



Carrickfergus
Joymount
Presbyterian Church

N.I. Charity Commission Number NIC 104850

**Annual Report of the Trustees and
Congregational Accounts
31st December, 2025**

Joymount Presbyterian Church

Church Office	1 Robinsons Row Carrickfergus Co. Antrim
Bankers	Dankse Bank Abbey Centre Longwood Road Co Antrim
Office telephone	028 9335 0926 (9-1 Mon, Tues and Thur)
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Website	www.joymount.org

Our Vision

THE PRESBYTERIAN CHURCH IN IRELAND, as a Reformed Church within the wider body of Christ is grounded in the Scriptures, exists to love and honour God through faith in His Son and by the power of His Spirit to enable her members to play their part in fulfilling God's mission to our world.

We in JOYMOUNT PRESBYTERIAN CHURCH publicly affirm that Jesus Christ is Saviour and Lord. We encourage people to become members and we want members to:

- | | |
|----------------------|---|
| Come to Jesus | - To acknowledge Him as Saviour and Lord. |
| Grow in Jesus | - To become more like Jesus. |
| Go for Jesus | - To journey out in life with Jesus |

Our Church

Joymount Presbyterian Church is part of the Presbyterian Church in Ireland (PCI) and is supervised by the Presbytery of Carrickfergus. Joymount was established in 1852 and exists to make known and proclaim Jesus Christ, Saviour and Lord and encourage members to follow and serve Him.

We meet at 11.00am each Sunday morning and at 6.30 pm on the first and third evenings of the month. This was reduced to first evening of each month in 2024. We continue to record our morning service and post it on our website and Facebook to allow those who are housebound to follow the service. Our services follow the Christian calendar starting with Advent and continuing through to Pentecost. We observe the Sacrament of Communion 4 times each year.

Joymount is a busy and active congregation, as can be seen from the list of organisations from the local community which make use of our premises for their activities. We reach out far into the community with our work through the church organisations. Many of our members are involved in the management of some of the local organisations and schools. We make the church available for local organisations to use the premises for their weekly activities and for their services of worship. We organised Easter and Christmas Outreaches in the local shopping centre and weekly market to promote the name of Jesus.

Our ministry team continue to provide teaching, counsel, leadership and pastoral care for the members of the congregations with backup from the Kirk Session. The sick, the elderly, the bereaved and the troubled are visited in their times of need.

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 congregations. 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 10 times a year and as required.

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. This was done and the 8 Elders-elect were installed in March 2024.

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 of the Presbyterian Church in Ireland. Joymount Presbyterian Church has been assigned to the Carrickfergus 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 each congregation.

During the year we were represented at Presbytery by our Minister and Representative Elder along with a depute Representative Elder who will become our Representative Elder next year.

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.

Purpose

Joymount 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 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.

Members of the Ministry Team

Minister	Rev. John Stanbridge
Assistant Minister	None

Members of Support Staff

Church Administrator	Mr Andrew McKeegan
Church Officer	Mrs Andrea Matheson
Cleaner	Mrs Catherine McCormick
Musical Director	Mr Raymond Smyth
IT Support	Mr Andrew McKeegan

Church Officials

Clerk of Kirk Session	Mr Stephen Drake
Treasurer	Ms Gillian McCallion
Committee Secretary	Mrs Isabelle Strugnell
Rep to Presbytery	Mrs Isabelle Strugnell

Members of Kirk Session and Trustees under the Charity Commission

James Adair	Sharon Adamson	Gordon Bates	Linda Beattie	Martha Blair
Edwin Boal	Jane Boal	James Bodles	David Bothwell	Denise Difallah
James Dunlop	Stephen Drake	Kay Fowles	Gillian McCallion	Andrew McKeegan
Ruth McKeegan	Hilary McGavock	Joanne Magee	Robert Magee	Gary Montgomery
Elizabeth Picton	Francis Picton	Isabelle Strugnell	Aaron Walker	Graham Wills

Elders Emeriti or non Trustees

Herbert Holmes	Elizabeth Pherson	William McCartney	Sharon Donald
Rosemary McFarland	Peter Denny	Evelyn Bates	

Church Committee

Angela Bothwell	Fiona Burnside	Elizabeth Cathcart	Angela Creighton	Yasin Difallah
Kerry Laughlin	Diane Loughridge	Jennie Montgomery	Phyllis Morgan	Jacqueline Russell
Joanne Tinsley	Chris Strugnell			

Church Organisations

Bowling Club	Boys' Brigade	Bus Stop Coffee Group
Girls' Brigade	Joymount History Club	Joymount Friendship Club
Tots	Presbyterian Women	JAM (Sunday Schools)
Youth Fellowship (UNITE)		

