

Kellswater Reformed Presbyterian Church

Northern Ireland · Charity number 106381

Details

Status	Received
Registered	2017-02-08
Register	View on the Charity Commission for Northern Ireland register

Contact

Address	2 Grove Road Shankbridge Ballymena Bt42 3dp BT42 3DP
Phone	07825586613

Activities

Purposes: The purpose of the RPCI is to support and advance the Christian Faith according to the Word of God and in accordance with the 'Book of Government and Order of the Reformed Presbyterian Church of Ireland.

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
2025-12-31	£79,687	£81,109	£0	1

Trustees

Name	Role	Appointed
Mr John O'neill		
Mr Robert McMullan		
Rev John Coates		

Accounts

KELLSWATER REFORMED PRESBYTERIAN CHURCH

STATEMENT OF FINANCIAL ACTIVITY

For the year ended 31 December 2025

	Note	Unrestricted Funds £	Restricted Funds £	Bequest Funds £	Total Funds 2025 £	Total Funds 2024 £
Income and Endowments from:						
Donations and legacies	2	55,721	-	-	55,721	54,247
Charitable activities	3	-	-	-	-	-
Other trading activities	4	11,156	-	-	11,156	11,053
Investments	5	104	-	12,623	12,727	11,581
Other income	6	83	-	-	83	70
Total		<u>67,064</u>	<u>-</u>	<u>12,623</u>	<u>79,687</u>	<u>76,951</u>
Expenditure on:						
Raising funds	7	(249)	-	-	(249)	-
Charitable activities	8	(74,380)	-	-	(74,380)	(65,720)
Other	9	(6,480)	-	-	(6,480)	(2,845)
Total		<u>(81,109)</u>	<u>-</u>	<u>-</u>	<u>(81,109)</u>	<u>(68,565)</u>
Net Income/(expenditure)		<u>(14,045)</u>	<u>-</u>	<u>-</u>	<u>(14,045)</u>	<u>(3,096)</u>
Transfers between funds		12,623	-	(12,623)	-	-
Net movement in funds		<u>(1,422)</u>	<u>-</u>	<u>-</u>	<u>(1,422)</u>	<u>8,386</u>
Reconciliation of funds:						
Total funds brought forward		38,925	-	274,418	313,343	304,957
Total funds carried forward		<u>37,503</u>	<u>-</u>	<u>274,418</u>	<u>311,921</u>	<u>313,343</u>

KELLSWATER REFORMED PRESBYTERIAN CHURCH7

STATEMENT OF ASSETS AND LIABILITIES

As at 31 December 2025

1. Fixed Assets

The congregation owns the Church, the Church Hall and other lands situated at 21 Grove Road, Shankbridge, Ballymena. These have a combined insurance value of £1,544,930. The Manse is situated at 38 Grove Road, Kells, Ballymena and has an insurance value of £596,316. The church also owns 20 acres of farmland attached to the manse and has a value of £200,000.

Investments

The congregation has the following investment.

	2025	2024
	£	£
Treasury Fixed Term Deposit Account	274,418	274,418
	<u>274,418</u>	<u>274,418</u>

2. Amounts receivable

At the end of the year the following amounts were owed to the congregations

	2025	2024
	£	£
Gift Aid	5,820	5,485
	<u>5,820</u>	<u>5,758</u>

3. Cash and bank balances

	2025	2024
	£	£
General Account	37,503	38,925
Building Account	-	-
	<u>38,925</u>	<u>30,539</u>

4. Amounts owed

	2025	2024
	£	£
Accountancy fee	840	840
PAYE	1,506	1,247
	<u>2,346</u>	<u>2,087</u>

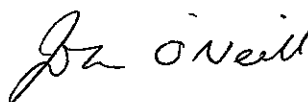
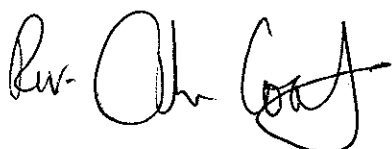
Approved on behalf of the Kirk Session on 23 March 2026 and signed by

Rev John Coates

John O'Neill

Trustee

Trustee



KELLSWATER REFORMED PRESBYTERIAN CHURCH

NOTES TO THE ACCOUNTS

31 December 2025

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 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	Bequest Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£	£
Recorded giving	35,925	-	-	35,925	32,275
Loose collections	12,282	-	-	12,202	8,970
Donations and gifts	-	-	-	-	1,520
Gift Aid	7,514	-	-	7,514	8,482
Legacies & Bequests	-	-	-	-	-
	<u>55,721</u>	<u>-</u>	<u>-</u>	<u>55,721</u>	<u>54,247</u>

