

Charity registration number: 100819

Mourne Gospel Fellowship

Annual Report and Financial Statements

for the Year Ended 31 October 2025

Mourne Gospel Fellowship

Contents (continued)

| | |
|--------------------------------------|----------|
| Reference and Administrative Details | 1 |
| Trustees' Report | 2 to 5 |
| Independent Examiner's Report | 6 |
| Statement of Financial Activities | 7 to 8 |
| Balance Sheet | 9 |
| Notes to the Financial Statements | 10 to 17 |

Mourne Gospel Fellowship

Reference and Administrative Details

| | |
|--|--|
| Secretary | Mrs Emma Brown |
| Senior Management / Leadership Team | Mr Johnny Brown Mrs Emma Brown Mrs Joan Hall Miss Vivienne Rowland Ms Mabel Heaney |
| Charity Registration Number | 100819 |
| Principal Office | 10 The Square Kilkeel County Down BT34 4AA |
| Accountants | ABS Accountants (Bangor) Ltd 1 May Avenue Bangor BT20 1JT |

Mourne Gospel Fellowship

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 31 October 2025.

Trustees

Mr Johnny Brown

Mrs Emma Brown

Mrs Joan Hall

Miss Vivienne Rowland

Ms Mabel Heaney (appointed 1
September 2025)

Objectives and activities

Objects and aims

Mourne Gospel Fellowship exists to glorify God by:

Promoting the Gospel of Jesus Christ.

Teaching and encouraging evangelism among all people, regardless of race, religion, gender or background.

Helping one another grow in the Christian faith through worship, prayer, Bible teaching, fellowship and service.

Serving the local community of Kilkeel and beyond, as part of the worldwide body of Christ.

These aims reflect the core charitable purpose outlined in our governing document: "Promotion of the Gospel of Jesus Christ, teaching and encouragement of evangelism of all people."

Mourne Gospel Fellowship

Trustees' Report (continued)

Objectives, strategies and activities

Core Activities

In line with our charitable purpose, MGF carries out the following activities regularly:

Sunday Worship Services: Two weekly gatherings including Bible-based teaching, worship, prayer and a dedicated Sunday School during the morning service for children.

Midweek ministry: A wednesday evening prayer meeting and a Bible Study focused on spiritual growth and intercession.

Youth Outreach: A friday evening Drop-in provides a safe welcoming space for younger people to gather.

Community Support: Our Clothes Bank and Community Cafe operates 3 - 4 days per week, depending on volunteer availability, to meet practical needs in the community. Our Fuelbank Partnership provides referrals for those in fuel poverty.

Public benefit

MGF exists for the public benefit by:

Advancing the Christian faith through public worship, Bible teaching and prayer, open to all who wish to attend, with online access via YouTube for broader reach.

Providing pastoral care for both attendees and local residents, offering spiritual guidance, emotional support and practical assistance (e.g. clothes, fuel, food packages).

Making activities known to the public through notice boards, printed materials, press advertisements, our website, social media and personal invitation.

Operating in full compliance with Child Protection and Vulnerable Adult legislation.

Holding regular prayer meetings to intercede for the needs of individuals and the wider community.

Encouraging spiritual gifts, service and participation from all believers in line with the biblical principle of the priesthood of all believers (1 Peter 2:5).

The Trustees confirm that they have complied with the requirements of the Charities Act (Northern Ireland) 2008 to have due regard to the public benefit guidance published by the Charity Commission for Northern Ireland.

Mourne Gospel Fellowship

Trustees' Report (continued)

Achievements and performance

From November 2024 to October 2025, Mourne Gospel Fellowship continued to deliver a wide range of charitable activities that provided practical support, promoted wellbeing and strengthened community connections. The Community Clothes Bank remained an important service, supplying essential clothing to individuals and families experiencing hardship. In addition, the Church hosted a large community meal for approximately 80 members of a local bikers group, creating opportunities for inclusion, hospitality and relationship building within the wider community. Ongoing initiatives included a weekly youth club, providing a safe supportive environment for young people and a fortnightly mental health support group offering encouragement and peer support. During this period, the organisation also strengthened its capacity to assist vulnerable households through partnership with the Fuelbank Foundation and maintained a strong focus on safeguarding, volunteer training and good governance, ensuring its services were delivered safely and effectively. Collectively, these activities demonstrate Mourne Gospel Fellowship's continued commitment to delivering public benefit by meeting practical needs, supporting wellbeing and fostering strong community relationships.

