigade	—	2,549	(1,031)	—	1,518
KPC Youth Work	—	901	(901)	—	—
KPC Friendship Group	—	613	—	—	613
KPC Sunday School	—	247	—	—	247
KPC Presbyterian Women	—	236	(12)	—	224
KPC other organisations	—	297	—	—	297
	<u>177,605</u>	<u>280,752</u>	<u>(280,059)</u>	<u>15,000</u>	<u>193,298</u>

Bangor West Congregation Of The Presbyterian Church In Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

18. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Tangible fixed assets	700,171	—	700,171
Current assets	708,395	182,392	890,787
Creditors less than 1 year	(2,640)	—	(2,640)
Net assets	<u>1,405,926</u>	<u>182,392</u>	<u>1,588,318</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Tangible fixed assets	700,171	—	700,171
Current assets	731,710	193,298	925,008
Creditors less than 1 year	(3,458)	—	(3,458)
Net assets	<u>1,428,423</u>	<u>193,298</u>	<u>1,621,721</u>

19. Analysis of changes in net debt

	At 1 Jan 2022 £	Cash flows £	At 31 Dec 2022 £
Cash at bank and in hand	<u>892,388</u>	<u>(33,183)</u>	<u>859,205</u>

Bangor West Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105045

Annual report

CHARITY REGISTRATION NUMBER: NIC105045

**Bangor West Congregation
Of The Presbyterian Church In Ireland
Financial Statements
31 December 2022**

Bangor West Congregation Of The Presbyterian Church In Ireland

Financial Statements

Year ended 31 December 2022

	Page
Trustees' annual report	1
Independent auditor's report to the members	9
Statement of financial activities	13
Statement of financial position	14
Statement of cash flows	15
Notes to the financial statements	16

Bangor West 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.

Bangor West Congregation Of The Presbyterian Church In Ireland

Trustees' Annual Report *(continued)*

Year ended 31 December 2022

Reference and administrative details

Registered charity name Bangor West Congregation Of The Presbyterian Church In Ireland
Charity registration number NIC105045
Principal office 91 Crawfordsburn Road
Bangor
BT19 1BG

The trustees

Mrs C Bell
Dr. M Bennett
Mr D Boland
Mr L Conway
Mr J Eves
Mr H Fulton
Mrs J Fulton
Mr I Gilkeson
Mr B Knox
Mr J Logan (Retired 1 April 2022)
Mr I McAleer
Mr R McAvoy
Mrs G McAvoy
Rev C McMullen
Mr B Moorhead
Miss H Neill
Mr D Polley
Mr B Richardson
Mrs J Richardson (Retired 1 September 2022)
Mr D Riddell (Retired 1 February 2022)
Mr I Robinson
Mr R Robinson
Mr R Scott
Mr P Shiels
Mrs H Thompson
Mr A Ward
Mr T Warwick
Mr D Wilson
Mr G Carleton
Mrs K Crockford
Mr G Hall
Mr M Harding
Mrs R Morrison
Mrs C Ritchie
Mrs B Crawford
Mr T Crawford
Mrs S Ferguson
Mr T Hinds
Miss M Kelly
Mrs I Moore
Mrs E Neilly
Rev Dr C Dickson (Appointed 25 February 2022)

Bangor West Congregation Of The Presbyterian Church In Ireland

Trustees' Annual Report *(continued)*

Year ended 31 December 2022

Auditor

Muir & Addy Chartered Accountants & Statutory Auditor
427 Hollywood Road
Belfast
BT4 2LT

Bankers

Danske Bank
Donegall Square West
Belfast
BT1 6JS

Bangor West Congregation Of The Presbyterian Church In Ireland

Trustees' Annual Report *(continued)*

Year ended 31 December 2022

Structure, governance and management

West Presbyterian Church is part of the Presbyterian Church in Ireland and as such is governed by its constitution. Full details of its constitution are contained in 'The Code; The book of the Constitution and Government of the Presbyterian Church in Ireland' published by the Authority of the General Assembly. The Code can be viewed on-line on the PCI website.

