

# Carnlough Congregation of the Presbyterian Church in Ireland

Northern Ireland · Charity number 105615

## Details

Status Received

Registered 2016-08-11

Register [View on the Charity Commission for Northern Ireland register](#)

## Contact

Address 26 Rosses Stables  
Ballymena  
County Antrim  
BT42 2sf  
BT42 2SF

Phone 07850708674

## 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	£36,052	£48,066	£0	1

## Trustees

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Name	Role	Appointed
Harry Magill		
Norman McMullan		
Raymond Reeves		
Rev Joseph David Mcgaughey		
Robert McMullan		

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**Carnlough Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 105615

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# Accounts

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

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
<b><u>Receipts</u></b>						
Donations and legacies	2	30,639	5,078	-	35,717	32,809
Charitable activities	3	-	-	-	-	1,606
Other trading activities	4	-	-	-	-	-
Investment Income	5	333	2	-	335	308
Other	6	-	-	-	-	1,964
		<u>30,971</u>	<u>5,080</u>	<u>-</u>	<u>36,052</u>	<u>36,687</u>
Sale of investments		-	-	-	-	-
Sale of fixed assets		-	-	-	-	-
Loans received		-	-	-	-	-
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b><u>Total Receipts</u></b>		<u>30,971</u>	<u>5,080</u>	<u>-</u>	<u>36,052</u>	<u>36,687</u>
<b><u>Payments</u></b>						
Raising funds	7	220	-	-	220	201
Charitable activities	8	38,761	9,085	-	47,846	32,511
Investment costs		-	-	-	-	-
Other	9	-	-	-	-	-
		<u>38,981</u>	<u>9,085</u>	<u>-</u>	<u>48,066</u>	<u>32,712</u>
Purchase of investments		-	-	-	-	-
Purchase of fixed assets		-	-	-	-	-
Loan repayments		-	-	-	-	-
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b><u>Total Payments</u></b>		<u>38,981</u>	<u>9,085</u>	<u>-</u>	<u>48,066</u>	<u>32,712</u>
Net receipts / (payments)		(8,009)	(4,005)	-	(12,014)	3,975
Transfer between funds		-	-	-	-	-
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net movement in funds		(8,009)	(4,005)	-	(12,014)	3,975
Funds brought forward		<u>76,196</u>	<u>14,922</u>	<u>-</u>	<u>91,118</u>	<u>87,143</u>
Funds carried forward	12	<u>68,187</u>	<u>10,917</u>	<u>-</u>	<u>79,103</u>	<u>91,118</u>

**CARNLOUGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**STATEMENT OF ASSETS AND LIABILITY**  
**As at 31st December 2024**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2024 £	Total Funds 2023 £
<b><u>Funds reconciliation</u></b>					
Funds balance at start of year	76,196	14,922	-	91,118	87,143
Net movement in funds	(8,009)	(4,005)	-	(12,014)	3,975
Funds balance at end of year	68,187	10,917	-	79,103	91,118
<b><u>Bank and Cash Balances</u></b>					
Bank Deposit Accounts				-	-
Bank Current Accounts				79,103	91,118
Cash in Hand				-	-
				79,103	91,118
<b><u>Other Assets</u></b>					
Fixed Assets - Note 10				-	-
Investments - Note 11				-	-
Gift Aid receivable on donations				4,268	4,224
				4,268	4,224
<b><u>Liabilities</u></b>					
Loans				-	-
				-	-

Approved by the Kirk Session at a meeting on 24/7/25 and signed on its behalf by:

11/11/25 CM  
 Mr N McMullan  
 Date: 24/7/25

JD McG  
 Rev D McGaughey  
 Date: 24/7/25

**CARNLOUGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

**NOTES TO THE ACCOUNTS**

31st December 2024

**1. ACCOUNTING POLICIES**

**BASIS OF FINANCIAL STATEMENTS**

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

**FUND ACCOUNTING**

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

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

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

**2. DONATIONS AND LEGACIES**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Endowment Funds £</b>	<b>Total Funds 2024 £</b>	<b>Total Funds 2023 £</b>
Recorded giving	24,212	3,823	-	28,034	26,109
Loose collections	2,354	-	-	2,354	1,780
Donations and gifts	297	1,138	-	1,435	1,849
Gift Aid	3,777	118	-	3,894	3,070
Legacies and bequests	-	-	-	-	-
<b>Total</b>	<b>30,639</b>	<b>5,078</b>	<b>-</b>	<b>35,717</b>	<b>32,809</b>

**CARNLOUGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**NOTES TO THE ACCOUNTS (cont'd)**  
**31st December 2024**

**3. CHARITABLE ACTIVITIES**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2024 £	Total Funds 2023 £
Income from charitable activities	-	-	-	-	-
Fees from weddings and funerals	-	-	-	-	-
Fundraising events	-	-	-	-	-
Membership fees	-	-	-	-	-
Grants received	-	-	-	-	1,606
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,606</b>

**4. OTHER TRADING ACTIVITIES**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2024 £	Total Funds 2023 £
Letting of premises	-	-	-	-	-
Trading income	-	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**5. INVESTMENT INCOME**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2024 £	Total Funds 2023 £
Deposit interest	215	2	-	217	215
General Investment Fund	118	-	-	118	93
Rents investment properties	-	-	-	-	-
Other investment income	-	-	-	-	-
<b>Total</b>	<b>333</b>	<b>2</b>	<b>-</b>	<b>335</b>	<b>308</b>

**CARNLOUGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**NOTES TO THE ACCOUNTS (cont'd)**  
**31st December 2024**

**6. OTHER INCOME**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2024 £	Total Funds 2023 £
Insurance claims	-	-	-	-	-
Other income	-	-	-	-	1,964
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,964</b>

**7. RAISING FUNDS**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2024 £	Total Funds 2023 £
FWO envelopes	220	-	-	220	201
Fundraising events	-	-	-	-	-
<b>Total</b>	<b>220</b>	<b>-</b>	<b>-</b>	<b>220</b>	<b>201</b>

**8. CHARITABLE ACTIVITIES**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2024 £	Total Funds 2023 £
General Assembly Assessments	1,556	-	-	1,556	1,276
Presbytery Fees	107	-	-	107	95
Ministry and support staff costs	20,005	-	-	20,005	11,931
Congregational running expenses	17,093	5,172	-	22,265	14,826
Donations to Missions and Charities	-	3,913	-	3,913	4,383
Governance costs	-	-	-	-	-
<b>Total</b>	<b>38,761</b>	<b>9,085</b>	<b>-</b>	<b>47,846</b>	<b>32,511</b>

**CARNLOUGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**NOTES TO THE ACCOUNTS (cont'd)**  
**31st December 2024**

**9. OTHER EXPENDITURE**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2024 £	Total Funds 2023 £
Investment properties expenses	-	-	-	-	-
Total	-	-	-	-	-

**10. FIXED ASSETS**

The congregation owns the church building together with the church hall situated at Marine Road, Carnlough and the associated fixtures, fittings, plant and machinery. These have a combined insurance value of £880,617. The congregation also owns the manse located at Bay Road, Carnlough with an insurance value of £442,239. The congregation also owns the church at Shore Road, Cushendall with an insurance valuation of £699,028.

**11. INVESTMENTS**

	2024 £	2023 £
Details of the investment as at 31/12/24	-	-
Total	-	-

**CARNLOUGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

**NOTES TO THE ACCOUNTS (cont'd)**

31st December 2024

**12. FUND BALANCES**

	Balance at start £	Receipts £	Payments £	Surplus / (Deficit) £	Transfer £	Balance at end £
<b><u>Unrestricted Funds</u></b>						
General Account	76,196	30,971	38,981	(8,009)	-	68,187
Total	76,196	30,971	38,981	(8,009)	-	68,187
<b><u>Restricted Funds</u></b>						
Property Fund	6,415	1,002	4,408	(3,406)	-	3,009
Sunday School	1,616	1	584	(583)	-	1,033
Church Field	6,296	50	-	50	-	6,346
PW	596	1,139	1,205	(66)	-	529
Mission	-	2,888	2,888	-	-	-
Total	14,922	5,080	9,085	(4,005)	-	10,917
<b><u>Endowment Funds</u></b>						
Bequest Fund	-	-	-	-	-	-
Total	-	-	-	-	-	-
Total	91,118	36,052	48,066	(12,014)	-	79,103

