

**Loughbrickland Reformed Presbyterian Church**

**Trustees' Annual report and Statement of Receipts and Payments  
and Assets and Liabilities**

**for the year ended 31 December 2023**

**Charities Number – NIC106278**



**Loughbrickland Reformed Presbyterian Church**  
Annual report and financial statements for the year ended 31 December 2023

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# Loughbrickland Reformed Presbyterian Church

## References and administrative details

Charity Name: Loughbrickland Reformed Presbyterian Church

Charity Registration Number: NIC106278

Contact Address: Loughbrickland Reformed Presbyterian Church  
c/o Mr Stephen Hughes (Clerk of Session)  
24 Aughnacloy Road  
Banbridge  
BT32 3RU

## Trustees

Mr Hugh Draffin  
Mr William Kemps (resigned 28/4/24)  
Mr James Murdoch  
Rev Joseph Dunlap  
Mr Stephen Finch  
Mr Stephen Hughes

## Independent Examiner

Wylie Ruddell  
Chartered Accountants & Statutory Auditors  
Unit 63  
Armagh Business Centre  
2 Loughgall Road  
Armagh  
BT61 7NH

## Bankers

Uster Bank  
22 Bridge Street  
Banbridge

## Solicitors

FA Edward Orr Solicitors  
9A Church Square  
Banbridge  
BT32 4AS

### Introduction

This document is the annual report for Loughbrickland Reformed Presbyterian Church. The principal address of the Charity is 22 Main Street, Loughbrickland, Banbridge, BT32 3NQ. The Church was registered with the Charity Commission on 4 April 2017 under Northern Ireland Charity Number 106278. This report relates to the calendar year 2023.

### Trustees

The names of all charity trustees on the date the report was approved and all individuals who served in such capacity during the year is as follows: -

- Mr Hugh Draffin
- Mr William Kemps (resigned 28/4/24)
- Mr James Murdoch
- Rev Joseph Dunlap
- Mr Stephen Finch
- Mr Stephen Hughes

### Purpose

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

Loughbrickland Reformed Presbyterian Church is a congregation of the Reformed Presbyterian Church of Ireland. The Reformed Presbyterian Church of Ireland exists to honour and worship God and to share the good news of Jesus Christ His Son.

### Structure

#### Session

The charity trustees of the congregation are the members of the Session, which consists of the minister and ruling elders of the congregation. In case of vacancy (where a congregation has no minister), an acting minister from within the Presbytery (Interim Moderator) is a member of the Session, although without necessarily being a charity trustee.

Elders and ministers are chosen by a vote of all communicant members of the congregation. Election of elders, calling of ministers and transaction of Session business are carried out in accordance with the 'Code', the Book of Government and Order of the Reformed Presbyterian Church of Ireland.

### Wider Governance

In the Presbyterian form of church government practiced by the Reformed Presbyterian Church of Ireland, each local congregation belongs to a Presbytery. Loughbrickland congregation belongs to the Southern Presbytery of the Reformed Presbyterian Church of Ireland. The membership of each Presbytery consists of the active and retired ministers of the Presbytery, along with a representative elder from each member congregation. The Presbytery is responsible for the spiritual oversight of the congregations within its care and meets a minimum of four times per year.

The highest court of the Reformed Presbyterian Church is its Synod, which consists of the membership of all the Presbyteries of the Church. The Synod meets at least annually to transact the business brought to it by its constituent Presbyteries and Synodical committees.

# Loughbrickland Reformed Presbyterian Church

## Deacons

The deacons are responsible for the temporal affairs of the congregation, including matters relating to the finances and property of the church. Deacons are elected by a vote of all communicant members of the congregation and are accountable to Session for their activities.

## Volunteers

The congregation relies on the generosity of volunteers in giving their time to assist with a range of activities in the church, including work with children and young people, provision of hospitality, maintenance of the premises and management of the audio ministry.

## Activities

**Public Worship**  
Within the period covered by this report, Loughbrickland Reformed Presbyterian Church has provided public worship services for instruction and devotion, held regularly at 11:30AM and 7PM each Sunday, which are open to all. A midweek meeting for Bible teaching and prayer is also held regularly.

The Lord's Supper was observed in 2023 and is open to all who have been baptised and who make a credible profession of saving faith in the Lord Jesus Christ.

The sacrament of Baptism was also observed in the past year when occasion arose.

## Pastoral Work

The elders of the congregation provided pastoral visitation to elderly, sick and to those unable to attend the public worship through age or ill-health.

## Denominational Activity

Representatives of the church Session attended Presbytery meetings regularly and the annual denominational Synod.  
Contributions were made to central Synodical funds for general expenses (such as training of ministers and youth work).

## Outreach and Mission

Local outreach work in Loughbrickland and its surrounding area was held through door-to-door work.  
As noted above, nationwide and overseas mission work was supported financially through contributions to denominational funds (Reformed Presbyterian Missions).