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Bequest Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£	£
Income from charitable activities	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

KELLSWATER REFORMED PRESBYTERIAN CHURCH

NOTES TO THE ACCOUNTS (Cont'd)

4. OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Bequest Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£	£
Letting of premises	11,156	-	-	11,156	11,053
	<u>11,156</u>	<u>-</u>	<u>-</u>	<u>11,156</u>	<u>11,053</u>

5. INVESTMENTS

	Unrestricted Funds	Restricted Funds	Bequest Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£	£
Bank interest received	104	-	12,623	12,727	11,581
	<u>104</u>	<u>-</u>	<u>12,623</u>	<u>12,727</u>	<u>11,581</u>

6. OTHER INCOME

	Unrestricted Funds	Restricted Funds	Bequest Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£	£
Other income	83	-	-	83	70
	<u>83</u>	<u>-</u>	<u>-</u>	<u>83</u>	<u>70</u>

7. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Bequest Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£	£
FWO envelopes	249	-	-	249	-
	<u>249</u>	<u>-</u>	<u>-</u>	<u>249</u>	<u>-</u>

8. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Bequest Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£	£
RPCI Mission and Ministry targets	8,760	-	-	8,760	7,310
Presbytery fees	385	-	-	500	175
Ministry and support staff costs	37,483	-	-	37,483	33,935
Congregational running expenses	20,375	-	-	20,080	17,500
Donations to Missions and charities	6,199	-	-	6,379	5,636
Governance costs	1,178	-	-	1,178	1,164
	<u>74,380</u>	<u>-</u>	<u>-</u>	<u>74,380</u>	<u>65,720</u>

KELLSWATER REFORMED PRESBYTERIAN CHURCH

NOTES TO THE ACCOUNTS (Cont'd)

9. OTHER EXPENDITURE

	Unrestricted Funds	Restricted Funds	Bequest Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£	£
Letting expenses	500	-	-	500	545
Ministry Student Support	5,980	-	-	5,980	2,300
	<u>6,480</u>	<u>-</u>	<u>-</u>	<u>6,480</u>	<u>2,845</u>

10. FUND BALANCES

(i) Unrestricted Funds

	2025 £	2024 £
General fund	37,503	38,925
	<u>37,503</u>	<u>38,925</u>

(ii) Restricted Funds

	2025 £	2024 £
Property fund	-	-
	<u>-</u>	<u>-</u>

(iii) Bequest Funds

	2025 £	2024 £
Bequest fund	274,418	274,418
	<u>274,418</u>	<u>274,418</u>

(iv) Reconciliation of movement of funds

	Opening balance £	Income £	Expenditure £	Transfer £	Closing balance £
Unrestricted Funds					
General Fund	38,925	67,064	(81,109)	12,623	37,503
	<u>38,925</u>	<u>67,064</u>	<u>(81,109)</u>	<u>12,623</u>	<u>37,503</u>
Restricted Funds					
Property Fund	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Bequest Funds					
Bequest Fund	274,418	12,623	-	(12,623)	274,418
	<u>274,418</u>	<u>12,623</u>	<u>-</u>	<u>(12,623)</u>	<u>274,418</u>
Total	<u>313,343</u>	<u>79,687</u>	<u>(81,109)</u>	<u>-</u>	<u>311,921</u>

Accounts

KELLSWATER REFORMED PRESBYTERIAN CHURCH

STATEMENT OF FINANCIAL ACTIVITY

For the year ended 31 December 2024

	Note	Unrestricted Funds £	Restricted Funds £	Bequest Funds £	Total Funds 2024 £	Total Funds 2023 £
Income and Endowments from:						
Donations and legacies	2	54,247	-	-	54,247	53,637
Charitable activities	3	-	-	-	-	-
Other trading activities	4	11,053	-	-	11,053	10,839
Investments	5	99	-	11,482	11,581	763
Other income	6	70	-	-	70	1,593
Total		65,469	-	11,482	76,951	66,166
Expenditure on:						
Raising funds	7	-	-	-	-	-
Charitable activities	8	(65,720)	-	-	(65,720)	(70,069)
Other	9	(2,845)	-	-	(2,845)	(450)
Total		(68,565)	-	-	(68,565)	(70,519)
Net Income/(expenditure)		(3,096)	-	-	(3,096)	(3,687)
Transfers between funds		11,482	-	(11,482)	-	-
Net movement in funds		8,386	-	-	8,386	(3,687)
Reconciliation of funds:						
Total funds brought forward		30,539	-	274,418	304,957	308,644
Total funds carried forward		38,925	-	274,418	313,343	304,957

