

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

TRUSTEES' ANNUAL REPORT
AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED
31st DECEMBER 2024

CLOUGHWATER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

Year Ended 31 December 2024

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CLOUGHWATER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

TRUSTEES' ANNUAL REPORT

The Trustees of Cloughwater Congregation of the Presbyterian Church in Ireland present their Annual Report and Financial Statements for the year ended 31st December 2024 including a balance sheet as at that date.

REFERENCE AND ADMINISTRATIVE DETAILS

Cloughwater Congregation of the Presbyterian Church in Ireland, 125 Cloughwater Road, Ballymena, BT43 6QR

Registered Charity in Northern Ireland (NIC105373)

CHARITY TRUSTEES

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

Rev Alistair McCracken
Mr Ian Brown
Mr Ivan Davison
Mr David Galbraith
Mr Andrew Mauger
Mr William McKeown (Elder Emeritus March 2024)
Mr Edward Montgomery
Mr Stephen Porter
Mr Robert Simpson (Died December 2024)
Mr Stephen Simpson

PRINCIPAL OFFICE BEARERS

Minister	Rev Alistair McCracken
Clerk of Session	Mr Ian Brown
Treasurer	Mr Ian Brown

AUDITOR

Mr Edwin McLaughlin, Senior Statutory Auditor, D T Carson & Co, Chartered Accountants, 51-53 Thomas Street, Ballymena, BT43 6AZ

BANKERS

Danske Bank , 1-2 Broadway, Ballymena, BT43 7AA

CLOUGHWATER 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 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 congregation. All members are entitled to propose, speak and exercise equal votes at meetings, except that the Moderator, the minister in active duty in the congregation, has no deliberative but only a casting vote.

Stated meetings of the Kirk Session are held in January, March, May, September and November.

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 the votes of 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. Cloughwater congregation of the Presbyterian Church has been assigned to the Ballymena 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 each of the Kirk Sessions of the congregations.

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, administrative and judicial authority, in dealing with all matters brought before it. The General Assembly is normally constituted during a 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.

CLOUGHWATER 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.

Cloughwater 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 our members to play their part in fulfilling God's mission to our world.

Just as, "Man's chief end is to glorify God and enjoy Him forever", we believe this is our purpose as a congregation. We are "A chosen people, a royal priesthood, a holy nation, a people belonging to God, that you (we) may declare the praises of him who called you (us) out of darkness into his wonderful light." (1 Peter 2:9) We take from the catechism and this verse that we are to be engaged in worship as we glorify and praise God together; in proclamation, as we declare the word of God/gospel within and outside the congregation, at home and abroad; in fellowship, living, serving and growing together "in grace and in knowledge of our Lord and Saviour Jesus Christ".

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 three 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:

Afternoon Fellowship	Presbyterian Women
Girls' Brigade	Boys' Brigade
Flame / Fuel	Ignite (19-30's)
Praise Group	Sunday School
Creche	Men at Cloughwater
Kids Club	Tea & Tots

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation normally meets for worship each Sunday at 11.30 am (11am July & August) and 7pm September to June (1st and 3rd Sundays). Creche is provided for pre-school children during morning worship and other children up to the age of eight leaving the main church during the service for kids club. During the week the Midweek Prayer and Bible Study provides an opportunity for members to meet together for fellowship, to study the scriptures and for a time of prayer. We give thanks for faithfully attended services throughout the year.

At 31st December 2024 there were 147 communicant members with one new member enrolled during the year and 158 families connected with the congregation. The average attendance at morning worship was 120 and 40 at the evening service.

CLOUGHWATER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

TRUSTEES' ANNUAL REPORT – CONT'D

Pastoral care

Members of the congregation are visited by the minister and elders throughout the year, whenever this was unable to be carried out, telephone communication was utilised throughout the year. Those who are sick, the elderly, the bereaved and those facing difficult circumstances are given special attention through visits and the provision of support, friendship and prayer.

A Care Team is established to visit those members of the congregation in hospital or residential/nursing homes, aiming to show the concern of the church and to share sensitively the gospel message. The Care Team also provides practical care to those at times of specific need including, for example, visitation of new mothers.

Mission and outreach

At a local level the congregation seeks to reach out to the surrounding community with the Good News of the gospel. The congregation is connected with two neighbouring Primary schools (Clough & Kirkinriola) and our minister regularly attended the schools to conduct worship at morning assembly from the start of the academic year in September 2024. There is a missionary committee within the congregation who together organise support for mission at home and abroad, providing updates/information on our mission partners and the work they are involved in across the globe. Dedicated missionary fund by the congregation help provide charitable donations to a number of mission organisations such as, Compassion, Hamsayeh International, Pioneers, Wycliffe Bible Translation, Calvary Mission, Scripture Union Projects, Faith Mission, Christians Against Poverty and Release International.

The congregation also 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 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 throughout the year.

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 congregation and the wider structures of the church.

Property

The congregation ensures that the church property is kept in good condition and all work is overseen by the church committee.

