

**CARRYDUFF 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 £
<b>Receipts</b>						
Donations and legacies	2	149,028	5,375	-	154,403	145,830
Charitable activities	3	18,362	22,490	-	40,852	32,050
Other trading activities	4	4,405	24,000	-	28,405	30,210
Investment income	5	-	-	1,500	1,500	1,181
Other	6	717	-	-	717	644
		-----	-----	-----	-----	-----
<b>Total Receipts</b>		<b>172,512</b>	<b>51,865</b>	<b>1,500</b>	<b>225,877</b>	<b>209,915</b>
		-----	-----	-----	-----	-----
<b>Payments</b>						
Raising funds	7	609	-	-	609	580
Charitable activities	8	182,968	27,693	-	210,661	192,425
Other expenditure	9	23	-	1,500	1,523	1,204
		-----	-----	-----	-----	-----
<b>Total Payments</b>		<b>183,600</b>	<b>27,693</b>	<b>1,500</b>	<b>212,793</b>	<b>194,209</b>
		-----	-----	-----	-----	-----
Net receipts / (payments)		(11,088)	24,172	-	13,084	15,706
Transfers between funds		2,860	(2,860)	-	-	-
		-----	-----	-----	-----	-----
<b>Net movement in funds</b>		<b>(8,228)</b>	<b>21,312</b>	<b>-</b>	<b>13,084</b>	<b>15,706</b>
Funds brought forward		115,156	(40,650)	-	74,506	58,800
		-----	-----	-----	-----	-----
<b>Funds carried forward</b>	<b>11</b>	<b>106,928</b>	<b>(19,338)</b>	<b>-</b>	<b>87,590</b>	<b>74,506</b>
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**CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
STATEMENT OF ASSETS AND LIABILITIES**

**As at 31 December 2024**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2024 £	Total Funds 2023 £
<b>Funds Reconciliation</b>					
Bank and Cash at start of year	115,156	(40,650)	-	74,506	58,800
Net movement in funds	(8,228)	21,312	-	13,084	15,706
	-----	-----	-----	-----	-----
Bank and Cash at end of year	106,928	(19,338)	-	87,590	74,506
	=====	=====	=====	=====	=====
<b>Bank &amp; Cash Balances</b>					
Bank Current Accounts				87,590	115,505
Banks Loans & Overdrafts				-	(40,999)
				-----	-----
				87,590	74,506
				=====	=====
<b>Other Assets</b>					
Fixed Assets – Note 10				1,500,000	1,500,000
General Investment Fund				63,421	60,557
				-----	-----
				1,563,421	1,560,557
				-----	-----
<b>Total assets less liabilities</b>				<b>1,651,011</b>	<b>1,635,063</b>
				=====	=====

Approved by the Kirk Session at a meeting on 18 March 2025 and signed on its behalf by

Rev Alistair Smyth

Mr Ian Montgomery

Signed: *Alistair Smyth*

Signed: *Ian Montgomery*

Date: 18 March 2025

Date: 18 March 2025

**CARRYDUFF 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 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 2024</b>	<b>Total 2023</b>
	£	£	£	£	£
Recorded giving	121,114	-	-	121,114	111,634
Loose collections	2,560	-	-	2,560	2,960
Gift Aid	25,331	-	-	25,331	23,500
Repairs income	-	2,597	-	2,597	1,555
Graveyard income	-	2,778	-	2,778	658
Legacies and bequests	23	-	-	23	5,523
	----- 149,028 -----	----- 5,375 -----	----- - -----	----- 154,403 -----	----- 145,830 -----

**CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
NOTES TO THE ACCOUNTS**

**31 December 2024**

**3. CHARITABLE ACTIVITIES**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total 2024</b>	<b>Total 2023</b>
	£	£	£	£	£
Donations and appeals	18,362	-	-	18,362	15,463
Mission donations	-	2,080	-	2,080	2,933
Organisation income	-	20,410	-	20,410	13,654
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	18,362	22,490	-	40,852	32,050
	-----	-----	-----	-----	-----