Within the local Church the ruling body is the Kirk Session, which is made up of elected elders who work together with the Minister in 'the oversight and government of the congregation, for the up-building of God's people in spiritual fruitfulness and holy concord, and for the extension of Christ's Kingdom among all people'. The Kirk Session meets approximately 10 times per year, and is attended by elders and staff members are invited to join the deliberations.

West Church is a single church with two sites : the main site is on the Rathmore Road in Bangor and the other on Drumhirk Drive, Kilcooley. There is one Kirk Session and one Congregational Committee with both sites having elected representation on each body.

The Elders of the Church are also the Charity Trustees of the Church. This change came into place with the formal registration of the church as an individual charity with the Charity Commission of Northern Ireland. The registration number for the church is NIC105045. The Kirk Session oversees the work of seven Action Teams, each of which leads and develops the main mission of the church. The Teams are :

Discipleship
Kilcooley
Mission
Outreach
Pastoral Care
Youth and Children
Worship and prayer

The membership is made up both of elders and other members of the West-Kilcooley congregation. Each Team is co-convened by a member of Staff and an elder. The Staff Team meets on a weekly basis and ensures the co-ordination of the work and coherence around the aims of the church. This arrangement enables a more effective use of the time at Session meetings; a more wide-angled view of the whole of church life for Session members, and a more distributed leadership team that garners fresh expertise and helps develop new leadership talent. During 2022, the Action Teams each prepared a development plan which set out their respective priorities for the year. For the first time they have also been asked to submit a budget. The plans were approved in principle by the Kirk Session subject to a review by the Staff Team to ensure coherence and scope. Action team Convenors report to Session on key matters for decision and on key developments.

A Congregational Committee is in place to administer the temporal affairs of the congregation; these responsibilities are delegated to the Committee by the Kirk Session, which retains the overall responsibility as the Charity Trustees. All of the Elders can sit on the Church Committee but for practical purposes a small number has agreed to attend on a regular basis.

Among the other duties that have been delegated to Committee by Kirk Session are:

- * the administration of all funds belonging to the congregation;
- * the administration of all the property of the congregation, its maintenance and insurance;
- * the oversight of the use of any part of the church premises;
- * the implementation of health and safety regulations;

Bangor West Congregation Of The Presbyterian Church In Ireland

Trustees' Annual Report *(continued)*

Year ended 31 December 2022

- * hospitality and catering;
- * the appointment, support and training of staff and volunteers; and
- * communication with the members and the wider community through digital and written media.

During the course of 2022, elections for a new committee were held. Twelve members were elected including two existing members. The following sub-groups have been formed, each with approval to co-opt a number of other members of the congregation:

- Property
- Human Resources
- Finance
- Communications
- Catering & Hospitality

Each of these groups is using the significant expertise of their members to make a positive contribution to the work of the church across both sites.

Objectives and activities

THE PRESBYTERIAN CHURCH IN IRELAND, as a Reformed Church within the wider body of Christ is grounded in the Scriptures, 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 Activities of the Church include:

- West Church holds five services of worship each Sunday and a range of other activities mid-week. All are open to anyone of appropriate age and/or gender whether or not they are members of our congregation. Our fundamental purpose is 'To Serve Christ and to Serve Others.'
- West Church, like any Christian Church places a strong emphasis on prayer - prayer for our own members, our local community, our social, civic and political leaders and the worldwide Christian Church and its associated charitable organisations.