KELLSWATER REFORMED PRESBYTERIAN CHURCH7

STATEMENT OF ASSETS AND LIABILITIES

As at 31 December 2024

1. Fixed Assets

The congregation owns the Church, the Church Hall and other lands situated at 21 Grove Road, Shankbridge, Ballymena. These have a combined insurance value of £1,544,930. The Manse is situated at 38 Grove Road, Kells, Ballymena and has an insurance value of £596,316. The church also owns 20 acres of farmland attached to the manse and has a value of £200,000.

Investments

The congregation has the following investment.

	2024	2023
	£	£
Treasury Fixed Term Deposit Account	274,418	274,418
	<u>274,418</u>	<u>274,418</u>

2. Amounts receivable

At the end of the year the following amounts were owed to the congregations

	2024	2023
	£	£
Gift Aid	5,485	5,758
	<u>5,485</u>	<u>5,758</u>

3. Cash and bank balances

	2024	2023
	£	£
General Account	38,925	30,539
Building Account	-	-
	<u>38,925</u>	<u>30,539</u>

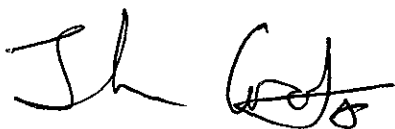
4. Amounts owed

	2024	2023
	£	£
Accountancy fee	840	720
PAYE	1,247	-
	<u>2,087</u>	<u>720</u>

Approved on behalf of the Kirk Session on 06 March 2025 and signed by

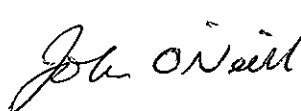
Rev John Coates

Trustee



John O'Neill

Trustee



KELLSWATER REFORMED PRESBYTERIAN CHURCH

NOTES TO THE ACCOUNTS

31 December 2024

1. Accounting policies

BASIS OF FINANCIAL STATEMENTS

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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 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	Bequest Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£	£
Recorded giving	35,275	-	-	32,275	34,004
Loose collections	8,970	-	-	8,970	10,696
Donations and gifts	1,520	-	-	1,520	2,107
Gift Aid	8,482	-	-	8,482	6,830
Legacies & Bequests	-	-	-	-	-
	<u>54,247</u>	<u>-</u>	<u>-</u>	<u>54,247</u>	<u>53,637</u>

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Bequest Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£	£
Income from charitable activities	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

KELLSWATER REFORMED PRESBYTERIAN CHURCH

NOTES TO THE ACCOUNTS (Cont'd)

4. OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Bequest Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£	£
Letting of premises	11,053	-	-	11,053	10,839
	<u>11,053</u>	<u>-</u>	<u>-</u>	<u>11,053</u>	<u>10,839</u>

5. INVESTMENTS

	Unrestricted Funds	Restricted Funds	Bequest Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£	£
Bank interest received	99	-	11,482	11,581	763
	<u>99</u>	<u>-</u>	<u>11,482</u>	<u>11,581</u>	<u>763</u>

6. OTHER INCOME

	Unrestricted Funds	Restricted Funds	Bequest Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£	£
Other income	70	-	-	70	1,593
	<u>70</u>	<u>-</u>	<u>-</u>	<u>70</u>	<u>1,593</u>

7. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Bequest Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£	£
FWO envelopes	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

8. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Bequest Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£	£
RPCI Mission and Ministry targets	7,310	-	-	7,310	7,570
Presbytery fees	175	-	-	175	214
Ministry and support staff costs	33,935	-	-	33,935	33,114
Congregational running expenses	17,500	-	-	17,500	18,067
Donations to Missions and charities	5,636	-	-	5,636	9,656
Governance costs	1,164	-	-	1,164	1,448
	<u>65,720</u>	<u>-</u>	<u>-</u>	<u>65,720</u>	<u>70,069</u>

KELLSWATER REFORMED PRESBYTERIAN CHURCH

NOTES TO THE ACCOUNTS (Cont'd)

9. OTHER EXPENDITURE

	Unrestricted Funds	Restricted Funds	Bequest Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£	£
Letting expenses	545	-	-	545	450
Ministry Student Support	2,300	-	-	2,300	-
	<u>2,845</u>	<u>-</u>	<u>-</u>	<u>2,845</u>	<u>450</u>