Financial instruments

Objectives and policies

The charity's activities expose it to a number of financial risks including credit risk, cash flow risk and liquidity risk. The use of financial derivatives is governed by the charity's policies approved by the board of trustees, which provide written principles on the use of financial derivatives to manage these risks. The charity does not use derivative financial instruments for speculative purposes.

Cash flow risk

The charity's activities expose it primarily to the financial risks of changes in foreign currency exchange rates and interest rates. The charity uses foreign exchange forward contracts and interest rate swap contracts to hedge these exposures.

Interest bearing assets and liabilities are held at fixed rate to ensure certainty of cash flows.

Credit risk

The charity's principal financial assets are bank balances and cash, trade and other receivables, and investments.

The charity's credit risk is primarily attributable to its trade receivables. The amounts presented in the balance sheet are net of allowances for doubtful receivables. An allowance for impairment is made where there is an identified loss event which, based on previous experience, is evidence of a reduction in the recoverability of the cash flows.

The credit risk on liquid funds and derivative financial instruments is limited because the counterparties are banks with high credit-ratings assigned by international credit-rating agencies.

The charity has no significant concentration of credit risk, with exposure spread over a large number of counterparties and customers.

Liquidity risk

In order to maintain liquidity to ensure that sufficient funds are available for ongoing operations and future developments, the charity uses a mixture of long-term and short-term debt finance.

Further details regarding liquidity risk can be found in the Statement of accounting policies in the financial statements.

Mourne Gospel Fellowship

Trustees' Report (continued)

Statement of Trustees' Responsibilities

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

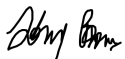
The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

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

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 The Charities Act (Northern Ireland) 2008 and The Charities (Accounts and Reports) Regulations (Northern Ireland) 2015 and the provisions of the constitution. The trustees 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 23 February 2026 and signed on its behalf by:



.....
Mr Johnny Brown
Chairman and Trustee

Mabel Heaney

.....
Ms Mabel Heaney
Trustee

Mourne Gospel Fellowship

Independent Examiner's Report to the trustees of Mourne Gospel Fellowship

I report to the trustees on my examination of the accounts of Mourne Gospel Fellowship for the year ended 31 October 2025.

Responsibilities and basis of report

As the charity's trustees of Mourne Gospel Fellowship you are responsible for the preparation of the accounts in accordance with section 65 of the Charities Act (Northern Ireland) 2008 ('the Act').

I report in respect of my examination of the Mourne Gospel Fellowship's accounts carried out under the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 65(9)(b) of the Charities Act.(Northern Ireland) 2008.

Independent examiner's statement

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

1. accounting records were not kept in respect of Mourne Gospel Fellowship as required by section 63 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations (Northern Ireland) 2015 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.


.....

