

GARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

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

Registered Charity in Northern Ireland (NIC105305)

GARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT

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

REFERENCE AND ADMINISTRATIVE DETAILS

Garryduff congregation of the Presbyterian Church in Ireland
83 Garryduff Road
Ballymoney
Co Antrim
BT53 7DF

Registered Charity in Northern Ireland (NIC105305)

CHARITY TRUSTEES

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

Mr Robert John McClements
Mr John Young
Mr Desmond Moore
Mr Stanley James Lee MBE
Mr William Mervyn Ferris

Mr David Brian McConaghy
Mr John Beattie
Rev C Mulvenny
Mr Samuel John Wilson Campbell
Mr Roy Cunningham

PRINCIPAL OFFICE BEARERS

Clerk of Session
Treasurer

Mr Stanley James Lee MBE
Mrs Joanne Morrison

INDEPENDENT EXAMINER

Mr John McMullan ACMA CGMA
5c High Street
Ballymoney
BT53 8AH

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

BANKERS

Santander
14 The Diamond
Coleraine
Co Londonderry
BT52 1BP

SOLICITORS

Thomas Taggart & Co
27 Church Street
Ballymoney
Co Antrim
BT53 6HS

STRUCTURE AND MANAGEMENT

The Kirk Session

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

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

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

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

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

Presbytery

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

The General Assembly

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

DESCRIPTION AND PURPOSE

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

Garryduff congregation of the Presbyterian Church is a congregation of the Presbyterian Church in Ireland. The Presbyterian Church in Ireland, as a Reformed Church within the wider body of Christ is grounded in the Scriptures, and exists to love and honour God through faith in His Son and by the power of His Spirit, and to enable her members to play their part in fulfilling God's mission to our world.

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

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

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

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

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

ACTIVITIES AND OBJECTIVES

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

- Sunday School
- Mothers and Toddlers
- Cuppa and a chat
- Bowling Club
- Thursday Fellowship
- Kingdom Kids
- Senior Youth
- Presbyterian Women
- Cuppa and a chat
- Youth club

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

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation normally meets for worship each Sunday at 12 noon. During the week, the midweek Bible Study provides an opportunity for members to meet together for fellowship, to study the scriptures and for a time of prayer.

There is also a prayer meeting before the Sunday service at 11.30 and a Sunday evening prayer meeting at 7.00pm.

As well as our regular services during the year 1 child was baptised, we had 1 marriage service and gave thanks for faithful service and sought to comfort those who had been bereaved during the year.

At 31 December 2024, there were 182 communicant members and 158 families connected with the congregation. The average week attendance at morning worship is 70.

Pastoral care

Members of the congregation who are unable to attend church due to sickness or age are visited on a regular basis by the minister, elders or by committee members. Session inform the convenor of those who might benefit from a visit due to illness or otherwise.

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

Presbytery

The congregation was represented at the regular meetings of Presbytery by our minister and a representative elder. This provides an important link between the congregations and the wider structures of the church. We have contributed to the Reconfiguration of Ministry Task Group / Green Paper.

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

General Assembly

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

Property

During the year, there were no major repairs or improvements to the Church property. Work started during 2022 was completed at the Manse as well as ensuring that it is ready for the new manse family when the time arrives. Satisfactory surveys were completed.

Organisations

Sunday School

The children come to church and then after the children's talk they go out to Sunday school. There are 5 teachers involved in teaching the lesson on a rota. After the lesson the children are split into 3 different age groups and using Go teach material they discuss the lesson and complete the workbooks. There are at present 20 children on roll.

Presbyterian Women

It meets on the second Thursday of the month Jan- March and Oct – Dec with an annual outing. It is our prayer that women may know the light of God's presence as we meet together in friendship and love. It is open to all women who wish to attend. Our attendance has remained steady with 30 members at present. The Theme for the year is "Entrusted" with our health and well-being, with caring for others, with our talents etc. The "Entrusted with our health and well-being" was attended by both men and women from our own congregation who came along for a health check as well as invitations being given to and accepted by others from the local community. As a result some younger ladies started to attend PW.