**Carlough Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 105615

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# Accounts

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**CARNLOUGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)**  
**for the year ended 31st December 2023**

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
<b>Receipts</b>						
Donations and legacies	2	27,458	5,351	-	32,809	28,441
Charitable activities	3	1,606	-	-	1,606	-
Other trading activities	4	-	-	-	-	-
Investment Income	5	305	3	-	308	301
Other	6	1,964	-	-	1,964	1,067
		<u>31,333</u>	<u>5,354</u>	<u>-</u>	<u>36,687</u>	<u>29,809</u>
Sale of investments		-	-	-	-	-
Sale of fixed assets		-	-	-	-	-
Loans received		-	-	-	-	-
<b>Total Receipts</b>		<u>31,333</u>	<u>5,354</u>	<u>-</u>	<u>36,687</u>	<u>29,809</u>
<b>Payments</b>						
Raising funds	7	201	-	-	201	220
Charitable activities	8	27,321	5,190	-	32,511	22,194
Investment costs		-	-	-	-	-
Other	9	-	-	-	-	-
		<u>27,522</u>	<u>5,190</u>	<u>-</u>	<u>32,712</u>	<u>22,414</u>
Purchase of investments		-	-	-	-	-
Purchase of fixed assets		-	-	-	-	-
Loan repayments		-	-	-	-	-
<b>Total Payments</b>		<u>27,522</u>	<u>5,190</u>	<u>-</u>	<u>32,712</u>	<u>22,414</u>
Net receipts / (payments)		3,811	164	-	3,975	7,395
Transfer between funds		-	-	-	-	-
Net movement in funds		3,811	164	-	3,975	7,395
Funds brought forward		<u>72,385</u>	<u>14,758</u>	<u>-</u>	<u>87,143</u>	<u>79,748</u>
Funds carried forward	12	<u>76,196</u>	<u>14,922</u>	<u>-</u>	<u>91,118</u>	<u>87,143</u>

**CARNLOUGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**STATEMENT OF ASSETS AND LIABILITY**  
**As at 31st December 2023**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2023 £	Total Funds 2022 £
<b><u>Funds reconciliation</u></b>					
Funds balance at start of year	72,385	14,758	-	87,143	79,748
Net movement in funds	3,811	164	-	3,975	7,395
Funds balance at end of year	76,196	14,922	-	91,118	87,143
<b><u>Bank and Cash Balances</u></b>					
Bank Deposit Accounts				-	-
Bank Current Accounts				91,118	87,143
Cash in Hand				-	-
				91,118	87,143
<b><u>Other Assets</u></b>					
Fixed Assets - Note 10				-	-
Investments - Note 11				-	-
Gift Aid receivable on donations				4,224	2,935
				4,224	2,935
<b><u>Liabilities</u></b>					
Loans				-	-
				-	-

Approved by the Kirk Session at a meeting on 23/6/24

and signed on its behalf by:

*PP Patrick Henry Maguire*  
 Mr N McMullan  
 Date: 23/6/24

*J.P. McGaughey*  
 RevD McGaughey  
 Date: 23/6/24

**CARNLOUGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**NOTES TO THE ACCOUNTS**  
**31st December 2023**

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

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

**2. DONATIONS AND LEGACIES**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Endowment Funds £</b>	<b>Total Funds 2023 £</b>	<b>Total Funds 2022 £</b>
Recorded giving	21,825	4,285	-	26,109	21,575
Loose collections	1,780	-	-	1,780	1,116
Donations and gifts	875	974	-	1,849	2,451
Gift Aid	2,978	93	-	3,070	3,300
Legacies and bequests	-	-	-	-	-
<b>Total</b>	<b>27,458</b>	<b>5,351</b>	<b>-</b>	<b>32,809</b>	<b>28,441</b>

**CARNLOUGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**NOTES TO THE ACCOUNTS (cont'd)**  
**31st December 2023**

**3. CHARITABLE ACTIVITIES**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2023 £	Total Funds 2022 £
Income from charitable activities	-	-	-	-	-
Fees from weddings and funerals	-	-	-	-	-
Fundraising events	-	-	-	-	-
Membership fees	-	-	-	-	-
Grants received	1,606	-	-	1,606	-
<b>Total</b>	<b>1,606</b>	<b>-</b>	<b>-</b>	<b>1,606</b>	<b>-</b>

**4. OTHER TRADING ACTIVITIES**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2023 £	Total Funds 2022 £
Letting of premises	-	-	-	-	-
Trading income	-	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**5. INVESTMENT INCOME**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2023 £	Total Funds 2022 £
Deposit interest	212	3	-	215	205
General Investment Fund	93	-	-	93	96
Rents investment properties	-	-	-	-	-
Other investment income	-	-	-	-	-
<b>Total</b>	<b>305</b>	<b>3</b>	<b>-</b>	<b>308</b>	<b>301</b>

**CARNLOUGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**NOTES TO THE ACCOUNTS (cont'd)**  
**31st December 2023**

**6. OTHER INCOME**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2023 £	Total Funds 2022 £
Insurance claims	-	-	-	-	-
Other income	1,964	-	-	1,964	1,067
<b>Total</b>	<b>1,964</b>	<b>-</b>	<b>-</b>	<b>1,964</b>	<b>1,067</b>

**7. RAISING FUNDS**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2023 £	Total Funds 2022 £
FWO envelopes	201	-	-	201	220
Fundraising events	-	-	-	-	-
<b>Total</b>	<b>201</b>	<b>-</b>	<b>-</b>	<b>201</b>	<b>220</b>

**8. CHARITABLE ACTIVITIES**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2023 £	Total Funds 2022 £
General Assembly Assessments	1,276	-	-	1,276	1,244
Presbytery Fees	95	-	-	95	97
Ministry and support staff costs	11,931	-	-	11,931	10,331
Congregational running expenses	14,019	806	-	14,826	7,248
Donations to Missions and Charities	-	4,383	-	4,383	3,274
Governance costs	-	-	-	-	-
<b>Total</b>	<b>27,321</b>	<b>5,190</b>	<b>-</b>	<b>32,511</b>	<b>22,194</b>

**CARNLOUGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**NOTES TO THE ACCOUNTS (cont'd)**  
**31st December 2023**

**9. OTHER EXPENDITURE**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2023 £	Total Funds 2022 £
Investment properties expenses	-	-	-	-	-
Total	-	-	-	-	-

**10. FIXED ASSETS**

The congregation owns the church building together with the church hall situated at Bay Road, Carnlough and the associated fixtures, fittings, plant and machinery. These have a combined insurance value of £838,680. The congregation also owns the manse located at Bay Road, Carnlough with an insurance value of £421,180. The congregation also owns the church at Shore Road, Cushendall with an insurance valuation of £665,741.

**11. INVESTMENTS**

	2023 £	2022 £
Details of the investment as at 31/12/23	-	-
Total	-	-

**CARNLOUGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**NOTES TO THE ACCOUNTS (cont'd)**  
**31st December 2023**

**12. FUND BALANCES**

	Balance at start £	Receipts £	Payments £	Surplus / (Deficit) £	Transfer £	Balance at end £
<b><u>Unrestricted Funds</u></b>						
General Account	72,385	31,333	27,522	3,811	-	76,196
Total	72,385	31,333	27,522	3,811	-	76,196
<b><u>Restricted Funds</u></b>						
Property Fund	5,731	794	110	684	-	6,415
Sunday School	1,981	2	367	(365)	-	1,616
Church Field	6,246	50	-	50	-	6,296
PW	800	975	1,179	(204)	-	596
Mission	-	3,533	3,533	-	-	-
Total	14,758	5,354	5,190	164	-	14,922
<b><u>Endowment Funds</u></b>						
Bequest Fund	-	-	-	-	-	-
Total	-	-	-	-	-	-
Total	87,143	36,687	32,712	3,975	-	91,118

**Carlough Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 105615

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# Annual report

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**CARNLOUGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN  
IRELAND**

**Trustees Annual Report and Financial Statements  
for the year ended 31 December 2023**

**Registered Charity in Northern Ireland (NIC105615)**

**CARNLOUGH 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 2023 including a Statement of Assets and Liabilities as at that date.

