

GILFORD CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

**Trustees Annual Report and Financial Statements
for the year ended 31 December 2024**

Registered Charity in Northern Ireland (NIC105109)

**GILFORD 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 2024 including a Statement of Assets and Liabilities as at that date.

REFERENCE AND ADMINISTRATIVE DETAILS

Gilford congregation of the Presbyterian Church in Ireland
66 Dunbarton Street,
Gilford.
BT63 6HJ

Registered Charity in Northern Ireland (NIC105109)

CHARITY TRUSTEES

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

| | |
|------------------|--|
| Rev David Conkey | (William Allen – deceased during 2024) |
| Paul Cochrane | Raymond Edgar |
| Albert Kinnear | Herbert McNellis |

PRINCIPAL OFFICE BEARERS

| | |
|------------------|------------------|
| Minister | Rev David Conkey |
| Clerk of Session | Paul Cochrane |
| Treasurer | Lottie McCullagh |

INDEPENDENT EXAMINER

Barry Thompson and Company
76-78 Church Street
Portadown
BT62 3EU

BANKERS

Danske Bank
37-39 Bridge Street
Banbridge
BT32 3JL

SOLICITORS

Thompson Mitchell Solicitors
12-14 Mandeville Street
Portadown
BT62 3NZ

**GILFORD CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
TRUSTEES ANNUAL REPORT (cont'd)**

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 but only a casting vote.

Stated meetings of the Kirk session are held alternate months 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. Gilford congregation of the Presbyterian Church has been assigned to the Iveagh 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.

**GILFORD CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
TRUSTEES ANNUAL REPORT (cont'd)**

DESCRIPTION AND PURPOSE

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

Gilford 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.

The congregation's mission purpose is *to proclaim the Gospel of our Lord and Saviour Jesus Christ both through our individual lives and through our corporate worship on Sunday mornings.*

ACTIVITIES AND OBJECTIVES

The congregation meets for worship every Sunday and visitors are welcome to join. 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 bible study meetings and has a number of organisations including,

- Sunday School
- Presbyterian Woman's meeting
- Kids Clothing Bank
- Ladies Welcome Outreach Group
- Midweek Prayer and Bible Study

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation normally meets for worship each Sunday at 10.30am. During the week the Bible Study provides an opportunity for members to meet together for fellowship, to study the scriptures and for a time of prayer.

As well as our regular services during the year we met to comfort one another and give thanks for the lives of five members who died.

At 31 December 2024 there were 42 communicant members and 70 families connected with the congregations. The average week attendance at morning worship is 30.

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 or by one of the elders.

**GILFORD CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
TRUSTEES ANNUAL REPORT (cont'd)**

Mission and outreach

At a local level the congregation has supported the following charities and appeals.

The Presbyterian Children's Society

British Legion Poppy Appeal

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.

The congregation also contributes to the denominations annual **World Development Appeal** and any other special appeals.

Presbytery

The congregation was represented at the regular meetings of Presbytery by our minister and / or 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.

Organisations

Our Sunday School and Bible class meet each Sunday during our morning worship service. The children are taught from a varied curriculum appropriate to their age group.

On the third Thursday evening of each month, our Presbyterian Woman meet and after a time of worship and prayer an invited guest speaker will bring a gospel centred message through their chosen topic or testimony.

**GILFORD CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
TRUSTEES ANNUAL REPORT (cont'd)**

For part of the year on Monday mornings a group of ladies within the congregation facilitated a mother and toddler group for families in the local area. Each session finished with a focus spot of Christian teaching for toddlers. From this group there developed a Kids Clothing Bank for 0–5 year olds. The Clothing bank opened on one Saturday a month.

A new group called Welcome started during 2024, as an outreach to ladies who visit the Clothing Bank.

On Wednesday evenings we join with members of our sister church in Tullylish for a time of Bible Study and Prayer.

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.

**GILFORD CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
TRUSTEES ANNUAL REPORT (cont'd)**

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 48 contributors during the year (same as in 2023) donating a total of £21,387 (£22,322 in previous year, 2023)

Total Income of the congregation during the year was £43,197 compared to £47,480 in the previous year.

STATEMENT OF TRUSTEE RESPONSIBILITIES

The Trustees are responsible for preparing the annual report and the financial statements of the congregation in accordance with applicable law and generally accepted accounting practice.

As the congregation's total income does not exceed £250,000, the Trustees have elected under Section 64(3) of the Charities Act (Northern Ireland) 2008 to prepare a receipts and payment account and a statement of assets and liabilities.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the congregation's transactions and disclose with reasonable accuracy at any time its financial position. 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.

