

First IPC Presbytery of the United Kingdom

Report and Accounts
Year ended 31 December 2024



FIRST IPC PRESBYTERY OF THE UNITED KINGDOM
CHARITY INFORMATION
FOR THE YEAR ENDED 31 DECEMBER 2024

Trustees	Timothy Houghton Rev John B. Schutter Rev David Thomas
Governing Document	Constitution dated 13 January 2021
Charity Registration Number	1114788
Principal Address	53 Drayton Green West Ealing W13 0JE
Independent Examiner	Miriam Hickson FCA JCS Accountants Ltd 5 Robin Hood Lane Sutton, Surrey SM1 2SW
Bankers	HSBC UK Natwest Kingdom Bank Virgin Money

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FIRST IPC PRESBYTERY OF THE UNITED KINGDOM
TRUSTEES' ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2024

The trustees have pleasure in submitting the Report and Accounts for the year.

Objects of the charity

The charity is a charitable incorporated organisation and is governed by its Constitution. The objects of the charity, as set out in the governing document are:

to advance the Christian religion in accordance with the subordinate standard of faith as defined in the Book of Church Order of the International Presbyterian Church ("BCO") applicable to the member congregations of the churches in Presbytery in the United Kingdom or elsewhere in the world as the Trustees from time to time think fit and to fulfil such other purposes consistent with the BCO which are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the Trust, inter alia this includes (but is not limited to) the objects:

- a) to further the religious and other charitable work of the denomination known as the International Presbyterian Church ("IPC") anywhere in the world;
- b) to care for and govern congregations of the Presbytery anywhere in the world in accordance with traditional principles of Presbyterian government as set out in the BCO;
- c) to advance Christianity in any part of the world by means of planting new churches under the auspices of the IPC and in accordance with its government;
- d) to provide or augment the remuneration of any pastor or elder in the IPC or assist him in meeting the expenses incurred in the performance of his duties or relieve in cases of financial need pastors or elders or retired pastors or elders who have served in any congregations under the care and governance of the Presbytery;
- e) to advance religious education in accordance with the doctrines and principles of the IPC as set out in the Constitution by means of training and examining prospective pastors or elders or deacons or missionaries for service in the ministry of IPC anywhere in the world or by means of establishing in the United Kingdom or Europe a seminary for that and other purposes ancillary thereto.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as follows:

- a) convening regular meetings of the Presbytery and its committees;
- b) examining and ordaining teaching and ruling elders in the various churches of Presbytery;
- c) making grants to individuals under care of Presbytery studying at seminary, and church plants under care of the Church Planting Committee; and
- d) providing oversight and support to churches and church plants of Presbytery.

Most of the charity's activities are undertaken by volunteers and the charity could not operate effectively without their efforts.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Structure, Governance and Management

Responsibility for setting policy and for determining the parameters within which the charity should operate rests with the trustees who meet regularly to monitor the activities of the charity. Responsibility for the day to day operation of the charity has been delegated to the moderator and clerk, and a range of committees appointed by the Presbytery. New trustees are recruited and appointed the members of the charity by a majority vote.

Financial review

During the year income increased by £1,876 to £195,750, and expenditure increased by £71,943, to £195,156. As a result surplus for the year decreased by £70,067, to £594 and the charity's net assets increased by the same amount, to £406,268. Net current assets also increased by £594, to £406,268.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash sufficient so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash (unrestricted cash in general fund less creditors) of £51,088 (2023: £38,564) and the charity is complying with its reserves policy. The charity can draw on additional contributions from churches who are part of the denomination should the need occur.

Going Concern

After reviewing the CIO's forecasts and projections, the Trustees have a reasonable expectation that the CIO has adequate resources to continue in operational existence for the foreseeable future.

Key risks and uncertainties

The charity is exposed to various risks - be they operational, financial or reputational. The trustees review the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks.