Ralph Ewing FCA
ABS Accountants (Bangor) Ltd

1 May Avenue
Bangor
BT20 4JT

23 February 2026

Mourne Gospel Fellowship

Statement of Financial Activities for the Year Ended 31 October 2025

| | Note | Unrestricted funds £ | Restricted funds £ | Total 2025 £ |
|------------------------------------|------|----------------------------|--------------------------|--------------------|
| Income and Endowments from: | | | | |
| Charitable activities | | 42,581 | - | 42,581 |
| Other income | | 4,510 | - | 4,510 |
| Total income | | <u>47,091</u> | <u>-</u> | <u>47,091</u> |
| Expenditure on: | | | | |
| Raising funds | | (723) | - | (723) |
| Charitable activities | | (31,834) | - | (31,834) |
| Other expenditure | 4 | (3,116) | - | (3,116) |
| Total expenditure | | <u>(35,673)</u> | <u>-</u> | <u>(35,673)</u> |
| Net income | | <u>11,418</u> | <u>-</u> | <u>11,418</u> |
| Net movement in funds | | 11,418 | - | 11,418 |
| Reconciliation of funds | | | | |
| Total funds brought forward | | <u>123,516</u> | 127 | <u>123,643</u> |
| Total funds carried forward | 9 | <u>134,934</u> | <u>127</u> | <u>135,061</u> |
| | Note | Unrestricted funds £ | Restricted funds £ | Total 2024 £ |
| Income and Endowments from: | | | | |
| Charitable activities | | 54,274 | - | 54,274 |
| Other income | | 5,496 | - | 5,496 |
| Total income | | <u>59,770</u> | <u>-</u> | <u>59,770</u> |
| Expenditure on: | | | | |
| Raising funds | | (3,064) | - | (3,064) |
| Charitable activities | | (33,177) | - | (33,177) |
| Other expenditure | 4 | (3,106) | - | (3,106) |
| Total expenditure | | <u>(39,347)</u> | <u>-</u> | <u>(39,347)</u> |
| Net income | | <u>20,423</u> | <u>-</u> | <u>20,423</u> |
| Net movement in funds | | 20,423 | - | 20,423 |
| Reconciliation of funds | | | | |
| Total funds brought forward | | <u>103,093</u> | 127 | <u>103,220</u> |
| Total funds carried forward | 9 | <u>123,516</u> | <u>127</u> | <u>123,643</u> |

The notes on pages 10 to 17 form an integral part of these financial statements.

Mourne Gospel Fellowship

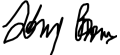
Statement of Financial Activities for the Year Ended 31 October 2025 (continued)

All of the charity's activities derive from continuing operations during the above two periods.
The funds breakdown for 2024 is shown in note 9.

Mourne Gospel Fellowship
(Registration number: 100819)
Balance Sheet as at 31 October 2025

| | Note | 2025 £ | 2024 £ |
|---|------|-----------------|-----------------|
| Fixed assets | | | |
| Tangible assets | 7 | 199,267 | 202,187 |
| Current assets | | | |
| Cash at bank and in hand | | 3,794 | 7,456 |
| Creditors: Amounts falling due within one year | 8 | <u>(68,000)</u> | <u>(86,000)</u> |
| Net current liabilities | | <u>(64,206)</u> | <u>(78,544)</u> |
| Net assets | | <u>135,061</u> | <u>123,643</u> |
| Funds of the charity: | | | |
| Restricted income funds | | | |
| Restricted funds | | 127 | 127 |
| Unrestricted income funds | | | |
| Unrestricted funds | | <u>134,934</u> | <u>123,516</u> |
| Total funds | 9 | <u>135,061</u> | <u>123,643</u> |

The financial statements on pages 7 to 17 were approved by the trustees, and authorised for issue on 23 February 2026 and signed on their behalf by:



 Mr Johnny Brown
 Chairman and trustee

Mabel Heaney

 Ms Mabel Heaney
 Trustee

Mourne Gospel Fellowship

Notes to the Financial Statements for the Year Ended 31 October 2025

1 Accounting policies

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act (Northern Ireland) 2008.

Basis of preparation

Mourne Gospel Fellowship meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Transition to FRS 102

In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 a restatement of comparative items was required. No restatements are required as a result of the transition to FRS 102.

Income and endowments

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Mourne Gospel Fellowship

Notes to the Financial Statements for the Year Ended 31 October 2025 (continued)

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £0.00 or more are initially recorded at cost.

Depreciation and amortisation

Fixed assets are depreciated at a rate estimated to write the cost off over the estimated useful life of the asset.

