



CHARTERED ACCOUNTANTS

GILFORD FREE PRESBYTERIAN CHURCH
ACCOUNTS

31 DECEMBER 2024

BELFAST

Alfred House
19 Alfred St
Belfast
BT2 8EQ
T: 028 9031 1113

LISBURN

Century House
40 Crescent Business Park
Lisburn
BT28 2GN
T: 028 9260 7355

PORTADOWN

17 Mandeville St
Portadown
Co Armagh
BT62 3PB
T: 028 3833 2801



gmcgca.com



twitter.com/gmcgca



GMcG Chartered Accountants



*Experience you
can count on*

CHARITY REGISTRATION NUMBER NIC 109434

GILFORD FREE PRESBYTERIAN CHURCH

ACCOUNTS

31 DECEMBER 2024

GM^cG PORTADOWN

Chartered Accountants

17 Mandeville Street

Portadown

Craigavon

Co Armagh

BT62 3PB

GILFORD FREE PRESBYTERIAN CHURCH

ACCOUNTS

Year ended 31 December 2024

CONTENTS	PAGES
General Information	1
Trustees' Annual Report	2 to 5
Independent Examiner's Report	6 to 7
Statement of Receipts and Payments	8
Statement of Assets and Liabilities	9
Notes to the Accounts	10

GILFORD FREE PRESBYTERIAN CHURCH

GENERAL INFORMATION

Year ended 31 December 2024

Charity Name Gilford Free Presbyterian Church

Contact Address 28 Dunbarton Street
Gilford
Craigavon
BT60 1BX

Charity Registration Number 109434

HMRC Charity Reference XR44383

Trustees Rev G McCammon
Mr J Kemps
Mr P Wallace
Mr SGB Black

Independent Examiner GM^oG PORTADOWN
Chartered Accountants
17 Mandeville Street
Portadown
Craigavon
Co Armagh
BT62 3PB

Bankers Danske Bank
Donegal Square West
Belfast
BT1 6JS

GILFORD FREE PRESBYTERIAN CHURCH

TRUSTEES' ANNUAL REPORT

Year ended 31 December 2024

Trustees' Annual Report for the year ended 31 December 2024

The trustees present the Annual Report and Statement of Receipts and Payments and Assets and Liabilities for Gilford Free Presbyterian Church for the year ended 31 December 2024. As this is the first year the Charity has been required to prepare accounts for submission to the Charities Commission, there are no comparatives in the accounts.

Introduction

The Free Presbyterian Church of Ulster came into being on 17th March 1951 as a testimony to the historic faith of Presbyterians that emphasised the inspiration and authority of Scripture against the liberal, rationalist infidelity that had made serious inroads into Presbyterianism in Ireland as well as the other main Protestant denominations.

The Free Presbyterian Church of Ulster is a worldwide Protestant Reformed denomination consisting of congregations which accept and uphold the Articles of Faith. It is Protestant in its basis, Presbyterian in its government, Reformed in its doctrine, Evangelistic in its ministry, Fundamentalist in its stand and defence of the Historic Christian Faith, and subject only to the Lord Jesus Christ as the Great King and only Head of The Church. The Word of God, as contained in the Scriptures of the Old and New Testaments, is its only rule of faith and practice.

Articles of Faith

- The Absolute Authority and Verbal Divine Inspiration of the Old and New Testaments as the Word of God;
- There is but one living and true God, and in the Godhead there are Three Persons, equal in power and glory, God the Father, God the Son, and God the Holy Ghost;
- The Eternal Sonship, Virgin Birth and Deity of our Lord and Saviour Jesus Christ;
- The personality of God the Holy Spirit, and the absolute necessity of His work in Regeneration and Sanctification, and His infilling of the indwelt Believer for power to live and witness for Christ;
- The Substitutionary death of the Lord Jesus Christ and His Resurrection as the only way of Salvation from sin through Faith;
- God has appointed besides the Word and Prayer the Sacraments of Baptism and the Lord's Supper;
 - Baptism - The Free Presbyterian Church of Ulster, under Christ the great King and Head of the Church, realises that bitter controversy raging around the ordinance of Christian Baptism has divided the Body of Christ, when that Body should have been united in Christian love and Holy Ghost power to stem the onslaughts and hell-inspired assaults of modernism, hereby affirms that each member of the Free Presbyterian Church of Ulster shall have liberty to decide for themselves which course to adopt, each member giving due honour in love to the views held by differing brethren, but none espousing the error of baptismal regeneration;

GILFORD FREE PRESBYTERIAN CHURCH

TRUSTEES' ANNUAL REPORT (*continued*)

Year ended 31 December 2024

Articles of Faith (*continued*)

- The Lord's Supper - The Lord's Supper has been appointed by our Lord for Remembrance of Him in His work as Saviour. Its purpose to the child of God is for strengthening, and the putting of a visible difference between the redeemed and the unregenerate. This Sacrament will be observed once each month in every Free Presbyterian Congregation, or more, or less frequently as each local congregation shall decide; and
- The visible and personal return of Our Lord Jesus Christ.

