

Cloughmills Reformed Presbyterian Church

Northern Ireland · Charity number 106416

Details

Status Received

Registered 2017-01-31

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

Contact

Address 19 Church Hill Avenue
Cloughmills
Ballymena
BT44 9lp
BT44 9LP

Phone 028 2763 7991

Email cloughmillsrpc@gmail.com

Website <http://cloughmills.rpc.org>

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
2024-12-31	£111,130	£78,692	£0	1

Trustees

Name	Role	Appointed
Dr Jonathan Mckelvey		
Mr Andrew Aicken		
Mr David Loughridge		
Rev Joel Loughridge		

Cloughmills Reformed Presbyterian Church

Northern Ireland - Charity number 106416

Accounts



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

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
Receipts						
Donations and legacies	2	111,130	0	0	111,130	97,410
Charitable activities	3	0	0	0	0	0
Other trading activities	4	0	0	0	0	0
Investment Income	5	0	0	0	0	0
Other	6	0	0	0	0	0
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
		111,130	0	0	111,130	97,410
Sale of Investments		0	0	0	0	0
Sale of fixed assets		0	0	0	0	0
Loans Received		0	0	0	0	0
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
		0	0	0	0	0
Total Receipts		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
		111,130	0	0	111,130	97,410
Payments						
Raising funds	7	0	0	0	0	0
Charitable activities	8	62,441	16,251	0	78,692	86,855
Investment costs		0	0	0	0	0
Other		0	0	0	0	0
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
		62,441	16,251	0	78,692	86,855
Purchase of Investments		0	0	0	0	0
Purchase of fixed assets		0	0	0	0	0
Loan Repayments		0	0	0	0	0
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
		0	0	0	0	0
Total Payments		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
		62,441	16,251	0	86,855	86,855
Net receipts / (payments)		48,689	-16,251	0	32,437	10,555
Transfers between funds		-16,251	16,251	0	0	0
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Net movement in funds		32,437	0	0	32,437	10,555
Funds brought forward		75,451	0	0	75,451	64,896
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Funds carried forward		107,889	0	0	107,889	75,451



**CLOUGHMILLS CONGREGATION OF THE REFORMED PRESBYTERIAN CHURCH OF IRELAND
STATEMENT OF ASSETS AND LIABILITIES**

As at 31 December 2024

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£	£
Funds Reconciliation					
Bank and Cash at start of year	75,451	0	0	75,451	64,890
Net movement in funds	32,437	0	0	32,437	10,555
	-----	-----	-----	-----	-----
Bank and Cash at end of year	107,889	0	0	107,889	75,451
	=====	=====	=====	=====	=====
Bank & Cash Balances					
Bank Deposit Accounts				25,000	19,000
Bank Current Accounts				82,889	56,451
Cash in Hand				0	0
				-----	-----
				107,889	74,896
				=====	=====
Other Assets					
Fixed Assets – Note 7					
- Church Buildings, Hall & Contents				1,504,781	1,139,836
- Manse Buildings & Contents				0	0
Investments – Note 8				0	0
				-----	-----
				1,504,781	1,139,836
				=====	=====
Liabilities					
Loans				0	0
Other				0	0
				-----	-----
				0	0
				=====	=====

Approved by the Session at a meeting on 16th October 2025 and signed on its behalf by

Joel Loughridge

16th October 2025

David Loughridge

16th October 2025

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

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

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

FUND ACCOUNTING

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

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

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

2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Recorded giving:					
Loose collections	91,527	0	0	74,450	74,450
Donations and gifts	170	0	0	170	4,040
Gift Aid	19,433	0	0	19,433	18,927
Legacies and bequest	0	0	0	0	0
	<u>111,130</u>	<u>0</u>	<u>0</u>	<u>111,130</u>	<u>97,410</u>



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

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Income from charitable activities:					
Fees from weddings and funerals	0	0	0	0	0
Fundraising events	0	0	0	0	0
Membership fees	0	0	0	0	0
Grants	0	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

4. OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Income from charitable activities:					
Letting of premises	0	0	0	0	0
Trading income	0	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

5. INVESTMENT INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Deposit interest	0	0	0	0	0
General Investment Fund	0	0	0	0	0
Rents investment properties	0	0	0	0	0
Other investment income	0	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>



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

8. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Presbytery fees	140	0	0	140	149
Ministry and support staff costs	36,398	0	0	36,398	34,654
Congregational running expenses	25,903	0	0	25,903	38,738
Donations to Missions and charities	0	16,251	0	16,251	13,314
Governance costs	0	0	0	0	0
	62,441	16,251	0	78,692	86,855

9. FIXED ASSETS

The congregation owns the Church premises situated at Drumbare Road, Cloughmills, Co Antrim and the associated fixtures, fittings, plant and machinery.