Asset class

Motor vehicles

Depreciation method and rate

20% reducing balance

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Borrowings

Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Mourne Gospel Fellowship

Notes to the Financial Statements for the Year Ended 31 October 2025 (continued)

Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

Mourne Gospel Fellowship

Notes to the Financial Statements for the Year Ended 31 October 2025 (continued)

Debt instruments

Debt instruments which meet the following conditions are subsequently measured at amortised cost using the effective interest method:

(a) The contractual return to the holder is (i) a fixed amount; (ii) a positive fixed rate or a positive variable rate; or (iii) a combination of a positive or a negative fixed rate and a positive variable rate.

(b) The contract may provide for repayments of the principal or the return to the holder (but not both) to be linked to a single relevant observable index of general price inflation of the currency in which the debt instrument is denominated, provided such links are not leveraged.

(c) The contract may provide for a determinable variation of the return to the holder during the life of the instrument, provided that (i) the new rate satisfies condition (a) and the variation is not contingent on future events other than (1) a change of a contractual variable rate; (2) to protect the holder against credit deterioration of the issuer; (3) changes in levies applied by a central bank or arising from changes in relevant taxation or law; or (ii) the new rate is a market rate of interest and satisfies condition (a).

(d) There is no contractual provision that could, by its terms, result in the holder losing the principal amount or any interest attributable to the current period or prior periods.

(e) Contractual provisions that permit the issuer to prepay a debt instrument or permit the holder to put it back to the issuer before maturity are not contingent on future events, other than to protect the holder against the credit deterioration of the issuer or a change in control of the issuer, or to protect the holder or issuer against changes in levies applied by a central bank or arising from changes in relevant taxation or law.

(f) Contractual provisions may permit the extension of the term of the debt instrument, provided that the return to the holder and any other contractual provisions applicable during the extended term satisfy the conditions of paragraphs (a) to (c).

Debt instruments that are classified as payable or receivable within one year on initial recognition and which meet the above conditions are measured at the undiscounted amount of the cash or other consideration expected to be paid or received, net of impairment.

With the exception of some hedging instruments, other debt instruments not meeting these conditions are measured at fair value through profit or loss.

Commitments to make and receive loans which meet the conditions mentioned above are measured at cost (which may be nil) less impairment.

Investments

Investments in non-convertible preference shares and non-puttable ordinary or preference shares (where shares are publicly traded or their fair value is reliably measurable) are measured at fair value through profit or loss. Where fair value cannot be measured reliably, investments are measured at cost less impairment.

Investments in subsidiaries and associates are measured at cost less impairment. For investments in subsidiaries acquired for consideration including the issue of shares qualifying for merger relief, cost is measured by reference to the nominal value of the shares issued plus fair value of other consideration. Any premium is ignored.

Mourne Gospel Fellowship

Notes to the Financial Statements for the Year Ended 31 October 2025 (continued)

Derivative financial instruments

The charity uses derivative financial instruments to reduce exposure to foreign exchange risk and interest rate movements. The charity does not hold or issue derivative financial instruments for speculative purposes.

Derivatives are initially recognised at fair value at the date a derivative contract is entered into and are subsequently remeasured to their fair value at each reporting date. The resulting gain or loss is recognised in statement of financial activities immediately unless the derivative is designated and effective as a hedging instrument, in which event the timing of the recognition in statement of financial activities depends on the nature of the hedge relationship.

Fair value measurement

The best evidence of fair value is a quoted price for an identical asset in an active market. When quoted prices are unavailable, the price of a recent transaction for an identical asset provides evidence of fair value as long as there has not been a significant change in economic circumstances or a significant lapse of time since the transaction took place. If the market is not active and recent transactions of an identical asset on their own are not a good estimate of fair value, the fair value is estimated by using a valuation technique.