School Board of Governors

Oakfield Primary School	Victoria Primary School
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Organisations using our premises

Art Club	Badminton Club	U3A Committee	Ballet classes	Tai Chi
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Statistics on the Congregation

All families under pastoral care of the Congregation	356
Persons of all ages in above families	738
No. of families who contributed to FWO	218
Attendance at:	
morning worship	135
evening worship	34
Sacrament of Baptism	0
Admitted to the Lord's table for first time	2
Total persons on Communion Roll	220
Those taking at least 1 communion during year	138
Kirk Session	
Male	13
Female	12
No. attending Bible Study/Fellowship meetings outside Sunday Services	16
No. attending Bible Class or Sunday School	8
No. Attending non-uniformed organisations for children/young people	13

Employment 2025

1 Minister, 1 Musical Director, 2 caretakers/Cleaners, 1 Church Administrator, 1 IT Support. (The IT Support person is self-employed)

Volunteers

The Trustees wish to acknowledge their deep appreciation of those who give freely of their time by serving on committees and helping with our church organisations and other activities. Your efforts are most valued.

Property Report

January	Firmus Gas – meter inspection carried out on.
	British Engineering Services – inspection carried out.
February	Church boiler service - Castles.
March	Church lughts cleaned & repaired.
April	Fire extinguisher service – church, halls, No. 1 – B. Taggart
	Fire Alarm service and certificate halls and church – Longmore Electronics
	Stair lift serviced
	Emergency Lighting Test and certificate – halls and church - John Thompson
	Church Fire doors, hinges replaced.
May	
June	Stain glass window removed repaired & replaced.
July	Car Park closed off for 24 Hours.
August	Repair work on organ.
	Downstairs toilet in Manse, leak repaired & floor tiled.
	Prayer room door painted.
September	Church boiler service – Castles.
	Stair lift serviced
	Fire Alarm service & certificate, Church & Halls – Longmore. Back up Batteries replaced.
October	Repair work on organ.
	Boiler service No1 & Manse Gas boiler serviced. – Carse Plumbing.
November	
December	Upstairs Kitchen – Water boiler replaced.

Gordon Bates, Property Convenor

Committee Report

Following an inspection of our kitchens by an Environmental Health Officer it was agreed to purchase a new refrigerator for the downstairs kitchen as the existing one was in a poor state of working order. Health and Safety training will be provided in the New Year for relevant members and Certificates will be awarded for training attendance and completion.

A separate worktop for use along with the existing kitchen trolley was purchased. Two kettles and a new boiler were purchased for the upper kitchen.

Gordon Bates was appointed as the new Church Property Convenor.

As a fundraiser, a very enjoyable Table Quiz Night took place in Carrick Golf Club on Friday 21 March which was well attended. Several other fundraising events were held during the year.

In the Knott Garden, Easter Decorations using similar boards as those used at Christmas were placed with adaptations to include 'eggs' instead of lights.

Following the 7 am Easter Dawn Service at the Castle on 20 April a breakfast of baps, sausages and bacon were served for all in the church hall.

Catering was also provided outside the church for the King Billy Landing Pageant on 14 June where burgers and drinks were enjoyed by many despite the inclement weather.

The flower beds in the Knott Garden were treated to some top-dressing soil and bark.

A fire risk assessment was carried out with an inspection of the church buildings.

Volunteers successfully brought down and washed the church lights and replaced bulbs on 22 March.

'Direct Debit' slips have been provided for those who wish to place them in the offering plate indicating that they donate by direct debit.

Two new 65" screens were installed either side of the church pulpit.

Loose offering of £135 from the Remembrance Day Service went to the British Legion.

'Santa's Breakfast' was a very successful morning event held on Saturday 13 December when breakfast was served in the upper hall and a bouncy castle in the lower hall for the children to enjoy.

A Seniors' Christmas Party was held on Saturday 6 December and was attended by 89 invited seniors. Full turkey dinner was served followed by pavlova or apple tart.

Isabelle Strugnell, Committee Secretary

Kirk Session Report

The church continues to reach out to the community at Christmas and Easter, handing out gifts and cards to the public at the town market, De Courcy Centre and at a care home and to the organisations that use our halls. A second successful Holiday Bible Club was held in August, well attended by children and well supported by members of the congregation in a very energetic week. Our various Christmas services, especially 'The Promise' cantata also helped to bring people into church.

