

Charity Number: NIC101709



**Moira Friendship Group**  
**Annual Report and Unaudited Financial Statements**  
**for the financial year ended 31 March 2024**

**Moira Friendship Group**  
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**Moira Friendship Group**  
**REFERENCE AND ADMINISTRATIVE INFORMATION**

**Trustees**

William Dillon  
Muriel McCluggage  
Judith Searle  
Tom Mackey  
Liz Titterington  
Pat Douglas  
Yvonne McKinley  
Tom Mason  
Janet Gamble  
Phyllis Ervine  
Judith Dickson  
Fiona Holdsworth

**Charity Number in Northern Ireland**

NIC101709

**Company Registration Number**

NIC101709

**Principal Address**

C/o St. John's Parish  
Moira  
Craigavon  
Co. Armagh  
BT67 0LQ  
Northern Ireland

**Independent Examiner**

Daly Park & Company Ltd  
Chartered Accountants  
4 Carnegie Street  
Lurgan  
Co. Armagh  
BT66 6AS  
Northern Ireland

## Moira Friendship Group

The trustees present their Trustees' Report and the unaudited financial statements for the financial year ended 31 March 2024.

The financial statements are prepared in accordance with the Charities Act (Northern Ireland) 2008, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The Trustees' Report contains the information required to be provided in the Trustees' Annual Report under the Statement of Recommended Practice (SORP) guidelines. The trustees of the company are also charity trustees for the purpose of charity law and under the company's constitution are known as members of the board of trustees.

In this report the trustees of Moira Friendship Group present a summary of its purpose, governance, activities, achievements and finances for the financial year 31 March 2024.

The charity is a registered charity and hence the report and results are presented in a form which complies with the requirements of the Charities Act (Northern Ireland) 2008 and, although not obliged to comply with the Statement of Recommended Practice (Charities SORP effective January 2015), the organisation has implemented its recommendations where relevant in these financial statements.

### Mission, Objectives and Strategy

#### Objectives

Moira Friendship Group is a cross community group which aims to address social exclusion and to provide a platform to promote friendship and wellbeing among the over 50's living in and around the Moira area. The charity facilitates a range of social, cultural and physical activities which allows the over 50's the opportunity to pursue a healthy, active and positive lifestyle.

### Structure, Governance and Management

#### Structure

The charity is a registered charity which is governed by up to twelve trustees, including two representatives of St John's Parish, who are elected each year at the organisation's AGM. Newly appointed trustees go through an induction process to fully familiarise themselves with the charity activities, policies and procedures. Members of the Management Board attend at least one training session per year on their roles and responsibilities as Board members and to improve the good governance of MFG. Regular trustee board meetings are held on a monthly basis. The Trustees delegate the daily operation of the charity to the admin worker in post who manages the day to day activities, finances and administration of the organisation.

### Review of Activities, Achievements and Performance

#### CHAIRMAN'S REPORT 2023-2024

Moira Friendship Group, now entering it's 23rd year, is a cross community charity set up as an initiative of St John's Parish Church and our President, Mrs Rosemary Davis for the over 50's in the Moira area. Our mission is to address social exclusion and provide a platform to promote friendship and wellbeing for our members. Our current membership is 267.

For many members MFG is a valuable lifeline providing opportunities to make new friends, learn new skills and live an active lifestyle.

On behalf of MFG, I would pass on condolences to any member who has lost a loved one and to the families of those members who have passed away this last year. I particularly want to mention two of these members. Mrs May Gracey who was a founder member of the Group and a great support throughout the last 22 years and Miss Helen McCleary ("wee Helen ") who was secretary for 17 years and also a great supporter of MFG. Both will be sadly missed.



### ACTIVITIES AND EVENTS

## Moira Friendship Group

MFG has continued to offer activities to enhance the fitness of our members, Ladies and Men's keep fit classes, Chair Based Exercises, Pilates, Badminton, Bowls and two new classes which have proved to be very popular, Stretch and Relax and Pickleball.

Members were able to improve their skills in painting and crocheting and avail of scam awareness and digital training.



Social activities Bridge, Happy Healthy Club and Monthly meetings with speakers are still running. The Walking Group enjoyed 8 walks in the year.

Outings this year included a trip to Carlingford and Warrenpoint with MD Coaches and a visit to the Ulster Aviation Museum.



The recent Spring Break was to Ireland's Hidden Heartlands for a three night stay.