10. FUND BALANCES

(i) Unrestricted Funds

	2024	2023
	£	£
General fund	38,925	30,539
	<u>38,925</u>	<u>30,539</u>

(ii) Restricted Funds

	2024	2023
	£	£
Property fund	-	-
	<u>-</u>	<u>-</u>

(iii) Bequest Funds

	2024	2023
	£	£
Bequest fund	274,418	274,418
	<u>274,418</u>	<u>274,418</u>

(iv) Reconciliation of movement of funds

	Opening balance	Income	Expenditure	Transfer	Closing balance
	£	£	£	£	£
Unrestricted Funds					
General Fund	30,539	65,469	(68,565)	11,482	38,925
	<u>30,539</u>	<u>65,469</u>	<u>(68,565)</u>	<u>11,482</u>	<u>38,925</u>
Restricted Funds					
Property Fund	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Bequest Funds					
Bequest Fund	274,418	11,482	-	(11,482)	274,418
	<u>274,418</u>	<u>11,482</u>	<u>-</u>	<u>(11,482)</u>	<u>274,418</u>
Total	<u>304,957</u>	<u>76,951</u>	<u>(68,565)</u>	<u>-</u>	<u>313,343</u>

Kellswater Reformed Presbyterian Church

Northern Ireland - Charity number 106381

Annual report

KELLSWATER REFORMED PRESBYTERIAN CHURCH

TRUSTEES ANNUAL REPORT

The Trustees present their Annual Report and Financial Statements for the year ended 31 December 2024.

REFERENCE AND ADMINISTRATIVE DETAILS

Kellswater Reformed Presbyterian Church
21 Grove Road
Shankbridge,
Ballymena,
BT42 3DP

Registered Charity in Northern Ireland (NIC106381)

CHARITY TRUSTEES

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

Rev John Coates
Mr John O'Neill
Mr Robert McMullan

PRINCIPAL OFFICE BEARERS

Minister	Rev John Coates
Clerk of Session	John O'Neill
Treasurer	Mark McCrum

INDEPENDENT EXAMINER

John Finnegan
Potter Finnegan Limited
Unit 25 The Courtyard Business Park
190 Galgorm Road
Ballymena
BT42 1HL

BANKERS

Danske Bank
1-2 Broadway
Ballymena
BT43 7PE

SOLICITORS

Thomas Taggart
27 Church Street
Ballymoney
BT53 6HS

KELLSWATER REFORMED PRESBYTERIAN CHURCH

TRUSTEES ANNUAL REPORT

STRUCTURE AND MANAGEMENT

Kirk Session

The charity trustees of the congregations are the members of the Session. Under the congregation's governing document (The Code, The Book of Government and Order of the RPCI) the Session seeks to watch over and promote the spiritual interest of the congregation, ensure pastoral care is in place in the congregation and seeks to further the contribution of the church to the Christian witness and service in the local community.

The Session has delegated to the Board of Deacons the temporal affairs of the congregation including administering all funds and property belonging to the congregation. Members of the Session are ex-officio members of the Board of Deacons.

The Session consists of the ordained minister (the teaching elder) and the ruling elders of the congregation. All members are entitled to propose, speak and exercise equal votes at a church business meeting. The Session holds stated meetings as required.

Men in full membership of the congregation and in agreement with the church's Doctrinal Testimony can be chosen for the office of ruling elder and elected by the those in full membership of the congregation.

Presbytery

Under the RPCI Code, the oversight of a congregation is the responsibility of a Presbytery which consists of ministers of congregations in a defined district, a ruling elder commissioned from each Session, ministers without a church, and retired ministers. Kellswater congregation is part of the Northern Presbytery of the RPCI.

Synod

This is the supreme court of the RPCI and has authority over all the Presbyteries, Sessions and congregations. It consists of all ministers and one ruling elder commissioned by each congregation.

DESCRIPTION AND PURPOSE

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

ACTIVITIES AND OBJECTIVES

The congregation meets for worship twice every Sabbath at which all visitors are welcome to participate. The Sacrament of the Lord's Supper is observed four times each year and open to members who meet the biblical requirements of the denomination and to members in good standing of other evangelical churches. The congregation hold a mid-weekly meeting to study the Bible and pray for a whole range of personal, church, national and international matters.

ACHIEVEMENTS AND PERFORMANCE

Worship and Prayer

The congregation meets for worship each Sabbath at 12noon and 6.30pm. During the week the Bible study provides opportunities to meet together for fellowship, to study the Scriptures and have a time of prayer. A Sabbath school continued throughout the year with 9 children. A women's fellowship meeting continued on a quarterly basis with around 12 ladies in attendance with several visitors joining the group on each occasion. At 31 December 2024 there were 29 communicant members and 25 families connected with the congregation.