Mother and Toddlers

This group meets every Monday morning from 9.30am – 11.30am during term time. It is open to all parents with preschool children in the congregation and the surrounding community. We provide a safe area for children to play together under the supervision of their parent or guardian.

Kingdom Kids

This group meets in Garryduff hall every Thursday (term-time) from 6.45pm to 7.45pm. Children aged from 4 to 11 years of age come to enjoy fun, Bible stories, quizzes and games. The group is open to all children in the local area. Around 15 attend.

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

Thursday Club

This club meets once a month in the minor hall from 2.30 pm to 4.00 pm. Various speakers are invited as well as a Quiz afternoon. Everyone comes along to enjoy fellowship over a cup of tea. In June a day trip was organised to Newcastle followed by a meal at Millside Restaurant Cloughmills. This was very enjoyable. Around 20-25 attend each month.

Bowling club

The bowling Club exists to promote friendship and enjoyment through the sport of short mat indoor bowls in our congregation and the wider community. Bowls is a sport for any age and we therefore have no age limit. We meet every Tuesday evening from 8pm to 10.30pm approximately, in the main hall, with normally 16-20 members per night. Several friendly matches are planned throughout the season with other local church bowling clubs. These are played home and away. We also have an annual dinner/prize night in May each year.

Midweek

This group meets on a Wednesday evening every other week in the minor Hall. On alternate weeks they meet in Dunloy who are in a linkage with Garryduff. There is a time of praise, bible study and a short time of prayer. During the vacancy we have been provided with a number of very capable speakers who have all contributed to times of good teaching and fellowship. Linda McAuley from CEF came along to speak about her work with Child Evangelism Fellowship. There are around 20 attending at present.

Senior Youth

The senior youth meet in the Church hall on the first Sunday evening of the month at 8pm for about an hour. The group meets for fellowship together in the form of hot chocolate and buns followed by an Bible study session looking at Bible lessons using various activities. There was a special Christmas themed night looking at the commonly told Nativity story versus the account recorded in the Bible.

Cuppa and Chat

This group meet every Monday morning from 10am until 12 noon for tea/coffee along with toast, pancakes, scones, banana bread, fruit loaf etc and perhaps a tray bake or biscuit. It is attended by anyone who is able to drop in. The craic is good and many different topics can be discussed. Some stay for most or all of the time while others drop in for a short time and then get back to work. Numbers vary but we could have over 20 most days. This has resulted in some starting to attend church services.

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

Youth Club

The youth club restarted this year with 12 regularly attending the nights held on the 2nd Saturday in the month. They meet together for games, a short epilogue and finish with some refreshments. The year starts with a trip to the lake in Kilrea followed by food in the hall. At Christmas we had a Christmas movie night with the obligatory snacks. The use of instagram has helped to engage the members.

Holiday Bible Club

A Holiday Bible Club was held in the last week of June for children of Primary School age. It concludes with a BBQ attended by parents and friends. This is a means of outreach into the local community.

Volunteers

The Trustees wish to acknowledge their deep appreciation of those who give freely of their time by serving on committees and helping with organisations and other church activities.

PUBLIC BENEFIT STATEMENT

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

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

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

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

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

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

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

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 107 contributors during the year [2023: 109] donating a total of £53,973 (2023: £50,415).

Total Income of the congregation during the year was £105,497, compared to £105,459 in the previous year. The level of income for 2024 remained at a similar level to 2023 in our goal to be given leave to call by Church house for a minister.

Total expenditure decreased from £95,139 to £69,062 excluding depreciation. This decrease is due to the continued vacancy where we have not had to pay for a minister and the associated costs of national insurance and pension contributions.

STATEMENT OF TRUSTEE RESPONSIBILITIES

The Trustees are responsible for preparing the annual report and the financial statements of the congregation in accordance with applicable law and generally accepted accounting practice.