Responsibilities of trustees

The trustees are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing these financial statements, the trustees are required to:

1. select suitable accounting policies and apply them consistently;
2. observe the methods and principles in the Charities SORP;
3. make judgements and estimates that are reasonable and prudent;
4. state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
5. prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

John B Schutter

REV JOHN B SCHUTTER

Date: 2025-07-14

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
FIRST IPC PRESBYTERY OF THE UNITED KINGDOM
('the Charity')

I report to the charity trustees on my examination of the accounts of the Charity for the year ended 31 December 2024 on pages 5 to 13.

Responsibilities and basis of report

As the charity's trustees of the Charitable Incorporated Organisation you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Miriam Hickson FCA
Member of the Institute of Chartered Accountants in England & Wales

JCS Accountants Ltd
5 Robin Hood Lane
Sutton, Surrey
SM1 2SW

Date: 30 July 2025

FIRST IPC PRESBYTERY OF THE UNITED KINGDOM
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2024

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	11,271	153,300	164,571	173,579
Charitable activities	4	22,636	-	22,636	15,581
Investments	5	8,543	-	8,543	4,714
Total income and endowments		<u>42,450</u>	<u>153,300</u>	<u>195,750</u>	<u>193,874</u>
EXPENDITURE ON:					
Charitable activities	6	35,568	159,588	195,156	123,213
Total expenditure		<u>35,568</u>	<u>159,588</u>	<u>195,156</u>	<u>123,213</u>
Net income/(expenditure)		<u>6,882</u>	<u>(6,288)</u>	<u>594</u>	<u>70,661</u>
Transfers between funds	12	483	(483)	-	-
		<u>7,365</u>	<u>(6,771)</u>	<u>594</u>	<u>70,661</u>
Net movement in funds		<u>7,365</u>	<u>(6,771)</u>	<u>594</u>	<u>70,661</u>
Reconciliation of funds:					
Total funds brought forward		46,363	359,311	405,674	335,013
Total funds carried forward	12	<u>53,728</u>	<u>352,540</u>	<u>406,268</u>	<u>405,674</u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The notes on pages 7-13 form part of these accounts.

FIRST IPC PRESBYTERY OF THE UNITED KINGDOM
BALANCE SHEET
AS AT 31 DECEMBER 2024

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
CURRENT ASSETS					
Debtors	8	341	-	341	253
Cash at bank and in hand	9	56,307	354,530	410,837	409,326
		<u>56,648</u>	<u>354,530</u>	<u>411,178</u>	<u>409,579</u>
CREDITORS: Amounts falling due within one year					
	10	(2,920)	(1,990)	(4,910)	(3,905)
Net current assets / (liabilities)		<u>53,728</u>	<u>352,540</u>	<u>406,268</u>	<u>405,674</u>
Total assets less current liabilities		<u>53,728</u>	<u>352,540</u>	<u>406,268</u>	<u>405,674</u>
TOTAL NET ASSETS		<u>53,728</u>	<u>352,540</u>	<u>406,268</u>	<u>405,674</u>
FUND BALANCES					
Unrestricted Funds	12				
General funds		51,429	-	51,429	38,817
Designated funds		2,299	-	2,299	7,546
		<u>53,728</u>	<u>-</u>	<u>53,728</u>	<u>46,363</u>
Restricted Funds		-	352,540	352,540	359,311
		<u>53,728</u>	<u>352,540</u>	<u>406,268</u>	<u>405,674</u>

The financial statements were approved by the Board of Trustees and were signed on its behalf by:

John B Schutter

REV JOHN B SCHUTTER

Date: 2025-07-14

Charity number: 1114788

The notes on pages 7-13 form part of these accounts.

FIRST IPC PRESBYTERY OF THE UNITED KINGDOM
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

1 Statutory Information

The charity is a charitable incorporated organisation registered with the Charity Commission in England & Wales. The charity's registered number and principal address can be found on the Charity Information page.

2 Accounting Policies

These financial statements are prepared on a going concern basis, under the historical cost convention, rounded to the nearest £.