2 Income from charitable activities

| | Unrestricted funds General £ | Total funds £ |
|-----------------------|---|------------------------------|
| Gospel Fellowship | 42,581 | 42,581 |
| Total for 2025 | <u>42,581</u> | <u>42,581</u> |
| Total for 2024 | <u>54,274</u> | <u>54,274</u> |

3 Expenditure on charitable activities

| | Unrestricted funds General £ | Total funds £ |
|-----------------------|---|------------------------------|
| Gospel Fellowship | 31,834 | 31,834 |
| Total for 2024 | <u>33,177</u> | <u>33,177</u> |

Mourne Gospel Fellowship

Notes to the Financial Statements for the Year Ended 31 October 2025 (continued)

| | Total expenditure £ |
|----------------------------|---------------------------|
| 4 Other expenditure | |
| | Total funds £ |
| | Note |
| Total for 2025 | <u><u>-</u></u> |

5 Trustees remuneration and expenses

During the year the charity made the following transactions with trustees:

Mr Johnny Brown

Mr Johnny Brown received remuneration of £27,212 (2024: £26,552) during the year.

Mourne Gospel Fellowship

Notes to the Financial Statements for the Year Ended 31 October 2025 (continued)

6 Taxation

The charity is a registered charity and is therefore exempt from taxation.

7 Tangible fixed assets

| | Land and buildings £ | Furniture and equipment £ | Total £ |
|-----------------------|----------------------------|---------------------------------|------------|
| Cost | | | |
| At 1 November 2024 | 193,428 | 11,679 | 205,107 |
| At 31 October 2025 | 193,428 | 11,679 | 205,107 |
| Depreciation | | | |
| At 1 November 2024 | - | 2,920 | 2,920 |
| Charge for the year | - | 2,920 | 2,920 |
| At 31 October 2025 | - | 5,840 | 5,840 |
| Net book value | | | |
| At 31 October 2025 | 193,428 | 5,839 | 199,267 |
| At 31 October 2024 | 193,428 | 8,759 | 202,187 |

8 Creditors: amounts falling due within one year

| | 2025 £ | 2024 £ |
|-----------------|-----------|-----------|
| Other loans | 68,001 | 86,000 |
| Other creditors | (1) | - |
| | 68,000 | 86,000 |

9 Funds

Mourne Gospel Fellowship

Notes to the Financial Statements for the Year Ended 31 October 2025 (continued)

| | Balance at 1 November 2024 £ | Incoming resources £ | Resources expended £ | Other recognised gains/(losses) £ | Balance at 31 October 2025 £ |
|---------------------|---------------------------------------|----------------------------|----------------------------|--|---------------------------------------|
| Unrestricted | | | | | |
| General | 123,516 | 47,066 | (35,673) | 25 | 134,934 |
| Restricted | <u>127</u> | <u>-</u> | <u>-</u> | <u>-</u> | <u>127</u> |
| Total funds | <u>123,643</u> | <u>47,066</u> | <u>(35,673)</u> | <u>25</u> | <u>135,061</u> |
| | Balance at 1 November 2023 £ | Incoming resources £ | Resources expended £ | Other recognised gains/(losses) £ | Balance at 31 October 2024 £ |
| Unrestricted | | | | | |
| General | 103,093 | 59,760 | (39,347) | 10 | 123,516 |
| Restricted | <u>127</u> | <u>-</u> | <u>-</u> | <u>-</u> | <u>127</u> |
| Total funds | <u>103,220</u> | <u>59,760</u> | <u>(39,347)</u> | <u>10</u> | <u>123,643</u> |

10 Analysis of net funds

| | At 1 November 2024 £ | At 31 October 2025 £ |
|--------------------------|----------------------------|----------------------------|
| Cash at bank and in hand | <u>7,456</u> | <u>7,456</u> |
| Net debt | <u>7,456</u> | <u>7,456</u> |
| | At 1 November 2023 £ | At 31 October 2024 £ |
| Cash at bank and in hand | <u>11,131</u> | <u>11,131</u> |
| Net debt | <u>11,131</u> | <u>11,131</u> |