CLOUGHWATER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

TRUSTEES' ANNUAL REPORT – CONT'D

Organisations

Boys' Brigade

The object of 1st Cloughwater BB is the advancement of Christ's kingdom among boys and the promotion of habits of obedience, reverence, discipline, self-respect and all that tends towards a true Christian manliness. We meet on Monday nights between September and March and there are 3 sections – Anchor Boys, Junior Section and Company Section. This year the bible class topic was the Beatitudes and the boys learned the eight blessings given by Jesus during the Sermon on the Mount, explaining that each Beatitude describes a character attitude and a promise of blessing to those people who possess it. Along with the bible class the boys enjoy craft activities, cooking/baking and of course games during the Monday nights. In the middle of March the annual parents night was held where parents and friends of the boys come along to see some of the activities the boys enjoy as part of 1st Cloughwater BB company.

Girls' Brigade

There are 45 girls (aged 3 to 18 years) registered in our GB Company. There are 7 Commissioned Officers, 6 Associate Leaders and 2 Sub Officers leading our Company. We meet on Thursday evenings from mid-September until the end of March. Throughout the year we have succeeded in having a varied badgework programme for all sections covering Spiritual, Educational, Service and Physical aspects. Each night we follow the GBNI Scripture course in all sections and this year this was entitled "We Believe".

All sections enjoyed activities and crafts based on Ulster Wildlife. This included a visit from the "Wee Critters" and an outing to Broughshane Wild Fowl Pond. Various crafts such as making bird feeders, bug hotels and bird houses were undertaken. Team games were played by Explorers and Juniors who also entered our District Team Games competition. Our Juniors and Seniors & Brigaders also learned how to line dance. The Duke of Edinburgh Award scheme continues to run in our Company with 2 girls working for the Bronze level and 1 working towards Gold level.

Attendance has been very good throughout the year.

FLAME (Youth Fellowship)

FLAME meets fortnightly for young people aged 11 to 18 years old. An average of 15 young people attend and enjoy a mix of food, games and Bible Study together. This year at a number of our meetings we focused on "Going Deeper" in topics such as prayer, worship, mission, Easter and God. The young people enjoyed a wide variety of activities including pizzas nights, Beach Banter at Castlerock and a night out at scrapyard golf. A number of guest speakers came along throughout the year to help the members think about what the Bible says about certain topics, how to live a Christian life and share faith with others.

Sunday School

Sunday School normally meet each Sunday morning from 10:30 to 11:15 running from September to June. There are 52 children registered ranging from age 4 to 17 with 8 teachers spread out across each class group. The teachers follow "Go Teach" literature during each class and the children also learn catechisms and memory verses.

CLOUGHWATER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

TRUSTEES' ANNUAL REPORT – CONT'D

Presbyterian Women

The Cloughwater Ladies group meet on a Tuesday evening, once a month from September through to May with approximately 30 ladies attending each meeting. We have followed the PW theme of "Entrusted" this year and at each meeting we have had a devotional time based on this theme. Throughout the year we have had an Ulster Scots night, a Christmas craft night, a meal out together and a fund-raiser for Alzheimer's Society. We also have had visiting speakers with topics which included Safe Families, A Year in the Moderator's life and Hope 365. In October we had a "Soup in a Mug" event when we raised funds for our local foodbank. In January we had a Bible reading challenge when ladies focused on reading the Gospel of Luke, our annual Church service also took place in January. We also organised a second hand clothes collection for Hope365. Throughout the year we have enjoyed great fellowship as we continue to follow our PW motto "Living for Jesus".

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.

CLOUGHWATER 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 124 contributing families during the year [124 in 2023] donating a total of £58,373 [£59,861 in 2023]

Total Income of the congregation during the year was £637,555 compared to £130,617 in the previous year. The main reason for this substantial increase was the receipt of a legacy of £500,000.

Total expenditure (including that of organisations) was £140,548 compared to £141,496 in 2023.

TRUSTEES' RESPONSIBILITIES IN RESPECT OF FINANCIAL STATEMENTS

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.

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 congregation 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; and
- Make judgements and estimates that are reasonable and prudent; and
- 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 congregation's transactions and disclose with reasonable accuracy at any time its financial position and enable them to ensure that the financial statements comply with the Statement of Recommended Practice "Accounting and Reporting by Charities". 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.

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 aim of the Trustees to hold unrestricted reserves equating to at least three month's normal expenditure. At the year end unrestricted reserves were £550,107 which is well in keeping with this policy. The Trustees consider it prudent to hold reserves at this level as the funding of its present activities is dependent of the ongoing financial support of members.