These have an insurance value of £ 1,504,781 at last renewal date.



CLOUGHMILLS CONGREGATION OF THE REFORMED PRESBYTERIAN CHURCH OF IRELAND

NOTES TO THE ACCOUNTS

for the year ended 31 December 2024

10. Summary of Accounts

	<u>Balance at Start</u>	<u>Receipts</u>	<u>Payments</u>	<u>Tfr In</u>	<u>Tfr Out</u>	<u>Surplus/ Deficit</u>	<u>Balance at End</u>
<u>Unrestricted Funds</u>							
General Fund	19,000	98,415	62,441	0	44,194	-8,220	10,779
Investment Account	0	0	0	25,000	0	25,000	25,000
Building Fund	56,452	12,715	0	2,943	0	15,658	72,110
	<u>75,452</u>	<u>111,130</u>	<u>62,441</u>	<u>27,943</u>	<u>44,194</u>	<u>32,437</u>	<u>107,889</u>
<u>Restricted Funds</u>							
Missions	0	0	6,010	6,010	0	0	0
Appeals	0	0	5,290	5,290	0	0	0
WF to Peru	0	0	1,583	1,583	0	0	0
Sabbath School	0	0	304	304	0	0	0
Youth Clubs	0	0	1,113	1,113	0	0	0
Go Week	0	0	1,951	1,951	0	0	0
Specified Donations	0	0	0	0	0	0	0
	<u>0</u>	<u>0</u>	<u>16,251</u>	<u>16,251</u>	<u>0</u>	<u>0</u>	<u>0</u>
	<u>75,452</u>	<u>111,130</u>	<u>78,692</u>	<u>44,194</u>	<u>44,194</u>	<u>32,438</u>	<u>107,889</u>

Cloughmills Reformed Presbyterian Church

Northern Ireland - Charity number 106416

Accounts



CLOUGHMILLS CONGREGATION OF THE REFORMED PRESBYTERIAN CHURCH OF IRELAND
STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)
for the year ended 31 December 2023

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
Receipts						
Donations and legacies	2	97,410	0	0	97,410	96,529
Charitable activities	3	0	0	0	0	0
Other trading activities	4	0	0	0	0	0
Investment Income	5	0	0	0	0	0
Other	6	0	0	0	0	0
		97,410	0	0	97,410	96,529
Sale of Investments						
Sale of fixed assets		0	0	0	0	0
Loans Received		0	0	0	0	0
		0	0	0	0	0
Total Receipts		97,410	0	0	97,410	96,529
Payments						
Raising funds	7	0	0	0	0	0
Charitable activities	8	73,541	13,314	0	86,855	86,293
Investment costs		0	0	0	0	0
Other		0	0	0	0	0
		73,541	13,314	0	86,855	86,293
Purchase of Investments						
Purchase of fixed assets		0	0	0	0	0
Loan Repayments		0	0	0	0	0
		0	0	0	0	0
Total Payments		73,541	13,314	0	86,855	86,293
Net receipts / (payments)		23,869	-13,314	0	10,555	10,236
Transfers between funds		-13,314	13,314	0	0	0
Net movement in funds		10,555	0	0	10,555	10,236
Funds brought forward		64,896	-10,000	0	54,896	54,660
Funds carried forward		75,451	-10,000	0	65,451	64,896



**CLOUGHMILLS CONGREGATION OF THE REFORMED PRESBYTERIAN CHURCH OF IRELAND
STATEMENT OF ASSETS AND LIABILITIES**

As at 31 December 2023

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£	£
Funds Reconciliation					
Bank and Cash at start of year	64,896	-10,000	0	54,896	54,660
Net movement in funds	10,555	0	0	10,555	10,236
	-----	-----	-----	-----	-----
Bank and Cash at end of year	75,451	-10,000	0	65,451	64,896
	=====	=====	=====	=====	=====
Bank & Cash Balances					
Bank Deposit Accounts				19,000	19,279
Bank Current Accounts				56,451	45,617
Cash in Hand				0	0
				-----	-----
				65,451	64,896
				=====	=====
Other Assets					
Fixed Assets – Note 7					
- Church Buildings, Hall & Contents				1,139,836	1,060,312
- Manse Buildings & Contents				0	0
Investments – Note 8					
				0	0
				-----	-----
				1,139,836	1,060,312
				=====	=====
Liabilities					
Loans					
				0	0
Other					
				0	0
				-----	-----
				0	0
				=====	=====

Approved by the Session at a meeting on 30th October 2024 and signed on its behalf by