## Financial Support

Financial contributions were also made to the mission organisation Come Over and Help. Support for advocacy group, The Christian Institute and Trinitarian Bible Society (translation and distribution of the Bible) was also provided.

## Youth Work

Instruction of children and young people in meetings of Sunday School and Covenanters Youth group as well as opportunities for informal fellowship. All leaders and volunteers in the youth work have gone through Access NI vetting.

## Church Property

While no major work was carried out on the church property in the course of the year, regular cleaning of the meeting house and hall took place, along with upkeep of the church grounds and maintenance as required.

## Recordings

The services of worship are recorded and are accessible via the internet in both audio and video form. These recordings provide access to the pulpit ministry to those who are unable to attend public worship due to ill health or other circumstances. This was particularly helpful during 2023 to those unable to attend in person.

## Public Benefit

Loughbrickland Reformed Presbyterian Church meets the public benefit requirement by providing a place for worship (through weekly services of worship and other meetings), by increasing awareness and understanding of religious beliefs (through public preaching from the Holy Scriptures, literature distribution, pastoral counselling and youth work), and by engaging in and supporting missionary and outreach work, both in the Loughbrickland area and overseas.

The work of the church in fulfillment of its purpose does not lead to harm. The only private benefit is for Ministers and others who may receive benefit as a result of their employment. Such benefit is incidental to the work and purpose of the congregation.

The Charity Trustees have given careful consideration to the Charity Commission for Northern Ireland's guidance on public benefit to ensure that the activities entered into during the year have helped to achieve the Charity's objectives and activities, as well as providing public benefit.

## Financial Situation

The congregation's main source of income is members' contributions through the weekly Freewill Offering. Total Freewill Offering receipts in the year were £85,782 (2022 £82,089). Unrestricted reserves at the year-end were £157,774 (2022 £135,807).

Statement of Trustees 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.

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.

As the congregation's income does not exceed £250,000, the Trustees have elected under Section 64(3) of the Charities Act (Northern Ireland) 2008 to prepare a receipts and payments account and a statement of assets and liabilities.

The Church constitution is a historical document and had contained a clause that the annual accounts should be audited. A motion was passed at the June 2019 Synod that the wording of this clause would be changed at the June 2020 Synod which did not take place due to the ongoing Covid-19 pandemic. The change was approved at the Synod of June 2021 to state that the accounts should be 'independently examined by a competent person'.

This report was approved by Session at its meeting of 27 October 2024.

Clerk of session

Stephen Hughes

Moderator of Session

Rev. Joseph Dunlap

**Independent examiner's report to the Charity Trustees**

We report on the accounts of Loughbrickland Reformed Presbyterian Church for the year ended 31 December 2023, which are appended.

**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 our 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 our attention.

**Basis of Independent examiner's report**

We have examined your charity accounts as required under section 65 of the Charities Act and our 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.

Our 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.

Our role is to state whether any material matters have come to our attention giving us 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**

We have completed our 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, we have found no matters that require drawing to your attention

D Ruddell  
 For and on behalf of Wylie Ruddell  
 Chartered Accountants and Statutory Auditors  
 Unit 63  
 Armagh Business Centre  
 2 Loughgall Road  
 Armagh  
 BT61 7NH

Date: 27 October 2024

# Loughbrickland Reformed Presbyterian Church

Charity Number: NIC106278

Receipts and Payments Account for the year ended 31 December 2023

	Unrestricted Funds 2023	Restricted Funds 2023	Endowment Funds 2023	Total 2023	Unrestricted Funds 2022	Restricted Funds 2022	Endowment Funds 2022	Total 2022
<b>Receipts</b>								
Donations	85,782	6,960	-	92,742	82,089	11,835	-	93,924
Gift Aid	16,905	-	-	16,905	16,078	-	-	16,078
Bank deposit interest	1,135	-	-	1,135	202	-	-	202
Other receipts	1,929	4,000	-	5,929	3,372	-	-	3,372
<b>Total Receipts</b>	<b>105,751</b>	<b>10,960</b>	<b>-</b>	<b>116,711</b>	<b>101,741</b>	<b>11,835</b>	<b>-</b>	<b>113,576</b>
<b>Payments</b>								
Cost of fundraising	180	-	-	180	162	-	-	162
Charitable activities	83,604	10,543	-	94,147	91,221	11,835	-	103,056
Other payments	-	-	-	-	-	-	-	-
<b>Total Payments</b>	<b>83,784</b>	<b>10,543</b>	<b>-</b>	<b>94,327</b>	<b>91,383</b>	<b>11,835</b>	<b>-</b>	<b>103,218</b>
Net receipts/(payments)	21,967	417	-	22,384	10,358	-	-	10,358
Transfers between funds	-	-	-	-	-	-	-	-
Net movement in funds	21,967	417	-	22,384	10,358	-	-	10,358
Funds brought forward	135,807	-	8,877	144,684	125,449	-	8,877	134,326
Funds carried forward	157,774	417	8,877	167,068	135,807	-	8,877	144,684