CLOUGHWATER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

TRUSTEES' ANNUAL REPORT – CONT'D

RISK REVIEW

A review of major risks has been undertaken 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 by the Kirk Session at a meeting on 27th May 2025 and signed on its behalf by:



Mr Ian Brown
(Clerk of Session)



Mr Stephen Porter
(Trustee)

CLOUGHWATER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF CLOUGHWATER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

Opinion

We have audited the financial statements of Cloughwater Congregation of the Presbyterian Church in Ireland (the 'charity') for the year ended 31 December 2024, which comprise the statement of financial activities, statement of financial position, statement of cash flows and notes to the financial statements including a summary of significant accounting policies. The financial reporting framework that has been applied in their presentation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements :

- give a true and fair view of the state of the charity's affairs as at 31 December 2024 and of its incoming resources and application of resources for the year then ended,
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice
- have been prepared in accordance with the requirements of the Charities Act (Northern Ireland) 2022.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, that may cast significant doubt about the charity's ability to continue to continue as a going concern for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

CLOUGHWATER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF CLOUGHWATER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

Other information (cont'd)

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Report.

We have nothing to report in respect of the following matters in relation to which the Charities Act (Northern Ireland) 2022 requires us to report to you if, in our opinion:

- the information given in the trustees' report is inconsistent in any material respect with the financial statements; or
- adequate accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Trustees' Responsibilities Statement, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditors' responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF CLOUGHWATER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

Auditors' responsibilities for the audit of the financial statements (cont'd)

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below:

- we identified the laws and regulations applicable to the charity through discussion with the trustees, and from our own knowledge and experience of the charitable sector. We focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, including the Charities Act and related legislation while also giving consideration to data protection regulations and the safeguarding of charitable funds;
- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations and the team remained alert to instances of non-compliance throughout the audit;
- we assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur by
 - making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
 - considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.
- to address the risk of fraud through management bias and override of controls we
 - performed analytical procedures to identify any unusual or unexpected relationships
 - evaluated the rationale behind any significant or unusual transactions
- in response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to :
 - agreeing financial statement disclosures to underlying supporting documentation;
 - reading minutes of meetings of those charged with governance;
 - reviewing regulatory correspondence;
 - enquiring of management as to actual and potential litigation and claims.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: <http://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Purpose of our audit work and to whom we owe our responsibilities

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations (Northern Ireland) 2015. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Mr Edwin McLaughlin FCA
(Senior Statutory Auditor)

For and on behalf of:

D T Carson & Co, Chartered Accountants and Registered Auditors
51-53 Thomas Street
BALLYMENA, BT43 6AZ

Date: 27th May 2025

CLOUGHWATER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

**STATEMENT OF FINANCIAL ACTIVITY
FOR YEAR ENDED 31 DECEMBER 2024**


		UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL 2024	TOTAL 2023
		£	£	£	£
Income and endowments from					
Donations and legacies	2	585,425	27,728	613,153	114,046
Charitable activities	3	1,117	19,202	20,319	16,379
Investments	4	4,013	0	4,013	124
Other income	5	70	0	70	68
Total		<u>590,625</u>	<u>46,930</u>	<u>637,555</u>	<u>130,617</u>
Expenditure on:					
Raising funds	6	586	0	586	586
Charitable activities	7	89,154	50,808	139,962	140,910
Other expenditure	8	0	0	0	0
Total		<u>89,740</u>	<u>50,808</u>	<u>140,548</u>	<u>141,496</u>
Net income/(expenditure)		500,885	(3,878)	497,007	(10,879)
Transfers between funds	9	305	(305)	0	0
Net movement in funds		501,190	(4,183)	497,007	(10,879)
Reconciliation of funds:					
Total funds brought forward	16	48,917	230,821	279,738	290,617
Total funds carried forward	16	<u><u>550,107</u></u>	<u><u>226,638</u></u>	<u><u>776,745</u></u>	<u><u>279,738</u></u>

CLOUGHWATER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

**BALANCE SHEET
AS AT 31 DECEMBER 2024**

	NOTES	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2024	TOTAL FUNDS 2023
		£	£	£	£
FIXED ASSETS					
Tangible assets	12	0	187,921	187,921	192,097
Total fixed assets		<u>0</u>	<u>187,921</u>	<u>187,921</u>	<u>192,097</u>
CURRENT ASSETS					
Debtors	13	20,215	3,787	24,002	21,374
Cash at bank and in hand	14	531,742	34,930	566,672	67,797
Total current assets		<u>551,957</u>	<u>38,717</u>	<u>590,674</u>	<u>89,171</u>
CURRENT LIABILITIES					
Creditors: amounts falling due within one year	15	(1,850)	0	(1,850)	(1,530)
Net current assets		<u>550,107</u>	<u>38,717</u>	<u>588,824</u>	<u>87,641</u>
Total net assets		<u><u>550,107</u></u>	<u><u>226,638</u></u>	<u><u>776,745</u></u>	<u><u>279,738</u></u>
FUNDS OF THE CHARITY					
Unrestricted funds	16	550,107	0	550,107	48,917
Restricted funds	16	0	226,638	226,638	230,821
Total charity funds		<u><u>550,107</u></u>	<u><u>226,638</u></u>	<u><u>776,745</u></u>	<u><u>279,738</u></u>

