

Strand Presbyterian Church - a congregation of the Presbyterian Church in Ireland

Receipts and Payments Accounts

for the year ended 31 December 2025

Registered with the Charity Commission for Northern Ireland NIC104314

STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account) for the year ended 31 December 2025

Receipts	Notes	Unrestricted	Restricted	Endowment	2025	2024
Regular Direct Giving	1	58,688.84	10,120.75		68,809.59	65,145.43
HMRC Gift Aid	1	13,590.55	1,849.25		15,439.80	15,916.31
Donations and Legacies	2	5,458.25			5,458.25	14,233.52
Activities that generate income	3	683.80			683.80	646.62
Investment Income	4	306.68			306.68	297.66
Other income sources	5	20,365.99	2,178.75		22,544.74	27,723.45
Total Receipts		99,094.11	14,148.75	0.00	113,242.86	123,962.99
Payments						
Central Church Assessments	6	8,078.00			8,078.00	9,015.00
Ministry & Support Staff	7	41,855.64			41,855.64	34,134.24
Life & Work	8	6,780.85	1,057.00		7,837.85	8,243.86
Governance	9	9,984.61			9,984.61	8,967.38
Property & Equipment						
Utilities	10	13,172.88	1,872.86		15,045.74	13,855.67
Repairs and Maintenance	11	66,494.70	2,984.76		69,479.46	10,958.16
Insurance	12	2,409.84			2,409.84	2,373.00
Grants to Missions and Charities						
United Appeal	13	£ -	5,323.00		5,323.00	5,617.00
Other PCI Schemes	14		1,814.75		1,814.75	540.15
Other Missions and Charities	15	£ 775.00	2,800.00		3,575.00	5,127.50
Total Payments		149,551.52	15,852.37	0.00	165,403.89	98,831.96
Excess of Receipts over Payments		-50,457.41	-1,703.62	0.00	-52,161.03	25,131.03

Notes to the Accounts

31/12/2025

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

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

FUND ACCOUNTING

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

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

1. Regular Direct Giving

	2025	2024
Unrestricted		
Recorded Giving: FWO	58,034.00	56,208.43
Gift aid received (inc GASDS)	13,590.55	13,841.91
Loose collections	654.84	955.00
	72,279.39	71,005.34
Restricted		
Recorded Giving: Mission	2,317.50	2,060.00
Gift Aid: Mission	477.50	511.25
Recorded Giving: Building	2,676.50	2,130.00
Gift Aid: Building	513.75	607.50
Recorded Giving: United Appeal	4,561.75	3,385.00
Gift Aid: United Appeal	761.25	822.50
Recorded Giving: WDA	565.00	407.00
Gift Aid: WDA	96.75	133.15
	11,970.00	10,056.40

2. Donations and Legacies

	2025	2024
Gift Days, Special Collections & General Donations	5,358.25	13,333.52
Legacies and Bequests	0.00	0.00
Received for Congregational Organisations		0.00
Donations from Congregational Organisations	100.00	900.00
	5,458.25	14,233.52

3. Charitable Activities

	2025	2024
Income from Church events	683.80	646.62
Sale or rental of Books /CDs / DVDs	0.00	0.00
Church Magazines	0.00	0.00
	683.80	646.62

4. Investment Income

	2025	2024
General Investment Fund	306.68	297.66
Other - bequest investment	0.00	0.00
	306.68	297.66

5. Other Income Sources

	2025	2024
Musician Fund	0.00	0.00
Community Fund (inc Gift aid)	260.00	63.00
Charities (inc Gift Aid)	1,918.75	1,687.50
Use of Halls by external organisations	19,031.69	19,355.04
Rental of 21 Lisavon Drive	8,738.50	7,828.75
Insurance Claims recoverable/Refunds	0.00	3,655.61
Miscellaneous Income	1,334.30	2,962.30
	31,283.24	35,552.20

6. Central Church Assessments

	2025	2024
Comms Department	762.00	760.00
Central Ministry Fund	2,699.00	2,716.00
Widows of Ministers' Fund	0.00	488.00
Prolonged Disability Fund	111.00	380.00
Incidental Fund	1,885.00	1,955.00
Ministerial Development Fund	0.00	54.00
Assembly Buildings External Work	969.00	977.00
Sick Supply Fund	0.00	11.00
Students Bursary Fund	969.00	869.00
Presbytery Fees	683.00	805.00
	8,078.00	8,255.00

