

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

**Trustees Annual Report and Financial Statements
for the year ended 31 December 2025**

Registered Charity in Northern Ireland(NIC105389)

**RAMOAN PRESBYTERIAN CHURCH 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 2025 including a Statement of Assets and Liabilities as at that date.

REFERENCE AND ADMINISTRATIVE DETAILS

Ramoan Presbyterian Church congregation of the Presbyterian Church in Ireland
137 Moyarget Road
Ballycastle
Co. Antrim
BT54 6HL

Registered Charity in Northern Ireland (NIC105389)

CHARITY TRUSTEES

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

Robert Getty
Robert Hartin
Trevor McCormick
Samuel Kane

Elizabeth White
Rev. Philip L McKelvey
Alistair McFarland

PRINCIPAL OFFICE BEARERS

Minister
Clerk of Session
Treasurer

Rev. Philip L McKelvey
Robert Getty
Diane McFadden

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

INDEPENDENT EXAMINER

Dr R I Peters Gallagher, OBE, FCA
Moore (NI) LLP
32 Lodge Road
Coleraine
BT52 1NB

BANKERS

Danske Bank Limited
Donegal Square West
Belfast
BT1 6JS

Progressive Building Society
17 The Diamond
Coleraine
BT52 1DW

**RAMOAN PRESBYTERIAN CHURCH 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 at least twice in each year 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. Ramoan Presbyterian Church 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.

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

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.

DESCRIPTION AND PURPOSE

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

Ramoan Presbyterian Church 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 mission purposes are *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*

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

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 range of organisations including

- Sunday School/Children's Church
- PW
- GA

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 conducted one baptism service and one marriage service. There was one new communicant. We gave thanks and sought to comfort those who had been bereaved.

At 31 December 2025 there were 130 communicant members and 95 families connected with the congregations. The average week attendance at morning worship is 50.

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, elders or by one of the congregation's pastoral visitors.

Mission and outreach

At a local level the congregation aims to share the gospel of Jesus Christ with members and those living within the community. Sharing and caring is of utmost importance where visiting the elderly, sick and housebound is carried out. Welcoming members and visitors is viewed as a special act of warmth within the congregation. Donations were made to Sunday School Project, PW Missions, Child Evangelism Fellowship, Presbyterian Children's Society, World Development Appeal, Royal National Institute for Blind. M.S. Society, Christian Aid and Royal British Legion.

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

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, Sunday School project and any other special appeals.

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 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.

Property

Land of approximately 3.81 hectares is owned. This is valued at around £120,000.

Organisations

Sunday School and P.W. & G.A. have resumed this 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 Organisations and other church activities.

**RAMOAN PRESBYTERIAN CHURCH 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 notice boards, 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.

**RAMOAN PRESBYTERIAN CHURCH 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 a number of contributors during the year donating a total of £28,090 (2024-£31,338)

Total Income of the congregation during the year was £48,939 (2024 - £47,290)

Total expenditure for the year was £53,290 (2024 - £55,402)

STATEMENT OF TRUSTEE RESPONSIBILITIES

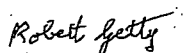
The Trustees are responsible for preparing the annual report and the financial statements of the congregation in accordance with applicable law and generally accepted accounting practice.

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.

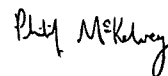
The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the congregation's transactions and disclose with reasonable accuracy at any time its financial position. They are also responsible for safeguarding the assets of the congregation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

Robert Getty



Rev. Philip L McKelvey



Date:

9th February 2026

Date:

9th February 2026

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

I report on the accounts of the charity for the year ended 31 December 2025, which are set out on pages 10 to 16 of the Financial Statements.

Respective responsibilities of 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 Charity Commission for Northern Ireland under section 65(9) 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.

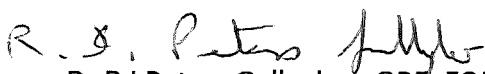
My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included a consideration of any unusual items or disclosures in the accounts and seeking explanations from you as charity trustees concerning any such 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 no 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) 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.



Name: Dr R I Peters Gallagher, OBE, FCA

Professional Body: Chartered Accountants Ireland

Address: Moore (NI), 32 Lodge Road, Coleraine, BT52 1NB

Date: 27 April 2026

RAMOAN PRESBYTERIAN CHURCH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)
For the year ended 31 December 2025

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
		£	£	£	£	£
Receipts						
Donations and legacies	2	34,414	5,871	0	40,285	41,178
Charitable activities	3	0	0	0	0	0
Other trading activities	4	4,510	3,643	0	8,153	5,783
Investment Income	5	496	4	0	501	329
Other	6	0	0	0	0	0
		-----	-----	-----	-----	-----
		39,420	9,518	0	48,939	47,290
Sale of Investments		0	0	0	0	0
Sale of fixed assets		0	0	0	0	0
Loans Received		0	0	0	0	0
		-----	-----	-----	-----	-----
Total Receipts		39,420	9,518	0	48,939	47,290
		-----	-----	-----	-----	-----
Payments						
Raising funds	7	415	0	0	415	385
Charitable activities	8	42,421	7,671	0	50,093	51,664
Investment costs		0	0	0	0	0
Other	9	2,782	0	0	2,782	3,353
		-----	-----	-----	-----	-----
		45,618	7,671	0	53,290	55,402
Purchase of Investments		0	0	0	0	0
Purchase of fixed assets		0	0	0	0	0
Loan Repayments		0	0	0	0	0
		-----	-----	-----	-----	-----
Total Payments		45,618	7,671	0	53,290	55,402
		-----	-----	-----	-----	-----
Net receipts / (payments)		(6,198)	1,847	0	(4,351)	(8,112)
Transfers between funds		(2,225)	2,225	0	0	0
		-----	-----	-----	-----	-----
Net movement in funds		(8,423)	4,072	0	(4,351)	(8,112)
Funds brought forward		44,012	11,868	0	55,880	63,992
		-----	-----	-----	-----	-----
Funds carried forward	12	35,589	15,940	0	51,529	55,880
		=====	=====	=====	=====	=====