Bangor West Congregation Of The Presbyterian Church In Ireland

Trustees' Annual Report *(continued)*

Year ended 31 December 2022

Achievements and performance

Overview

During 2022, there has been a strong focus both on the building back of our work and the development of new ministries, while always remaining faithful to our motto of "Serving Christ, Serving Others". The lifting of the Covid restrictions and the enhanced staff team also enabled the development of outreach work in Kilcooley. We are hugely grateful to God for the contact maintained with members during the dark days of Covid, through the telephoning of elders and church visitors, through Life Groups (our small prayer and Bible Study Groups) and through the tireless work of our Pastoral staff as they sought to draw alongside members especially those suffering illness, trauma and bereavement. We also believe that through the prayerful support of our members God has encouraged us in many ways over the past year.

The numbers attending Sunday services gradually increased over the course of the year as did those at J club and Young West. Although we are not back at the pre-Covid levels, the smaller numbers have enabled in some instances, a greater focus on trusting relationships, fellowship and discipleship. We also held a well-attended seminar on the theme of "Where is God In a suffering world?"

There has been a review of our pastoral care work following the extensive telephone arrangements that were in place during COVID. This review is on-going.

The re-establishing of a children's Easter Mission on the Rathmore Road and a special outreach youth event on the Kilcooley Site, along with the return to helping with school assemblies and the acceptance of new invitations to participate in class and school assemblies at Kilcooley School, has been encouraging. West accepted an invitation to sit on the Governing Body of Kilcooley Primary School and to help with a local parents' group. A community Christmas event on each of the sites brought increased numbers and opportunities to link in particular, with new families.

An in-person Alpha Course and a Freedom in Christ Course were held during the year.

West Church's acceptance as a partner church with Christians Against Poverty, has led to the appointment and training of a debt coach and the appointment and training of teams to lead a Money Course and a Life Skills Course.

The work in Kilcooley that has been established through our mission and outreach worker includes a range of good working relationships with a number of community, educational, and social workers; some of the manifestations of this work include the distribution of 72 Christmas hampers and a community provisions cupboard in conjunction with Storehouse, and the participation in various community groups and events. The church itself established a warm hub, a parenting programme, a mums and tots group and a monthly Kilcooley Kids Church. The opportunity in 2021 to work alongside a community group to provide an After School Club for year 7 children has continued and in September, it was extended to a new church programme for year 8 children.

The Rathmore premises continue to be used by the YMCA in conjunction with the local Rathmore Primary School for an after school club. The Church also continues to be used by the local health clinic as a centre for flu and Coronavirus vaccinations.

The members of West and Kilcooley raised a significant amount of money (£24k including Gift Aid) in support of the Presbyterian Moderator's Appeal for support in Ukraine while also meeting our target of honour in support of the work of the Presbyterian Church in Ireland through the United Appeal for Mission; members raised a further £27K with pledges for another £28K, to support a church building programme and youth workers' salary in a church in Cali, Colombia where West Church has had significant links over many years.

Staffing

During 2022 a number of new staff took up posts

Bangor West Congregation Of The Presbyterian Church In Ireland

Trustees' Annual Report *(continued)*

Year ended 31 December 2022

- Rev. Dr Colin Dickson (associate minister) : April 2022
- Ms Clare Watton (mission & outreach worker): June 2022
- Mrs Roz Shillaker (temporary Children's worker) : December 2022

Financial review

The net incoming resources for all aspects of church life amounted to £700,907. This comprises £454,757 of incoming resources attributable to unrestricted reserves and £246,150 attributable to restricted reserves. We are grateful to God and the generosity of the congregation for the increased levels of contributions. In total expenditure exceeded income by £33,403.

The committee aim to hold sufficient cash reserves to fund the church's expenditure for a minimum of three months.

Plans for future periods

We are blessed as a congregation to have been able with God's help to sustain our work and ministry throughout the pandemic and now, through a cost of living crisis. Our main mission is, in our fragmented society, to point people to the freedom from fear and negativity and to the hope that is at the heart of the Christian gospel.