Approved by the Kirk Session at a meeting on 7/8/25..... and signed on its behalf by

Rev David Conkey

David Conkey

Date:

31/8/25

Paul Cochrane

Paul Cochrane

Date:

31/8/25

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

I report on the accounts of Gilford Presbyterian Church for the year ended 31 December 2024, which are set out on pages 8 to 13.

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 my 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 my attention.

Basis of independent examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my 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.

My 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.

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. That accounting records were not kept in accordance with section 63 of the Charities Act.
2. That 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.

Independent examiner's statement

I have completed my 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, I have found no matters that require drawing to your attention.



Barry Thompson

for and on behalf of Barry Thompson and Company

Accountants and Independent Examiner

76-78 Church Street

Portadown

Co Armagh

Date: 31 August 2025.

GILFORD CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)
for the year ended 31 December 2024

| | Note | Unrestricted Funds | Restricted Funds | Endowment Funds | Total 2024 | Total 2023 |
|--------------------------|------|-----------------------|---------------------|--------------------|----------------|-----------------|
| | | £ | £ | £ | £ | £ |
| Receipts | | | | | | |
| Donations and Legacies | 2 | 29,073 | 8,065 | - | 37,138 | 39,867 |
| Charitable Activities | 3 | 591 | 237 | - | 828 | 2,688 |
| Other trading activities | 4 | - | - | - | - | 3,528 |
| Investment Income | 5 | 709 | 4,528 | - | 5,237 | 1,397 |
| Other | 6 | - | - | - | - | - |
| | | <u>30,373</u> | <u>12,830</u> | <u>-</u> | <u>43,203</u> | <u>47,480</u> |
| Sale of Investments | | - | - | - | - | - |
| Sale of Fixed Assets | | - | - | - | - | - |
| Loans received | | - | - | - | - | - |
| | | <u>30,373</u> | <u>12,830</u> | <u>-</u> | <u>43,203</u> | <u>47,480</u> |
| Total Receipts | | | | | | |
| | | <u>30,373</u> | <u>12,830</u> | <u>-</u> | <u>43,203</u> | <u>47,480</u> |
| Payments | | | | | | |
| Raising Funds | 7 | 440 | - | - | 440 | 419 |
| Charitable Activities | 8 | 36,662 | 12,509 | - | 49,171 | 64,008 |
| Investment Costs | | - | - | - | - | - |
| Other | 9 | - | - | - | - | - |
| | | <u>37,102</u> | <u>12,509</u> | <u>-</u> | <u>49,611</u> | <u>64,427</u> |
| Purchase of Investments | | - | - | - | - | - |
| Purchase of Fixed Assets | | - | - | - | - | - |
| Loan Repayments | | - | - | - | - | - |
| | | <u>37,102</u> | <u>12,509</u> | <u>-</u> | <u>49,611</u> | <u>64,427</u> |
| Total Payments | | | | | | |
| | | <u>37,102</u> | <u>12,509</u> | <u>-</u> | <u>49,611</u> | <u>64,427</u> |
| Net receipts/(payments) | | (6,729) | 321 | - | (6,408) | (16,947) |
| Transfer between funds | | (530) | 530 | - | - | - |
| | | <u>(7,259)</u> | <u>851</u> | <u>-</u> | <u>(6,408)</u> | <u>(16,947)</u> |
| Net movement in funds | | (7,259) | 851 | - | (6,408) | (16,947) |
| Funds brought forward | | 24,728 | 61,457 | - | 86,185 | 103,132 |
| | | <u>24,728</u> | <u>61,457</u> | <u>-</u> | <u>86,185</u> | <u>103,132</u> |
| Funds carried forward | 12 | <u>17,469</u> | <u>62,308</u> | <u>-</u> | <u>79,777</u> | <u>86,185</u> |