Approved by the Kirk Session at a meeting on 27th May 2025 and signed on its behalf by


.....
Mr Ian Brown
(Clerk of Session)


.....
Mr Stephen Porter
(Trustee)

CLOUGHWATER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 DECEMBER 2024

	NOTES	2024 £	2023 £
Net income/(expenditure)		497,007	(10,879)
Adjustments to reconcile net income/(expenditure) to net cash flows from operating activities			
Depreciation of tangible fixed assets	12	4,176	4,176
Net finance costs		(4,013)	(124)
(Increase)/decrease in investments		0	0
(Increase)/decrease in debtors		(2,628)	1,484
Increase/(decrease) in creditors		320	1,103
Net cash inflow from operating activities		<u>494,862</u>	<u>(4,240)</u>
Cash flows from investing activities			
Interest received		4,013	124
Payments to acquire tangible fixed assets		0	0
Net cash inflow from investing activities		<u>4,013</u>	<u>124</u>
Financing activities			
Interest paid		0	0
Net cash infow/(outflow) from financing activities		<u>0</u>	<u>0</u>
Net increase/(decrease) in cash and cash equivalents		498,875	(4,116)
Cash and cash equivalents at 1 January		67,797	71,913
Cash and cash equivalents at 31 December	14	<u>566,672</u>	<u>67,797</u>

CLOUGHWATER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 DECEMBER 2024

1 ACCOUNTING POLICIES

The principal accounting policies adopted, judgements and key sources of estimation in the preparation of the financial statements are as follows:

BASIS OF FINANCIAL STATEMENTS

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statements of Recommended Practice applicable to charities preparing their accounts in accordance with Financial Reporting Standard applicable in the UK and Ireland (FRS102) (effective 1 January 2015).

The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the congregation is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those that are informal gatherings of church members.

PREPARATION OF ACCOUNTS ON A GOING CONCERN BASIS

Cloughwater Congregation of the Presbyterian Church in Ireland has prepared the accounts on a going concern basis. The balance sheet is strong with continued support by members.

FUND ACCOUNTING

Restricted funds comprise revenue donations or grants for a specific congregational activity intended by the donor. Where these funds have unspent balance, interest on their pooled investment is apportioned to the individual funds on an average 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.

INCOMING RESOURCES

(i) Recognition of incoming resources

These are included in the Statement of Financial Activities (SoFA) when:

- the congregation becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

(ii) Incoming resources with related expenditure

Where incoming resources have related expenditure (as with fundraising income) the incoming resources and related expenditure are reported gross in the SoFA.

CLOUGHWATER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 DECEMBER 2024

1 ACCOUNTING POLICIES - CONT'D

- (iii) Grants and donations
Grants and donations are only included in the SoFA when the congregation has unconditional entitlement to the resources.
- (iv) Tax reclaims on donations and gifts
Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.
- (v) Contractual income and performance related grants
This is only included in the SoFA once the related goods or services have been delivered.
- (vi) Gifts in kind
Gifts in kind are accounted for at reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.
- (vii) Donated services and facilities
These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.
- (viii) Volunteer help
The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
- (ix) Investment income
This is included in the accounts when receivable

EXPENDITURE AND LIABILITIES

- (x) Liability recognition
Liabilities are recognised as soon as there is a legal or constructive obligation committing the congregation to pay out resources.
- (xi) Governance costs
These are shown within charitable activities and include the costs of preparation and examination of accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

CLOUGHWATER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 DECEMBER 2024

1 ACCOUNTING POLICIES - CONT'D

(xii) Grants with performance conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

(xiii) Grants payable without performance conditions

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

ASSETS

Tangible fixed assets

Items of property, fixtures and equipment are capitalised if they can be used for more than one year, and cost at least £5,000. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation is recorded on all tangible fixed assets other than freehold land, at rates calculated to write off the cost, less estimated residual value, of each asset over its expected useful life as follows:

Buildings	over 50 years
Fixtures, fittings and equipment	over 10 years

CLOUGHWATER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

**NOTES TO THE ACCOUNTS
31 DECEMBER 2024**

2 DONATIONS AND LEGACIES

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2024	TOTAL FUNDS 2023
	£	£	£	£
Recorded giving	69,383	23,806	93,189	90,650
Loose collections	1,369	0	1,369	1,438
Donations and gifts	1,261	135	1,396	1,452
Gift aid	13,412	3,787	17,199	18,506
Legacies and bequests	500,000	0	500,000	2,000
	<u>585,425</u>	<u>27,728</u>	<u>613,153</u>	<u>114,046</u>

3 CHARITABLE ACTIVITIES

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2024	TOTAL FUNDS 2023
	£	£	£	£
Organisation income	0	19,202	19,202	13,825
Sale of study books etc	817	0	817	754
Income from church events	0	0	0	0
Miscellaneous income	300	0	300	1,800
Grants	0	0	0	0
	<u>1,117</u>	<u>19,202</u>	<u>20,319</u>	<u>16,379</u>

