

**RALOO CONGREGATION OF THE PRESBYTERIAN CHURCH IN
IRELAND**

Trustees Annual Report for the year ended 31 December 2022

Registered Charity in Northern Ireland (NIC104916)

**RALOO CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
TRUSTEES ANNUAL REPORT**

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

REFERENCE AND ADMINISTRATIVE DETAILS

Raloo Congregation of the Presbyterian Church in Ireland
72 Raloo Road,
Larne,
County Antrim
BT40 3DU

Registered Charity in Northern Ireland (NIC104916)

CHARITY TRUSTEES

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

Roy Beggs
Robert Campbell
Sandra Graham
William Hollinger

Geoff McBride
Bryans McIlroy
Jim Rice

PRINCIPAL OFFICE BEARERS

Vacancy Convenor
Supply Minister
Clerk of Session
Treasurer

Rev Dave Cromie
Very Rev Dr Michael Barry
Geoff McBride
Helen Rice

INDEPENDENT EXAMINER

Moore Stephens (NI) LLP
Chartered Accountants
3 High Street
LARNE
BT40 1JN

BANKERS

Danske Bank Limited, 8-9 Donegall Square North, BELFAST, BT1 5GB

First Trust Bank Limited, 322 Antrim Road, Glengormley, NEWTOWNABBIEY, BT36 5EQ

Ulster Bank Limited, 9 Upper Main Street, LARNE, BT40 1SZ

RALOO CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

STRUCTURE AND MANAGEMENT

The Kirk Session

The charity trustees of the congregation are the members of its Kirk Session. Under the congregation's governing document, The Code, the book of the constitution and government of the Presbyterian Church in Ireland, the Kirk Session seeks to watch over and promote the spiritual interest of the congregation and of persons not connected with any congregation who are within its bounds. It ensures pastoral care is in place in the congregation and seeks to further the contribution of the Church to Christian witness and service in the local community. The Kirk Sessions has delegated to its Congregational Committee the temporal affairs of the congregation including administering all funds and property belonging to the congregation. Members of the Kirk Session are ex-officio members of the Congregational Committee.

The Kirk Session consists of the ordained minister and the ruling elders of the congregations. All members are entitled to propose, speak and exercise equal votes at meetings, except that the Moderator, the ministers in active duty in the congregation, has no deliberative vote but only a casting vote.

Stated meetings of the Kirk session are held at least twice in each year or as appropriate.

To be chosen for the office of the eldership in the congregation a person must be a voting member and a regular attendant on its ordinances. The selection of those proposed to be called to the office can be either by the congregation or by the Kirk Session. Members are elected if they obtain two-thirds of those who vote.

Presbytery

Under the Presbyterian Church in Ireland form of governance the corporate oversight of a congregation is the responsibility of a Presbytery which superintends generally the spiritual and temporal affairs of the congregations assigned to it by the General Assembly of the Presbyterian Church in Ireland. Raloo congregation of the Presbyterian Church has been assigned to the Carrickfergus Presbytery of the Presbyterian Church in Ireland. The membership of the Presbytery consists mainly of the active ministers of congregations assigned to it by the General Assembly, ministers who have retired from active duty and an elder appointed by the Kirk Session of the congregation.

The General Assembly

The General Assembly is the supreme court of the Church, representing in one body the whole Church and acting as its supreme legislative, administration and judicial authority, in dealing with all matters brought before it. The General Assembly is normally constituted during the first week in June for

worship and to conduct its business. At the end of business it is dissolved. The membership of the General Assembly consists mainly of the active ministers of each congregation, retired ministers and a representative elder appointed by the Kirk Session of each congregation.

DESCRIPTION AND PURPOSE

The charitable purpose of the congregation is the advancement of religion.

Raloo congregation of the Presbyterian Church is a congregation of the Presbyterian Church in Ireland. The Presbyterian Church in Ireland, as a Reformed Church within the wider body of Christ is grounded in the Scriptures, and exists to love and honour God through faith in His Son and by the power of His Spirit, and to enable her members to play their part in fulfilling God's mission to our world.

Raloo congregation's mission purpose and statement is, by the grace of God, "to encourage people of all ages to make a profession of faith and become fully devoted followers of Jesus Christ." Our vision is, by the grace of God, to be an inclusive, welcoming community of Christ's people of all ages, which:

- is increasingly characterised by love for God, and love and concern for others;
- is committed to the historic Christian gospel as revealed in the Bible;
- is relevant to people of this time and place.