All of what we do continues to be underpinned by our aim to 'Serve Christ and Serve Others'. In practice this means helping our members grow and mature in faith, supporting and ministering to one another, and reaching out with a mission to share the hope and love of Jesus. We move forward in that aim in God's strength and look to Him to guide us in our vision for the future and as we seek to expand our witness in partnership with those in the West Bangor and Kilcooley.

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;
- 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.

Bangor West Congregation Of The Presbyterian Church In Ireland

Trustees' Annual Report *(continued)*

Year ended 31 December 2022

The trustees' annual report was approved on 24 April 2023 and signed on behalf of the board of trustees by:



Mr L Conway
Trustee



Mr J Eves
Trustee

Bangor West Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105045

Annual return

CHARITY REGISTRATION NUMBER: NIC105045

**Bangor West Congregation
Of The Presbyterian Church In Ireland
Financial Statements
31 December 2022**

Bangor West Congregation Of The Presbyterian Church In Ireland
Independent Auditor's Report to the Members of Bangor West Congregation Of
The Presbyterian Church In Ireland

Year ended 31 December 2022

Opinion

We have audited the financial statements of Bangor West Congregation Of The Presbyterian Church In Ireland (the 'charity') for the year ended 31 December 2022 which comprise the statement of financial activities, statement of financial position, 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 FRS 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;
- have been prepared in accordance with 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 auditor's 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 UK, including the FRC's Ethical Standard, and the provisions available for small entities, in the circumstances set out below, 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.

In common with many other churches our auditors assist with the preparation of the financial statements.

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.

Bangor West Congregation Of The Presbyterian Church In Ireland

Independent Auditor's Report to the Members of Bangor West Congregation Of The Presbyterian Church In Ireland *(continued)*

Year ended 31 December 2022

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. 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.

In connection with our audit of the financial statements, 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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.

Matters on which we are required to report by exception

In the light of the 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 the Charities Act (Northern Ireland) 2008 requires us to report to you if, in our opinion:

- the information given in the trustees' report is inconsistent in any material respect with the financial statements; or
- adequate accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, 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.

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.

Bangor West Congregation Of The Presbyterian Church In Ireland
Independent Auditor's Report to the Members of Bangor West Congregation Of
The Presbyterian Church In Ireland *(continued)*

Year ended 31 December 2022

Auditor's 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 auditor's 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:

We discussed laws & regulations and fraud risks during our audit planning procedures. We consider that fraud, if it were to occur, would most likely involve the misappropriation of income. Audit procedures were planned and performed to assess processes for recording the different sources of income. We remain mindful that fraud, by its very nature, may be difficult to detect but we have tested controls in place and consider that our audit has a reasonable chance of detecting a material fraud in this area.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

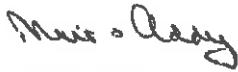
Bangor West Congregation Of The Presbyterian Church In Ireland
Independent Auditor's Report to the Members of Bangor West Congregation Of
The Presbyterian Church In Ireland *(continued)*

Year ended 31 December 2022

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charity's members, 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 members those matters we are required to state to them in an auditor's 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 the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.



Muir & Addy
Chartered accountants & statutory auditor
427 Holywood Road
Belfast
BT4 2LT

24 April 2023

Bangor West Congregation Of The Presbyterian Church In Ireland

Statement of Financial Activities

Year ended 31 December 2022

		2022	2021		
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments					
Donations and legacies	4	438,929	160,573	599,502	1,230,062
Charitable activities	5	13,862	85,122	98,984	98,667
Investment income	6	1,966	455	2,421	1,767
Total income		<u>454,757</u>	<u>246,150</u>	<u>700,907</u>	<u>1,330,496</u>
Expenditure					
Expenditure on charitable activities	7,8	440,234	294,076	734,310	661,021
Total expenditure		<u>440,234</u>	<u>294,076</u>	<u>734,310</u>	<u>661,021</u>
Net (expenditure)/income		<u>14,523</u>	<u>(47,926)</u>	<u>(33,403)</u>	<u>669,475</u>
Transfers between funds		(37,020)	37,020	-	-
Net movement in funds		<u>(22,497)</u>	<u>(10,906)</u>	<u>(33,403)</u>	<u>669,475</u>
Reconciliation of funds					
Total funds brought forward		1,428,423	193,298	1,621,721	952,246
Total funds carried forward		<u>1,405,926</u>	<u>182,392</u>	<u>1,588,318</u>	<u>1,621,721</u>

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 26 form part of these financial statements.