These Articles of Faith, together with the Larger and Shorter Catechisms, and the Westminster Standards form the Subordinate Standards of the Free Presbyterian Church of Ulster.

Purpose

The Objective of the Church is to promote the advancement of religion in accordance with the Holy Scriptures, the subordinate standards of the Articles of Faith, the Westminster Standards, and the Book of Church Order.

Public Benefit

The trustees have paid due regard to guidance issued by the Charity Commission for Northern Ireland in deciding what activities the charity should undertake.

This congregation of the Free Presbyterian Church of Ulster meets the public benefit requirement. The Church is established to benefit its members and the general public, both at home and abroad through the advancement of religion. The benefits which flow from its purpose include the holding of public worship and fulfilment of the Great Commission to preach Christ crucified in all the world, the coming of souls to saving faith in Jesus Christ, repentance from sin and the holding to orthodox Bible religion. Adherence to this framework leads to spiritual and moral development and wider society living in accordance with God's moral law. It encourages demonstrable acts in the world such as fervent evangelism, missionary effort, the establishment of new churches, the instruction of students for Christian service, the progress of Christian schooling and the provision of pastoral care, and humanitarian relief. The benefits are further demonstrated through attendance at public worship as well as regular evaluation of activities, informal and ad-hoc feedback from members, their families, and the general public. The purpose does not lead to harm.

The charity's beneficiaries are the Christian Church and the general public within society in Northern Ireland and wherever across the world the Free Presbyterian Church of Ulster has an opportunity to minister. The only private benefits flowing from this purpose are to those members who would receive reasonable remuneration paid in respect of employment by the Church; those members who may enter into contracts with the Church and receive reasonable payment for goods and services supplied; where a member may benefit as a student at our Bible Colleges; or where someone from a member's family may benefit as a pupil at a Christian school. These private benefits are incidental and necessary to ensure the public benefit is provided to our beneficiaries.

GILFORD FREE PRESBYTERIAN CHURCH

TRUSTEES' ANNUAL REPORT (*continued*)

Year ended 31 December 2024

Activities and Events

Gilford Free Presbyterian Church carries out the following activities

- The church conducts public worship through the following regular services – Lord's Day morning and evening worship, prayer meetings, Sunday School, Weekly Prayer Meeting, Youth Fellowship and Children's Meetings.
- Conducts Public worship through the following special services – Gospel Missions, special times of prayer, summer outdoor meetings and other special meetings.
- The Elders attend the monthly Presbytery meetings.
- Representatives attend the monthly Missionary Council meetings.
- The Kirk Session interview and accept new communicant members.
- The Kirk Session provide pastoral support for the members and attendees.
- The Kirk Session meet regularly to provide spiritual oversight.
- The Church Committee meets regularly to oversee the financial and practical matters.
- The Church supports the work of Radio and TV broadcasting through Let the Bible Speak and the training activities in the Whitefield College of the Bible. Encourages fervent evangelism in the rest of the UK through the work of the Mainland Commission and the growing missionary work through the Mission Board and The Free Presbyterian Mission Society Africa. Supports the work of Christian Education through the work of the Education Board.

Structure, Governance and Management

The Trustees meet on a regular basis to discuss the work of the church, and to make decisions concerning the activities within the church.

The trustees who served during the year and up to the date of signing the financial statements were:

Rev G McCammon

Mr J Kemps

Mr P Wallace

Mr SGB Black

The Church Committee meets regularly to take delegated responsibility on behalf of the members of the Kirk Session to assist it in managing the Church's finances and assets and in making decisions regarding the day to day financial and material affairs of the Church.

Financial Review

The main source of income is from weekly offerings, and voluntary gifts and donations, supplemented by the use of Gift Aid and the Gift Aid Small Donations Scheme.

GILFORD FREE PRESBYTERIAN CHURCH

TRUSTEES' ANNUAL REPORT (*continued*)

Year ended 31 December 2024

Financial Review (*continued*)

The total amount received during the year amounted to £60,480, from which total payments in the amount of £59,895 were made, leaving a net surplus of £585 for the year. Cash funds held at the year end amounted to £48,771 (2023: £48,186).

The Church reserves policy is to accumulate sufficient reserves to provide cover for 12 months operating expenses and future capital projects.

Going Concern

The trustees have reviewed the budgets for the year ahead and are satisfied that there are adequate funds in place to ensure that the Church can continue its activities and the financial statements for the year ended 31 December 2024 can be signed off as a going concern.

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Northern Ireland requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that financial year.

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

The trustees' annual report was approved by the Board of Trustees.



Mr SGB Black
Trustee



Mr J Kemps
Trustee

Date: 5 October 2025

GILFORD FREE PRESBYTERIAN CHURCH

INDEPENDENT EXAMINER'S REPORT

Year ended 31 December 2024

Independent examiner's report to the charity Trustees of Gilford Free Presbyterian Church

I report on the accounts of Gilford Free Presbyterian Church for the year ended 31 December 2024, which are set out on pages 8 to 10.