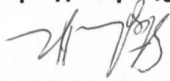
# Loughbrickland Reformed Presbyterian Church

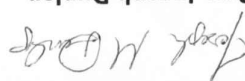
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Statement of Assets and Liabilities as at 31 December 2023

	Unrestricted Funds 2023	Restricted Funds 2023	Endowment Funds 2023	Total 2023	Unrestricted Funds 2022	Restricted Funds 2022	Endowment Funds 2022	Total 2022
<b>Funds Reconciliation</b>								
Bank and cash at start of year	135,807	-	8,877	144,684	125,449	-	8,877	134,326
Net movement in funds	21,967	417	-	22,384	10,358	-	-	10,358
Bank and cash at end of year	157,774	417	8,877	167,068	135,807	-	8,877	144,684
<b>Bank and cash balances</b>								
Bank current accounts	88,062			88,062				135,753
Bank deposit accounts	79,006			79,006				8,931
<b>Total cash at bank</b>	<b>167,068</b>			<b>167,068</b>				<b>144,684</b>
<b>Other Assets</b>								
Church Building & Contents	1,339,319			1,339,319				798,333
Church Hall & Contents	434,521			434,521				453,358
Manse	558,644			558,644				396,523
Agricultural land	-			-				-
<b>Total Assets</b>	<b>2,332,484</b>			<b>2,332,484</b>				<b>1,648,214</b>

Approved by Session at its meeting of 27 October 2024

Clerk of session  
  
 Stephen Hughes

Moderator of Session  
  
 Rev. Joseph Dunlap

## Notes to the financial statements for the year ended 31 December 2023

### 1 Accounting policies

Set out below are principal accounting policies which have been adopted in the compilation of the Receipts and Payments Account and the Statement of Assets and Liabilities.

#### (a) Receipts and Payments Account

All items of income and expenditure included within the Receipts and Payments Account have been accounted for on a cash receipts basis.

#### (b) Statement of Assets and Liabilities

##### (i) Assets retained for the Church's own use

The congregation own the church building and contents at Main Street, Loughbrickland. The premises and contents have an insurance valuation of £1,339,319.

The congregation own the church hall and contents at Main Street Loughbrickland. These premises and contents have an insurance valuation of £434,521.

The congregation own the manse and contents at 22 Main Street, Loughbrickland. These premises and contents have an insurance valuation of £558,644.

The congregation own a small parcel of agricultural land of approximately ¼ acre in Scarva. The area grows wild and the trustees believe that it does not have any significant value on the open market.

##### (c) 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.

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 a specific use in the future.

Notes to the financial statements for the year ended 31 December 2023

**2 Donations**

	Unrestricted Funds	Restricted Funds	Total	Unrestricted Funds	Restricted Funds	Total
	2023	2023	2023	2022	2022	2022
	£	£	£	£	£	£
Freewill offering	85,782	-	85,782	82,089	-	82,089
Missions and synodicals	-	830	830	-	610	610
Building and repairs	-	25	25	-	-	-
Special collections	-	6,105	6,105	-	11,225	11,225
Other collections	-	-	-	-	-	-
<b>Total</b>	<b>85,782</b>	<b>6,960</b>	<b>92,742</b>	<b>82,089</b>	<b>11,835</b>	<b>93,924</b>

**3 Charitable activities**

	Unrestricted Funds	Restricted Funds	Total	Unrestricted Funds	Restricted Funds	Total
	2023	2023	2023	2022	2022	2022
	£	£	£	£	£	£
Ministerial expenses	36,921	-	36,921	44,971	-	44,971
Premises expenses	16,494	-	16,494	13,699	-	13,699
Admin expenses	6,071	-	6,071	6,408	-	6,408
Mission and synod expenses	23,806	410	24,216	25,932	4,065	29,997
Special collections	-	10,133	10,133	-	7,770	7,770
Other expenses	312	-	312	211	-	211
<b>Total</b>	<b>83,604</b>	<b>10,543</b>	<b>94,147</b>	<b>91,221</b>	<b>11,835</b>	<b>103,056</b>

**4 Reconciliation of Cash Funds**

	£
Total Cash Funds at Beginning of the year	144,684
Receipts for the year	116,711
Payments for the year	(94,327)
<b>Total Cash Funds at end of the year</b>	<b>167,068</b>

**5 Trustee/Related Party Transactions**

Included within "Ministerial expenses" at note 3 is the annual salary paid to Rev J Dunlap who is also a Church Trustee.

Also included in "Ministerial expenses" is £2,000 paid for Rev J Dunlap's PhD sponsorship.

Other receipts to the restricted fund within the receipts and payments account includes £4,000 from Rev J Dunlap as part repayment of a loan which was granted in the 2022 financial year to assist with a car purchase for ministerial duties.