**4. OTHER TRADING ACTIVITIES**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total 2024</b>	<b>Total 2023</b>
	£	£	£	£	£
Letting of church premises	4,405	-	-	4,405	6,210
Other rental income	-	24,000	-	24,000	24,000
	-----	-----	-----	-----	-----
	4,405	24,000	-	28,405	30,210
	-----	-----	-----	-----	-----

**5. INVESTMENT INCOME**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total 2024</b>	<b>Total 2023</b>
	£	£	£	£	£
Manse land investment account	-	-	1,500	1,500	1,181
	-----	-----	-----	-----	-----
	-	-	1,500	1,500	1,181
	-----	-----	-----	-----	-----

**CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
NOTES TO THE ACCOUNTS (cont'd)**

**31 December 2024**

**6. OTHER INCOME**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total 2024</b>	<b>Total 2023</b>
	£	£	£	£	£
Miscellaneous income	717	-	-	717	644
	----- 717 -----	----- - -----	----- - -----	----- 717 -----	----- 644 -----

**7. RAISING FUNDS**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total 2024</b>	<b>Total 2023</b>
	£	£	£	£	£
WFO envelopes	609	-	-	609	580
	----- 609 -----	----- - -----	----- - -----	----- 609 -----	----- 580 -----

**8. CHARITABLE ACTIVITIES**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total 2024</b>	<b>Total 2023</b>
	£	£	£	£	£
General Assembly Assessments	14,113	-	-	14,113	13,394
Presbytery fees	1,036	-	-	1,036	986
Ministry and support staff costs	109,345	-	-	109,345	84,351
Congregational running expenses	38,112	7,338	-	45,450	60,060
Donations to missions/charities	19,862	4,380	-	24,242	21,459
Organisation costs	-	15,975	-	15,975	11,675
Governance costs	500	-	-	500	500
	----- 182,968 -----	----- 27,693 -----	----- - -----	----- 210,661 -----	----- 192,425 -----

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

**9. OTHER EXPENDITURE**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total 2024</b>	<b>Total 2023</b>
	£	£	£	£	£
Bequest account expenditure	23	-	-	23	23
Investment account expenditure	-	-	1,500	1,500	1,181
	----- 23	----- -	----- 1,500	----- 1,523	----- 1,204

**10. FIXED ASSETS**

The congregation owns the Church premises situated at Church Road, Carryduff and the associated fixtures, fittings, plant and machinery. These have an insurance value of £5,169,456. The manse at Manse Gardens, Carryduff has an insurance value of £566,681.

**CARRYDUFF CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
NOTES TO THE ACCOUNTS (cont'd)**

**31 December 2024**

**11. FUND BALANCES**

<b>Fund</b>	<b>Balance at start</b>	<b>Receipts</b>	<b>Payments</b>	<b>Surplus / (Deficit)</b>	<b>Transfer</b>	<b>Balance at end</b>
	£	£	£	£	£	£
<b>Unrestricted Funds</b>						
General account	20,450	172,489	(183,577)	(11,088)	2,860	12,222
Bequests account	94,706	23	(23)	-	-	94,706
	-----	-----	-----	-----	-----	-----
	115,156	172,512	(183,600)	(11,088)	2,860	106,928
	-----	-----	-----	-----	-----	-----
<b>Restricted Funds</b>						
Mission account	6,402	2,080	(4,380)	(2,300)	-	4,102
Graveyard account	872	2,778	(3,208)	(430)	-	442
Repairs account	(15,451)	2,597	(4,130)	(1,533)	-	(16,984)
29 Church Road account	(40,999)	24,000	-	24,000	-	(16,999)
Organisation accounts	8,526	20,410	(15,975)	4,435	(2,860)	10,101
	-----	-----	-----	-----	-----	-----
	(40,650)	51,865	(27,693)	24,172	(2,860)	(19,338)
	-----	-----	-----	-----	-----	-----
<b>Endowment Funds</b>						
Investment account	-	1,500	(1,500)	-	-	-
	-----	-----	-----	-----	-----	-----
	-	1,500	(1,500)	-	-	-
	-----	-----	-----	-----	-----	-----
<b>Total</b>	<b>74,506</b>	<b>225,877</b>	<b>(212,793)</b>	<b>13,084</b>	<b>-</b>	<b>87,590</b>
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