Pastoral Care

Members of the congregation unable to attend worship due to sickness or age are visited where appropriate or contacted by telephone on a regular basis by the minister and elders.

Diaconate

During the year there was an election for deacons. Two men were elected and ordained to the office.

Mission

The congregation financially contributes to the wider mission activities of the RPCI and also other missionary/humanitarian endeavours throughout the world including work in Eastern Europe and China. The church sponsors the education and spiritual needs of a child in Bolivia through a missionary organisation.

KELLSWATER REFORMED PRESBYTERIAN CHURCH

TRUSTEES ANNUAL REPORT (cont'd)

PUBLIC BENEFIT STATEMENT

Presbytery and Synod

The congregation was represented at meetings of the Presbytery and Synod by the minister and a ruling elder.

The RPCI meets the public benefit requirements by:

- The provision of churches as places of worship,
- Public access to worship of a devotional nature,
- Provision of a moral/ethical framework based on biblical principles
- Opportunities for social interaction among members/adherents and with the general public,
- Encouragement to live, participate and contribute to the community life based on Christian principles.

These benefits are demonstrated in that the congregation provides a place for meeting and worship - these are open to the wider public.

Other benefits are seen in the lives of the people conforming more and more to the highest ethical and moral standards in accordance with the Christian faith.

Benefits can be further demonstrated through our missionary and outreach work and through the training of students for the Christian ministry at our Reformed Theological College. One of our members was enrolled during the year.

There will be no harm as a result of the work of the congregation.

The weekly worship services and Bible study are open to members, adherents and other members of the public who may wish to attend, and invitations are distributed locally to that end.

Only those who meet the membership requirements of the denomination may participate in the observance of the Lord's Supper.

Outreach work is conducted in the neighbourhood of the church e.g., gospel tract distribution, invitation to special interest meetings in the Ballymena area. The congregation maintains a church website with access to sermon recordings and a host of other theological, historical and devotional aids.

The only private benefit within the context of the work of the congregation is the personal deeper understanding and experience gained by those involved in promoting the aims of the Christian faith and of the denomination.

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the weekly Freewill Offering. There were 28 contributors during the year (28 in 2023) donating a total of £35,275 (2023: £34,004)

Total income of the congregation during the year was £76,951 compared to £66,166 in the previous year.

Total expenditure decreased from £70,519 to £68,565.

KELLSWATER REFORMED PRESBYTERIAN CHURCH

TRUSTEES ANNUAL REPORT (cont'd)

STATEMENT OF TRUSTEE RESPONSIBILITIES

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

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

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

Approved on behalf of the Kirk Session on 06 March 2025 and signed by

Rev John Coates

A handwritten signature in black ink, appearing to read 'Jh Coates', with a long horizontal stroke extending to the right.

John O'Neill

A handwritten signature in black ink, appearing to read 'John O'Neill', written in a cursive style.

Kellswater Reformed Presbyterian Church

Northern Ireland - Charity number 106381

Annual return

INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF KELLSWATER REFORMED PRESBYTERIAN CHURCH

I report on the accounts of the Church for the year ended 31st December 2024, which are set out within this document.

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:

1. Examine the accounts under section 65 of the Charities Act
2. Follow the procedures laid down in the general Directions given by the Commission under section 65(9)(b) of the Charities Act
3. 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.

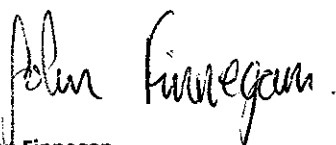
My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts and seeking explanations from you as charity trustees concerning such matters.

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



John Finnegan
Potter Finnegan Limited
Chartered Accountants
Unit 25 The Courtyard Business Park
190 Galgorm Road
Ballymena
BT42 1HL