4 INVESTMENTS

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2024	TOTAL FUNDS 2023
	£	£	£	£
Bank interest	271	0	271	124
Deposit interest	3,742	0	3,742	0
Other investment income	0	0	0	0
	<u>4,013</u>	<u>0</u>	<u>4,013</u>	<u>124</u>

CLOUGHWATER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

**NOTES TO THE ACCOUNTS
31 DECEMBER 2024**

5 OTHER INCOME

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS	TOTAL FUNDS
	£	£	0 £	0 £
Other income	70	0	70	68
	<u>70</u>	<u>0</u>	<u>70</u>	<u>68</u>

6 RAISING FUNDS

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2024	TOTAL FUNDS 2023
	£	£	£	£
FWO envelopes	586	0	586	586
	<u>586</u>	<u>0</u>	<u>586</u>	<u>586</u>

7 CHARITABLE ACTIVITIES

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2024	TOTAL FUNDS 2023
	£	£	£	£
General assembly assessments	9,619	0	9,619	7,385
Presbytery fees	352	0	352	322
Ministry and support staff costs	57,211	0	57,211	54,779
Congregational running expenses	20,772	26,194	46,966	57,528
Donations to missions and charities	0	20,438	20,438	16,720
Depreciation	0	4,176	4,176	4,176
Governance costs	1,200	0	1,200	0
	<u>89,154</u>	<u>50,808</u>	<u>139,962</u>	<u>140,910</u>

CLOUGHWATER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

**NOTES TO THE ACCOUNTS
31 DECEMBER 2024**

8 OTHER EXPENDITURE

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2024	TOTAL FUNDS 2023
	£	£	£	£
Sundry	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

9 TRANSFERS BETWEEN FUNDS

Unrestricted funds are spent or applied at the discretion of the trustees to further any of the charity's purposes. Unrestricted funds may be used to supplement expenditure made from restricted funds.

10 EMPLOYEES

Number of employees

The church had no employees during the year (2023: none)

The minister of the congregation is an employee of the Presbyterian Church in Ireland, which is a separate charity and they have not been reflected in the employee costs and average number of employees above. The congregation pays an assessment to the Presbyterian Church in Ireland for the minister. The following amounts were paid during the year

	2024	2023
	£	£
Minister stipend	<u>32,439</u>	<u>30,762</u>

CLOUGHWATER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS
31 DECEMBER 2024

11 PENSION COSTS

The minister of the congregation is a member of the Presbyterian Church in Ireland Pension Scheme (2009). This is a scheme operated by the Presbyterian Church in Ireland, a separate registered charity. The congregation pays an assessment to the Presbyterian Church in Ireland equivalent to the employer's pension contribution for the Scheme and based on the stipend paid to the minister. The Presbyterian Church in Ireland Pension Scheme (2009) is a funded scheme of the defined benefit type, providing defined benefits based on career average revalued salary. The scheme has assets held in a separately administered fund managed by a board of trustees. The Presbyterian Church and the Scheme Trustees have agreed a funding plan to ensure the Scheme is sufficiently funded to meet current and future obligations. A formal schedule of contributions was drawn up on 25 November 2015 whereby the Presbyterian Church agreed to pay from 31 December 2015 contributions of 24% of pensionable salaries to cover the accrual of benefits for future service, expenses, the cost of insuring death in service benefits and funding the scheme deficit.

The contributions made by the congregation during the year were:

	2024	2023
	£	£
Contributions	<u>7,785</u>	<u>7,383</u>

CLOUGHWATER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

**NOTES TO THE ACCOUNTS
31 DECEMBER 2024**

12 TANGIBLE FIXED ASSETS

	BUILDINGS AND CONTENTS £	MANSE £	FIXTURES, FITTINGS & EQUIPMENT £	TOTAL £
COST OR VALUATION				
At 1 January 2024	3,011,523	208,802	0	3,220,325
Additions	0	0	0	0
Disposals	0	0	0	0
At 31 December 2024	<u>3,011,523</u>	<u>208,802</u>	<u>0</u>	<u>3,220,325</u>
DEPRECIATION				
At 1 January 2024	3,011,523	16,705	0	3,028,228
Provision for year	0	4,176	0	4,176
Disposals	0	0	0	0
At 31 December 2024	<u>3,011,523</u>	<u>20,881</u>	<u>0</u>	<u>3,032,404</u>
NET BOOK VALUE				
At 31 December 2024	<u>0</u>	<u>187,921</u>	<u>0</u>	<u>187,921</u>
At 31 December 2023	<u>0</u>	<u>192,097</u>	<u>0</u>	<u>192,097</u>