Many children now have no church connection so we are growing links with the Scripture Union Schools Project for East Antrim; Rev John is currently chair of the District Support Team; he and other elders have attended prayer meetings and prayer breakfasts and we are donating £20 per month to the important work of reaching unchurched children.

The spiritual development of members has been advanced through a series of Tuesday afternoon Bible studies in the spring and then by 'Practicing the Way', a Cairn development in which the six participants are learning in monthly meetings what it really means to be a disciple of Jesus. This began in the Autumn and will continue to summer 2026.

A continuing concern of Session is the 'missing generations', those who have a church connection through parents or from childhood but show no interest now. Rev John has tried to make worship less formal, involving members of the congregation in prayers and readings, and inviting guest speakers from Christian charities and missions.

The Presbyterian Church in Ireland as a whole was rocked by news in November of long-term failings in the way it deals with people have been or may have been abused in a church or church activities. That is now under investigation by the PSNI and Charities Commission. Session has set up a task group to examine urgently but thoroughly how Joymount should deal with these issues and ensures that all complaints or suspicions are heard and Joymount GB has been celebrating its 80th anniversary year with a range of events.

Early in the year we started The Club, a social evening on a Friday, like a youth club but for all ages. Two trial evenings went well and there is now a programme for the year. This was Joanne Magee's idea and she is the lead organiser.

In December Rev John ran a course of preparation for church membership that resulted in one adult being added to our communion roll.

Joymount members have also been contributing to the work of the PCI as a whole. Sharon Adamson and Robert Magee are accredited preachers and as well as leading worship in Joymount when Rev John looks after Loughmorne and Woodburn they regularly preach in other churches. Linda Beattie has been President of PW (nationally) for most of the year and has been very busy visiting other branches and speaking in churches. She was also in a group Peter Denney and Evelyn Bates have been made emeritus elders following their retirement from active duties in Joymount. We are grateful for their long and active service. Jim Dunlop has prepared the table for communion for over 20 years and is now stepping down (while still an active elder). We are grateful to him and Phyllis for their help in this. Aaron Walker and Isabelle Strugnell will take on this task. (Just one of many unseen jobs that keep the church going).

Hilary McGavock resigned as administrator and, after public advertisement and interview, has been replaced by Andre McKeegan. We thank Hilary for sterling work, having done so much to keep everything going through Covid and the vacancy.

Stephen Drake

Clerk of Session

Treasurer's Report

Once again, we are thankful to God for his continued provision for us and our members continue to generously support His work here in Joymount.

Overall, our income is down from £222,137 to £209,822.

Our regular direct giving has fallen this year by £11,685 but the associated gift aid continues to be an important source of income.

Our target for United Appeal in 2025 was £13,458 and we have exceeded this again. Our target for 2024 is £13,456.

The World Development Appeal for 2025 focused on supporting sustainable development projects in Honduras and Ethiopia , aiming to combat poverty and empower communities.providing help to communities in Rwanda and Honduras to provide food security. Thanks to the generosity of the congregation, we were able to contribute £1801 to this appeal although this is down from last year.

Expenditure has seen a large increase of £26,481, mainly due to the ongoing repair work on the organ. Property and equipment maintenance increased by over £41K but £36K was due to repair of the organ. The property convenor's report outlines the work carried out in 2025. Staff costs and utilities remain roughly the same as last year.

All our bank accounts are relatively healthy although it must be remembered that there is money accrued in the No. 1 account which will be required for payments in January and February of the next year. The money in Virgin Money gives us our designated reserves.

Gillian McCallion

Church Treasurer

Joymount Presbyterian Church
Statement of Trustees' Responsibilities
For the year ended 31 December 2025

The trustees present their financial statements for the charity for the year ended 31 December 2025. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charities Act (Northern Ireland) 2008, The Charities (Accounts and Reports) Regulations (Northern Ireland) 2015 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities (Charities SORP (FRS 102)) preparing their financial statements.

Trustees' responsibilities in relation to the financial statements

The charity trustees (who are known as the members of Kirk Session) are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

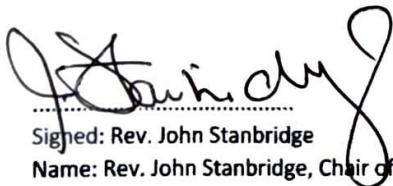
The law applicable to charities in Northern Ireland requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act (Northern Ireland) 2008 and The Charities (Accounts and Reports) Regulations (Northern Ireland) 2015. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees on 13 April 2026



.....
Signed: Rev. John Stanbridge
Name: Rev. John Stanbridge, Chair of trustees on behalf of the trustees

**Independent examiner's report to the charity trustees of Joymount Presbyterian Church
For the year ended 31 December 2025**

I report on the financial statements of the Charity for the year ended 31 December 2025, which are set out on pages 12 to 24.