06 March 2025

Accounts

KELLSWATER REFORMED PRESBYTERIAN CHURCH

STATEMENT OF FINANCIAL ACTIVITY

For the year ended 31 December 2023

	Note	Unrestricted Funds £	Restricted Funds £	Bequest Funds £	Total Funds 2023 £	Total Funds 2022 £
Income and Endowments from:						
Donations and legacies	2	53,637	-	-	53,637	126,389
Charitable activities	3	-	-	-	-	-
Other trading activities	4	10,839	-	-	10,839	10,826
Investments	5	97	-	666	763	412
Other income	6	1,593	-	-	1,593	-
Total		66,166	-	666	66,832	137,627
Expenditure on:						
Raising funds	7	-	-	-	-	-
Charitable activities	8	(68,992)	(1,077)	-	(70,069)	(64,206)
Other	9	(450)	-	-	(450)	(450)
Total		(69,442)	(1,077)	-	(70,519)	(64,656)
Net Income/(expenditure)		(3,276)	(1,077)	-	(3,687)	72,971
Transfers between funds		666	-	(666)	-	-
Net movement in funds		(2,610)	(1,077)	-	(3,687)	72,971
Reconciliation of funds:						
Total funds brought forward		33,149	1,077	274,418	308,644	235,673
Total funds carried forward		30,539	-	274,418	304,957	308,644

KELLSWATER REFORMED PRESBYTERIAN CHURCH7

STATEMENT OF ASSETS AND LIABILITIES

As at 31 December 2023

1. Fixed Assets

The congregation owns the Church, the Church Hall and other lands situated at 21 Grove Road, Shankbridge, Ballymena. These have a combined insurance value of £1,544,930. The Manse is situated at 38 Grove Road, Kells, Ballymena and has an insurance value of £596,316. The church also owns 20 acres of farmland attached to the manse and has a value of £200,000.

Investments

The congregation has the following investment.

	2023	2022
	£	£
Investment Account	-	201,507
Fixed Term Deposit Account		72,911
Treasury Fixed Term Deposit Account	274,418	-
	<u>274,418</u>	<u>274,418</u>

2. Amounts receivable

At the end of the year the following amounts were owed to the congregations

	2023	2022
	£	£
Gift Aid	5,758	4,793
	<u>5,758</u>	<u>4,793</u>

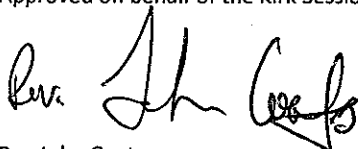
3. Cash and bank balances

	2023	2022
	£	£
General Account	30,539	33,149
Building Account	-	1,077
	<u>30,539</u>	<u>34,226</u>

4. Amounts owed

	2023	2022
	£	£
Accountancy fee	720	720
	<u>720</u>	<u>720</u>

Approved on behalf of the Kirk Session on 11 March 2024 and signed by



Rev John Coates

Trustee

KELLSWATER REFORMED PRESBYTERIAN CHURCH

NOTES TO THE ACCOUNTS

31 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 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 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 £	Bequest Funds £	Total Funds 2023 £	Total Funds 2022 £
Recorded giving	34,004	-	-	34,004	31,850
Loose collections	10,696	-	-	10,696	14,122
Donations and gifts	2,107	-	-	2,107	3,237
Gift Aid	6,830	-	-	6,830	4,269
Legacies & Bequests	-	-	-	-	72,911
	<u>53,637</u>	<u>-</u>	<u>-</u>	<u>53,637</u>	<u>126,389</u>

3. CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Bequest Funds £	Total Funds 2023 £	Total Funds 2022 £
Income from charitable activities	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

KELLSWATER REFORMED PRESBYTERIAN CHURCH

NOTES TO THE ACCOUNTS (Cont'd)

4. OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Bequest Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£	£
Letting of premises	10,839	-	-	10,839	10,826
	<u>10,839</u>	<u>-</u>	<u>-</u>	<u>10,839</u>	<u>10,826</u>

5. INVESTMENTS

	Unrestricted Funds	Restricted Funds	Bequest Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£	£
Bank interest received	97	-	666	763	412
	<u>97</u>	<u>-</u>	<u>666</u>	<u>763</u>	<u>412</u>

6. OTHER INCOME

	Unrestricted Funds	Restricted Funds	Bequest Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£	£
Other income	1,593	-	-	1,593	-
	<u>1,593</u>	<u>-</u>	<u>-</u>	<u>1,593</u>	<u>-</u>

7. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Bequest Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£	£
FWO envelopes	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

8. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Bequest Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£	£
RPCI Mission and Ministry targets	7,570	-	-	7,570	7,020
Presbytery fees	214	-	-	214	181
Ministry and support staff costs	33,114	-	-	33,114	31,659
Congregational running expenses	16,990	(1,077)	-	18,067	12,994
Donations to Missions and charities	9,656	-	-	9,656	11,221
Governance costs	1,448	-	-	1,448	1,131
	<u>68,992</u>	<u>-</u>	<u>-</u>	<u>70,069</u>	<u>64,206</u>