These financial statements have been prepared in accordance with the "Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP"), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102") and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

b) Income

Income, including investment and grant income, is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations includes:

Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.

The charity relies on volunteers to carry out many of its activities. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable objects. It predominantly includes income from conferences.

c) Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

The charity makes grants to other institutions and individuals to further its charitable objectives. Grants payable are recognised as constructive obligations arise, which is generally when the charity expresses a commitment to the recipient that can be measured reliably and then only to the extent that any conditions associated with the grant are outside of the control of the charity.

The cost of raising funds is not significant and has not been separately disclosed.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

- d) Fund accounting
General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects. Endowment funds are donations that are retained as capital in accordance with the donor's wishes. The nature of the restriction determines whether the endowments represent permanent endowments or expendable endowments.
- e) Taxation
The charity has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.
- f) Financial instruments
The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for Bank deposits which are immediately available, or with a notice period of 4 months or less, are classified as "Cash at bank and in hand".
- g) Exemption from preparing a cashflow statement
The charity has taken advantage of an exemption conferred by the Charities SORP and has not prepared a cash flow statement.
- h) Critical accounting estimates and areas of judgement
In preparing financial statements certain judgements, estimates and assumptions have to be made that affect the amounts recognised in the financial statements. The trustees consider the following to be significant:
- i) The constructive obligation for grants payable is based on an assessment of the likely duration of the supported activity. Again this estimate is re-assessed annually and the obligation is adjusted to reflect current expectations.

3 Donations

	2024	2023
	£	£
Donations of cash and similar	158,365	167,803
Income tax recoverable	6,206	5,776
	<u>164,571</u>	<u>173,579</u>

4 Income from charitable activities

	2024	2023
	£	£
Catalyst Conference	22,636	15,581
	<u>22,636</u>	<u>15,581</u>

5 Investment income

	2024	2023
	£	£
Bank interest	8,543	4,714
	<u>8,543</u>	<u>4,714</u>

6 Charitable expenditure

	2024	2023
	£	£
a Costs incurred directly on specific activities		
Conference	27,877	14,015
Church planting costs	1,560	1,125
Presbytery meetings	-	543
Salaries, travel and expenses, including admin assistance	3,026	4,598
IT and software	564	534
Insurance	548	531
	<u>33,575</u>	<u>21,346</u>
Grants payable (note 6c)	159,588	99,388
	<u>193,163</u>	<u>120,734</u>

b Costs incurred on support & administration

Governance costs		
Independent examiner's fee	1,920	1,854
	<u>1,920</u>	<u>1,854</u>
Printing, postage and stationery	-	-
Subscriptions and professional fees	-	595
Bank charges	73	30
	<u>1,993</u>	<u>2,479</u>
Total expenditure	<u>195,156</u>	<u>123,213</u>

The fee payable to the independent examiner for examining the accounts was £1,950 (2023: £1,854).

c Grants payable

	Institutions £	Individuals £	2024 £
Grants for church planting	75,000	-	75,000
Grants for education, including ministry training	44,000	40,588	84,588
	<u>119,000</u>	<u>40,588</u>	<u>159,588</u>

The comparatives for the previous year are as follows:

	Institutions £	Individuals £	2023 £
Grants for church planting	20,000	-	20,000
Grants for education, including ministry training	24,000	55,388	79,388
	<u>44,000</u>	<u>55,388</u>	<u>99,388</u>

The charity's principal grants to institutions comprised:

	2024 £	2023 £
Trinity Church Chester	30,000	-
All Nations Ilford	10,000	-
Christ Church Derby	35,000	-
Trinity Church York	44,000	44,000
	<u>119,000</u>	<u>44,000</u>

7 Analysis of staff costs, the cost of key management personnel and trustee remuneration

The charity did not employ any staff during the year (2023: nil). Most of the charity's activities are carried out by volunteers.

The charity's key management comprise the trustees and the key staff named on the Charity Information page. No employment benefits were payable to key management during the year (2023: nil).