## Moira Friendship Group



### FINANCE

Finance is always a major challenge to Community groups but one of the benefits of longevity is a tested operational experience and being financially sound and this applies to MFG.

The Grants received by MFG always make a substantial contribution towards our running costs. As always we received help and support from Lisburn and Castlereagh Council with the Community Support Grant and a Hardship Grant. Last year our accountant, Ruairi Maginn, of Daly Park challenged us to raise £6,000 in fund raising to offset our losses. This we have succeeded in doing with three events organised and carried out with aplomb by our volunteers.

### VOLUNTEERS AND FACILIATATORS

No organisation like ours could exist without volunteers and we are no exception. I am proud to say that the team of volunteers we have at MFG are exceptional. The Management Committee provide good governance, the walk leaders take on the responsibility of sourcing walks and of course coffee venues and ensure the safety of walkers, and then there are those who are always there when called upon to help, should it be in the kitchen, baking, driving, cleaning. I thank all of you.

A special thank you to our funders. LCCC continue to assist not only with funding but with advice and support.

The South Eastern Health and Social Care Trust, TADA and the Policing and Community Safety Partnership have also been a great support to MFG.

### Financial Review

The results for the financial year are set out on page 9 and additional notes are provided showing income and expenditure in greater detail.

### Results and Dividends

At the end of the financial year the charity has assets of £53,728 (2023 - £57,995) and liabilities of £698 (2023 - £3,984). The net assets of the charity have decreased by £(981).

### Reserves Position and Policy

#### Reserves Policy

The existing Reserves Policy was £60,000 and we are happy to have reached the target reserve figure. This level of reserves is necessary to cover 6 months of running costs (£25,000), annual room hire costs (£15,000), £18,000 for grants not being renewed and £2,000 for replacement of equipment. The Trustees feel that this level of Reserves Policy is an integral part of the charity's planning, budget and forecasts.

### Public Benefit Statement

The benefits that flow from our purpose are:

- (1) advancing education, older people will be better able to cope with the challenges of ageing and modern life.
- (2) the relief of poverty among older people include, a reduction of financial and emotional distress, a higher quality of life and increased confidence in dealing with financial issues.
- (3) from promoting the preservation and protection of health are a greater sense of wellbeing among older people and

## **Moira Friendship Group**

a reduction in social isolation through greater involvement in various activities.

(4) from improving the benefit of older people is an improvement in their overall quality of life.

(5) flow from providing facilities include, enabling the group to run our activities, encouraging older people to interact socially and provide a safe and comfortable environment.

(6) from raising awareness among the general public will be an increased appreciation of the positive roles older people play, a reduction of apathy or hostility towards older people and to increase awareness of the process of ageing and its attendant problems.

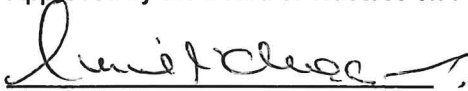
These benefits are and will be demonstrated through surveys of satisfaction at the end of any course, increased attendance at relevant meetings and advice and guidance sought by members. The Charity's beneficiaries are Older people living in Moira and the surrounding areas.

### **Compliance with Sector-Wide Legislation and Standards**

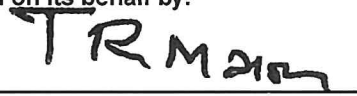
The charity engages pro-actively with legislation, standards and codes which are developed for the sector. Moira Friendship Group subscribes to and is compliant with the following:

- The Charities SORP (FRS 102)

Approved by the Board of Trustees on 7 May 2024 and signed on its behalf by:



**Muriel McCluggage**  
Trustee



**Tom Mason**  
Trustee



**Moira Friendship Group**  
**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

for the financial year ended 31 March 2024

The trustees are responsible for preparing the financial statements in accordance with applicable law and regulations.

The law applicable to charities in Northern Ireland requires the trustees to prepare financial statements for each financial year which give a true and fair view of the assets, liabilities and financial position of the charity as at the financial year end date and of the surplus or deficit of the charity and otherwise comply with the Charities Act (Northern Ireland) 2008.

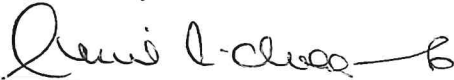
In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP
- make judgements and accounting estimates that are reasonable and prudent;
- state whether the financial statements have been prepared in accordance with applicable accounting standards, identify those standards, and note the effect and the reasons for any material departure from those standards; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees confirm that they have complied with the above requirements in preparing the financial statements.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and 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 (Northern Ireland) 2008. 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.