KELLSWATER REFORMED PRESBYTERIAN CHURCH

NOTES TO THE ACCOUNTS (Cont'd)

9. OTHER EXPENDITURE

	Unrestricted Funds	Restricted Funds	Bequest Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£	£
Letting expenses	450	-	-	450	450
	<u>450</u>	<u>-</u>	<u>-</u>	<u>450</u>	<u>450</u>

10. FUND BALANCES

(i) Unrestricted Funds

	2023 £	2022 £
General fund	30,539	33,149
	<u>30,539</u>	<u>33,089</u>

(ii) Restricted Funds

	2023 £	2022 £
Property fund	-	1,077
	<u>-</u>	<u>1,077</u>

(iii) Bequest Funds

	2023 £	2022 £
Bequest fund	274,418	274,418
	<u>274,418</u>	<u>274,418</u>

(iv) Reconciliation of movement of funds

	Opening balance £	Income £	Expenditure £	Transfer £	Closing balance £
Unrestricted Funds					
General Fund	33,149	66,166	(69,442)	666	30,539
	<u>33,149</u>	<u>66,166</u>	<u>(69,442)</u>	<u>666</u>	<u>30,539</u>
Restricted Funds					
Property Fund	1,077	-	(1,077)	-	-
	<u>1,077</u>	<u>-</u>	<u>(1,077)</u>	<u>-</u>	<u>-</u>
Bequest Funds					
Bequest Fund	274,418	666	-	(666)	274,418
	<u>274,418</u>	<u>666</u>	<u>-</u>	<u>(666)</u>	<u>274,418</u>
Total	<u>308,644</u>	<u>66,832</u>	<u>(70,519)</u>	<u>-</u>	<u>304,957</u>

Kellswater Reformed Presbyterian Church

Northern Ireland - Charity number 106381

Annual report

KELLSWATER REFORMED PRESBYTERIAN CHURCH

TRUSTEES ANNUAL REPORT

The Trustees present their Annual Report and Financial Statements for the year ended 31 December 2023.

REFERENCE AND ADMINISTRATIVE DETAILS

Kellswater Reformed Presbyterian Church
21 Grove Road
Shankbridge,
Ballymena,
BT42 3DP

Registered Charity in Northern Ireland (NIC106381)

CHARITY TRUSTEES

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

Rev John Coates
Mr John O'Neill
Mr Robert McMullan

PRINCIPAL OFFICE BEARERS

Minister	Rev John Coates
Clerk of Session	John O'Neill
Treasurer	Mark McCrum

INDEPENDENT EXAMINER

John Finnegan
Potter Finnegan Limited
Unit 25 The Courtyard Business Park
190 Galgorm Road
Ballymena
BT42 1HL

BANKERS

Danske Bank
1-2 Broadway
Ballymena
BT43 7PE

SOLICITORS

Thomas Taggart
27 Church Street
Ballymoney
BT53 6HS

KELLSWATER REFORMED PRESBYTERIAN CHURCH

TRUSTEES ANNUAL REPORT

STRUCTURE AND MANAGEMENT

Kirk Session

The charity trustees of the congregations are the members of the Session. Under the congregation's governing document (The Code, The Book of Government and Order of the RPCI) the Session seeks to watch over and promote the spiritual interest of the congregation, ensure pastoral care is in place in the congregation and seeks to further the contribution of the church to the Christian witness and service in the local community.

The Session has delegated to the Board of Deacons the temporal affairs of the congregation including administering all funds and property belonging to the congregation. Members of the Session are ex-officio members of the Board of Deacons.

The Session consists of the ordained minister (the teaching elder) and the ruling elders of the congregation. All members are entitled to propose, speak and exercise equal votes at a church business meeting. The Session holds stated meetings as required.

Men in full membership of the congregation and in agreement with the church's Doctrinal Testimony can be chosen for the office of ruling elder and elected by the those in full membership of the congregation.

Presbytery

Under the RPCI Code, the oversight of a congregation is the responsibility of a Presbytery which consists of ministers of congregations in a defined district, a ruling elder commissioned from each Session, ministers without a church, and retired ministers. Kellswater congregation is part of the Northern Presbytery of the RPCI.

Synod

This is the supreme court of the RPCI and has authority over all the Presbyteries, Sessions and congregations. It consists of all ministers and one ruling elder commissioned by each congregation.