No trustees received employment benefits or expenses in either the current or preceding year.

8 Debtors

	2024 £	2023 £
Falling due within one year:		
Tax recoverable	341	253
Prepayments and accrued income	-	-
	<u>341</u>	<u>253</u>
Total debtors	<u>341</u>	<u>253</u>

9 Cash at Bank and in Hand

	2024 £	2023 £
Cash at bank with immediate access	231,198	236,282
Notice deposits (with a term of three months or less)	74,648	72,536
Notice deposits (with a term of four months)	104,991	100,508
	<u>410,837</u>	<u>409,326</u>

10 Creditors: liabilities falling due within one year

	2024	2023
	£	£
Accruals	2,920	1,854
Deferred income (note 11)	-	-
Grant obligations	1,990	2,051
	<u>4,910</u>	<u>3,905</u>

11 Deferred income

Deferred income comprises the following:

	Conference income	2024	2023
		£	£
Balance at the beginning of the reporting period	-	-	500
Amount released to income	-	-	(500)
Balance at the end of the reporting period	<u>-</u>	<u>-</u>	<u>-</u>

12 Funds

During the year the movements in the charity's funds were as follows:

	Opening balance	Income	Expenditure	Transfers in the year	Gains and losses	Closing balance
	2024	2024	2024	2024	2024	2024
	£	£	£	£	£	£
<i>Designated Funds</i>						
Catalyst conference fund	7,546	22,636	(27,883)	-	-	2,299
	<u>7,546</u>	<u>22,636</u>	<u>(27,883)</u>	<u>-</u>	<u>-</u>	<u>2,299</u>
<i>General Unrestricted Funds</i>	38,817	19,814	(7,685)	483	-	51,429
Total Unrestricted Funds	<u>46,363</u>	<u>42,450</u>	<u>(35,568)</u>	<u>483</u>	<u>-</u>	<u>53,728</u>
<i>Restricted Funds</i>						
<i>Church planting funds</i>						
Church Planting fund	238,063	57,801	(75,000)	-	-	220,864
Lincoln Church Plant	-	9,590	-	-	-	9,590
<i>Other funds</i>						
Diaconal fund & other resources	483	-	-	(483)	-	-
Buildings & Ministers'	66,795	10,122	-	-	-	76,917
<i>Education & training funds</i>						
AW Pastoral Education fund	-	159	(159)	-	-	-
MK Pastoral Education fund	-	16,003	(16,003)	-	-	-
ST Pastoral Education fund	-	7,410	(7,410)	-	-	-
ZL Pastoral Education fund	-	17,017	(17,017)	-	-	-
Assistant Ministers Training Fund	53,970	35,198	(43,999)	-	-	45,169
	<u>359,311</u>	<u>153,300</u>	<u>(159,588)</u>	<u>(483)</u>	<u>-</u>	<u>352,540</u>
Aggregate of funds	<u>405,674</u>	<u>195,750</u>	<u>(195,156)</u>	<u>-</u>	<u>-</u>	<u>406,268</u>

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	Unrestricted Funds			2024 £
	General funds £	Designated funds £	Restricted funds £	
Debtors	341	-	-	341
Cash at bank and in hand	53,008	3,299	354,530	410,837
Creditors falling due within one year	(1,920)	(1,000)	(1,990)	(4,910)
	<u>51,429</u>	<u>2,299</u>	<u>352,540</u>	<u>406,268</u>

In the previous year the movements in the charity's funds were as follows:

	Opening balance 2023 £	Income 2023 £	Expenditure 2023 £	Transfers in the year 2023 £	Gains and losses 2023 £	Closing balance 2023 £
<i>Designated Funds</i>						
Catalyst conference fund	5,980	15,581	(14,015)	-	-	7,546
	<u>5,980</u>	<u>15,581</u>	<u>(14,015)</u>	<u>-</u>	<u>-</u>	<u>7,546</u>
<i>General Unrestricted Funds</i>	<u>30,794</u>	<u>17,303</u>	<u>(9,280)</u>	<u>-</u>	<u>-</u>	<u>38,817</u>
<i>Total Unrestricted Funds</i>	<u>36,774</u>	<u>32,884</u>	<u>(23,295)</u>	<u>-</u>	<u>-</u>	<u>46,363</u>
<i>Restricted Funds</i>						
<i>Church planting funds</i>						
Church Planting fund	201,313	57,280	(20,530)	-	-	238,063
<i>Other funds</i>						
Diaconal fund & other resources	483	-	-	-	-	483
Buildings & Ministers'	57,933	8,862	-	-	-	66,795
<i>Education & training funds</i>						
AW Pastoral Education fund	-	196	(196)	-	-	-
AK Pastoral Education fund	-	6,635	(6,635)	-	-	-
MK Pastoral Education fund	-	21,363	(21,363)	-	-	-
ST Pastoral Education fund	-	8,759	(8,759)	-	-	-
ZL Pastoral Education fund	-	18,435	(18,435)	-	-	-
Assistant Ministers Training Fund	38,510	39,460	(24,000)	-	-	53,970
	<u>298,239</u>	<u>160,990</u>	<u>(99,918)</u>	<u>-</u>	<u>-</u>	<u>359,311</u>
<i>Aggregate of funds</i>	<u>335,013</u>	<u>193,874</u>	<u>(123,213)</u>	<u>-</u>	<u>-</u>	<u>405,674</u>

Analysis of net assets by fund

In the previous year, the assets and liabilities of the various funds were as follows:

	Unrestricted Funds		Restricted funds	2023
	General funds	Designated funds		
	£	£	£	£
Debtors	253	-	-	253
Cash at bank and in hand	41,969	8,046	359,311	409,326
Creditors falling due within one year	(3,405)	(500)	-	(3,905)
	<u>38,817</u>	<u>7,546</u>	<u>359,311</u>	<u>405,674</u>

The designated Catalyst conference fund represents the surplus generated by the Catalyst conference in the current and previous years. Funds generated by this conference have been designated for future investment in this conference.

The church planting funds represent funds received for particular church plants (Lincoln, Coventry and Chester) and general church planting activities of the IPC. The Buildings and Ministers' Accommodation Fund (BMAF) represent funds received to provide support to IPC churches to purchase buildings.

Pastoral education funds represent funding raised for the education of men under care of presbytery at seminary or Bible college. As funds other than the Church Planting, Diaconal, BMAF and Assistant Ministers' fund are committed at year-end, any surplus available in these funds are recognised as grants payable and reported as amounts owed at year-end in accordance with the SORP.

The transfer in the current year from the restricted Diaconal Assistance Fund to the General Fund follows a decision made by the trustees pursuant to the new powers enacted by the Charities Act 2022 relating to fundraising appeals, as the amount is below the £1,000 threshold envisaged in the Act, and the trustees believe the original purposes of this fund can be achieved from the General Fund if needed.

13 Transactions with related parties

David Thomas who is a trustee is also a trustee of All Nations Church, Ilford which received a £10,000 grant from the Assistant Minister Training Fund. Grants are approved by committees and the full presbytery, and there is thus no conflict of interest.

CERTIFICATE *of* SIGNATURE

REF. NUMBER
C7KDH-SSZEF-MAMQQ-6EZDT

DOCUMENT COMPLETED BY ALL PARTIES ON
14 JUL 2025 12:53:13 UTC

SIGNER

JOHN B SCHUTTER

EMAIL
BARRYSCHUTTER@GMAIL.COM

TIMESTAMP

SENT
14 JUL 2025 07:00:57 UTC

VIEWED
14 JUL 2025 12:52:34 UTC

SIGNED
14 JUL 2025 12:53:13 UTC

SIGNATURE

John B Schutter

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MONTICELLO, UNITED STATES

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