Approved by the Board of Trustees on 7 May 2024 and signed on its behalf by:



**Muriel McCluggage**  
Trustee



**Tom Mason**  
Trustee

# **Moira Friendship Group INDEPENDENT EXAMINER'S REPORT TO THE BOARD OF TRUSTEES OF MOIRA FRIENDSHIP GROUP**

We have examined the financial statements of the charity for the financial year ended 31 March 2024, which comprise the Statement of Financial Activities, the Balance Sheet and the related notes.

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

The charity's trustees are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act (Northern Ireland) 2008. The charity's trustees consider that an audit is not required for this financial year under the Charities Act (Northern Ireland) 2008 and that an independent examination is required.

It is our responsibility to:

- examine the financial statements under section 65 of the Charities Act;
- follow the procedures laid down by the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act; and
- state whether particular matters have come to our attention.

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

We have examined your charity financial statements as required under section 65 of the Charities Act and our 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. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

In connection with our examination, no matter has come to our attention which gives us cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 63 of the Charities Act
- the financial statements do not accord with those accounting records
- the financial statements have not been prepared in accordance with the 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 (FRS102)
- there is further information needed for a proper understanding of the accounts to be reached.

## **Independent examiner's statement**

We 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 financial statements to be reached.



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**DALY PARK & COMPANY LTD**

Chartered Accountants  
4 Carnegie Street  
Lurgan  
Co. Armagh  
BT66 6AS  
Northern Ireland

**Date: 7 May 2024**

**Moira Friendship Group**  
**STATEMENT OF FINANCIAL ACTIVITIES**

for the financial year ended 31 March 2024

	Notes	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £
<b>Incoming Resources</b>							
Voluntary Income	4.1	65,688	11,875	77,563	52,282	17,365	69,647
Investments	4.2	1,144	-	1,144	165	-	165
<b>Total incoming resources</b>		<b>66,832</b>	<b>11,875</b>	<b>78,707</b>	<b>52,447</b>	<b>17,365</b>	<b>69,812</b>
<b>Resources Expended</b>							
Charitable activities	5.1	61,384	18,304	79,688	66,032	8,959	74,991
<b>Net incoming/outgoing resources before transfers</b>		<b>5,448</b>	<b>(6,429)</b>	<b>(981)</b>	<b>(13,585)</b>	<b>8,406</b>	<b>(5,179)</b>
Gross transfers between funds		(23)	23	-	-	-	-
<b>Net movement in funds for the financial year</b>		<b>5,425</b>	<b>(6,406)</b>	<b>(981)</b>	<b>(13,585)</b>	<b>8,406</b>	<b>(5,179)</b>
<b>Reconciliation of funds:</b>							
Total funds beginning of the year	13	45,605	8,406	54,011	59,190	-	59,190
<b>Total funds at the end of the year</b>		<b>51,030</b>	<b>2,000</b>	<b>53,030</b>	<b>45,605</b>	<b>8,406</b>	<b>54,011</b>

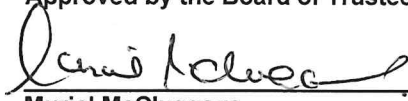
The Statement of Financial Activities includes all gains and losses recognised in the financial year.  
All income and expenditure relate to continuing activities.

**Moira Friendship Group**  
**BALANCE SHEET**

as at 31 March 2024

	Notes	2024 £	2023 £
<b>Current Assets</b>			
Debtors	9	6,044	930
Cash at bank and in hand		47,684	57,065
		<u>53,728</u>	<u>57,995</u>
<b>Creditors: Amounts falling due within one year</b>	10	(698)	(3,984)
<b>Net Current Assets</b>		<u>53,030</u>	<u>54,011</u>
<b>Total Assets less Current Liabilities</b>		<u>53,030</u>	<u>54,011</u>
<b>Funds</b>			
Restricted trust funds		2,000	8,406
General fund (unrestricted)		51,030	45,605
<b>Total funds</b>	13	<u>53,030</u>	<u>54,011</u>

Approved by the Board of Trustees and authorised for issue on 7 May 2024 and signed on its behalf by

  
 Muriel McCluggage  
 Trustee

  
 Tom Mason  
 Trustee

# Moira Friendship Group

## NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 31 March 2024

### 1. GENERAL INFORMATION

Moira Friendship Group is a charity incorporated in Northern Ireland. The registered office of the charity is C/o St. John's Parish, Moira, Craigavon, Co. Armagh, BT67 0LQ, Northern Ireland which is also the principal place of business of the charity. The financial statements have been presented in Pound (£) which is also the functional currency of the charity.