**REFERENCE AND ADMINISTRATIVE DETAILS**

Carnlough congregation of the Presbyterian Church in Ireland  
Bay Road  
Carnlough

Registered Charity in Northern Ireland (NIC105615)

**CHARITY TRUSTEES**

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

Rev David McGaughey	Mr Raymond Reeves
Mr Robert McMullan	Mr Norman McMullan
	Mr Harry Magill

**PRINCIPAL OFFICE BEARERS**

Minister	Rev David McGaughey
Clerk of Session	Mr Norman McMullan
Treasurer	Miss Josephine Wray

**INDEPENDENT EXAMINER**

John Finnegan  
Unit 25 The Courtyard Business Park  
190 Galgorm Road  
Ballymena

**BANKERS**

Danske Bank  
Donegall Square West  
Belfast BT1 6JS

**SOLICITORS**

Samuel Cumming & Sons  
39 Linenhall Street  
Ballymena BT43 5AJ

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

**STRUCTURE AND MANAGEMENT**

**The Kirk Session**

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

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

Stated meetings of the Kirk session are held at least twice 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.

**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. Carnlough congregation of the Presbyterian Church has been assigned to the Ballymena 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.

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

**The General Assembly**

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

**DESCRIPTION AND PURPOSE**

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

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

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

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

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

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

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

**ACTIVITIES AND OBJECTIVES**

The congregation meets for worship every Sunday and visitors are welcome to join. The Sacrament of the Lords Supper is observed on 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 range of organisations including

- Sunday School

**ACHIEVEMENTS AND PERFORMANCE**

**Worship and prayer**

The congregation normally meets for worship each Sunday at 10.30am and on the first and third Sunday of each month at 7.00pm. During the week the Bible Study provides an opportunity for members to meet together for fellowship, to study the scriptures and for a time of prayer.

As well as our regular services during the year we sought to comfort those who had been bereaved during the year.

At 31 December 2023 there were 42 communicant members and 49 families connected with the congregations. The average week attendance at morning worship is 40.

**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 or district elders.

**Mission and outreach**

The congregation has demonstrated its commitment to mission in a number of ways. We regularly give to and invite missionaries to speak to update the congregation on their work. These are based in the UK and further afield. We have annual services whose offerings are given to the work of mission. In addition each summer the congregation hosts a number of mission teams as they come to do work in the villages.

All of our Sunday services of worship are open to everyone and give anyone in the village an opportunity to hear the gospel and respond to it.

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

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

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

### **Presbytery**

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

### **General Assembly**

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

### **Property**

No major repairs or refurbishment projects were completed in the year.

### **Organisations**

Each Sunday our hall is used to provide a Sunday School during the morning service. Typically 8 children would attend this meeting.

### **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.

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

**PUBLIC BENEFIT STATEMENT**

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

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

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

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

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

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

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

**FINANCIAL REVIEW**

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 42 contributors during the year and 42 in previous year, 2022 donating a total of £27,458 (£23,233 in previous year, 2022)

Total Income of the congregation during the year was £36,687, compared to £29,809 in the previous year.

Total expenditure increased from £22,414 to £32,712.

**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) 208 to prepare a receipts and payment account and a statement of assets and liabilities.

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

Approved by the Kirk Session at a meeting on 23/6/24 and signed on its behalf by



Trustee

Trustee



**Carnlough Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 105615

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# Annual return

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## **INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF CARNLOUGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

I report on the accounts of Carnlough congregation for the year ended 31 December 2023.

### **Respective responsibilities of charity trustees and examiner**

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

It is my responsibility to:

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

### **Basis of independent examiner's report**

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


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

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

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

### **Independent examiner's statement**

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

 01/10/2024.