Bangor West Congregation Of The Presbyterian Church In Ireland

Statement of Financial Position

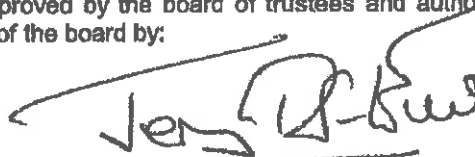
31 December 2022

	Note	2022 £	£	2021 £
Fixed assets				
Tangible fixed assets	13		700,171	700,171
Current assets				
Debtors	14	31,582		32,620
Cash at bank and in hand		859,205		892,388
		<u>890,787</u>		<u>925,008</u>
Creditors: amounts falling due within one year	15	<u>2,640</u>		<u>3,458</u>
Net current assets			<u>888,147</u>	<u>921,550</u>
Total assets less current liabilities			<u>1,588,318</u>	<u>1,621,721</u>
Net assets			<u>1,588,318</u>	<u>1,621,721</u>
Funds of the charity				
Restricted funds			182,392	193,298
Unrestricted funds			1,405,926	1,428,423
Total charity funds	17		<u>1,588,318</u>	<u>1,621,721</u>

These financial statements were approved by the board of trustees and authorised for issue on 24 April 2023, and are signed on behalf of the board by:



Mr L Conway
Trustee



Mr J Eves
Trustee

The notes on pages 16 to 26 form part of these financial statements.

Bangor West Congregation Of The Presbyterian Church In Ireland

Statement of Cash Flows

Year ended 31 December 2022

	2022 £	2021 £
Cash flows from operating activities		
Net (expenditure)/income	(33,403)	669,475
<i>Adjustments for:</i>		
Other interest receivable and similar income	(2,421)	(1,767)
Accrued expenses	240	-
<i>Changes in:</i>		
Trade and other debtors	1,038	(4,452)
Trade and other creditors	(1,058)	(260)
Cash generated from operations	<u>(35,604)</u>	<u>662,996</u>
Interest received	2,421	1,767
Net cash (used in)/from operating activities	<u>(33,183)</u>	<u>664,763</u>
Net (decrease)/increase in cash and cash equivalents	(33,183)	664,763
Cash and cash equivalents at beginning of year	<u>892,388</u>	<u>227,625</u>
Cash and cash equivalents at end of year	<u>859,205</u>	<u>892,388</u>

The notes on pages 16 to 26 form part of these financial statements.

Bangor West Congregation Of The Presbyterian Church In Ireland

Notes to the Financial Statements

Year ended 31 December 2022

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 91 Crawfordsburn Road, Bangor, BT19 1BG.

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 properties measured at fair value through income or expenditure.

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

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

There are no areas of significant judgment or key sources of estimation uncertainty.

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.

Bangor West Congregation Of The Presbyterian Church In Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- Income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- Income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

