

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

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

## **DUNLOY 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 2023 including a Statement of Assets and Liabilities as at that date.

### **REFERENCE AND ADMINISTRATIVE DETAILS**

Dunloy Congregation of the Presbyterian Church in Ireland.

Correspondence address: Main Street, Dunloy, Co. Antrim. BT44 9AB.

Registered Charity in Northern Ireland (NIC105306).

### **CHARITY TRUSTEES**

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

Rev Rodney Moody (resigned 10 <sup>th</sup> September 2023)	Mr Stuart Gowland
Mr Jonathan Gault	Mr Jim Sayers
Mr Harris Gerrow	Mr Thomas Paul

### **PRINCIPAL OFFICE BEARERS**

Minister:	Rev Rodney Moody (resigned 10 <sup>th</sup> September 2023)
Clerk of Session:	Mr Jonathan Gault
Treasurer:	Mr Stuart Gowland (resigned 22 <sup>nd</sup> May 2023) Mr Harris Gerrow (appointed 22 <sup>nd</sup> May 2023)

### **INDEPENDENT EXAMINER**

James Gillespie (F.C.A.)  
Stevenson and Wilson  
Chartered Accountants  
22-30 Broadway Ave,  
Ballymena.  
BT43 7AA.

### **BANKERS**

Danske Bank

### **SOLICITORS**

Greer Hamilton Gailey Murphy Carey  
27 High Street,  
Ballymoney,  
BT53 6A

## **DUNLOY 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 congregation. 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 at five times in each year.

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. Dunloy congregation of the Presbyterian Church has been assigned to the Route 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.

## DUNLOY 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.

Dunloy 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 statement is as follows *by the grace of God, to help people of all ages 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 welcome to join.

The Sacrament of the Lord's 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 wide range of organisations including:

- Sunday School
- Bowling Club
- Presbyterian Women
- Mid-Week

## **DUNLOY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

### **TRUSTEES ANNUAL REPORT (cont'd)**

#### **ACHIEVEMENTS AND PERFORMANCE**

##### **Worship and prayer**

The congregation normally meets for worship each Sunday at 10.45am. 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.

There is also a prayer meeting before the Sunday service at 10.15am and a monthly prayer meeting on the second Tuesday of the month at 8.00pm.

At 31 December 2023 there were 79 communicant members and 54 families connected with the congregation. The average week attendance at morning worship is 40.

##### **Pastoral care**

Members of the congregation who are unable to attend church due to sickness or age who would have been visited on a regular basis by the minister, elders or by phone if unable to call round in person.

##### **Mission and outreach**

At a local level the congregation ran a messy church night and a kids movie night.

From the Midweek collection we support a child through adopt a child and through our Sunday school collection we support a child from Uganda.

Through the Presbyterian Woman, there was donations to PW Mission Fund of £600, The Alzheimer's Society of £300, Presbyterian Church Wider World of £112 and senior citizens Christmas hampers costing a total of £266.

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.

## **DUNLOY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

### **TRUSTEES ANNUAL REPORT (cont'd)**

#### **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 the representative elder were nominated to attend the meetings of the General Assembly of the Presbyterian Church in Ireland, held in Assembly Buildings in Belfast, in June.

#### **Property**

There were no significant property projects undertaken during 2023. Expenditure related to general repairs and ongoing maintenance.

#### **Organisations**

The Presbyterian Woman's organisation meets on the 1st Monday of every month from October through to April. There are currently 16 members on it's roll. Meetings consist of bible study and guest speakers with a Christian Ethos. The PW normally raises money through fundraisers such as the Pudding Party night and it's annual church service. Money was also raised from donations from the church and PW members and this helped support charities such as the PW Missions Fund.

Dunloy Bowling Club meets each Thursday night from September to mid-April. We have approximately 24 members. We belong to the North West Bowling League and play competitive matches once a week. We also run an annual singles tournament in early January with the proceeds going to local charities.

Sunday School is held each Sunday and consists of a junior class for ages 4 - 9 and a senior class for ages 10 - early teens. On average there are roughly 4 - 6 children attending the junior class and 2 - 4 children in the senior class. The children help support a child in Uganda through their weekly collection. There was a Christmas party and Sunday School trip during the year.