As the congregations total income does not exceed £250,000, the Trustees have elected under Section 64(3) of the Charities Act (Northern Ireland) 2008 to prepare a receipts and payment account and a statement of assets and liabilities.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the congregation's transactions and disclose with reasonable accuracy at any time its financial position. They are also responsible for safeguarding the assets of the congregation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Kirk Session on 28th Sept. 2025 and signed on its behalf by



Mr Stanley Lee MBE

INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF GARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

I report on the accounts of the charity for the year ended 31 December 2024, which are set out on pages 14 to 22.

Respective responsibilities of charity trustees and examiner

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

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

Basis of independent examiner's report

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

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

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

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

**INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF GARRYDUFF CONGREGATION OF THE
PRESBYTERIAN CHURCH IN IRELAND (cont'd)**

Independent examiner's statement

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



John McMullan ACMA CIMA

Chartered Management Accountant

5c High Street
Ballymoney
BT53 6AH

Date:

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

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
		£	£	£	£	£
Receipts						
Donations and legacies	2	62,490	31,309	-	93,799	95,098
Charitable activities	3	-	4,543	-	4,543	3,158
Other trading activities	4	-	-	-	-	30
Investment Income	5	81	579	-	660	368
Other	6	4,115	2,380	-	6,495	6,805
		-----	-----	-----	-----	-----
Sale of Investments		66,686	38,811	-	105,497	105,459
Sale of fixed assets		-	-	-	-	-
Loans Received		-	-	-	-	-
		-----	-----	-----	-----	-----
Total Receipts		66,686	38,811	-	105,497	105,459
		-----	-----	-----	-----	-----
Payments						
Raising funds	7	535	66	-	601	711
Charitable activities	8	37,324	60,656	-	97,980	122,191
		-----	-----	-----	-----	-----
Purchase of Investments		37,859	60,722	-	98,581	122,901
Loan Repayments		-	-	-	-	-
		-----	-----	-----	-----	-----
Total Payments		37,859	60,722	-	98,581	122,901
		-----	-----	-----	-----	-----
Net receipts / (payments)		28,827	(21,911)	-	6,916	(17,443)
Transfers between funds		(2,486)	2,486	-	-	-
		-----	-----	-----	-----	-----
Net movement in funds		26,341	(19,425)	-	6,916	(17,443)
Funds brought forward		45,224	657,225	-	702,449	719,892
		-----	-----	-----	-----	-----
Funds carried forward	12	71,565	637,800	-	709,365	702,449
		=====	=====	=====	=====	=====

GARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF ASSETS AND LIABILITIES
As at 31 December 2024

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£	£
Funds Reconciliation					
Bank and Cash at start of year	36,036	74,078	-	110,114	99,704
Net movement in funds	24,698	(7,330)	-	17,368	10,410
	-----	-----	-----	-----	-----
Bank and Cash at end of year	60,734	66,748	-	127,482	110,114
	=====	=====	=====	=====	=====
Bank & Cash Balances					
Bank Deposit Accounts				59,788	64,128
Bank Current Accounts				67,457	45,805
Cash in Hand				236	181
				-----	-----
				127,482	110,114
				=====	=====
Other Assets					
Fixed Assets – Note 9					
- Church Premises					
- Fixtures, Fittings & Equipment				548,396	574,312
Investments				21,079	6,501
Gift Aid receivable on donations				-	-
Prepayment				12,598	11,756
Grants				550	533
				-	-
				-----	-----
				582,623	593,102
				=====	=====
Liabilities					
Independent Examination fee				600	600
Creditor				140	167
				-----	-----
				740	767
				=====	=====

Approved by the Kirk Session on 28th Sept. 2025 and signed on its behalf by

Mr Wilson Campbell 

GARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS
for the year ended 31 December 2024

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

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

FUND ACCOUNTING

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

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

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

FIXED ASSETS

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church, hall and manse, vested in local Trustees. No consideration is payable for the use of these assets. Expenditure incurred on the repair or maintenance of these assets is charged as resources expended in the statement of financial activities in the period in which the liability arises.