### 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The following accounting policies have been applied consistently in dealing with items which are considered material in relation to the charity's financial statements.

#### **Basis of preparation**

The financial statements have been prepared on the going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP) "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".

As permitted by the Companies Act 2006, the charity has varied the standard formats in that act for the Statement of Financial Activities and the Balance Sheet. Departures from the standard formats are to comply with the requirements of the Charities SORP and are in compliance with section 4.7, 10.6 and 15.2 of that SORP.

#### **Statement of compliance**

The financial statements of the charity for the financial year ended 31 December 2017 have been prepared on the going concern basis and in accordance with the Statement of Recommended Practice (SORP) "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".

#### **Incoming Resources**

Income is recognised by inclusion in the Statement of Financial Activities only when the charity is legally entitled to the income, performance conditions attached to the item(s) of income have been met, the amounts involved can be measured with sufficient reliability and it is probable that the income will be received by the charity.

#### **Resources Expended**

All resources expended are accounted for on an accruals basis. Charitable activities include costs of services and grants, support costs and depreciation on related assets. Costs of generating funds similarly include fundraising activities. Non-staff costs not attributed to one category of activity are allocated or apportioned pro-rata to the staffing of the relevant service. Finance, HR, IT and administrative staff costs are directly attributable to individual activities by objective. Governance costs are those associated with constitutional and statutory requirements.

#### **Debtors**

Debtors are recognised at the settlement amount due after any discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due. Income recognised by the the charity from government agencies and other co-funders, but not yet received at year end, is included in debtors.

#### **Cash at bank and in hand**

Cash at bank and in hand comprises cash on deposit at banks requiring less than three months notice of withdrawal.

#### **Taxation**

No current or deferred taxation arises as the charity has been granted charitable exemption. Irrecoverable valued added tax is expensed as incurred.

### 3. PROVISIONS AVAILABLE FOR AUDITS OF SMALL ENTITIES

In common with many other charity of our size and nature, we use our auditors to assist with the preparation of the financial statements.

**Moira Friendship Group**  
**NOTES TO THE FINANCIAL STATEMENTS**

continued

for the financial year ended 31 March 2024

<b>4.</b>	<b>INCOME</b>				
<b>4.1</b>	<b>DONATIONS AND LEGACIES</b>		<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>2024</b>
			<b>£</b>	<b>£</b>	<b>2023</b>
					<b>£</b>
	Voluntary Income		<u>65,688</u>	<u>11,875</u>	<u>77,563</u>
					<u>69,647</u>
<b>4.2</b>	<b>INVESTMENTS</b>		<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>2024</b>
			<b>£</b>	<b>£</b>	<b>2023</b>
					<b>£</b>
	Investments		<u>1,144</u>	<u>-</u>	<u>1,144</u>
					<u>165</u>
<b>5.</b>	<b>EXPENDITURE</b>				
<b>5.1</b>	<b>CHARITABLE ACTIVITIES</b>	<b>Direct Costs</b>	<b>Other Costs</b>	<b>Support Costs</b>	<b>2024</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>2023</b>
					<b>£</b>
	Charitable activities	<u>-</u>	<u>-</u>	<u>79,688</u>	<u>79,688</u>
					<u>74,991</u>
<b>5.2</b>	<b>SUPPORT COSTS</b>			<b>Charitable Activities</b>	<b>2024</b>
				<b>£</b>	<b>2023</b>
					<b>£</b>
	Finance, accounts and legal costs			1,252	1,651
	Premises costs			14,286	13,203
	Outings & Residencies			24,621	20,841
	Materials and other project costs			1,519	475
	Promotion & Marketing			2,239	931
	Tutor & other professional charges			12,282	9,891
	Functions & Catering			1,834	11,080
	Salaries,wages and related costs			21,655	16,919
				<u>79,688</u>	<u>79,688</u>
					<u>74,991</u>
<b>6.</b>	<b>ANALYSIS OF SUPPORT COSTS</b>				<b>2024</b>
					<b>£</b>
					<b>2023</b>
					<b>£</b>
	Finance, accounts and legal costs			1,252	1,651
	Premises costs			14,286	13,203
	Outings & Residencies			24,621	20,841
	Materials and other project costs			1,519	475
	Promotion & Marketing			2,239	931
	Tutor & other professional charges			12,282	9,891
	Functions & Catering			1,834	11,080
	Salaries,wages and related costs			21,655	16,919
				<u>79,688</u>	<u>74,991</u>
<b>7.</b>	<b>INVESTMENT AND OTHER INCOME</b>				<b>2024</b>
					<b>£</b>
					<b>2023</b>
					<b>£</b>
	Bank interest			<u>1,144</u>	<u>165</u>