The congregation aims to live out its Mission and Vision as a family of God's people by being:

- A Covenant Community: where our relationships are rooted in the promises of God by living faithfully toward him and toward one another
- An Intergenerational Community: where adults intentionally take the lead to engage with, encourage and nurture younger members to maturity in Christ.
- An Outward looking Community: where we want the blessings of God that belong to us in the gospel to become blessings for others beyond the bounds of our community.
- As a congregation of the Presbyterian Church in Ireland, we believe that the Bible is the supreme authority over all we do, and that the Westminster Confession of Faith, along with the Larger and Shorter Catechisms set out what we understand the Bible teaches on key matters of Christian faith and practice.

ACTIVITIES AND OBJECTIVES

The congregation meets for worship every Sunday and visitors are always welcome. The Sacrament of the Lords Supper is observed on several occasions during the year and all those who have been baptised and who have made a profession of faith in the Lord Jesus Christ are admitted to the Lord's Supper. The congregation holds regular prayer/bible study meetings and has a wide range of organisations including Sunday School, Toddlers, Girls Brigade, Boys Brigade, Youth Fellowship, Friendship Club, Bowling Club, PW (Presbyterian Women) and Walking Club (Raloo Ramblers).

The main church, church halls and facilities are also used on a regular basis for fundraising towards various missions, good causes and fund-raising. The local primary school also makes use of the facilities for services and concerts. External youth & community groups and other religious fraternities whose aims & objectives are not in conflict with those of PCI, also make use of the facilities at Raloo PC.

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation normally meets for worship each Sunday at 11.30am and Sunday evenings as announced. During the week the Prayer/Bible Study provides an opportunity for members to meet together for fellowship, to study the scriptures and for a time of prayer.

At 31 December 2022 there were 127 communicant members and 195 families connected with Raloo PC. The average weekly attendance at Sunday morning worship (normally in excess of 90) had been reduced to approximately 50/60 during Covid restrictions but this number is increasing..

Pastoral care

When possible, members of the congregation who are unable to attend church due to sickness or age are visited on a regular basis by the minister, elders or by one of the congregation's pastoral visitors/committee members.

Mission and outreach

At a local level the congregation exists to love and honour God through faith in His Son and by the power of His Spirit, and to enable members to play their part in fulfilling God's mission locally.

The congregation supports the United Appeal for Mission which is a central fund of the Presbyterian Church in Ireland. This fund enables congregations to support the wider mission of the denomination and to do mission and outreach on a denominational basis beyond what the congregation could do on its own. The United Appeal Fund provides financial support for mission personnel at home and overseas, assists congregations with the deployment of locally based staff, enables church planting, provides grant support for the upkeep of church premises, assist with the running costs of Union Theological College, the Church's training college for ministry students, and financially supports congregation in the areas of worship, discipleship, global mission, outreach, leadership and pastoral care.

When practical, the congregation also contributes to the denominations annual World Development Appeal and other special appeals.

The congregation supports local and overseas mission and Christian charities on a regular basis.

Presbytery

The congregation was represented at the regular meetings of Presbytery by our minister and one of the elders. This provides an important link between the congregations and the wider structures of the church.

General Assembly

The minister and one of our elders were nominated to attend the meeting of the General Assembly of the Presbyterian Church in Ireland held in Assembly Buildings, Belfast, in June.

Property

The property consists of a main church building with toilet facilities & offices, 2 main halls in separate buildings each with their own meeting rooms, toilets and catering facilities. The church manse is in close proximity to the main church and halls. There is also a large adjacent car park and graveyard.

Organisations

The following is a brief summary of the organisations with attendances fluctuating throughout the year coming out of Covid:

- Sunday School – during Sunday morning worship during school term time for children 4 – 11 yrs. (up to 15)
- Toddlers - pre-school aged children on a Tuesday morning during the school term (up to 41)
- Girls Brigade - uniform organisation held on a Monday evening from Sept to March for girls aged 3 to year 14 (up to 65)
- Boys Brigade - uniform organisation held on a Friday evening from Sept to March for boys of primary and secondary school age (up to 55)
- Youth Fellowship – first and last Sunday evening of the month for young persons of secondary school age (up to 20)
- Friendship (Thursday Club) - held during the day on Thursdays for adults (up to 30)
- Bowling Club – Tuesday and Wednesday evenings from September to June for all ages (up to 18)
- Presbyterian Women (PW) - held once a month on Tuesday evenings from September to March for women of all ages (up to 10)

You can visit our website at www.raloopec.com or call us for further information.

Volunteers

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

PUBLIC BENEFIT STATEMENT

The Presbyterian Church in Ireland meets the public benefit requirement by providing benefit to its members and the general public by making known the Christian Gospel of the Lord Jesus Christ through the advancement of religion.