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 initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Bangor West Congregation Of The Presbyterian Church In Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Donations			
Regular Direct Giving	336,194	96,148	432,342
Donations	34,323	35,041	69,364
Miscellaneous Income	2,672	—	2,672
Gift Aid	63,830	24,384	88,014
Furlough income	—	—	—
Legacies			
Legacies	—	5,000	5,000
Grants			
Grants from church organisations	2,110	—	2,110
Other donations and legacies			
Transfer of assets from Kilcooley Presbyterian Church	—	—	—
	<u>438,929</u>	<u>160,573</u>	<u>599,502</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Donations			
Regular Direct Giving	349,934	109,924	459,858
Donations	16,615	52,481	69,096
Miscellaneous Income	2,979	—	2,979
Gift Aid	68,930	29,679	98,609
Furlough income	1,704	—	1,704
Legacies			
Legacies	306,223	—	306,223
Grants			
Grants from church organisations	1,301	—	1,301
Other donations and legacies			
Transfer of assets from Kilcooley Presbyterian Church	284,425	5,867	290,292
	<u>1,032,111</u>	<u>197,951</u>	<u>1,230,062</u>

Bangor West Congregation Of The Presbyterian Church In Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

5. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Congregational activities	13,862	—	13,862
Organisations	—	29,623	29,623
Bangor West Nursery Playgroup	—	55,499	55,499
	<u>13,862</u>	<u>85,122</u>	<u>98,984</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Congregational activities	16,485	—	16,485
Organisations	—	21,781	21,781
Bangor West Nursery Playgroup	—	60,401	60,401
	<u>16,485</u>	<u>82,182</u>	<u>98,667</u>

6. Investment income

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Bank interest receivable	1,966	455	2,421
	<u>1,966</u>	<u>455</u>	<u>2,421</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Bank interest receivable	1,148	619	1,767
	<u>1,148</u>	<u>619</u>	<u>1,767</u>

Bangor West Congregation Of The Presbyterian Church In Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

7. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Congregational Activities & Ministry	431,223	118,000	549,223
Mission & Outreach	–	86,613	86,613
Youth & Children	6,371	–	6,371
Nursery Playgroup	–	59,514	59,514
Church Organisations	–	29,949	29,949
Support costs	2,640	–	2,640
	<u>440,234</u>	<u>294,076</u>	<u>734,310</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Congregational Activities & Ministry	387,347	126,818	494,165
Mission & Outreach	–	68,438	68,438
Youth & Children	11,215	–	11,215
Nursery Playgroup	–	65,265	65,265
Church Organisations	–	19,538	19,538
Support costs	2,400	–	2,400
	<u>380,962</u>	<u>280,059</u>	<u>661,021</u>

8. Expenditure on charitable activities by activity type

	Activities undertaken directly	Support costs	Total funds 2022	Total fund 2021
	£	£	£	£
Congregational Activities & Ministry	549,223	–	549,223	494,165
Mission & Outreach	86,613	–	86,613	68,438
Youth & Children	6,371	–	6,371	11,215
Nursery Playgroup	59,514	–	59,514	65,265
Church Organisations	29,949	–	29,949	19,538
Governance costs	–	2,640	2,640	2,400
	<u>731,670</u>	<u>2,640</u>	<u>734,310</u>	<u>661,021</u>

9. Net (expenditure)/income

Net (expenditure)/income is stated after charging/(crediting):

	2022 £	2021 £
Fees payable for the audit of the financial statements	<u>2,640</u>	<u>2,400</u>

10. Staff costs

The average head count of employees during the year was 21 (2021: 21).

No employee received employee benefits of more than £80,000 during the year (2021: Nil).

Bangor West Congregation Of The Presbyterian Church In Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

11. Trustee remuneration and expenses

Rev Charles McMullen received remuneration of £48,362 (2021 £47,298), pension contributions of £11,608 (2021 £11,352) and expenses of £7,363 (2021 £6,242) during the year.

12. Transfers between funds

Transfers from the General Fund to a named fund are discretionary. Such transfers are agreed by the Committee and Session.

The following transfers were made during 2022:

- £420 from No1 General Fund to No3 United Appeal.
- £15,000 from No1 General Fund to No7 Mission & Outreach.
- £5,000 from No1 General Fund to No8 Young West Fund.
- £302,224 from No1 General Fund to General Fund Reserve.
- £21,600 from General Fund Reserve to No7 Mission & Outreach.
- £4,000 from No7 Mission & Outreach to No3 United Appeal.
- £264,000 from Kilcooley Fund to Kilcooley Fund Reserve.