CLOUGHWATER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

**NOTES TO THE ACCOUNTS
31 DECEMBER 2024**

13 DEBTORS

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2024	TOTAL FUNDS 2023
	£	£	£	£
Gift Aid Recoverable	12,758	3,787	16,545	17,867
Prepayments and accrued income	7,457	0	7,457	3,507
Sundry debtors	0	0	0	0
	<u>20,215</u>	<u>3,787</u>	<u>24,002</u>	<u>21,374</u>

14 CASH AT BANK AND IN HAND

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2024	TOTAL FUNDS 2023
	£	£	£	£
Bank and cash	31,742	34,930	66,672	67,797
Bank deposit accounts	500,000	0	500,000	0
	<u>531,742</u>	<u>34,930</u>	<u>566,672</u>	<u>67,797</u>

15 CREDITORS: amounts falling due within one year

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2024	TOTAL FUNDS 2023
	£	£	£	£
Accruals	1,850	0	1,850	1,530
Sundry creditors	0	0	0	0
	<u>1,850</u>	<u>0</u>	<u>1,850</u>	<u>1,530</u>

CLOUGHWATER CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 DECEMBER 2024

16 FUND BALANCES AND RECONCILIATION OF FUNDS

Fund	BALANCE AT START	INCOME	EXPEND	TRANSFER	BALANCE AT END
	£	£	£	£	£
UNRESTRICTED FUNDS					
General account	48,917	590,625	(89,740)	305	550,107
	<u>48,917</u>	<u>590,625</u>	<u>(89,740)</u>	<u>305</u>	<u>550,107</u>
RESTRICTED FUNDS					
Property	212,127	8,562	(17,115)	0	203,574
Missionary	8,377	12,516	(13,514)	0	7,379
United Appeal	768	4,676	(4,853)	295	886
Other Mission Support	411	1,974	(2,071)	0	314
Afternoon Fellowship	249	1,056	(818)	(100)	387
Boys Brigade	856	3,858	(3,786)	(50)	878
Girls Brigade	6,724	3,898	(3,635)	(250)	6,737
Presbyterian Women	1,309	10,390	(5,016)	(200)	6,483
	<u>230,821</u>	<u>46,930</u>	<u>(50,808)</u>	<u>(305)</u>	<u>226,638</u>
TOTAL FUNDS	<u>279,738</u>	<u>637,555</u>	<u>(140,548)</u>	<u>0</u>	<u>776,745</u>

17 RELATED PARTY TRANSACTION

One of the Trustees, the minister of the congregation received remuneration of £32,439 and expenses of £7,036 for acting in that capacity. Pension contributions of £7,785 were paid by the congregation in respect of the minister to the Presbyterian Church in Ireland Pension Scheme (2009). None of the other trustees received any remuneration or expenses during the year in connection with their duties.

During the year the congregation contributed the following amounts to Funds of the General Assembly of the Presbyterian Church in Ireland a separate charity
 £9,619 for congregational assessments
 £4,853 towards the United Appeal
 £950 towards Orphans and Children Society
 £986 towards World Development Appeal

The congregation contributed £352 towards Presbytery Assessments during the year.

There were no other related party transactions.

Appendix (this appendix does not form part of the statutory financial statements)

Envelope No.	FWO	Repair	Harvest	United Appeal	World Development	Childrens Society	Missionary Fund	Gift Aid
1	150.00	-	60.00	-	-	-	-	50.00
2	50.00	-	-	-	-	-	-	-
3	600.00	100.00	100.00	100.00	100.00	50.00	100.00	312.50
4	70.00	-	-	-	-	20.00	-	-
5	-	-	-	-	-	-	-	-
6	480.00	50.00	50.00	40.00	40.00	-	120.00	155.00
7	30.00	-	-	-	-	-	-	-
8	1,220.00	-	40.00	20.00	-	20.00	-	88.50
9	250.00	-	250.00	-	-	-	-	-
10	270.00	120.00	100.00	100.00	-	-	80.00	180.00
11	1,200.00	-	-	-	-	-	-	322.50
12	230.00	-	20.00	-	-	-	-	68.75
13	207.00	-	50.00	-	-	-	-	-
14	-	-	-	-	-	-	-	-
15	780.00	600.00	250.00	-	15.00	15.00	240.00	478.75
16	300.00	100.00	-	-	-	-	100.00	-
17	100.00	-	20.00	-	-	-	-	-
18	420.00	-	-	-	-	-	-	-
19	520.00	-	-	-	-	-	-	-
20	-	-	-	-	-	-	-	-
21	660.00	120.00	1,000.00	100.00	-	20.00	60.00	511.25
22	20.00	-	20.00	-	-	-	-	121.25
23	5.00	-	-	-	-	-	-	-
24	720.00	300.00	400.00	500.00	-	-	200.00	517.50
25	720.00	200.00	400.00	300.00	40.00	40.00	200.00	427.50
26	600.00	120.00	125.00	175.00	-	10.00	240.00	343.75
27	20.00	-	-	-	-	-	-	-
28	2,710.00	20.00	100.00	-	-	-	-	641.25
29	110.00	-	10.00	-	-	-	-	-
30	215.00	-	-	-	-	-	-	-
31	285.00	-	50.00	-	10.00	10.00	110.00	-
32	-	-	-	-	-	-	-	-
33	40.00	-	10.00	-	-	-	-	-
34	40.00	-	10.00	-	-	-	-	-
35	1,800.00	-	250.00	200.00	-	-	300.00	612.50
36	500.00	-	100.00	40.00	-	-	240.00	235.00
37	-	-	-	-	-	-	-	-
38	555.00	140.00	100.00	25.00	-	-	110.00	-
39	-	-	-	-	-	-	-	20.00
40	-	-	-	-	-	-	-	-
41	175.00	-	250.00	-	-	-	20.00	-
42	52.00	12.00	30.00	10.00	10.00	10.00	20.00	31.25
43	260.00	-	20.00	-	-	-	-	-
44	1,225.00	410.00	300.00	260.00	40.00	20.00	440.00	610.00