#### **Volunteers**

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

## **DUNLOY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

### **TRUSTEES ANNUAL REPORT (cont'd)**

#### **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.

## DUNLOY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

### TRUSTEES ANNUAL REPORT (cont'd)

#### FINANCIAL REVIEW

There was a total income of £49,257 in 2023, increasing from £45,956 in 2022.

Total expenditure decreased from £73,500 in 2022 to £49,545 in 2023. The main reason for this decrease was a reduction in the level of repairs and maintenance expenditure in the 2023 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) 208 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 on 28<sup>th</sup> August 2024 and signed on its behalf by:

Signature: \_\_\_\_\_



Name: Mr. Harris Gerrow (Trustee)

Signature: \_\_\_\_\_



Name: Mr. Jonathan Gault (Clerk of Session)

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

I report on the accounts of Dunloy congregation for the year ended 31 December 2023, which are set out on pages 9 to 14.

### **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.



James Gillespie (F.C.A.)

Stevenson and Wilson

Chartered Accountants

Date: 28<sup>th</sup> August 2024

22-30 Broadway Avenue

Ballymena

BT43 7AA

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

**STATEMENT OF FINANCIAL ACTIVITY (RECEIPTS AND PAYMENTS ACCOUNT) FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2023**

	Note	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
		£	£	£	£
<b>Receipts</b>					
Donations and legacies	2	27,138	12,772	39,910	38,321
Charitable activities	3	600	3,170	3,770	2,721
Other trading activities	4	1,192	-	1,192	1,147
Investment income	5	835	3,550	4,385	3,767
<b>Total receipts</b>		<b>29,765</b>	<b>19,492</b>	<b>49,257</b>	<b>45,956</b>
<b>Payments</b>					
Raising funds	6	300	-	300	760
Charitable activities	7	27,415	21,830	49,245	72,740
<b>Total payments</b>		<b>27,715</b>	<b>21,830</b>	<b>49,545</b>	<b>73,500</b>
Net receipts/(payments)		2,050	(2,338)	(288)	(27,544)
Transfers between funds		(1,832)	1,832	-	-
Net movement in funds		218	(506)	(288)	(27,544)
Reconciliation of funds:					
Total funds brought forward		6,859	100,345	107,204	134,748
<b>Total funds carried forward</b>	10	<b>7,077</b>	<b>99,839</b>	<b>106,916</b>	<b>107,204</b>

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

**STATEMENT OF ASSETS AND LIABILITIES AS AT 31<sup>st</sup> DECEMBER 2023**

	Unrestricted Funds	Restricted Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£
<b>Funds reconciliation – Note 10</b>				
Bank and cash at start of year	6,859	100,345	107,204	134,748
Net movement in funds	218	(506)	(288)	(27,544)
	<u>7,077</u>	<u>99,839</u>	<u>106,916</u>	<u>107,204</u>
<b>Bank and cash at end of year</b>				
<b>Bank and cash balances</b>				
Bank current accounts			<u>106,916</u>	<u>107,204</u>
			<u>106,916</u>	<u>107,204</u>
<b>Other assets</b>				
Fixed assets – Note 8			2,577,684	2,404,822
Investments – Note 9			365,426	337,687
Gift Aid receivable on donations			4,126	3,301
			<u>2,947,236</u>	<u>2,745,810</u>
<b>Liabilities</b>			<u>2,160</u>	<u>1,080</u>

Approved by the Kirk Session on 28<sup>th</sup> August 2024 and signed on its behalf by:

Signature:



Name: Mr. Harris Gerrow (Trustee)

Signature:



Name: Mr. Jonathan Gault (Clerk of Session)

## DUNLOY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

### NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31<sup>st</sup> 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

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	Total 2023	Total 2022
	£	£	£	£
Recorded giving	23,768	6,461	30,229	27,890
Loose collections	-	259	259	-
Donations and gifts	500	4,796	5,296	5,080
Gift Aid	2,870	1,256	4,126	5,351
	----- 27,138	----- 12,772	----- 39,910	----- 38,321

#### 3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
	£	£	£	£
Organisation income	-	3,170	3,170	1,681
Grants	-	-	-	750
Fees from weddings and funerals	600	-	600	290
	----- 600	----- 3,170	----- 3,770	----- 2,721

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

**NOTES TO THE ACCOUNTS (continued)**

**4. OTHER TRADING ACTIVITIES**

	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
	£	£	£	£
Rental income	1,192	-	1,192	1,147
	-----	-----	-----	-----
	1,192	-	1,192	1,147
	-----	-----	-----	-----