All tangible fixed assets having a value to the charity greater than one year, other than those acquired for specific purposes, are capitalised. Depreciation is provided on a straight-line basis to write off the cost or initial value, less residual value, of tangible fixed assets over their estimated useful lives:

Freehold buildings	50 years
Fixtures, fittings and office equipment	10 years
Computer equipment	4 years

GARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS (cont'd)
for the year ended 31 December 2024

2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Recorded giving:					
Freewill offering	53,973	-	-	53,973	50,415
Building Fund	-	5,660	-	5,660	4,626
United Appeal	-	4,530	-	4,530	4,645
Harvest	-	6,572	-	6,572	5,938
Easter	-	4,232	-	4,232	4,865
Moderator's Appeal	-	-	-	-	-
Earthquake Appeal	-	-	-	-	-
PW Service	-	341	-	341	240
Children's Day	-	637	-	637	682
Christmas Appeal	-	337	-	337	2,764
Students' Bursary	-	-	-	-	-
Loose collections	506	1,068	-	1,574	1,837
Donations and gifts	-	175	-	175	5,900
Gift Aid	8,011	4,562	-	12,573	11,751
Legacies and bequest	-	3,195	-	3,195	850
	62,490	31,309	-	93,799	95,098

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Income from charitable activities					
Graveyard fees	-	1,000	-	1,000	600
Membership fees	-	195	-	195	100
Organisations	-	362	-	362	478
Fundraising events:					
Stew Lunch	-	982	-	982	-
Spring Tea	-	1,268	-	1,268	1,315
PW mission boxes & collections	-	736	-	736	665
	-	4,543	-	4,543	3,158

GARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS (cont'd)
for the year ended 31 December 2024

4. OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Letting of premises	-	-	-	-	30
	-----	-----	-----	-----	-----
	-	-	-	-	30
	-----	-----	-----	-----	-----

5. INVESTMENT INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Deposit interest	81	579	-	660	368
	-----	-----	-----	-----	-----
	81	579	-	660	368
	-----	-----	-----	-----	-----

6. OTHER INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Other income:					
Wayleave	-	8	-	8	8
Church magazines	358	-	-	358	364
PW Meal	-	616	-	616	600
Trips	-	1,456	-	1,456	2,162
Grant income	-	300	-	300	2,600
Insurance claim	-	-	-	-	-
Misc income	118	-	-	118	-
Convenors fees	2,310	-	-	2,310	456
Church repairs	1,329	-	-	1,329	615
	-----	-----	-----	-----	-----
	4,115	2,380	-	6,495	6,805
	-----	-----	-----	-----	-----

GARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS (cont'd)
for the year ended 31 December 2024

7. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
FWO envelopes	535	-	-	535	630
Fundraising events	-	66	-	66	81
	-----	-----	-----	-----	-----
	535	66	-	601	711
	-----	-----	-----	-----	-----

8. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
General Assembly Assessments	4,695	-	-	4,695	8,783
Presbytery fees	410	10	-	420	420
Ministry and support staff costs	19,353	445	-	19,798	34,049
Congregational running expenses:					
Worship & outreach	743	6,559	-	7,302	8,930
Congregational lunches	-	-	-	-	2,739
Miscellaneous	2,810	1,429	-	4,239	2,235
Property					
Utilities	2,553	3,490	-	6,043	5,886
Property upkeep	113	3,981	-	4,094	7,684
Graveyard maintenance	-	1,268	-	1,268	296
Manse repairs	-	1,394	-	1,394	2,595
Insurance	5,055	-	-	5,055	4,670
Depreciation	648	28,956	-	29,604	27,762
Donations to Missions and charities	404	13,124	-	13,528	15,538
Governance costs	540	-	-	540	604
	-----	-----	-----	-----	-----
	37,324	60,656	-	97,980	122,191
	-----	-----	-----	-----	-----

GARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS (cont'd)
for the year ended 31 December 2024

9. FIXED ASSETS

The congregation owns the Church premises situated at 126 Garryduff Road, Ballymoney and the associated fixtures, fittings, plant and machinery. These have an insurance value of £1,994,480 as valued by Mr Ian Maconachie on behalf of Oval James on 11th July 2014.