7. Ministry & Support Staff

	2025	2024
Minister Stipend & Expenses	20,988.77	15,503.77
Minister's National Insurance	2,710.89	1,668.32
Minister's Pension Scheme Fund	3,011.50	3,066.27
Apprenticeship Levy	86.00	63.88
Church Administrator (inc Pension, Expenses & HMRC)	7,697.11	7,185.12
Contract Cleaner	7,361.37	6,646.88
	41,855.64	34,134.24

8. Life & Work

	2025	2024
Worship & Fellowship	6,112.42	7,749.00
Discipleship & Ministry	668.43	56.00
Outreach & Youth Ministry	1,057.00	438.86
	7,837.85	8,243.86

9. Governance

	2025	2024
Advertising, Printing, Stationery & Postage	3,529.12	1,168.62
Other Sundry Expenses	5,732.84	7,642.36
Investment Fund (Purchase of 21 Lisavon Drive)	467.50	0.00
Bank Interest & charges	255.15	156.40
	9,984.61	8,967.38

10. Utilities

	2025	2024
Electricity - Church	5,440.14	4,995.59
Gas - Church	4,683.55	4,043.42
Water rates - Church	886.86	1,801.86
Telephone, Internet, IT HW & SW	2,162.33	1,396.27
Rates & Ground Rent - Manse & Lisavon	1,872.86	1,618.53
	15,045.74	13,855.67

11. Repairs & Maintenance

	2025	2024
Repairs etc... Church & Grounds	4,901.89	6,020.47
Repairs etc... Manse	64,577.57	4,937.69
Repairs Etc... House	467.50	0.00
	69,479.46	10,958.16

12. Insurance

	2025	2024
Insurance (church/Manse & House)	2,409.84	2,373.00
	2,409.84	2,373.00

13. United Appeal

	2025	2024
United Appeal (Target £5323)	5,323.00	5,617.00
	5,323.00	5,617.00

14. Other PCI Schemes

	2025	2024
Presbyterian Orphan & Children's Society	0.00	0.00
World Development Appeal	671.75	540.15
Moderator's Appeal	0.00	0.00
Others	1,143.00	0.00
	1,814.75	540.15

15. Other Missions & Charities

	2025	2024
Mission Africa	1,400.00	1,720.00
Serving in Mission	1,400.00	1,720.00
Misc Charities	775.00	1,687.50
	3,575.00	5,127.50

Bank Account Balances at year end - comparison with previous year

	2025	2024	+/ (-)
General Account	£45,462.89	£89,085.91	£(43,623.02)
Building Account	£874.41	£668.92	£205.49
Mission Account	£36.90	£41.90	£(5.00)
Total	£46,374.20	£89,796.73	£(43,422.53)

STATEMENT OF ASSETS AND LIABILITIES

As at 31 December 2025

1. Fixed Assets

The congregation owns the Church premises situated at 161 Connsbrook Avenue, Belfast BT4 1JY, and the associated fixtures and fittings, plant and machinery. The congregation also owns the Manse at 6 Dundela Gardens, Belfast BT4 3DH, and the associated fixtures and fittings. These have an insurance value of £2,315,817 and £370,204 respectively. The church also has a house, which was purchased in 2023 for £118,000.

2. Investments

The congregation has the following investments.

	2025 £	2024 £
General Investment Fund	306	297
Other Investments (from bequests)*	0	0

*This investment was realised and a house purchased for rental income

3. Amounts owed

At the end of the year, the following amounts were owed to the congregation

	2024 £	2023 £
Interest Free Loans	0.00	0.00

4. Cash and Bank balances

	2025 £	2024 £
Deposit Accounts	0.00	0.00
Current Accounts	45,462	89,085
Cash Floats	0.00	0.00

5. Amounts owed

	2025 £	2024 £
Loans	0.00	0.00

Approved by the Kirk Session at a meeting on 16th October 2024 and signed on its behalf by

Rev Alan Marsh (Chairman)

Date: 16 ~~September~~ October 2026

John Johnston (Clerk of Session)

Date: 16 ~~September~~ October 2026