John Finnegan, Unit 25 The Courtyard Business Park, 190 Galgorm Road, Ballymena

**Carlough Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 105615

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# Accounts

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**CARNLOUGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)**  
**for the year ended 31st December 2022**

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
<b>Receipts</b>						
Donations and legacies	2	23,233	5,209	-	28,441	25,633
Charitable activities	3	-	-	-	-	-
Other trading activities	4	-	-	-	-	-
Investment Income	5	298	3	-	301	281
Other	6	1,067	-	-	1,067	-
		<u>24,597</u>	<u>5,212</u>	<u>-</u>	<u>29,809</u>	<u>25,914</u>
Sale of investments		-	-	-	-	-
Sale of fixed assets		-	-	-	-	-
Loans received		-	-	-	-	-
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>Total Receipts</b>		<u>24,597</u>	<u>5,212</u>	<u>-</u>	<u>29,809</u>	<u>25,914</u>
<b>Payments</b>						
Raising funds	7	220	-	-	220	208
Charitable activities	8	18,122	4,072	-	22,194	18,427
Investment costs		-	-	-	-	-
Other	9	-	-	-	-	-
		<u>18,342</u>	<u>4,072</u>	<u>-</u>	<u>22,414</u>	<u>18,635</u>
Purchase of investments		-	-	-	-	-
Purchase of fixed assets		-	-	-	-	-
Loan repayments		-	-	-	-	-
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>Total Payments</b>		<u>18,342</u>	<u>4,072</u>	<u>-</u>	<u>22,414</u>	<u>18,635</u>
Net receipts / (payments)		<u>6,256</u>	<u>1,139</u>	<u>-</u>	<u>7,395</u>	<u>7,279</u>
Transfer between funds		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net movement in funds		<u>6,256</u>	<u>1,139</u>	<u>-</u>	<u>7,395</u>	<u>7,279</u>
Funds brought forward		<u>66,130</u>	<u>13,618</u>	<u>-</u>	<u>79,748</u>	<u>72,469</u>
Funds carried forward	12	<u>72,385</u>	<u>14,758</u>	<u>-</u>	<u>87,143</u>	<u>79,748</u>

**CARNLOUGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**STATEMENT OF ASSETS AND LIABILITY**  
**As at 31st December 2022**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2022 £	Total Funds 2021 £
<b><u>Funds reconciliation</u></b>					
Funds balance at start of year	66,130	13,618	-	79,748	72,469
Net movement in funds	6,256	1,139	-	7,395	7,279
Funds balance at end of year	72,385	14,758	-	87,143	79,748
<b><u>Bank and Cash Balances</u></b>					
Bank Deposit Accounts				-	-
Bank Current Accounts				87,143	79,748
Cash in Hand				-	-
				87,143	79,748
<b><u>Other Assets</u></b>					
Fixed Assets - Note 10					
Investments - Note 11				-	-
Gift Aid receivable on donations				2,935	3,535
				2,935	3,535
<b><u>Liabilities</u></b>					
Loans				-	-
				-	-


Approved by the Kirk Session at a meeting on

and signed on its behalf by:

  
 \_\_\_\_\_  
 Mr N McMullan

Date:

9/6/23

  
 \_\_\_\_\_  
 Rev A Beattie

Date:

9/6/2023

**CARNLOUGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**NOTES TO THE ACCOUNTS**  
**31st December 2022**

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

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

**2. DONATIONS AND LEGACIES**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2022 £	Total Funds 2021 £
Recorded giving	18,360	3,215	-	21,575	21,408
Loose collections	1,116	-	-	1,116	219
Donations and gifts	550	1,901	-	2,451	1,150
Gift Aid	3,207	93	-	3,300	2,856
Legacies and bequests	-	-	-	-	-
<b>Total</b>	<b>23,233</b>	<b>5,209</b>	<b>-</b>	<b>28,441</b>	<b>25,633</b>

**CARNLOUGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**NOTES TO THE ACCOUNTS (cont'd)**  
**31st December 2022**