GILFORD CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)
for the year ended 31 December 2024

| | Unrestricted Funds £ | Restricted Funds £ | Endowment Funds £ | Total 2024 £ | Total 2023 £ |
|---|----------------------------|--------------------------|-------------------------|------------------|------------------|
| Funds Reconciliation | | | | | |
| Bank and Cash at start of year | 24,728 | 61,457 | - | 86,185 | 103,132 |
| Net movement in funds | (7,260) | 852 | - | (6,408) | (16,947) |
| Bank and cash at end of year | <u>17,468</u> | <u>62,309</u> | <u>-</u> | <u>79,777</u> | <u>86,185</u> |
| Bank & Cash Balances | | | | | |
| | | | | £ | £ |
| Bank Deposit Accounts | | | | - | - |
| Bank Current Accounts | | | | 79,773 | 86,176 |
| Cash in Hand | | | | 4 | 9 |
| | | | | <u>79,777</u> | <u>86,185</u> |
| Other Assets | | | | | |
| | | | | £ | £ |
| Fixed Assets - Note 10 | | | | - | - |
| Property - Church Building (insurance valuation) | | | | 2,295,099 | 2,033,310 |
| Property - Church Hall (insurance valuation) | | | | 935,117 | 828,453 |
| Property - Teachers House (insurance valuation) | | | | 251,189 | 222,536 |
| Property - 54-64 Dunbarton Street (insurance valuation) | | | | 976,967 | 865,530 |
| - Fixtures, Fittings & Equipment | | | | - | - |
| - Vehicles | | | | - | - |
| | | | | <u>4,458,372</u> | <u>3,949,829</u> |
| Investments - Note 11 (at market valuation) | | | | 65,751 | 62,783 |
| Gift Aid receivable on donations | | | | 7,361 | - |
| | | | | <u>73,112</u> | <u>62,783</u> |
| Total assets ex Bank and cash | | | | <u>4,531,484</u> | <u>4,012,612</u> |
| Total assets | | | | <u>4,611,261</u> | <u>4,098,797</u> |
| Liabilities | | | | | |
| Loans | | | | - | - |
| Enter details of any other liabilities | | | | - | - |
| Other | | | | - | - |
| | | | | <u>-</u> | <u>-</u> |

Approved by the Kirk Session on 7 August 2025 and signed on its behalf by

Rev David Conkey

David Conkey

Paul Cochrane

Paul Cochrane

GILFORD CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS
31 December 2024

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 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

| | Unrestricted Funds £ | Restricted Funds £ | Endowment Funds £ | Total 2024 £ | Total 2023 £ |
|----------------------|----------------------------|--------------------------|-------------------------|-----------------|-----------------|
| Recorded giving | 22,092 | 5,305 | - | 27,397 | 28,362 |
| Loose collections | 872 | 1,241 | - | 2,113 | 2,884 |
| Donations and gifts | 267 | - | - | 267 | 1,028 |
| Gift Aid | 5,842 | 1,519 | - | 7,361 | 7,593 |
| Legacies and bequest | - | - | - | - | - |
| | 29,073 | 8,065 | - | 37,138 | 39,867 |

3. CHARITABLE ACTIVITIES

| | Unrestricted Funds £ | Restricted Funds £ | Endowment Funds £ | Total 2024 £ | Total 2023 £ |
|-----------------------------------|----------------------------|--------------------------|-------------------------|-----------------|-----------------|
| Income from charitable activities | - | - | - | - | - |
| Fees from weddings and funerals | - | - | - | - | - |
| Fundraising events | 521 | - | - | 521 | 288 |
| Membership Fees | - | - | - | - | - |
| Grants | 70 | 237 | - | 307 | 2,400 |
| | 591 | 237 | - | 828 | 2,688 |

GILFORD CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
 NOTES TO THE ACCOUNTS
 31 December 2024

4. OTHER TRADING ACTIVITIES

| | Unrestricted Funds £ | Restricted Funds £ | Endowment Funds £ | Total 2024 £ | Total 2023 £ |
|---------------------|----------------------------|--------------------------|-------------------------|-----------------|-----------------|
| Letting of premises | - | - | - | - | 3,528 |
| Trading Income | - | - | - | - | - |
| | - | - | - | - | 3,528 |

5. INVESTMENT INCOME

| | Unrestricted Funds £ | Restricted Funds £ | Endowment Funds £ | Total 2024 £ | Total 2023 £ |
|-----------------------------|----------------------------|--------------------------|-------------------------|-----------------|-----------------|
| Deposit interest | 146 | 1 | - | 147 | 172 |
| General Investment Fund | 563 | 999 | - | 1,562 | 1,225 |
| Rents investment properties | - | 3,528 | - | 3,528 | - |
| Other investment income | - | - | - | - | - |
| | 709 | 4,528 | - | 5,237 | 1,397 |

6. OTHER INCOME

| | Unrestricted Funds £ | Restricted Funds £ | Endowment Funds £ | Total 2024 £ | Total 2023 £ |
|------------------|----------------------------|--------------------------|-------------------------|-----------------|-----------------|
| Insurance Claims | - | - | - | - | - |
| Other Income | - | - | - | - | - |
| | - | - | - | - | - |