Respective responsibilities of charity Trustees and examiner

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the Charities Act (Northern Ireland) 2008.

It is my responsibility to:

- examine the accounts under section 65 of the Charities Act
- follow the procedures laid down in the general Directions given by the Commission under section 65(9)(b) of the Charities Act
- state whether particular matters have come to my attention.

Basis of independent examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act.

My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

- 6 -

**17 Mandeville Street
PORTADOWN
Craigavon
BT62 3PB**

**Tel: +44 (0)28 3833 2801
Fax: +44 (0)28 3835 0293**

Alfred House
19 Alfred Street
BELFAST BT2 8EQ
DX3910 NR Belfast 50

Tel: +44 (0)28 9031 1113
Fax: +44 (0)28 9031 0777

Century House
40 Crescent Business Park
LISBURN
BT28 2GN

**Tel: +44 (0)28 9260 7355
Fax: +44 (0)28 9260 1656**





GILFORD FREE PRESBYTERIAN CHURCH

INDEPENDENT EXAMINER'S REPORT (*continued*)

Year ended 31 December 2024

Basis of independent examiner's report (*continued*)

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. That accounting records were not kept in accordance with section 63 of the Charities Act
2. That the accounts do not accord with those accounting records
3. That the accounts do not comply with the accounting requirements of the Charities Act
4. That there is further information needed for a proper understanding of the accounts to be reached.

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters 1 to 4 listed above, and in connection with following the Directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.

GILLIAN JOHNSTON ACA

GMcG PORTADOWN
Chartered Accountants
17 Mandeville Street
Portadown
Craigavon
Co Armagh
BT62 3PB

Date: 6 OCTOBER 2025

GILFORD FREE PRESBYTERIAN CHURCH

RECEIPTS AND PAYMENTS ACCOUNT

Year ended 31 December 2024

	Unrestricted funds	Restricted funds	Total 2024
	£	£	£
Receipts			
Offerings and gifts	57,564	2,712	60,276
Bank interest	129	-	129
Other receipts	<u>75</u>	<u>-</u>	<u>75</u>
Total receipts	<u>57,768</u>	<u>2,712</u>	<u>60,480</u>
Payments			
Cost of charitable activities	53,730	-	53,730
Grants and donations	2,523	2,592	5,115
Governance costs	<u>1,050</u>	<u>-</u>	<u>1,050</u>
Total payments	<u>(57,303)</u>	<u>(2,592)</u>	<u>(59,895)</u>
Net receipts	465	120	585
Transfers between funds	<u>-</u>	<u>-</u>	<u>-</u>
Fund surplus for the year	<u>465</u>	<u>120</u>	<u>585</u>
Cash and bank reconciliation			
Balance at start of year	47,886	300	48,186
Surplus this year	<u>465</u>	<u>120</u>	<u>585</u>
Cash at bank and in hand at year end	<u>48,351</u>	<u>420</u>	<u>48,771</u>


GILFORD FREE PRESBYTERIAN CHURCH

STATEMENT OF ASSETS AND LIABILITIES

As at 31 December 2024

		2024
	£	£
Assets retained for Church own use		
Church and church hall	1,068,400	
Fixtures and fittings	38,020	
Motor vehicle	<u>3,500</u>	
		1,109,920
Cash funds		
Current accounts	<u>48,771</u>	
Total cash funds		<u>48,771</u>
Net assets		<u>1,158,691</u>
Represented by funds		
Unrestricted funds – General	48,351	
Restricted funds – Mission	420	
– Capital	<u>1,109,920</u>	
		<u>1,158,691</u>
Funds at year end		<u>1,158,691</u>

Approved by the Trustees on 5 October 2025 and signed on their behalf by:


.....
Mr SGB Black
Trustee


.....
Mr J Kemps
Trustee

GILFORD FREE PRESBYTERIAN CHURCH

NOTES TO THE ACCOUNTS

Year ended 31 December 2024

1. ACCOUNTING POLICIES

The principal accounting policies adopted in the compilation of the Receipts and Payments Account and the Statement of Assets and Liabilities are as follows:

Receipts and Payments

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

Assets and Liabilities

Buildings have been recorded at their insurance value as no reliable information is available for their cost.

Motor vehicles and fixtures and fittings held are recorded at an estimated value.

Cash and deposit balances are stated at their monetary amount.

Liabilities are included where there is a constructive or legal obligation falling upon the Church that requires future economic outflow. However, no account is taken of amounts due in respect of the recurring expenses of the Church as these are recognised in the Receipts and Payments Account when paid.

2. FUNDS

Unrestricted fund

General – this fund is used at the discretion of the trustees in fulfilling the objectives of the Church.

Restricted funds

Mission – this fund represents donations and offerings received for missionaries and other organisations supported by the Church.

Capital – this fund represents fixed assets held.