The direct benefits which flow from the purposes of the Church include the gaining of an understanding in Christian beliefs as set out in the Bible and in the Church's subordinate standards (the Westminster Confession of Faith and the Shorter and Larger Catechisms) leading to spiritual and moral development and opportunities for response to Bible teaching. In turn, this framework leads to practical expressions of Christian beliefs and standards in the local community such as through the care of those in need (including the sick, disabled and bereaved).

Generally the above benefits are delivered locally by congregations and their members, or are facilitated through presbyteries or are organised and delivered centrally. Local delivery is facilitated by central

resources in almost all cases. Public access is made known through the use of noticeboards, printed material, press advertisement, websites, and social media or in other ways.

The benefits are demonstrated through regular evaluation of the services and informal and ad-hoc feedback from members, their families, and members of the public.

The purpose does not lead to harm. The only private benefit flowing from our purpose is related to Ministers, Missionaries, Deaconesses, Irish Mission workers and Lay Agents who receive benefits as a result of their holding office or employment. However, this is incidental and necessary in order to further our charitable purpose. There are no other private benefits. The beneficiaries of this purpose are members, their families, other individuals that the Presbyterian Church in Ireland is in direct and indirect contact with, the community in which pastoral services are provided and other communities throughout Northern Ireland, the Republic of Ireland, and worldwide which benefit from our engagement with and support for both Christian and other secular organisations, charities and individual members of the public.

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

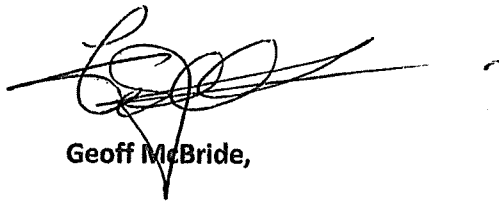
Kirk Session Approval

Approved on behalf of Kirk Session on 24th May 2023 and signed on its behalf by



Rev Dave Cromie,

Chair/Moderator & Vacancy Convenor



Geoff McBride,

Clerk of Session at Raloo PC

**INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF
RALOO PRESBYTERIAN CHURCH
CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

We report on the accounts of Raloo Presbyterian Church for the year ended 31st December 2022, which are set out on pages 7 to 22.

Respective responsibilities of charity trustees and examiner

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

It is our responsibility to:

Examine the accounts under section 65 of the Charities Act

Follow the procedures laid down in the general Directions given by the Commission under Section 65 (9)(b) of the Charities Act

State whether particular matters have come to our attention.

Basis of independent examiner's report

We have examined your charity accounts 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.

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

Our role is to state whether any material matters have come to our attention giving us cause to believe:

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

**QUALIFIED INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF
RALOO PRESBYTERIAN CHURCH CONGREGATION OF THE
PRESBYTERIAN CHURCH IN IRELAND (cont'd)**

Independent examiner's statement

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

Signed:



Name:

MBS Chartered Accountants

Relevant Professional body:

Institute of Chartered Accountants Ireland

Address:

3 High Street
LARNE
BT40 1JN

Date:

31/05/2023

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

RECEIPTS AND PAYMENTS STATEMENT
For the year ended 31 December 2022

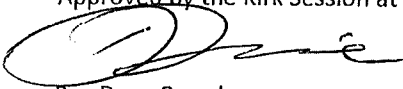
	Notes	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
		£	£	£	£	£
Receipts:						
Donations and legacies	2	73,541	19,025	-	92,566	73,573
Charitable activities	3	-	11,950	-	11,950	5,378
Other trading activities	4	9,574	150	-	9,724	7,212
Investments	5	292	66	-	358	237
Other income	6	1,059	1,806	-	2,865	3,985
Total		84,466	32,997	-	117,463	90,385
Payments:						
Raising funds	7	556	-	-	556	543
Charitable activities	8	44,545	31,243	-	75,788	56,193
Other	9	230	1,347	-	1,577	-
Sub - Total		45,331	32,590	-	77,921	56,736
Asset & Investment Purchases		-	6,608	-	6,608	-
Total		45,331	39,198	-	84,529	56,736
Net Receipts/ (payments)		39,135	-6,601	-	32,934	33,649
Transfers between funds		(1,651)	1,651	-	-	-
Net movement in funds		37,484	(4,550)	-	32,934	33,649
Reconciliation of funds:						
Total funds brought forward		67,414	104,971	-	172,385	138,736
Total funds carried forward		104,898	100,421	-	205,319	172,385