**3. CHARITABLE ACTIVITIES**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Endowment Funds £</b>	<b>Total Funds 2022 £</b>	<b>Total Funds 2021 £</b>
Income from charitable activities	-	-	-	-	-
Fees from weddings and funerals	-	-	-	-	-
Fundraising events	-	-	-	-	-
Membership fees	-	-	-	-	-
Grants received	-	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**4. OTHER TRADING ACTIVITIES**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Endowment Funds £</b>	<b>Total Funds 2022 £</b>	<b>Total Funds 2021 £</b>
Letting of premises	-	-	-	-	-
Trading income	-	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**5. INVESTMENT INCOME**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Endowment Funds £</b>	<b>Total Funds 2022 £</b>	<b>Total Funds 2021 £</b>
Deposit interest	201	3	-	205	188
General Investment Fund	96	-	-	96	93
Rents investment properties	-	-	-	-	-
Other investment income	-	-	-	-	-
<b>Total</b>	<b>298</b>	<b>3</b>	<b>-</b>	<b>301</b>	<b>281</b>

**CARNLOUGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**NOTES TO THE ACCOUNTS (cont'd)**  
**31st December 2022**

**6. OTHER INCOME**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Endowment Funds £</b>	<b>Total Funds 2022 £</b>	<b>Total Funds 2021 £</b>
Insurance claims	-	-	-	-	-
Other income	1,067	-	-	1,067	-
<b>Total</b>	<b>1,067</b>	<b>-</b>	<b>-</b>	<b>1,067</b>	<b>-</b>

**7. RAISING FUNDS**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Endowment Funds £</b>	<b>Total Funds 2022 £</b>	<b>Total Funds 2021 £</b>
FWO envelopes	220	-	-	220	208
Fundraising events	-	-	-	-	-
<b>Total</b>	<b>220</b>	<b>-</b>	<b>-</b>	<b>220</b>	<b>208</b>

**8. CHARITABLE ACTIVITIES**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Endowment Funds £</b>	<b>Total Funds 2022 £</b>	<b>Total Funds 2021 £</b>
General Assembly Assessments	1,244	-	-	1,244	1,843
Presbytery Fees	97	-	-	97	141
Ministry and support staff costs	10,331	-	-	10,331	5,377
Congregational running expenses	6,450	798	-	7,248	8,236
Donations to Missions and Charities	-	3,274	-	3,274	2,830
Governance costs	-	-	-	-	-
<b>Total</b>	<b>18,122</b>	<b>4,072</b>	<b>-</b>	<b>22,194</b>	<b>18,427</b>

**CARNLOUGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**NOTES TO THE ACCOUNTS (cont'd)**  
**31st December 2022**

**9. OTHER EXPENDITURE**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2022 £	Total Funds 2021 £
Investment properties expenses	-	-	-	-	-
Total	-	-	-	-	-

**10. FIXED ASSETS**

The congregation owns the church building together with the church hall situated at Bay Road, Carnlough and the associated fixtures, fittings, plant and machinery. These have a combined insurance value of £780,168. The congregation also owns the manse located at Bay Road, Carnlough with an insurance value of £391,795. The congregation also owns the church at Shore Road, Cushendall with an insurance valuation of £619,240.

**11. INVESTMENTS**

	2022 £	2021 £
Details of the investment as at 31/12/22	-	-
Total	-	-

**CARNLOUGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**NOTES TO THE ACCOUNTS (cont'd)**  
**31st December 2022**

**12. FUND BALANCES**

	Balance at start £	Receipts £	Payments £	Surplus / (Deficit) £	Transfer £	Balance at end £
<b><u>Unrestricted Funds</u></b>						
General Account	66,130	24,597	18,342	6,256	-	72,385
Total	66,130	24,597	18,342	6,256	-	72,385
<b><u>Restricted Funds</u></b>						
Property Fund	4,203	1,853	325	1,528	-	5,731
Sunday School	2,276	2	297	(295)	-	1,981
Church Field	6,196	50	-	50	-	6,246
PW	943	787	930	(143)	-	800
Mission	-	2,520	2,520	-	-	-
Total	13,618	5,212	4,072	1,139	-	14,758
<b><u>Endowment Funds</u></b>						
Bequest Fund	-	-	-	-	-	-
Total	-	-	-	-	-	-
Total	79,748	29,809	22,414	7,395	-	87,143

**Carlough Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 105615

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# Annual report

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**CARNLOUGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN  
IRELAND**

**Trustees Annual Report and Financial Statements  
for the year ended 31 December 2022**

**Registered Charity in Northern Ireland (NIC105615)**

**CARNLOUGH 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 2022 including a Statement of Assets and Liabilities as at that date.