13. Tangible fixed assets

	Land and buildings £	Equipment £	Total £
Cost			
At 1 January 2022 and 31 December 2022	<u>700,171</u>	<u>12,038</u>	<u>712,209</u>
Depreciation			
At 1 January 2022 and 31 December 2022	<u>-</u>	<u>12,038</u>	<u>12,038</u>
Carrying amount			
At 31 December 2022	<u>700,171</u>	<u>-</u>	<u>700,171</u>
At 31 December 2021	<u>700,171</u>	<u>-</u>	<u>700,171</u>

Freehold property contains two classes of assets: church property and residential property. Church properties are the buildings used to carry out the activities of the church. They are carried at cost and depreciated over their estimated economic life of 50 years. As part of the transition to FRS 102 this class of property is deemed to be fully written off and having nil carrying value on a cost basis.

Residential properties include the manse and the property at 93 Crawfordsburn Road. Such property is shown at market value in accordance with FRS 102. No depreciation has been applied as the properties are subject to regular maintenance to maintain their value.

The Manse is valued at £350,000

The property at 93 Crawfordsburn Road is valued at £350,171. The title of the property is vested in the Education Board of the Ards Presbytery who hold the property in trust for Bangor West Congregation of the Presbyterian Church in Ireland.

Bangor West Congregation Of The Presbyterian Church In Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

14. Debtors

	2022	2021
	£	£
Prepayments and accrued income	8,056	7,403
Other debtors	23,526	25,217
	<u>31,582</u>	<u>32,620</u>

15. Creditors: amounts falling due within one year

	2022	2021
	£	£
Accruals and deferred income	2,640	2,400
Other creditors	—	1,058
	<u>2,640</u>	<u>3,458</u>

16. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £12,479 (2021: £13,455).

Defined benefit scheme

The minister and associate minister of the congregation are members 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 contribution for the Scheme and based on the stipends paid. 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 up on 25 November 2015 whereby the Presbyterian Church agreed to pay from 31 December 2015 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. The contributions made by the congregation during the year for the minister, associate minister and deaconess were £23,199 (2021 £21,153).

Bangor West Congregation Of The Presbyterian Church In Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

17. Analysis of charitable funds

Unrestricted funds

	At 1 Jan 2022	Income	Expenditure	Transfers	At 31 Dec 2022
	£	£	£	£	£
General Fund	425,676	419,624	(397,267)	(322,644)	125,389
General Fund Reserve	—	—	—	280,624	280,624
Fixed asset fund	700,171	—	—	—	700,171
Building fund	1,540	540	—	—	2,080
Young West fund	200	3,185	(6,371)	5,000	2,014
Kilcooley Fund	300,836	31,408	(22,536)	(264,000)	45,708
Kilcooley Fund Reserve	—	—	(14,060)	264,000	249,940
	<u>1,428,423</u>	<u>454,757</u>	<u>(440,234)</u>	<u>(37,020)</u>	<u>1,405,926</u>

	At 1 Jan 2021	Income	Expenditure	Transfers	At 31 Dec 2021
	£	£	£	£	£
General Fund	72,082	717,588	(346,994)	(17,000)	425,676
General Fund Reserve	—	—	—	—	—
Fixed asset fund	700,171	—	—	—	700,171
Building fund	1,000	540	—	—	1,540
Young West fund	1,388	8,027	(11,215)	2,000	200
Kilcooley Fund	—	323,589	(22,753)	—	300,836
Kilcooley Fund Reserve	—	—	—	—	—
	<u>774,641</u>	<u>1,049,744</u>	<u>(380,962)</u>	<u>(15,000)</u>	<u>1,428,423</u>

