

**ST ANDREW'S BANGOR CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)**  
for the year ended 31 December 2023

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
		£	£	£	£	£
<b>Receipts</b>						
Donations and legacies	2	121,275	86,359	-	207,634	240,286
Charitable activities	3	-	1,489	-	1,489	300
Other trading activities	4	4,607	-	-	4,607	3,265
Investment Income	5	-	20	-	20	-
Loans	6	-	-	-	-	-
Other	7	-	-	-	-	2,248
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<b>Total Receipts</b>		125,882	87,868	-	213,750	246,099
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<b>Payments</b>						
Raising funds	8	570	-	-	570	660
Charitable activities	9	111,397	47,866	-	159,263	243,682
Other Expenditure	10	-	21,778	-	21,778	3,637
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<b>Total Payments</b>		111,967	69,644	-	181,611	247,979
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Net receipts / (payments)		13,915	18,224	-	32,139	(1,880)
Transfers between funds		(4,437)	4,437	-	-	-
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Net movement in funds		9,478	22,661	-	32,139	(1,880)
Funds brought forward		80,299	(39,996)	176	40,479	42,359
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Funds carried forward	12	89,777	(17,335)	176	72,618	40,479
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**ST ANDREW'S BANGOR CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**NOTES TO THE ACCOUNTS**  
**31 December 2023**

**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.

**2. DONATIONS AND LEGACIES**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total 2023</b>	<b>Total 2022</b>
	£	£	£	£	
Recorded giving:					
Loose collections	4,238	-	-	4,238	4,262
Donations and gifts	99,644	73,607	-	173,251	209,041
Gift Aid	17,393	12,752	-	30,145	26,983
Legacies and bequest	-	-	-	-	-
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	121,275	86,359	-	207,634	240,286
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ST ANDREW'S BANGOR CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
 NOTES TO THE ACCOUNTS  
 31 December 2023

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Income from charitable activities					
Fundraising events	-	1,489	-	1,489	-
Membership fees	-	-	-	-	-
Grants	-	-	-	-	300
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	-	1,489	-	1,489	300
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4. OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Letting of premises	4,607	-	-	4,607	3,265
Trading income	-	-	-	-	-
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	4,607	-	-	4,607	3,265
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5. INVESTMENT INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Deposit interest	-	20	-	20	-
Other investment income	-	-	-	-	-
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	-	20	-	20	-
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6. LOANS RECEIVED

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Interest free loans	-	-	-	-	-
Bank Loans	-	-	-	-	-
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	-	-	-	-	-
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ST ANDREW'S BANGOR CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
 NOTES TO THE ACCOUNTS (cont'd)  
 31 December 2023

7. OTHER INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Insurance claims	-	-	-	-	-
Other income	-	-	-	-	2,248
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	-	-	-	-	2,248
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8. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
FWO envelopes	570	-	-	570	660
Fundraising events	-	-	-	-	-
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	570	-	-	570	660
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9. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
General Assembly Assessments	15,938	-	-	15,938	16,076
Presbytery fees	775	-	-	775	692
Ministry and support staff costs	40,707	-	-	40,707	38,207
Congregational running expenses	53,977	7,869	-	61,846	49,398
Donations to Missions and charities	-	22,841	-	22,841	26,064
Loans repaid	-	17,156	-	17,156	113,245
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	111,397	47,866	-	159,263	243,682
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**ST ANDREW'S BANGOR CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**NOTES TO THE ACCOUNTS (cont'd)**  
**31 December 2023**

**10. OTHER EXPENDITURE**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Building costs	-	21,778	-	21,778	3,637
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		21,778		21,778	3,637
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**11 FIXED ASSETS**

The congregation owns the Church premises (including halls) situated at 111 Clandeboye Road, Bangor and the associated fixtures, fittings, plant and machinery. These have an insurance value of £3,942,546  
The congregation also owns a Manse at 27 Beechfield Avenue, Bangor valued at £439,915.

ST ANDREW'S BANGOR CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (cont'd)

31 December 2023

11. FUND BALANCES

Fund	Balance at start £	Receipts £	Payment £	Surplus / (Deficit) £	Transfer £	Balance at end £
<b>Unrestricted Funds</b>						
General Fund	80,299	125,882	111,967	13,915	(4,437)	89,777
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	80,299	125,882	111,967	13,915	(4,437)	89,777
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<b>Restricted Funds</b>						
Development Fund	(277,776)	54,628	21,778	32,850	4,907	(240,019)
United Appeal	0	11,461	8,392	3,069	(3,069)	0
Religious and Charitable	11,267	11,088	13,753	(2,665)	3,069	11,671
Sundry Funds	9,002	4,665	2,623	2,042	0	11,044
Boy's Brigade	1,880	7	0	7	0	1,887
Tots & Co	814	1,408	1,126	282	(300)	796
Bowling Club	437	846	381	465	(300)	602
Presbyterian Women	259	589	631	(42)	(50)	167
Youth Fellowship	107	0	129	(129)	100	78
Early Birds	34	100	264	(164)	180	50
Sunshine Hour	269	945	1,058	(113)	0	156
Knit "n" Natter	153	1,810	573	1,237	(1,100)	290
Loans	219,156	0	17,156	(17,156)	0	202,000
Spark	854	321	521	(200)	(100)	554
Ignite	99	0	188	(188)	100	11
Furniture Account	(6,551)	0	(1,071)	(1,071)	1,000	(6,662)
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	(39,996)	87,868	69,644	18,224	4,437	(17,335)
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<b>Endowment Funds</b>						
Cooper Bequest	176	-	-	-	-	176
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	176	-	-	-	-	176
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<b>Total</b>	<b>40,479</b>	<b>213,750</b>	<b>181,611</b>	<b>32,139</b>	<b>0</b>	<b>72,618</b>
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