Joel Loughridge

30th October 2024

David Loughridge

30th October 2024



CLOUGHMILLS CONGREGATION OF THE REFORMED PRESBYTERIAN CHURCH OF IRELAND
NOTES TO THE ACCOUNTS
for the year ended 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 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 2023	Total 2022
	£	£	£	£	£
Recorded giving:					
Loose collections	74,450	0	0	74,450	77,982
Donations and gifts	4,040	0	0	4,040	200
Gift Aid	18,920	0	0	18,920	18,347
Legacies and bequest	0	0	0	0	0
	97,410	0	0	97,410	96,529



CLOUGHMILLS CONGREGATION OF THE REFORMED PRESBYTERIAN CHURCH OF IRELAND
NOTES TO THE ACCOUNTS
for the year ended 31 December 2023

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Income from charitable activities:					
Fees from weddings and funerals	0	0	0	0	0
Fundraising events	0	0	0	0	0
Membership fees	0	0	0	0	0
Grants	0	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

4. OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Income from charitable activities:					
Letting of premises	0	0	0	0	0
Trading income	0	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

5. INVESTMENT INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Deposit interest	0	0	0	0	0
General Investment Fund	0	0	0	0	0
Rents investment properties	0	0	0	0	0
Other investment income	0	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>



CLOUGHMILLS CONGREGATION OF THE REFORMED PRESBYTERIAN CHURCH OF IRELAND
NOTES TO THE ACCOUNTS
for the year ended 31 December 2023

8. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Presbytery fees	149	0	0	149	146
Ministry and support staff costs	34,654	0	0	34,654	32,535
Congregational running expenses	38,738	0	0	38,738	22,125
Donations to Missions and charities	0	13,314	0	13,314	31,487
Governance costs	0	0	0	0	0
	73,541	13,314	0	86,855	86,293

9. FIXED ASSETS

The congregation owns the Church premises situated at Drumbare Road, Cloughmills, Co Antrim and the associated fixtures, fittings, plant and machinery.

These have an insurance value of £ 1,139,836 at last renewal date.



CLOUGHMILLS CONGREGATION OF THE REFORMED PRESBYTERIAN CHURCH OF IRELAND
NOTES TO THE ACCOUNTS
for the year ended 31 December 2023

10. Summary of Accounts

	<u>Balance at Start</u>	<u>Receipts</u>	<u>Payments</u>	<u>Tfr In</u>	<u>Tfr Out</u>	<u>Surplus/ Deficit</u>	<u>Balance at End</u>
<u>Unrestricted Funds</u>							
General Fund	19,279	86,576	73,541	0	13,314	-279	19,000
Building Fund	55,617	10,835	0	0	0	10,835	66,452
	<u>74,896</u>	<u>97,410</u>	<u>73,541</u>	<u>0</u>	<u>13,314</u>	<u>10,555</u>	<u>85,451</u>
<u>Restricted Funds</u>							
Missions	0	0	4,300	4,300	0	0	0
Appeals	0	0	4,770	4,770	0	0	0
Loans	-10,000	0	0	0	0	0	-10,000
Sabbath School	0	0	392	392	0	0	0
Youth Clubs	0	0	919	919	0	0	0
Holiday Bible Club	0	0	2,046	2,046	0	0	0
Specified Donations	0	0	887	887	0	0	0
	<u>-10,000</u>	<u>0</u>	<u>13,314</u>	<u>13,314</u>	<u>0</u>	<u>0</u>	<u>-10,000</u>
	<u>64,896</u>	<u>97,410</u>	<u>86,855</u>	<u>13,314</u>	<u>13,314</u>	<u>10,555</u>	<u>75,451</u>

Cloughmills Reformed Presbyterian Church

Northern Ireland - Charity number 106416

Annual report



Reformed
Presbyterian Church
OF IRELAND

CLOUGHMILLS CONGREGATION OF THE REFORMED PRESBYTERIAN CHURCH OF IRELAND

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

Registered with the Charity Commission for Northern Ireland NIC106416



CLOUGHMILLS CONGREGATION OF THE REFORMED PRESBYTERIAN CHURCH OF IRELAND TRUSTEES ANNUAL REPORT

The Trustees present their Annual Report and Financial Statements for the year ended 31 December 2023 including a Balance Sheet as at that date.

REFERENCE AND ADMINISTRATIVE DETAILS

Cloughmills congregation of the Reformed Presbyterian Church of Ireland
2 Drumbare Road, Cloughmills, County Antrim

Registered Charity in Northern Ireland (NIC106416)

CHARITY TRUSTEES

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

Joel Loughridge
David Loughridge

Andrew Aicken
Dr Jonathan McKelvey

PRINCIPAL OFFICE BEARERS

Minister
Clerk of Session
Treasurer

Rev. Joel Loughridge
Mr David Loughridge
Mr Thomas Forgrave

INDEPENDENT EXAMINER

J A S Campbell & Co, 49 Managher Road, Aghadowey, Coleraine, BT51 4DE



**CLOUGHMILLS CONGREGATION OF THE REFORMED PRESBYTERIAN CHURCH OF IRELAND
TRUSTEES ANNUAL REPORT (cont'd)**

BANKERS

Santander, 14 The Diamond, Coleraine, County Londonderry, BT52 1BP

SOLICITORS

Thomas Taggart and Sons, 27 Church Street, Ballymoney, Co. Antrim, BT53 6HS



CLOUGHMILLS CONGREGATION OF THE REFORMED PRESBYTERIAN CHURCH OF IRELAND TRUSTEES ANNUAL REPORT (cont'd)