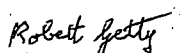
**RAMOAN PRESBYTERIAN CHURCH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF ASSETS AND LIABILITIES**

As at 31 December 2025

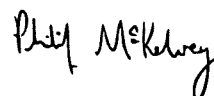
	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£	£
Funds Reconciliation – Note 12					
Bank and Cash at start of year	44,012	11,868	0	55,880	63,992
Net movement in funds	(8,423)	4,072	0	(4,351)	(8,112)
	-----	-----	-----	-----	-----
Bank and Cash at end of year	35,589	15,940	0	51,529	55,880
	=====	=====	=====	=====	=====
Bank & Cash Balances					
Danske Bank General Account				35,588	44,012
Building and Repair Account 1				13,368	9,064
Building and Repair Account 2				142	138
Women’s Account				735	970
Indoor Bowling Club Account				1,696	1,696
				-----	-----
				51,529	55,880
				=====	=====
Other Assets					
Fixed Assets – Note 10					
- Church Premises				2,830,949	2,830,949
- Contents				125,161	125,161
- Land				80,000	80,000
Investments – Note 11				5,355	4,564
Gift Aid receivable on donations				4,572	4,572
				-----	-----
				3,046,037	3,045,246
				=====	=====

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

Robert Getty



Rev. Philip L McKelvey



Date:

9th February 2026

Date:

9th February 2026

RAMOAN PRESBYTERIAN CHURCH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 December 2025

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

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
Recorded giving:					
Loose collections-FWO	28,090	143	0	28,233	30,904
Other Collections	0	0	0	0	0
Donations and gifts	1,547	5,253	0	6,800	5,663
Gift Aid	4,777	475	0	5,252	4,611
Legacies and bequest	0	0	0	0	0
	-----	-----	-----	-----	-----
	34,414	5,871	0	40,285	41,178
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RAMOAN PRESBYTERIAN CHURCH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS (cont'd)

31 December 2025

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
Income from charitable activities	0	0	0	0	0
Fees from weddings and funerals	0	0	0	0	0
Fundraising events	0	0	0	0	0
Membership fees	0	0	0	0	0
Grants	0	0	0	0	0
	-----	-----	-----	-----	-----
	0	0	0	0	0
	-----	-----	-----	-----	-----

4. OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
Letting of premises	4,510	3,643	0	8,153	5,083
Grave opening fees	0	0	0	0	700
	-----	-----	-----	-----	-----
	4,510	3,643	0	8,153	5,783
	-----	-----	-----	-----	-----

5. INVESTMENT INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
Deposit interest	106	4	0	110	132
General Investment Fund	391	0	0	391	198
Rents investment properties	0	0	0	0	0
Other investment income	0	0	0	0	0
	-----	-----	-----	-----	-----
	497	4	0	501	330
	-----	-----	-----	-----	-----

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

31 December 2025

6. OTHER INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
	0	0	0	0	0
	-----	-----	-----	-----	-----
	0	0	0	0	0
	-----	-----	-----	-----	-----

7. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
FWO envelopes	415	0	0	415	385
Fundraising events	0	0	0	0	0
	-----	-----	-----	-----	-----
	415	0	0	415	385
	-----	-----	-----	-----	-----

8. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
General Assembly Assessments	5,029	0	0	5,029	8,256
Presbytery fees	256	0	0	256	240
Ministry and support staff costs	23,436	0	0	23,436	17,688
Congregational running expenses	11,480	3,977	0	15,457	19,760
Governance costs	1,320	0	0	1,320	1,296
Donations to Missions and charities	900	3,694	0	4,594	4,424
	-----	-----	-----	-----	-----
	42,421	7,671	0	50,093	51,664
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RAMOAN PRESBYTERIAN CHURCH CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS (cont'd)

31 December 2025

9. OTHER EXPENDITURE

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
Property expenses	2,782	0	0	2,782	3,353
	-----	-----	-----	-----	-----
	2,782	0	0	2,782	3,173
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10. FIXED ASSETS

The congregation owns the Church premises situated at 137 Moyarget Road, Ballycastle, Co. Antrim, BT54 6HL and the associated fixtures, fittings, plant and machinery. These have an insurance value of £4,268,959.

11. INVESTMENTS

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

	2025	2024
	£	£
General Investment Fund		
Property		
Other investments – M&G	5,355	4,564
Investment		
	-----	-----
	5,355	4,564
	-----	-----

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

31 December 2025

12. FUND BALANCES

Fund	Balance at start	Receipts	Payments	Surplus / (Deficit)	Transfer	Balance at end
	£	£	£	£	£	£
Unrestricted Funds						
General Fund Account	44,012	39,419	45,618	(6,199)	(2,225)	35,589
	-----	-----	-----	-----	-----	-----
	44,012	39,419	45,618	(6,199)	(2,225)	35,589
	-----	-----	-----	-----	-----	-----
Restricted Funds						
General Fund	0	1,219	3,444	(2,225)	2,225	0
Building & Repair Account 1	9,064	7,917	3,613	4,304	0	13,368
Building & Repair Account 2	138	3	0	3	0	141
Women Account	970	379	614	(235)	0	735
Indoor Bowling Club	1,696	0	0	0	0	1,696
	-----	-----	-----	-----	-----	-----
	11,868	9,518	7,671	1,847	2,225	15,940
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Total	55,880	48,937	53,289	(4,352)	0	51,529
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