Envelope No.	FWO	Repair	Harvest	United Appeal	World Development	Childrens Society	Mission Fund	Gift Aid
45	460.00	-	100.00	-	-	-	-	122.50
46	485.00	-	300.00	30.00	20.00	20.00	-	206.25
47	450.00	-	60.00	-	-	-	-	465.00
48	255.00	-	10.00	-	-	-	-	-
49	-	-	-	-	-	-	-	-
50	820.00	200.00	100.00	-	10.00	10.00	220.00	-
51	460.00	-	-	-	-	-	-	-
52	115.00	-	-	-	-	-	-	-
53	50.00	-	100.00	-	-	-	-	32.50
54	-	-	-	-	-	-	-	-
55	370.00	-	150.00	-	-	-	-	43.75
56	-	-	-	-	-	-	-	-
57	170.00	-	20.00	-	-	-	-	-
58	-	-	-	-	-	-	-	-
59	530.00	80.00	150.00	-	-	-	80.00	198.75
60	120.00	-	-	-	-	-	25.00	-
61	520.00	90.00	100.00	20.00	-	10.00	10.00	190.00
62	120.00	-	-	-	-	-	25.00	-
63	96.00	-	60.00	-	-	20.00	5.00	49.00
64	525.00	-	-	-	-	-	-	110.00
65	-	-	-	-	-	-	-	-
66	-	-	-	-	-	-	-	-
67	600.00	120.00	200.00	120.00	20.00	10.00	60.00	290.00
68	-	-	-	-	-	-	-	-
69	-	-	-	-	-	-	-	-
70	-	-	-	-	-	-	-	-
71	50.00	-	-	-	-	-	-	-
72	260.00	60.00	80.00	10.00	-	5.00	-	-
73	330.00	-	-	-	-	-	-	85.00
74	310.00	20.00	50.00	-	-	-	-	-
75	645.00	-	40.00	30.00	-	-	-	-
76	285.00	65.00	30.00	50.00	5.00	5.00	-	-
77	100.00	-	50.00	-	-	-	-	-
78	104.50	5.00	50.00	-	-	-	-	-
79	240.00	-	-	-	-	-	-	56.25
80	260.00	60.00	40.00	40.00	10.00	20.00	60.00	123.75
81	-	-	-	-	-	-	-	-
82	-	-	-	-	-	-	-	-
83	315.00	-	20.00	-	-	-	-	140.00
84	200.00	100.00	100.00	-	-	-	-	100.00
85	-	-	-	-	-	-	-	-
86	-	-	-	-	-	-	-	-
87	270.00	-	-	-	-	-	-	-
88	205.00	45.00	-	-	-	-	-	-

Envelope No.	FWO	Repair	Harvest	United Appeal	World Development	Childrens Society	Mission Fund	Gift Aid
89	530.00	90.00	60.00	-	-	-	-	-
90	440.00	-	40.00	-	-	-	-	-
91	-	-	-	-	-	-	-	-
92	200.00	50.00	200.00	-	-	-	-	122.50
93	200.00	40.00	150.00	-	-	-	-	-
94	960.00	120.00	20.00	-	15.00	10.00	110.00	330.00
95	390.00	240.00	100.00	10.00	10.00	10.00	100.00	222.50
96	100.00	-	-	-	-	-	-	-
97	720.00	-	100.00	-	-	-	-	207.50
98	5.00	-	-	-	-	-	-	-
99	-	-	-	-	-	-	-	-
100	1,200.00	240.00	40.00	30.00	20.00	20.00	50.00	414.38
101	255.00	130.00	30.00	10.00	10.00	15.00	55.00	-
102	720.00	100.00	100.00	400.00	-	50.00	480.00	425.00
103	450.00	140.00	60.00	20.00	20.00	20.00	40.00	-
104	100.00	-	-	-	-	-	-	12.50
105	-	-	-	-	-	-	-	-
106	430.00	-	-	-	-	20.00	-	-
107	540.00	65.00	30.00	30.00	20.00	-	60.00	153.75
108	-	-	-	-	-	-	-	-
109	720.00	-	200.00	40.00	80.00	40.00	120.00	327.50
110	-	-	-	-	-	-	-	-
111	370.00	-	100.00	150.00	50.00	30.00	370.00	252.50
112	200.00	-	-	-	-	-	-	28.75
113	210.00	-	20.00	-	-	-	30.00	67.50
114	218.00	-	-	-	-	-	-	-
115	800.00	40.00	20.00	-	-	-	-	-
116	-	-	-	-	-	-	-	-
117	120.00	-	-	-	-	-	-	-
118	1,200.00	600.00	250.00	100.00	60.00	30.00	200.00	-
119	470.00	-	100.00	-	-	-	-	161.25
120	-	-	-	-	-	-	-	-
121	-	-	-	-	-	-	-	152.50
122	-	-	-	-	-	-	-	-
123	-	-	-	-	-	-	-	-
124	-	-	-	-	-	-	-	-
125	100.00	-	-	-	-	-	-	-
126	230.00	50.00	60.00	60.00	-	10.00	70.00	144.38
127	-	-	-	-	-	-	-	-
128	500.00	250.00	250.00	-	-	-	-	-
129	110.00	-	-	-	-	-	-	6.25
130	-	-	-	-	-	-	-	-
131	690.00	190.00	170.00	-	-	-	580.00	-
132	20.00	-	-	-	-	-	-	26.25