STRUCTURE AND MANAGEMENT

The Session

The charity trustees of the congregation are the members of its Session. Under the congregation's governing document, The Code, the book of the constitution and government of the Reformed Presbyterian Church of Ireland, the 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 Session has delegated to its 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 and the ruling elders of the congregation. All members are entitled to propose, speak and exercise equal votes at meetings, except that the Moderator, the minister in active duty in the congregation, has no deliberative but only a casting vote.

Stated meetings of the Session are held as required.

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 Session. Members are elected if they obtain two-thirds of those who vote.

Presbytery

Under the Reformed Presbyterian Church of 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 Synod of the Reformed Presbyterian Church of Ireland. Cloughmills Reformed Presbyterian Church has been assigned to the Northern Presbytery of the Reformed Presbyterian Church of Ireland. The membership of the Presbytery consists mainly of the active ministers of congregations assigned to it by the Synod, ministers who have retired from active duty and an elder appointed by the Session of each congregation.



CLOUGHMILLS CONGREGATION OF THE REFORMED PRESBYTERIAN CHURCH OF IRELAND TRUSTEES ANNUAL REPORT (cont'd)

The Synod

The Synod 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 Synod is normally constituted during the second week in June for worship and to conduct its business. At the end of business it is dissolved. The membership of the Synod consists mainly of the active ministers of each congregation, retired ministers and a representative elder appointed by the Session of each congregation.

DESCRIPTION AND PURPOSE

Cloughmills Reformed Presbyterian Church is a congregation of the Reformed Presbyterian Church of Ireland. The Reformed Presbyterian Church of Ireland, as a Reformed Church within the wider body of Christ is grounded in the Scriptures, and believes in the triune God – Father, Son and Holy Spirit, and that its members can enter into a relationship with that God through acceptance of Jesus Christ as Saviour and Lord. That relationship is expressed through a range of activities.



CLOUGHMILLS CONGREGATION OF THE REFORMED PRESBYTERIAN CHURCH OF IRELAND TRUSTEES ANNUAL REPORT (cont'd)

ACTIVITIES AND OBJECTIVES

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

- Sabbath School
- Youth Club
- Seniors' Fellowship
- Family Outreach
- Parents & Toddlers
- Women's Fellowship
- Men's Group

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation normally meets for worship each Sunday at 11.30am. On Tuesday evening there is also 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 celebrated the sacrament of the Lord's Supper six times. There were no baptisms nor marriages this year.

At 31 December 2023 there were 40 communicant members and 20 families connected with the congregation.

The average week attendance at morning worship was 53.

Pastoral care

Members of the congregation who are unable to attend church due to sickness or age are visited on a regular basis by the minister, elders or by other members of the congregation.

CLOUGHMILLS CONGREGATION OF THE REFORMED PRESBYTERIAN CHURCH OF IRELAND TRUSTEES ANNUAL REPORT (cont'd)

Mission and outreach

At a local level the congregation served its members and the wider community in numerous ways through its various organizations and ministries (see below).

The congregation supports the Mission Committee which is a central fund of the Reformed Presbyterian Church of 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 Mission Committee provides financial support for mission personnel at home and overseas, enables church planting, and keeps local congregations up to date with developments on the mission field.

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.

Synod

The minister and one of our elders were nominated to attend the meeting of the Synod of the Reformed Presbyterian Church of Ireland held at Trinity Reformed Presbyterian Church, Newtownabbey, in June.



CLOUGHMILLS CONGREGATION OF THE REFORMED PRESBYTERIAN CHURCH OF IRELAND TRUSTEES ANNUAL REPORT (cont'd)

Organisations

Sabbath School: The children were taught weekly from the Bible during school term time.

The Women's Fellowship (WF) met on the second Tuesday of the month for Bible study, prayer and fellowship.

The Men's Fellowship met on the fourth Tuesday of the month for Bible study, prayer and fellowship.

The Family Outreach held two activities, one in March and another at the local Playgroup craft fair in November.

Youth Club for local children in the community ran on Friday nights in February, March, May, June, October and November.

Parents and Toddlers ran on Wednesday mornings during school term time.

The Friendship Group (Senior' Fellowship) began to meet once a month, usually on the second Thursday.

The Covenanter Youth met once a month, generally on the fourth Friday, providing opportunities for friendship, fellowship and Bible Study for the young people within the congregation.