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

STATEMENT OF ASSETS AND LIABILITIES
As at 31 December 2022

	Unrestricted Funds £	Restricted Funds £	Endowme nt Funds £	Total 2022 £	Total 2021 £
Funds Reconciliation					
Bank and Cash at start of year	67,414	104,971	-	172,385	138,736
Net movement in funds	37,484	(4,550)	-	32,934	33,649
	-----	-----	-----	-----	-----
Bank and Cash at end of year	104,898	100,421	-	205,319	172,385
	=====	=====	=====	=====	=====
Bank & Cash Balances					
Bank Current Accounts				205,055	174,634
Cash in Hand				264	751
				-----	-----
				205,319	172,385
				=====	=====
Other Assets					
Fixed Assets – Note 12				852,345	850,030
				-----	-----
				852,345	850,030
				=====	=====

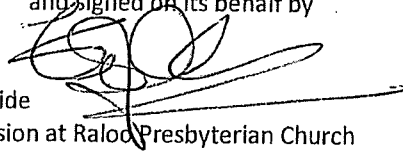
Approved by the Kirk Session at a meeting on



Rev Dave Cromie
Chair/Moderator & Vacancy Convenor

Date: 30/5/23

and signed on its behalf by



Geoff McBride
Clerk of Session at Raloo Presbyterian Church

Date:

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS
31 December 2022

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

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

FUND ACCOUNTING

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

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

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

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS

31 December 2022

2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
Recorded giving:					
Loose collections	605	-	-	605	523
Donations and gifts	55,822	19,025	-	74,847	61,900
Gift Aid	11,114	-	-	11,114	11,150
Legacies and bequest	6,000	-	-	6,000	-
	<u>73,541</u>	<u>19,025</u>	<u>-</u>	<u>92,566</u>	<u>73,573</u>

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
Fundraising	-	1,360	-	1,360	235
Income from charitable activities	-	7,640	-	7,640	1,658
Grave fees	-	2,950	-	2,950	3,435
	<u>-</u>	<u>11,950</u>	<u>-</u>	<u>11,950</u>	<u>5,328</u>

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS
31 December 2022

4. OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
Letting of church hall	-	150	-	150	200
Magheramorne Shared Expenses	4,250	-	-	4,250	
Manse rent	5,324	-	-	5,324	7,012
	<u>9,574</u>	<u>150</u>	<u>-</u>	<u>9,724</u>	<u>7,212</u>

5. INVESTMENT INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
Deposit interest	292	66	-	358	237
Other investment income	-	-	-	-	-
	<u>292</u>	<u>66</u>	<u>-</u>	<u>358</u>	<u>237</u>

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS
31 December 2022

6. OTHER INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
Insurance Claim	1,059	222	-	1,281	-
Grants	-	1,584	-	1,584	3,985
	<u>1,059</u>	<u>1,806</u>	<u>-</u>	<u>2,865</u>	<u>3,985</u>
	<u><u>1,059</u></u>	<u><u>1,806</u></u>	<u><u>-</u></u>	<u><u>2,865</u></u>	<u><u>3,985</u></u>

7. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
FWO envelopes	556	-	-	556	543
Fund raising expenses	-	-	-	-	-
	<u>556</u>	<u>-</u>	<u>-</u>	<u>556</u>	<u>543</u>
	<u><u>556</u></u>	<u><u>-</u></u>	<u><u>-</u></u>	<u><u>556</u></u>	<u><u>543</u></u>

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS
31 December 2022

8. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
General Assembly assessments	15,453	-	-	15,453	13,626
Presbytery fees	525	-	-	525	525
Ministry and support staff costs	4,792	-	-	4,792	4,370
Congregational running expenses	23,103	19,282	-	42,385	25,386
Donations to missions and charities	-	11,961	-	11,961	11,614
Governance costs	672	-	-	672	672
	<u>44,545</u>	<u>31,243</u>	<u>-</u>	<u>75,788</u>	<u>56,193</u>

9. OTHER EXPENDITURE

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
Bank Fees & Loan Interest	230	32	-	262	-
Other	-	1,315	-	1,315	-
	<u>230</u>	<u>1,347</u>	<u>-</u>	<u>1,577</u>	<u>-</u>

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS
31 December 2022

10. EMPLOYEES

	2022	2021
	£	£
Wages and salaries	6,445	6,000
Social security costs	-	-
Pension contributions	-	-
	<u>6,445</u>	<u>6,000</u>

Number of Employees

The average number of employees, including the minister of the congregation, during the year was:

	2022	2021
	No	No
Average number of employees	<u>1</u>	<u>1</u>

There were no employees in receipt of employee benefits in excess of £60,000.