DESCRIPTION AND PURPOSE

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

ACTIVITIES AND OBJECTIVES

The congregation meets for worship twice every Sabbath at which all visitors are welcome to participate. The Sacrament of the Lord's Supper is observed three times each year and open to members who meet the biblical requirements of the denomination and to members in good standing of other evangelical churches. The congregation hold a mid-weekly meeting to study the Bible and pray for a whole range of personal, church, national, international matters.

ACHIEVEMENTS AND PERFORMANCE

Worship and Prayer

The congregation meets for worship each Sabbath at 12noon and 6.30pm. During the week the Bible study provides opportunities to meet together for fellowship, to study the Scriptures and have a time of prayer. A Sabbath school commenced and continued throughout the year with 5 children. A women's fellowship meeting commenced on a bi-monthly basis with around 12 ladies in attendance with several visitors joining the group on each occasion. At 31 December 2023 there were 29 communicant members and 20 families connected with the congregation.

Pastoral Care

Members of the congregation unable to attend worship due to sickness or age are visited where appropriate or contacted by telephone on a regular basis by the minister and elders.

Mission

The congregation financially contributes to the wider mission activities of the RPCI and also other missionary/humanitarian endeavours throughout the world including contributions to the Turkey earthquake appeal and church extension work in The Gambia.

KELLSWATER REFORMED PRESBYTERIAN CHURCH

TRUSTEES ANNUAL REPORT (cont'd)

PUBLIC BENEFIT STATEMENT

Presbytery and Synod

The congregation was represented at all the meetings of the Presbytery and Synod by the minister and a ruling elder.

The RPCI meets the public benefit requirements by:

- The provision of churches as places of worship,
- Public access to worship of a devotional nature,
- Provision of a moral/ethical framework based on biblical principles
- Opportunities for social interaction among members/adherents and with the general public,
- Encouragement to live, participate and contribute to the community life based on Christian principles.

These benefits are demonstrated in that the congregation provides a place for meeting and worship - these are open to the wider public.

Other benefits are seen in the lives of the people conforming more and more to the highest ethical and moral standards in accordance with the Christian faith.

Benefits can be further demonstrated through our missionary and outreach work and through the training of students for the Christian ministry at our Reformed Theological College.

There will be no harm as a result of the work of the congregation.

The weekly worship services and Bible study are open to members, adherents and other members of the public who may wish to attend, and invitations are distributed locally to that end.

Only those who meet the membership requirements of the denomination may participate in the observance of the Lord's Supper.

Outreach work is conducted in the neighbourhood of the church e.g., gospel tract distribution, invitation to special interest meetings in the Ballymena area. The congregation maintains a church website with access to sermon recordings and a host of other theological, historical and devotional aids.

The only private benefit within the context of the work of the congregation is the personal deeper understanding and experience gained by those involved in promoting the aims of the Christian faith and of the denomination.

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the weekly Freewill Offering. There were 28 contributors during the year (28 in 2022) donating a total of £34,004 (2022: £31,850)

Total income of the congregation during the year was £66,832 compared to £137,627 in the previous year. Last year's income included a one off bequest of £72,911.

Total expenditure increased from £64,656 to £70,519.

KELLSWATER REFORMED PRESBYTERIAN CHURCH

TRUSTEES ANNUAL REPORT (cont'd)

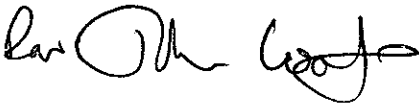
STATEMENT OF TRUSTEE RESPONSIBILITIES

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

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

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

Approved on behalf of the Kirk Session on 11 March 2024 and signed by

A handwritten signature in black ink, appearing to read 'Rev John Coates', is written over a horizontal line.

Rev John Coates

Kellswater Reformed Presbyterian Church

Northern Ireland - Charity number 106381

Annual return

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I report on the accounts of the Trust for the year ended 31st December 2023, which are set out within this document.

Respective responsibilities of charity trustees and examiner

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It is my responsibility to:

1. Examine the accounts under section 65 of the Charities Act
2. Follow the procedures laid down in the general Directions given by the Commission under section 65(9)(b) of the Charities Act
3. 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.

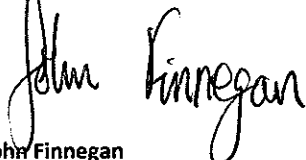
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My role is to state whether any material matters have come to my attention giving me cause to believe:

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



John Finnegan
Potter Finnegan Limited
Chartered Accountants
Unit 25 The Courtyard Business Park
190 Galgorm Road
Ballymena
BT42 1HL

11 March 2024