The Go Cloughmills week of activities in August provided a week of outdoor and online events for teens and pensioners.

Several members of the congregation have taken part in voluntary outreach teams.

Volunteers

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



Cloughmills Congregation of the Reformed Presbyterian Church of Ireland Trustees Annual Report (cont'd)

PUBLIC BENEFIT STATEMENT

The purpose of the Reformed Presbyterian Church of Ireland 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'.

1. *What are the direct benefits flowing from the organisation's purposes?*

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 and with the public in general

Encouragement to live and participate in and contribute to community life based on Christian principles

2. *How can the benefits identified be demonstrated?*

The benefits are easily demonstrated in that each Congregation provides a place for meeting and worship. These are open to all. Other benefits will be seen in the lives of people conforming more and more to the highest ethical and moral standards in accordance with Christian faith.

There will be further benefit to the public as members interact with the communities in which they live and demonstrate the benefits of living according to Christian principles in consistent Christian Faith.

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

3. *Is there any harm arising from any of the purposes?*

There will be no harm as a result of the work of the Church

4. *Who are the charity's beneficiaries?*

The weekly worship services and Bible study and prayer groups are open to members and adherents and other members of the public who may wish to attend. Only those who meet the membership requirements of the denomination may participate in the observance of the Lord's Supper (Holy Communion).

Outreach work is conducted in the neighbourhoods of the places of worship and in those areas where the denomination is seeking to establish a presence. Many congregations maintain a website which will include access to audio recordings of services including sermons.



5. *Is there any private benefit flowing from any purposes?*

The only private benefit within the context of the work of the Church will be the deeper understanding and experience gained by those who are involved in promoting the aims of the Church.

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

**CLOUGHMILLS CONGREGATION OF THE REFORMED PRESBYTERIAN CHURCH OF 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 22 contributors during the year (19 in 2022) donating a total of £ 64,724 (£ 62,196 in 2022).

Total Income of the congregation during the year was £ 97,410 compared to £ 96,529 in the previous year.

Total expenditure increased from £ 86,855 in the previous year to £ 70,503 in the current year.

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.

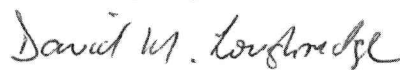
Approved by the Session at a meeting on 30th October 2024 and signed on its behalf by

Joel Loughridge



30th October 2024

David Loughridge



30th October 2024

Cloughmills Reformed Presbyterian Church

Northern Ireland - Charity number 106416

Annual return



INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF CLOUGHMILLS CONGREGATION OF THE REFORMED PRESBYTERIAN CHURCH OF IRELAND

I report on the accounts of the Trust for the year ended 31 December 2023, which are set out on pages 13 to 18.

Respective responsibilities of charity trustees and examiner

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of 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 Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act

state whether particular matters have come to my attention.

Basis of examiner's statement

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

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

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



INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF CLOUGHMILLS CONGREGATION OF THE REFORMED PRESBYTERIAN CHURCH OF IRELAND (cont'd)

Independent examiner's statement

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

J A S Campbell & Co

49 Managher Road, Aghadowey, Coleraine, BT51 4DE

31st October 2023

Cloughmills Reformed Presbyterian Church

Northern Ireland - Charity number 106416

Accounts



CLOUGHMILLS CONGREGATION OF THE REFORMED PRESBYTERIAN CHURCH OF IRELAND
STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)
for the year ended 31 December 2022

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
Receipts						
Donations and legacies	2	96,529	0	0	96,529	72,789
Charitable activities	3	0	0	0	0	0
Other trading activities	4	0	0	0	0	0
Investment Income	5	0	0	0	0	0
Other	6	0	0	0	0	0
		96,529	0	0	96,529	72,789
Sale of Investments						
Sale of fixed assets		0	0	0	0	0
Loans Received		0	0	0	0	0
		0	0	0	0	0
Total Receipts		96,529	0	0	96,529	72,789
Payments						
Raising funds	7	0	0	0	0	0
Charitable activities	8	54,806	31,487	0	86,293	70,503
Investment costs		0	0	0	0	0
Other		0	0	0	0	0
		54,806	31,487	0	86,293	70,503
Purchase of Investments						
Purchase of fixed assets		0	0	0	0	0
Loan Repayments		0	0	0	0	0
		0	0	0	0	0
Total Payments		54,806	31,487	0	86,293	70,503
Net receipts / (payments)		41,723	-31,487	0	10,236	2,286
Transfers between funds		-31,487	31,487	0	0	0
Net movement in funds		10,236	0	0	10,236	2,286
Funds brought forward		64,660	0	0	64,660	52,374
Funds carried forward		74,896	0	0	74,896	54,660