Restricted funds

	At 1 Jan 2022	Income	Expenditure	Transfers	At 31 Dec 2022
	£	£	£	£	£
Benevolent fund	882	25	—	—	907
Development fund	147,670	81,184	(81,402)	—	147,452
United Appeal	—	32,178	(36,598)	4,420	—
Mission & outreach fund	16,764	47,641	(86,612)	32,600	10,393
Bangor West nursery & playgroup fund	6,520	55,499	(59,515)	—	2,504
Girls Brigade	9,052	12,948	(14,721)	—	7,279
Men's Fellowship	675	1,217	(565)	—	1,327
Mums & Tots	715	420	(179)	—	956
Painting for pleasure	18	100	(94)	—	24
Boys Brigade	2,552	9,395	(9,954)	—	1,993
Presbyterian Women	108	897	(743)	—	262

Bangor West Congregation Of The Presbyterian Church In Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

17. Analysis of charitable funds *(continued)*

Saturday Men's Fellowship	386	—	—	—	386
Tuesday Together	—	—	—	—	—
Sycamore Club	1,667	6	(308)	—	1,365
KPC Square Centre	3,390	4,010	(1,083)	—	6,317
KPC Girls Brigade	1,518	—	(1,518)	—	—
KPC Youth Work	—	—	—	—	—
KPC Friendship Group	613	503	(520)	—	596
KPC Sunday School	247	—	—	—	247
KPC Presbyterian Women	224	127	(183)	—	168
KPC other organisations	297	—	(81)	—	216
	<u>193,298</u>	<u>246,150</u>	<u>(294,076)</u>	<u>37,020</u>	<u>182,392</u>

	At 1 Jan 2021	Income	Expenditure	Transfers	At 31 Dec 2021
	£	£	£	£	£
Benevolent fund	1,757	124	(999)	—	882
Development fund	146,239	87,733	(86,302)	—	147,670
United Appeal	1,877	37,639	(39,516)	—	—
Mission & outreach fund	2,996	67,206	(68,438)	15,000	16,764
Bangor West nursery & playgroup fund	11,384	60,402	(65,266)	—	6,520
Girls Brigade	8,589	8,936	(8,473)	—	9,052
Men's Fellowship	821	429	(575)	—	675
Mums & Tots	364	351	—	—	715
Painting for pleasure	41	70	(93)	—	18
Boys Brigade	1,074	5,762	(4,284)	—	2,552
Presbyterian Women	154	470	(516)	—	108
Saturday Men's Fellowship	386	—	—	—	386
Tuesday Together	199	—	(199)	—	—
Sycamore Club	1,724	252	(309)	—	1,667
KPC Square Centre	—	6,535	(3,145)	—	3,390
KPC Girls Brigade	—	2,549	(1,031)	—	1,518
KPC Youth Work	—	901	(901)	—	—
KPC Friendship Group	—	613	—	—	613
KPC Sunday School	—	247	—	—	247
KPC Presbyterian Women	—	236	(12)	—	224
KPC other organisations	—	297	—	—	297
	<u>177,605</u>	<u>280,752</u>	<u>(280,059)</u>	<u>15,000</u>	<u>193,298</u>

Bangor West Congregation Of The Presbyterian Church In Ireland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

18. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Tangible fixed assets	700,171	—	700,171
Current assets	708,395	182,392	890,787
Creditors less than 1 year	(2,640)	—	(2,640)
Net assets	<u>1,405,926</u>	<u>182,392</u>	<u>1,588,318</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Tangible fixed assets	700,171	—	700,171
Current assets	731,710	193,298	925,008
Creditors less than 1 year	(3,458)	—	(3,458)
Net assets	<u>1,428,423</u>	<u>193,298</u>	<u>1,621,721</u>

19. Analysis of changes in net debt

	At 1 Jan 2022 £	Cash flows £	At 31 Dec 2022 £
Cash at bank and in hand	<u>892,388</u>	<u>(33,183)</u>	<u>859,205</u>