The Church properties were revalued in December 2022 by R Davis & Company on behalf of Arthur J Gallagher at a value of £3,766,008.

10. TRUSTEE REMUNERATION AND RELATED PARTY TRANSACTIONS

Mr Desmond Moore, who is a Trustee, received £332 (2023: £313) for providing his services as supply speaker during the year.

Rev Campbell Mulvenny, who was a Trustee, received £6,396 (2023: £1,901) for providing his services as the Vacancy Convenor for the Congregation during the year.

GARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (cont'd) for the year ended 31 December 2024

11. FUND BALANCES

Fund	Balance at start £	Receipts £	Payment £	Surplus / (Deficit) £	Transfer £	Balance at end £
Unrestricted Funds						
Freewill Offering	37,408	66,605	(37,859)	28,746	(2,486)	63,669
Hill Legacy	7,816	81	-	81	-	7,897
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	45,224	66,686	(37,859)	28,827	(2,486)	71,565
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Restricted Funds						
Building Fund	628,009	7,545	(37,073)	(29,528)	9,457	607,938
Sunday School	1,467	1,145	(1,066)	79	139	1,685
PW	2,020	7,708	(6,445)	1,263	1,200	4,483
Senior Youth	1,390	0	(641)	(641)	1,000	1,749
United Appeal	57	5,276	(5,570)	(294)	237	-
Easter	126	4,834	-	4,834	(4,960)	-
Harvest	-	7,870	(2,623)	5,247	(5,247)	-
Christmas Appeal	-	416	(416)	-	-	-
Graveyard	304	1,000	(1,268)	(268)	-	36
Ministry	11,344	116	(48)	68	-	11,412
Outreach – Individuals	1,183	1,225	(1,725)	(500)	-	683
Bowling	2,017	195	(30)	165	-	2,182
Mother & Toddler	888	240	(149)	91	-	979
Outreach – organisations	5,566	-	-	-	(990)	4,576
Midweek	415	266	(100)	166	-	581
Choir	-	-	(78)	(78)	78	-
Kingdom Kids	68	-	(136)	(136)	136	68
Thursday Club	355	762	(1,202)	(440)	540	455
Cheers	891	-	(668)	(668)	-	223
Cuppa and a chat	-	-	-	-	-	-
DAERA grant	1,125	-	(375)	(375)	-	750
Hoilday Bible Club	-	213	(1,109)	(896)	896	-
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	657,225	38,811	(60,722)	(21,911)	2,486	637,800
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Total	702,449	105,497	(98,581)	6,916	-	709,365
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GARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS (cont'd)
for the year ended 31 December 2024

Purposes of Restricted Funds

- Building Fund – Building, upkeep and maintenance of Church property
- Easter – Special collection that the Congregational Committee decides annually on the purpose
- United Appeal – Collection held annually to fulfil the obligation from Church House
- Ministry – Money left to the Minister of the Church to use
- Sunday School – The provision of bible teachings to the young people of the congregation
- PW – The running of the PW
- Senior Youth – The running of the Senior Youth club
- Bowling Club – The running of the bowling club
- Mother & Toddler Group – The running of the Mother & Toddler Group
- Junior Youth – The running of the Junior Youth Fellowship
- Midweek – To support mission work
- Holiday Bible Club – To support the outreach work to school children during the last week in June
- Presbyterian Children's Society – Monies collected for the PCI Children's fund
- Outreach (Individuals) – Monies collected to help members of the congregation with the cost of going on outreach teams
- Outreach (Organisations) – Monies allocated to help organisations organise events with an outreach element
- Graveyard – The maintenance of the graveyard
- Thursday Club – To support the work of the Thursday Club providing friendship for anyone who is free to meet in the afternoon.
- Earthquake Appeal – Collection held to help the work of Tearfund after an earthquake in Turkey and Syria.
- Cuppa and a Chat – The running of the group
- Men's Ministry – To provide fellowship to the both men from our congregation and the local community.
- Coronation – To celebrate the King's Coronation
- Daera – A restricted fund to purchase capital items in line with the letter of offer