**CLOUGHMILLS CONGREGATION OF THE REFORMED PRESBYTERIAN CHURCH OF IRELAND
STATEMENT OF ASSETS AND LIABILITIES**

As at 31 December 2022

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
Funds Reconciliation					
Bank and Cash at start of year	64,660	0	0	64,660	52,374
Net movement in funds	10,236	0	0	10,236	2,286
	-----	-----	-----	-----	-----
Bank and Cash at end of year	74,896	0	0	74,896	54,660
	=====	=====	=====	=====	=====
Bank & Cash Balances					
Bank Deposit Accounts				19,279	20,450
Bank Current Accounts				55,617	44,210
Cash in Hand				0	0
				-----	-----
				74,896	54,660
				=====	=====
Other Assets					
Fixed Assets – Note 7					
- Church Buildings, Hall & Contents				1,139,835	1,060,312
- Manse Buildings & Contents				0	0
Investments – Note 8				0	0
				-----	-----
				1,139,835	1,060,312
				=====	=====
Liabilities					
Loans				0	0
Other				0	0
				-----	-----
				0	0
				=====	=====

Approved by the Session at a meeting on 24th October 2023 and signed on its behalf by

Joel Loughridge

30th October 2023

David Loughridge

30th October 2023

CLOUGHMILLS CONGREGATION OF THE REFORMED PRESBYTERIAN CHURCH OF IRELAND
NOTES TO THE ACCOUNTS
for the year ended 31 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 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

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
Recorded giving:					
Loose collections	77,982	0	0	77,982	56,045
Donations and gifts	200	0	0	200	0
Gift Aid	18,347	0	0	18,347	16,740
Legacies and bequest	0	0	0	0	0
	<u>96,529</u>	<u>0</u>	<u>0</u>	<u>96,529</u>	<u>72,789</u>



CLOUGHMILLS CONGREGATION OF THE REFORMED PRESBYTERIAN CHURCH OF IRELAND
NOTES TO THE ACCOUNTS
for the year ended 31 December 2022

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
Income from charitable activities:					
Fees from weddings and funerals	0	0	0	0	0
Fundraising events	0	0	0	0	0
Membership fees	0	0	0	0	0
Grants	0	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

4. OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
Income from charitable activities:					
Letting of premises	0	0	0	0	0
Trading income	0	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

5. INVESTMENT INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
Deposit interest	0	0	0	0	0
General Investment Fund	0	0	0	0	0
Rents investment properties	0	0	0	0	0
Other investment income	0	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>



CLOUGHMILLS CONGREGATION OF THE REFORMED PRESBYTERIAN CHURCH OF IRELAND
NOTES TO THE ACCOUNTS
for the year ended 31 December 2022

8. CHARITABLE ACTIVITIES

	Unrestricted	Restricted	Endowment	Total	Total
	Funds	Funds	Funds	2022	2021
	£	£	£	£	£
Presbytery fees	146	0	0	146	140
Ministry and support staff costs	32,535	0	0	32,535	30,875
Congregational running expenses	22,125	0	0	22,125	18,184
Donations to Missions and charities	0	31,487	0	31,487	21,308
Governance costs	0	0	0	0	0
	54,806	31,487	0	86,293	70,503

9. FIXED ASSETS

The congregation owns the Church premises situated at Drumbare Road, Cloughmills, Co Antrim and the associated fixtures, fittings, plant and machinery.

These have an insurance value of £ 1,139,835 at last renewal date.



CLOUGHMILLS CONGREGATION OF THE REFORMED PRESBYTERIAN CHURCH OF IRELAND
NOTES TO THE ACCOUNTS
for the year ended 31 December 2022

10. Summary of Accounts

	<u>Balance at Start</u>	<u>Receipts</u>	<u>Payments</u>	<u>Tfr In</u>	<u>Tfr Out</u>	<u>Surplus/ Deficit</u>	<u>Balance at End</u>
<u>Unrestricted Funds</u>							
General Fund	20,450	85,122	54,806	0	31,487	-1,171	19,279
Building Fund	44,210	11,407	0	0	0	11,407	55,617
	64,660	96,529	54,806	0	31,487	10,236	74,896
<u>Restricted Funds</u>							
Missions	0	0	4,970	4,970	0	0	0
Appeals	0	0	5,350	5,350	0	0	0
Loans	0	0	0	0	0	0	0
Sabbath School	0	0	409	409	0	0	0
Youth Clubs	0	0	382	382	0	0	0
Holiday Bible Club	0	0	1,900	1,900	0	0	0
Specified Donations	0	0	18,476	18,476	0	0	0
	0	0	31,487	31,487	0	0	0
	64,660	96,529	86,293	31,487	31,487	10,236	74,896

Cloughmills Reformed Presbyterian Church

Northern Ireland - Charity number 106416

Annual report



Reformed
Presbyterian Church
OF IRELAND

**CLOUGHMILLS CONGREGATION
OF THE REFORMED PRESBYTERIAN CHURCH OF IRELAND**

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

Registered with the Charity Commission for Northern Ireland NIC106416



CLOUGHMILLS CONGREGATION OF THE REFORMED PRESBYTERIAN CHURCH OF IRELAND TRUSTEES ANNUAL REPORT

The Trustees present their Annual Report and Financial Statements for the year ended 31 December 2022 including a Balance Sheet as at that date.