**Moira Friendship Group**  
**NOTES TO THE FINANCIAL STATEMENTS**

continued

for the financial year ended 31 March 2024

**8. EMPLOYEES AND REMUNERATION**

**Number of employees**

The average number of persons employed (including executive trustees) during the financial year was as follows:

	2024 Number	2023 Number
Admin Staff	<u>2</u>	<u>2</u>
The staff costs comprise:	2024	2023
	£	£
Wages and salaries	20,908	16,263
Pension costs	747	656
	<u>21,655</u>	<u>16,919</u>
<b>9. DEBTORS</b>	<b>2024</b>	<b>2023</b>
	£	£
Prepayments and accrued income	<u>6,044</u>	<u>930</u>
<b>10. CREDITORS</b>	<b>2024</b>	<b>2023</b>
<b>Amounts falling due within one year</b>	<b>£</b>	<b>£</b>
Taxation and social security costs (Note 11)	148	128
Accruals and deferred income	550	3,856
	<u>698</u>	<u>3,984</u>
<b>11. TAXATION AND SOCIAL SECURITY</b>	<b>2024</b>	<b>2023</b>
	£	£
<b>Creditors:</b>		
PAYE / NI	<u>148</u>	<u>128</u>
<b>12. RESERVES</b>		
	2024	2023
	£	£
At the beginning of the year	54,011	59,190
Deficit for the financial year	(981)	(5,179)
At the end of the year	<u>53,030</u>	<u>54,011</u>

**Moira Friendship Group**  
**NOTES TO THE FINANCIAL STATEMENTS**

continued

for the financial year ended 31 March 2024

**13. FUNDS**

**13.1 RECONCILIATION OF MOVEMENT IN FUNDS**

	Unrestricted Funds £	Restricted Funds £	Total Funds £
At 1 April 2022	59,190	-	59,190
Movement during the financial year	(13,585)	8,406	(5,179)
At 31 March 2023	45,605	8,406	54,011
Movement during the financial year	5,425	(6,406)	(981)
At 31 March 2024	<u>51,030</u>	<u>2,000</u>	<u>53,030</u>

**13.2 ANALYSIS OF MOVEMENTS ON FUNDS**

	Balance 1 April 2023 £	Income £	Expenditure £	Transfers between funds £	Balance 31 March 2024 £
<b>Restricted funds</b>					
LCCC Hardship Fund	455	2,000	455	-	2,000
Lottery Awards for All	7,951	-	7,951	-	-
PCSP Safety Programme	-	4,870	4,893	23	-
LCCC Community Fund	-	5,005	5,005	-	-
	<u>8,406</u>	<u>11,875</u>	<u>18,304</u>	<u>23</u>	<u>2,000</u>
<b>Unrestricted funds</b>					
Unrestricted General	45,605	66,832	61,384	(23)	51,030
<b>Total funds</b>	<u>54,011</u>	<u>78,707</u>	<u>79,688</u>	<u>-</u>	<u>53,030</u>

**13.3 ANALYSIS OF NET ASSETS BY FUND**

	Current assets £	Current liabilities £	Total £
Unrestricted general funds	53,728	(698)	53,030
	<u>53,728</u>	<u>(698)</u>	<u>53,030</u>

**14. POST-BALANCE SHEET EVENTS**

There have been no significant events affecting the Charity since the financial year-end.

**15. TRUSTEE REMUNERATION**

The trustees did not receive, nor did they waive, any remuneration during the current financial year. (2023 - £nil).

**16. INDEPENDENT EXAMINERS REMUNERATION**

The independent examiners, Daly Park & Company Ltd, received an independent examination fee of £500 inclusive of vat for their professional work (2023 - £500). They also maintain the paye / payroll records for the organisation and charged a monthly fee of £60 for this - total for the year was £720 (2023 - £600).