GILFORD CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS (cont'd)
31 December 2024

7. RAISING FUNDS

| | Unrestricted Funds £ | Restricted Funds £ | Endowment Funds £ | Total 2024 £ | Total 2023 £ |
|--------------------|----------------------------|--------------------------|-------------------------|-----------------|-----------------|
| FWO envelopes | 440 | - | - | 440 | 419 |
| Fundraising events | - | - | - | - | - |
| | <u>440</u> | <u>-</u> | <u>-</u> | <u>440</u> | <u>419</u> |

8. CHARITABLE ACTIVITIES

| | Unrestricted Funds £ | Restricted Funds £ | Endowment Funds £ | Total 2024 £ | Total 2023 £ |
|------------------------------------|----------------------------|--------------------------|-------------------------|-----------------|-----------------|
| General Assembly Assessments | 2,328 | - | - | 2,328 | 2,743 |
| Presbytery fees | 217 | - | - | 217 | 301 |
| Ministry and support staff costs | 24,805 | 60 | - | 24,865 | 25,041 |
| Congregational running expenses | 8,013 | 8,639 | - | 16,652 | 31,414 |
| Donations to Mission and charities | - | 3,713 | - | 3,713 | 4,075 |
| Governance costs | 1,299 | 97 | - | 1,396 | 434 |
| | <u>36,662</u> | <u>12,509</u> | <u>-</u> | <u>49,171</u> | <u>64,008</u> |

9. OTHER EXPENDITURE

| | Unrestricted Funds £ | Restricted Funds £ | Endowment Funds £ | Total 2024 £ | Total 2023 £ |
|--------------------------------|----------------------------|--------------------------|-------------------------|-----------------|-----------------|
| Investment properties expenses | - | - | - | - | - |
| | <u>-</u> | <u>-</u> | <u>-</u> | <u>-</u> | <u>-</u> |

10. FIXED ASSETS

The congregation owns the Church premises situated at 66 Dunbarton Street, Gilford and the associated fixtures, fittings, plant and machinery. These have an insurance value of £2,295,099, for Church, and The Church Hall at Mill Street Gilford with an insurance value of £251,189 and properties at 54-64 Dunbarton Street, Gilford with an insurance value at £976,967.

11. INVESTMENTS

The congregation has the following investments. Amounts are shown at market valuation.

| | Total 2024 £ | Total 2023 £ |
|-------------------------|-----------------|-----------------|
| General Investment Fund | | |
| Property | 65,751 | 62,783 |
| Other investments | - | - |
| | <u>65,751</u> | <u>62,783</u> |

GILFORD CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
 NOTES TO THE ACCOUNTS (cont'd)
 31 December 2024

12. FUND BALANCES

| Fund | Balance at start | Receipts | Payment | Surplus/ (Deficit) | Transfer | Balance at end |
|---------------------------|------------------|----------|----------|--------------------|----------|----------------|
| | £ | £ | £ | £ | £ | £ |
| Unrestricted Funds | | | | | | |
| No 1 Account | 24,728 | 30,372 | (37,102) | (6,730) | (530) | 17,468 |
| | - | - | - | - | - | - |
| | - | - | - | - | - | - |
| | 24,728 | 30,372 | (37,102) | (6,730) | (530) | 17,468 |
| Restricted Funds | | | | | | |
| Property | 39,219 | 9,152 | (6,228) | 2,924 | - | 42,143 |
| Dunbarton Street | 21,425 | 238 | (2,419) | (2,181) | - | 19,244 |
| Sunday School | 507 | 129 | (30) | 99 | - | 606 |
| Bowling Club | - | - | - | - | - | - |
| Bowling Club (Cash) | 5 | - | (5) | (5) | - | - |
| PW Account | 297 | 318 | (303) | 15 | - | 312 |
| PW Cash | 4 | 71 | (71) | - | - | 4 |
| General Restricted | - | 2,923 | (3,453) | (530) | 530 | - |
| | 61,457 | 12,831 | (12,509) | 322 | 530 | 62,309 |
| Endowment Funds | | | | | | |
| General Investment Fund | - | - | - | - | - | - |
| | - | - | - | - | - | - |
| | - | - | - | - | - | - |
| | - | - | - | - | - | - |
| Total | 86,185 | 43,203 | (49,611) | (6,408) | - | 79,777 |