

Students and Ministers Auxiliary Fund (Non-Subscribing Presbyterian Church in Ireland)

Vertical Account System

Receipts and Payments Account for the Year Ended 31st December 2025

Receipts	2024	Receipts	2025
Investment Income:		Investment Income:	
NS & I	£113	NS & I	£99
Smiths PLC	£68	Smiths PLC	£72
M & G	£1,800	M & G	£1,890
Bank Interest	£547	Bank Interest	£283
Congregational Donations	£1,745	Congregational Donations	£1,748
		N.I. Charity Fund	£309
Total Income Received	£4,273	Total Income Received	£4,401
Payments		Payments	
Bank Charges	£21	Bank Charges	£21
	£0	Elders Seminars x 2 (Venue Invoices)	£1,231
Lynda Kane Conference Expenses	£1,149	Guest Speaker's Fee and Expenses	£646
Binding of Accounts Ledger	£118	Dfc Investment	£15,000
Trustees Insurance	£166	Trustees Insurance	£166
	£0	Gavin Byrne G.A. Conference	£195
Gavin Byrne Unitarian College	£6,000	Gavin Byrne Unitarian College	£6,000
Total Payments	£7,454	Total Payments	£23,259
Excess of Expenditure over Income	-£3,181	Excess of Expenditure over Income	£18,858
Represented By		Represented By	
Balance at Bank 1st January 2024	£37,926.00	Balance at Bank 1st January 2025	£34,745.00
Balance as Bank 31st December 2024	£34,745.00	Balance as Bank 31st December 2025	£ 15,887.00
Balance	£42,199.00	Balance	£ 39,146.00
		Dfc Investment not regarded as loss.	
Actual Decrease in S&M Fund	£3,181	Actual Decrease in S&M Fund	£3,858

Treasurers Certificate

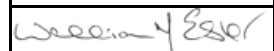
This Receipts and Payments Account has been prepared by me and includes all monetary transactions

Treasurer

Date: 08 January 2026

Printed name;

William M. Esler



Examiner's Report

We have audited the above Receipts and Payments account. In our opinion the account is correct and in accordance with the books, records and bank statements produced to us, which we have examined. We have verified the investments listed above.

Examiner:

Date: 08 January 2026

Printed name;

William Martin