REFERENCE AND ADMINISTRATIVE DETAILS

Cloughmills congregation of the Reformed Presbyterian Church of Ireland
2 Drumbare Road, Cloughmills, County Antrim

Registered Charity in Northern Ireland (NIC106416)

CHARITY TRUSTEES

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

Joel Loughridge
David Loughridge

Andrew Aicken
Dr Jonathan McKelvey

PRINCIPAL OFFICE BEARERS

Minister
Clerk of Session
Treasurer

Rev. Joel Loughridge
Mr David Loughridge
Mr Thomas Forgrave

INDEPENDENT EXAMINER

J A S Campbell & Co, 49 Managher Road, Aghadowey, Coleraine, BT51 4DE



Reformed
Presbyterian Church
OF IRELAND

**CLOUGHMILLS CONGREGATION OF THE REFORMED PRESBYTERIAN CHURCH OF IRELAND
TRUSTEES ANNUAL REPORT (cont'd)**

BANKERS

Santander, 14 The Diamond, Coleraine, County Londonderry, BT52 1BP

SOLICITORS

Thomas Taggart and Sons, 27 Church Street, Ballymoney, Co. Antrim, BT53 6HS

CLOUGHMILLS CONGREGATION OF THE REFORMED PRESBYTERIAN CHURCH OF IRELAND TRUSTEES ANNUAL REPORT (cont'd)

STRUCTURE AND MANAGEMENT

The Session

The charity trustees of the congregation are the members of its Session. Under the congregation's governing document, The Code, the book of the constitution and government of the Reformed Presbyterian Church of Ireland, the 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 Session has delegated to its 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 and the ruling elders of the congregation. All members are entitled to propose, speak and exercise equal votes at meetings, except that the Moderator, the minister in active duty in the congregation, has no deliberative but only a casting vote.

Stated meetings of the Session are held as required.

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 Session. Members are elected if they obtain two-thirds of those who vote.

Presbytery

Under the Reformed Presbyterian Church of 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 Synod of the Reformed Presbyterian Church of Ireland. Cloughmills Reformed Presbyterian Church has been assigned to the Northern Presbytery of the Reformed Presbyterian Church of Ireland. The membership of the Presbytery consists mainly of the active ministers of congregations assigned to it by the Synod, ministers who have retired from active duty and an elder appointed by the Session of each congregation.



CLOUGHMILLS CONGREGATION OF THE REFORMED PRESBYTERIAN CHURCH OF IRELAND TRUSTEES ANNUAL REPORT (cont'd)

The Synod

The Synod 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 Synod is normally constituted during the second week in June for worship and to conduct its business. At the end of business it is dissolved. The membership of the Synod consists mainly of the active ministers of each congregation, retired ministers and a representative elder appointed by the Session of each congregation.

DESCRIPTION AND PURPOSE

Cloughmills Reformed Presbyterian Church is a congregation of the Reformed Presbyterian Church of Ireland. The Reformed Presbyterian Church of Ireland, as a Reformed Church within the wider body of Christ is grounded in the Scriptures, and believes in the triune God – Father, Son and Holy Spirit, and that its members can enter into a relationship with that God through acceptance of Jesus Christ as Saviour and Lord. That relationship is expressed through a range of activities.

CLOUGHMILLS CONGREGATION OF THE REFORMED PRESBYTERIAN CHURCH OF IRELAND TRUSTEES ANNUAL REPORT (cont'd)

ACTIVITIES AND OBJECTIVES

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

- Sabbath School
- Youth Club
- Family Outreach
- Parents & Toddlers
- Women's Fellowship
- Friendship Group
- Covenanter Youth
- Men's Group

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation normally meets for worship each Sunday at 11.30am. On Tuesday evening there is also 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 celebrated the sacrament of the Lord's Supper six times. The sacrament of baptism was administered once this year and there was no marriage ceremony performed during the year.

At 31 December 2022 there were 37 communicant members and 19 families connected with the congregation.

The average week attendance at morning worship was 50.

Pastoral care

Members of the congregation who are unable to attend church due to sickness or age are visited on a regular basis by the minister, elders or by other members of the congregation.

CLOUGHMILLS CONGREGATION OF THE REFORMED PRESBYTERIAN CHURCH OF IRELAND TRUSTEES ANNUAL REPORT (cont'd)

Mission and outreach

At a local level the congregation served its members and the wider community in numerous ways through its various organizations and ministries (see below).