Envelope No.	FWO	Repair	Harvest	United Appeal	World Development	Childrens Society	Mission Fund	Gift Aid
133	500.00	-	-	-	-	-	-	1,000.00
134	1,100.00	-	-	-	-	-	-	162.50
135	-	-	-	-	-	-	-	-
136	160.00	-	40.00	-	-	-	-	-
137	1,640.00	240.00	150.00	250.00	-	20.00	180.00	597.50
138	-	-	-	-	-	-	-	-
139	-	-	-	-	-	-	-	-
140	280.00	-	-	-	-	-	-	-
141	-	-	-	-	-	-	-	-
142	-	-	-	-	-	-	-	-
143	160.00	120.00	200.00	-	-	-	20.00	87.50
144	20.00	-	-	-	-	-	-	-
145	-	-	-	-	-	-	-	-
146	265.00	-	10.00	-	-	-	-	-
147	-	-	-	-	-	-	-	-
148	-	-	-	-	-	-	-	-
149	2,080.00	300.00	400.00	300.00	-	100.00	600.00	1,017.50
150	2,470.00	115.00	20.00	-	20.00	20.00	110.00	787.50
151	505.00	50.00	75.00	-	-	-	-	-
152	215.00	-	-	-	-	-	-	-
153	1,200.00	-	-	-	-	-	-	312.50
154	100.00	-	10.00	-	-	-	-	-
155	1,070.00	240.00	1,000.00	120.00	50.00	50.00	270.00	808.75
156	-	-	-	-	-	-	-	30.00
157	-	-	-	-	-	-	-	-
158	175.00	-	40.00	-	-	-	-	66.25
159	1,100.00	-	250.00	-	-	-	-	300.00
160	75.00	-	-	-	-	-	-	-
161	-	-	-	-	-	-	-	-
162	64.00	-	-	-	-	-	-	43.75
163	1.85	1.00	-	-	-	-	2.50	-
164	-	-	-	-	-	-	-	-
165	-	-	-	-	-	-	-	-
166	-	-	-	-	-	-	-	-
167	-	-	-	-	-	-	-	-
168	150.00	-	110.00	-	-	-	-	75.00
169	600.00	600.00	300.00	-	-	-	-	375.00
170	260.00	75.00	-	50.00	-	20.00	75.10	63.00
171	-	-	-	-	-	-	-	-
172	550.00	-	100.00	-	40.00	10.00	-	187.50
173	395.00	-	-	-	-	-	150.00	121.25
174	-	-	-	-	-	-	-	-
175	300.00	-	100.00	-	-	-	-	112.50
176	80.00	-	20.00	-	-	-	-	-

Envelope No.	FWO	Repair	Harvest	United Appeal	World Development	Childrens Society	Mission Fund	Gift Aid
177	90.00	-	20.00	-	-	-	-	-
178	360.00	-	50.00	50.00	-	-	-	129.75
179	10.00	-	-	-	-	-	-	-
180	320.00	-	-	-	-	-	-	254.25
181	200.00	-	-	-	-	-	-	-
182	220.00	10.00	-	-	-	-	10.00	80.00
183	155.00	-	-	-	-	-	-	45.00
184	-	-	-	-	-	-	-	-
185	-	-	-	-	-	-	-	-
186	260.00	50.00	50.00	-	-	-	-	92.50
187	205.00	-	-	-	10.00	10.00	100.00	-
188	-	-	-	-	-	-	-	-
189	-	-	-	-	-	-	-	-
190	530.00	-	40.00	-	-	-	-	-
Anonymous	-	-	-	-	-	-	20.00	-