**5. INVESTMENT INCOME**

	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
	£	£	£	£
Deposit interest	835	3,550	4,385	3,767
	-----	-----	-----	-----
	835	3,550	4,385	3,767
	-----	-----	-----	-----

**6. RAISING FUNDS**

	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
	£	£	£	£
FWO envelopes	300	-	300	760
	-----	-----	-----	-----
	300	-	300	760
	-----	-----	-----	-----

**7. CHARITABLE ACTIVITIES**

	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
	£	£	£	£
General Assembly Assessments	3,819	-	3,819	4,681
Presbytery Fees	210	-	210	206
Ministry and support staff costs	12,028	-	12,028	15,613
Congregational running expenses	11,358	4,213	15,571	13,154
Repairs and maintenance	-	6,592	6,592	29,991
Donations to missions and charities	-	11,025	11,025	9,095
	-----	-----	-----	-----
	27,415	21,830	49,245	72,740
	-----	-----	-----	-----

## DUNLOY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

### NOTES TO THE ACCOUNTS *(continued)*

#### 8. FIXED ASSETS

The congregation owns the Church building situated on Main Street, Dunloy, the Church Hall situated on Station Road, Dunloy and the associated fixtures, fittings, plant and machinery. These have a combined insurance value of £2,477,684. The congregation also own approximately 13.5 acres situated on Station Road, Dunloy, with an approximate market value of £100,000.

Any fixed assets purchased for use by the charity have been capitalised if they can be used for more than one year and cost at least £2,500. They are valued at cost or, if gifted, at the value to the charity on receipt. The Trustees have agreed that any fixed asset addition with a value of less than £2,500 does not need to be shown as an asset and will simply be written off as expenditure in the year of purchase.

This is reviewed on an annual basis by the Trustees.

#### 9. INVESTMENTS

	2023	2022
	£	£
Brewin Dolphin	314,403	288,368
M&G Fund	23,636	24,205
Presbyterian Fund	27,387	25,114
	-----	-----
	<b>365,426</b>	<b>337,687</b>
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**DUNLOY CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

**NOTES TO THE ACCOUNTS (continued)**

**10. FUND BALANCES**

<b>Fund</b>	<b>Balance at 1<sup>st</sup> Jan 2023 £</b>	<b>Total Receipts £</b>	<b>Total Payments £</b>	<b>Transfer £</b>	<b>Surplus / Deficit £</b>	<b>Balance at 31<sup>st</sup> Dec 2023 £</b>
<b>Unrestricted Funds</b>						
General Account fund	6,859	29,765	27,715	(1,832)	218	7,077
	-----	-----	-----	-----	-----	-----
	<b>6,859</b>	<b>29,765</b>	<b>27,715</b>	<b>(1,832)</b>	<b>218</b>	<b>7,077</b>
	-----	-----	-----	-----	-----	-----
<b>Restricted Funds</b>						
Sunday School fund	1,208	191	288	-	(97)	1,111
Building, repairs and maintenance fund	81,379	5,611	6,621	1,832	822	82,201
GSR Account fund	3,185	1,531	2,856	-	(1,325)	1,860
General Missions fund	5,145	2,631	3,450	-	(819)	4,326
Moderators Appeal fund	35	189	-	-	189	224
United Appeal fund	84	3,010	2,713	-	297	381
World Development fund	-	145	145	-	-	-
Mid-Week fund	41	128	-	-	128	169
Presbyterian Women fund	517	2,486	1,639	-	847	1,364
Bowling Club fund	1,434	3,570	2,398	-	1,172	2,606
Presbyterian Childrens fund	46	-	46	-	(46)	-
His Glory Mission fund	1,342	-	-	-	-	1,342
Congregational lunch fund	255	-	-	-	-	255
Jubilee Ukraine collection fund	1,674	-	1,674	-	(1,674)	-
Alex McDowell donation fund	4,000	-	-	-	-	4,000
	-----	-----	-----	-----	-----	-----
	<b>100,345</b>	<b>19,492</b>	<b>21,830</b>	<b>1,832</b>	<b>(506)</b>	<b>99,839</b>
	-----	-----	-----	-----	-----	-----
<b>TOTAL</b>	<b>107,204</b>	<b>49,257</b>	<b>49,545</b>	<b>-</b>	<b>(288)</b>	<b>106,916</b>
	-----	-----	-----	-----	-----	-----