The congregation supports the Mission Committee which is a central fund of the Reformed Presbyterian Church of 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 Mission Committee provides financial support for mission personnel at home and overseas, enables church planting, and keeps local congregations up to date with developments on the mission field.

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.

Synod

The minister and one of our elders were nominated to attend the meeting of the Synod of the Reformed Presbyterian Church of Ireland held in June.



CLOUGHMILLS CONGREGATION OF THE REFORMED PRESBYTERIAN CHURCH OF IRELAND TRUSTEES ANNUAL REPORT (cont'd)

Organisations

Sabbath School: The children were taught weekly from the Bible during school term time.

The Women's Fellowship (WF) met on the second Tuesday of the month for Bible study, prayer and fellowship.

The Men's Fellowship met on the fourth Tuesday of the month for Bible study, prayer and fellowship.

The Family Outreach held one activity in October for local families.

Youth Club for local children in the community ran on Friday nights in February, March, May, June, October and November.

Parents and Toddlers ran on Wednesday mornings during school term time.

The Covenanter Youth meet once a month, generally on the fourth Friday, providing opportunities for friendship, fellowship and Bible Study for the young people within the congregation.

The Friendship Group meet on the third Thursday of each month for tea and coffee, games and fellowship.

The Go Cloughmills week of activities in August provided a week events for children, teens and pensioners.

Several members of the congregation have taken part in voluntary outreach teams.

Volunteers

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



CLOUGHMILLS CONGREGATION OF THE REFORMED PRESBYTERIAN CHURCH OF IRELAND TRUSTEES ANNUAL REPORT (cont'd)

PUBLIC BENEFIT STATEMENT

The purpose of the Reformed Presbyterian Church of Ireland 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'.

1. *What are the direct benefits flowing from the organisation's purposes?*

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 and with the public in general

Encouragement to live and participate in and contribute to community life based on Christian principles

2. *How can the benefits identified be demonstrated?*

The benefits are easily demonstrated in that each Congregation provides a place for meeting and worship. These are open to all. Other benefits will be seen in the lives of people conforming more and more to the highest ethical and moral standards in accordance with Christian faith.

There will be further benefit to the public as members interact with the communities in which they live and demonstrate the benefits of living according to Christian principles in consistent Christian Faith.

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

3. *Is there any harm arising from any of the purposes?*

There will be no harm as a result of the work of the Church

4. *Who are the charity's beneficiaries?*

The weekly worship services and Bible study and prayer groups are open to members and adherents and other members of the public who may wish to attend. Only those who meet the membership requirements of the denomination may participate in the observance of the Lord's Supper (Holy Communion).

Outreach work is conducted in the neighbourhoods of the places of worship and in those areas where the denomination is seeking to establish a presence. Many congregations maintain a website which will include access to audio recordings of services including sermons.



5. *Is there any private benefit flowing from any purposes?*

The only private benefit within the context of the work of the Church will be the deeper understanding and experience gained by those who are involved in promoting the aims of the Church.

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

**CLOUGHMILLS CONGREGATION OF THE REFORMED PRESBYTERIAN CHURCH OF 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 19 contributors during the year (18 in 2021) donating a total of £ 62,196 (£ 52,453 in 2021).

Total Income of the congregation during the year was £ 96,529 compared to £ 72,789 in the previous year.

Total expenditure increased from £ 70,503 in the previous year to £ 86,293 in the current year.

STATEMENT OF TRUSTEE RESPONSIBILITIES

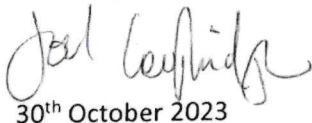
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The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the congregation's transactions and disclose with reasonable accuracy at any time its financial position. They are also responsible for safeguarding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


Approved by the Session at a meeting on 24th October 2023 and signed on its behalf by

Joel Loughridge



30th October 2023

David Loughridge



30th October 2023

Cloughmills Reformed Presbyterian Church

Northern Ireland - Charity number 106416

Annual return



INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF CLOUGHMILLS CONGREGATION OF THE REFORMED PRESBYTERIAN CHURCH OF IRELAND

I report on the accounts of the Trust for the year ended 31 December 2022, which are set out on pages 13 to 18.

Respective responsibilities of charity trustees and examiner

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of 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 Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act

state whether particular matters have come to my attention.

Basis of examiner's statement

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

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

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



INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF CLOUGHMILLS CONGREGATION OF THE REFORMED PRESBYTERIAN CHURCH OF IRELAND (cont'd)

Independent examiner's statement

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

J A S Campbell & Co

49 Managher Road, Aghadowey, Coleraine, BT51 4DE

31st October 2023