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS
31 December 2022

11. PENSION COSTS

The minister of the congregation is a member of the Presbyterian Church in Ireland Pension Scheme (2009). This is a scheme operated by the Presbyterian Church in Ireland, a separate register charity. The congregation pays an assessment to the Presbyterian Church in Ireland equivalent to the employer's pension contribution for the Scheme and based on the stipend paid to the minister. The Presbyterian Church in Ireland Pension Scheme (2009) is a funded Scheme of the defined benefit type, providing defined benefits based on career average revalued salary. The Scheme has assets held in a separately administered fund managed by a board of trustees. The Presbyterian Church and the Scheme Trustees have agreed a funding plan to ensure the Scheme is sufficiently funded to meet current and future obligations. A formal schedule of contributions was drawn up on 25 November 2015 whereby the Presbyterian Church agreed to pay from 31 December 2015 contributions of 24% of pensionable salaries to cover the accrual of benefits for future service, expenses, the cost of insuring death in service benefits and funding the scheme deficit.

The contributions made by the congregation during the year were

	2022	2021
	£	£
Contributions	-	-
	<u> </u>	<u> </u>

As the congregation does not have any other employees, it does not have a pension scheme.

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS
31 December 2022

12. TANGIBLE FIXED ASSETS

	Buildings	Fixtures and Fittings	Total
	£	£	£
Cost or valuation			
At start of year	824,276	42,926	867,202
Additions	6,608	-	6,608
Disposals	-	-	-
At end of year	<u>830,884</u>	<u>42,926</u>	<u>873,810</u>
Depreciation			
At start of year	-	17,172	17,172
Provision for year	-	4,293	4,293
Disposals	-	-	-
At end of year	<u>-</u>	<u>21,465</u>	<u>21,465</u>
Net Book Value			
At start of year	824,276	25,754	850,030
At end of year	<u><u>830,884</u></u>	<u><u>21,461</u></u>	<u><u>852,345</u></u>

13. INVESTMENTS

	2022	2021
	£	£
Presbyterian Mutual Society	-	-
	<u>-</u>	<u>-</u>

The Committee decided it would be prudent to write-off the Presbyterian Mutual Society balances.

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS
31 December 2022

14. CASH AT BANK AND IN HAND

	2022	2021
	£	£
Danske Bank current accounts	205,055	159,641
Ulster Bank current accounts	-	62
First Trust Bank current accounts	-	780
Cash in hand	264	751
	<u>205,319</u>	<u>161,234</u>

15. CREDITORS: amounts falling due within one year

	2022	2021
	£	£
Interest free loans	-	-
Magheramorne Church loan	-	-
	<u>-</u>	<u>-</u>

16. CREDITORS: amounts falling due after more than one year

	2022	2021
	£	£
Magheramorne Church loan	-	=
	<u>-</u>	<u>=</u>

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS
31 December 2022

17. FUND BALANCES AND RECONCILIATION OF FUNDS

	<u>Balance</u> <u>at start</u> £	<u>Income</u> £	<u>Expenditure</u> £	<u>Transfer</u> £	<u>Balance</u> <u>At end</u> £
Unrestricted Funds					
General Fund	67,414	84,466	45,331	-1,651	104,898
Restricted Funds					
Building Fund	40,868	8,394	6,159	-	43,103
Repair Fund	5,590	5	1,400	-	4,195
Missions & Charities	1,140	12,280	11,395	1,651	3,676
Graveyard	42,626	2,998	7,708	-	37,916
BB	4,620	2,822	5,892	-	1,550
GB	7,046	4,445	4,458	-	7,033
Bowling Club	567	270	60	-	777
PW	957	895	936	-	916
Toddler Group	760	888	742	-	906
Youth Group	297	-	-	-	297
Youth Fellowship	500	-	448	-	52
	<u>104,971</u>	<u>32,997</u>	<u>39,198</u>	<u>1,651</u>	<u>100,421</u>
Endowments					
Legacies and Bequests	-	-	-	-	-
TOTAL	<u>172,385</u>	<u>117,463</u>	<u>84,529</u>	<u>-</u>	<u>205,319</u>

RALOO PRESBYTERIAN CHURCH
A Congregation of The Presbyterian Church in Ireland

NOTES TO THE ACCOUNTS
31 December 2022

18. RELATED PARTY TRANSACTION

During the year the congregation contributed the following amounts to Funds of the General Assembly of the Presbyterian Church in Ireland, a separate charity.

£15,453	for congregational assessments
£6,662	towards the United appeal

There were no other related party transactions.