Mourne Gospel Fellowship

Statement of Financial Activities by fund for the Year Ended 31 October 2025

| | Total Unrestricted Funds 2025 £ | Total Unrestricted Funds 2024 £ |
|------------------------------------|---|---|
| Income and Endowments from: | | |
| Charitable activities | 42,581 | 54,274 |
| Other income | 4,510 | 5,496 |
| Total income | <u>47,091</u> | <u>59,770</u> |
| Expenditure on: | | |
| Raising funds | (723) | (3,064) |
| Charitable activities | (31,834) | (33,177) |
| Other expenditure | (3,116) | (3,106) |
| Total expenditure | <u>(35,673)</u> | <u>(39,347)</u> |
| Net income | <u>11,418</u> | <u>20,423</u> |
| Net movement in funds | 11,418 | 20,423 |
| Reconciliation of funds | | |
| Total funds brought forward | <u>123,516</u> | <u>103,093</u> |
| Total funds carried forward | <u>134,934</u> | <u>123,516</u> |

Mourne Gospel Fellowship

Statement of Financial Activities by fund for the Year Ended 31 October 2025 (continued)

| | Total Restricted Funds 2025 £ | Total Restricted Funds 2024 £ |
|------------------------------------|---|---|
| Income and Endowments from: | | |
| Expenditure on: | | |
| Net income/(expenditure) | - | - |
| Reconciliation of funds | | |
| Total funds brought forward | 127 | 127 |
| Total funds carried forward | 127 | 127 |

Mourne Gospel Fellowship

Detailed Statement of Financial Activities for the Year Ended 31 October 2025

| | Total 2025 £ | Total 2024 £ |
|--|-----------------------------|-----------------------------|
| Income and Endowments from: | | |
| Charitable activities (analysed below) | 42,581 | 54,274 |
| Other income (analysed below) | 4,510 | 5,496 |
| Total income | <u>47,091</u> | <u>59,770</u> |
| Expenditure on: | | |
| Raising funds (analysed below) | (723) | (3,064) |
| Charitable activities (analysed below) | (31,834) | (33,177) |
| Other expenditure (analysed below) | (3,116) | (3,106) |
| Total expenditure | <u>(35,673)</u> | <u>(39,347)</u> |
| Net income | <u>11,418</u> | <u>20,423</u> |
| Net movement in funds | 11,418 | 20,423 |
| Reconciliation of funds | | |
| Total funds brought forward | <u>123,643</u> | <u>103,220</u> |
| Total funds carried forward | <u><u>135,061</u></u> | <u><u>123,643</u></u> |

This page does not form part of the statutory financial statements.

Mourne Gospel Fellowship

Detailed Statement of Financial Activities for the Year Ended 31 October 2025 (continued)

| | Total 2025 £ | Total 2024 £ |
|---|--------------------|--------------------|
| <i>Charitable activities</i> | | |
| Appeals and donations | 42,581 | 54,274 |
| | 42,581 | 54,274 |
| <i>Other income</i> | | |
| Gift Aid tax reclaimed | 4,485 | 5,486 |
| Interest on cash deposits | 25 | 10 |
| | 4,510 | 5,496 |
| <i>Raising funds</i> | | |
| Purchases | 147 | 540 |
| Telephone and fax | 576 | 706 |
| Legal and professional fees | - | 1,818 |
| | 723 | 3,064 |
| <i>Charitable activities</i> | | |
| Wages and salaries | 27,211 | 26,552 |
| Light, heat and power | 953 | 2,055 |
| Insurance | 671 | 636 |
| Equipment repairs and renewals | 743 | 2,701 |
| Computer software and maintenance costs | 132 | 216 |
| Sundry expenses | 1,204 | 939 |
| Speakers | 824 | - |
| Bank charges | 96 | 78 |
| | 31,834 | 33,177 |
| <i>Other expenditure</i> | | |
| Water rates | 196 | 186 |
| Depreciation of fixtures and fittings | 2,665 | 2,665 |
| Depreciation of office equipment | 255 | 255 |
| | 3,116 | 3,106 |

This page does not form part of the statutory financial statements.