**REFERENCE AND ADMINISTRATIVE DETAILS**

Carnlough congregation of the Presbyterian Church in Ireland  
Bay Road  
Carnlough

Registered Charity in Northern Ireland (NIC105615)

**CHARITY TRUSTEES**

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

Rev Alistair Beattie – Appointed 1/1/22	Mr Raymond Reeves
Mr Robert McMullan	Mr Norman McMullan
	Mr Harry Magill

**PRINCIPAL OFFICE BEARERS**

Minister - Convenor	Rev Alistair Beattie
Clerk of Session	Mr Norman McMullan
Treasurer	Miss Josephine Wray

**INDEPENDENT EXAMINER**

John Hamilton  
51-53 Thomas Street  
Ballymena  
BT43 6AZ

**BANKERS**

Danske Bank  
Donegall Square West  
Belfast BT1 6JS

**SOLICITORS**

Samuel Cumming & Sons  
39 Linenhall Street  
Ballymena BT43 5AJ

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

### **STRUCTURE AND MANAGEMENT**

#### **The Kirk Session**

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

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

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

### **The General Assembly**

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- 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.

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- 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.

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

**ACTIVITIES AND OBJECTIVES**

The congregation meets for worship every Sunday and visitors are welcome to join. The Sacrament of the Lords Supper is observed on 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 range of organisations including

- Sunday School

**ACHIEVEMENTS AND PERFORMANCE**

**Worship and prayer**

The congregation normally meets for worship each Sunday at 10.30am and on the first and third Sunday of each month at 7.00pm. During the week the Bible Study provides an opportunity for members to meet together for fellowship, to study the scriptures and for a time of prayer.

As well as our regular services during the year we sought to comfort those who had been bereaved during the year.

At 31 December 2022 there were 30 communicant members and 49 families connected with the congregations. The average week attendance at morning worship is 30.

**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 or district elders.

**Mission and outreach**

The congregation has demonstrated its commitment to mission in a number of ways. We regularly give to and invite missionaries to speak to update the congregation on their work. These are based in the UK and further afield. We have annual services whose offerings are given to the work of mission. In addition each summer the congregation hosts a number of mission teams as they come to do work in the villages.

All of our Sunday services of worship are open to everyone and give anyone in the village an opportunity to hear the gospel and respond to it.

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

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

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

### **Presbytery**

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

### **General Assembly**

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

### **Property**

No major repairs or refurbishment projects were completed in the year.

### **Organisations**

Each Sunday our hall is used to provide a Sunday School during the morning service. Typically 4 children would attend this meeting.

### **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.

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

**PUBLIC BENEFIT STATEMENT**

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

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

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

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

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

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

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

**FINANCIAL REVIEW**

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 42 contributors during the year and 57 in previous year, 2021 donating a total of £23,233 (£22,101 in previous year, 2021)

Total Income of the congregation during the year was £29,809, compared to £25,914 in the previous year.

Total expenditure increased from £18,635 to £22,414.

**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 at a meeting on 11<sup>th</sup> May and signed on its behalf by



Trustee



Trustee

**Carnlough Congregation of the Presbyterian Church in Ireland**

Northern Ireland - Charity number 105615

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# Annual return

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## **INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF CARNLOUGH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

I report on the accounts of Carnlough congregation for the year ended 31 December 2022.

### **Respective responsibilities of charity trustees and examiner**

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

It is my responsibility to:

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

### **Basis of independent examiner's report**

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


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

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

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

### **Independent examiner's statement**

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

 30/06/23

John Hamilton, 51-53 Thomas Street, Ballymena