

**Raloo Presbyterian Church**  
**a congregation of the Presbyterian Church in Ireland**

**Trustees Annual Report and Financial Statements**  
**For the year ended 31 December 2023**

Registered with the Charity Commission for Northern Ireland NIC 104916

**RALOO PRESBYTERIAN CHURCH  
TRUSTEES ANNUAL REPORT  
FOR THE YEAR ENDED 31 DECEMBER 2023**

The Trustees present their Annual Report and Financial Statements for the year ended 31 December 2023 including a Balance Sheet as at that date.

**REFERENCE AND ADMINISTRATIVE DETAILS**

Raloo Congregation of the Presbyterian Church in Ireland  
72 Raloo Road  
Larne  
Co. Antrim  
BT40 3DU

Registered charity in Northern Ireland (NIC 104916).

**CHARITY TRUSTEES**

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

Roy Beggs (Jun)	Geoff McBride
Robert Campbell	Bryans McIlroy
Sandra Graham	Jim Rice
William Hollinger	

**PRINCIPAL OFFICE BEARERS**

Vacancy Convenor	Rev. Dr Cecil Grant
Supply Minister	
Clerk of Session	Geoff McBride
Treasurer	Helen Rice

**INDEPENDENT EXAMINER**

MBS  
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 Cross Street  
LARNE  
BT40 1SZ

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**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 Session 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 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 the representative elder appointed by the Kirk Session of each congregation.

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**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 encouragement 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 characterized 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 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).

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

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**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<sup>st</sup> December 2023 there were 112 communicant members and 196 families connected with Raloo Presbyterian Church. The average weekly attendance at Sunday morning worship 80.

**Pastoral Care**

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, assists with the running costs of Union Theological College, the church's training college for ministry students, and financially supports congregations 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 the 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.

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**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 average attendances (pre COVID restrictions) in brackets:

- Sunday School - during Sunday morning worship during school term time for children 4-11 years (29)
- Toddlers - pre-school aged children on a Tuesday morning during the school term (20 + minders)
- Girls Brigade - uniform organisation held on a Monday evening from September to March for girls aged 3 to year 14 (60)
- Boys Brigade – uniform organisation held on a Friday evening from September to March for boys of primary and secondary school age (40)
- Youth Fellowship - first and last Sunday evening of the month for young persons of secondary school age (18)
- Friendship (Thursday Club) - held during the day on Thursdays for adults (30)
- Bowling Club - Tuesday and Wednesday evenings from September to June for all ages (13)
- Holiday Bible Club - Monday to Friday evenings for one week in August (30)
- Presbyterian Women (PW) - held once a month on Tuesday afternoon from September to March for women of all ages (6)

You can visit our website at [www.raloopc.com](http://www.raloopc.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.

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**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.

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**FINANCIAL REVIEW**

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 152 contributors during the year (146 in previous year, 2022) donating a total of £56,379 (£55,822) in previous year, 2022).

Total income of the congregation during the year was £111,218 compared to £117,463 in the previous year, excluding bequests.

No bequests were received during the year.

Total expenditure increased to £78,099 from £77,921.

**RESPONSIBILITIES IN RESPECT OF THE FINANCIAL STATEMENTS**

The trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

The Trustees are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the congregations and the financial activities for that year. In preparing the financial statements the Trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Make judgements and estimates that are reasonable and prudent
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the funds will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the funds transactions and disclose with reasonable accuracy at any time the financial position of the congregations and enable them to ensure that the financial statements comply with the Statement of Recommended Practice "Accounting and Reporting by Charities (1 January 2015)". They are also responsible for safeguarding the assets of the congregation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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**GOING CONCERN**

The activities of the congregation are dependent on ongoing contributions from its members. The Trustees are of the opinion that the congregation has sufficient resources at the date of approval of these financial statements to meet commitments which will arise in the year from the date of signing this report and subject to the continuing support from members to fund on an ongoing basis the congregation's current activities and other financial commitments


**RESERVES POLICY**

The Trustees have considered the level of unrestricted reserves that it is appropriate to hold taking account of current and ongoing commitments. It is the policy of the Trustees to hold at least 1 month's normal expenditure from unrestricted funds. At the year end unrestricted reserves were £114,418 which represents a higher level of reserves. The Trustees however, consider it prudent to hold reserves at this level as the funding of its present activities is dependent on the ongoing financial support of members.

**RISK REVIEW**

Financial risks are kept under review by the Trustees and systems and procedures implemented to manage identified risks. The principal risks are in relation to the likelihood of reputational damage and financial risks associated with the expectation of ongoing financial support from members. These risks are mitigated by the Trustees, and the Congregational Committee, regularly monitoring the various activities of the congregation at stated meetings and by encouraging members in their regular giving.

Approved on behalf of Kirk Session on 24<sup>th</sup> September 2024 and signed on its behalf by



Rev Andrew Watson  
Chair/Moderator & Vacancy Convenor



Geoff McBride  
Clerk of Session at Raloo Presbyterian Church

Date: 29<sup>th</sup> September 2024

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