Respective responsibilities of charity trustees and examiner

As the charity's trustees you are responsible for the preparation of the financial statements 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 financial statements 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.

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.



.....
Samantha Martin FCA
Martin Bookkeeping and Accountancy Services
5 Magheralave Manor
Lisburn
BT28 3EN
14 April 2026

Joymount Presbyterian Church
Statement of Financial Activities
For the year ending 31 December 2025

	Notes	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Income from:					
Regular direct giving	2	152,247	33,215	185,462	197,147
Donations and legacies	3	433	-	433	5,698
Other trading activities	4	420	-	420	735
Investments	5	1,517	77	1,594	1,846
Organisations	6	-	14,804	14,804	12,716
Other	7	3,877	3,232	7,109	3,995
Total income		158,494	51,328	209,822	222,137
Expenditure on:					
Central Church assessments	8	14,496	-	14,496	14,013
Ministry and support staff	9, 18	105,652	-	105,652	104,254
Life and work	10	19,803	-	19,803	28,960
Grants to missions and charities	11	3,192	16,707	19,899	28,177
Property & equipment maintenance	12	25,230	46,455	71,685	30,032
Governance	13	11,077	97	11,174	8,057
Organisations	6	-	13,971	13,971	16,706
Total expenditure		179,450	77,230	256,680	230,199
Net income		(20,956)	(25,902)	(46,858)	(8,062)
Depreciation on buildings		-	(8,360)	(8,360)	(8,360)
Transfers between funds	22	(32,000)	32,000	-	-
Net movement in funds		(52,956)	(2,262)	(55,218)	(16,422)
Reconciliation of funds:					
Total funds brought forward	22	290,128	316,162	606,290	622,712
Total funds carried forward	22	237,172	313,900	551,072	606,290

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

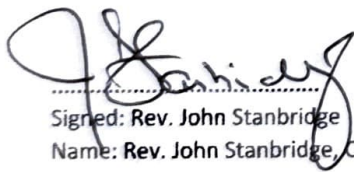
Joymount Presbyterian Church
Balance Sheet
As at 31 December 2025

	Notes	2025 £	2024 £
Fixed assets			
Tangible assets	14	246,044	254,881
Total fixed assets		<u>246,044</u>	<u>254,881</u>
Current assets			
Debtors	15	31,880	33,201
Cash at bank and in hand	16	274,198	329,413
Total current assets		<u>306,078</u>	<u>362,614</u>
Liabilities			
Creditors: Amounts falling due within one year	17	1,050	11,205
Net current assets		<u>305,028</u>	<u>351,409</u>
Total net assets		<u><u>551,072</u></u>	<u><u>606,290</u></u>
The funds of the charity:			
Unrestricted income funds	22	237,172	290,128
Restricted income funds	22	126,340	120,242
Restricted land & buildings fund	22	187,560	195,920
Total charity funds		<u><u>551,072</u></u>	<u><u>606,290</u></u>

The trustees have prepared the financial statements in accordance with The Charities (Accounts and Reports) Regulations (Northern Ireland) 2015 for circulation to the members.

The notes 1 to 23 form part of these financial statements.

Approved by the trustees on 13 April 2026



Signed: Rev. John Stanbridge

Name: Rev. John Stanbridge, Chair of trustees on behalf of the trustees

1 Accounting policies

The principal accounting policies that have been adopted consistently throughout the year and the prior year are summarised below.

1.1 Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and The Charities (Accounts and Reports) Regulations (Northern Ireland) 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.

Joymount Presbyterian Church meets the definition of a public benefit entity under FRS 102.

1.2 Fund accounting

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds are primarily from the receipt of Free Will Offerings and loose collections from the congregation.

Restricted funds comprise (a) restricted income funds and (b) restricted land and building fund. These are detailed below.

Restricted income funds are funds which are to be used in accordance with specific restrictions imposed by the donor. Restricted income funds are from the collection of congregational offerings to the Church's property account and for the Presbyterian Church in Ireland's (PCI) various appeals. The income received by the various church organisations is also restricted for use in the respective organisations.

Restricted land and building fund is the fund created on the initial recognition of the land and buildings owned by the church which have not previously been recorded. The only movement on this fund each year is the expensing of the depreciation on land and buildings. Further details can be found at note 14.

1.3 Income recognition

All income is recognised once the charity has entitlement to the income, it is virtually certain that the income will be received and the amount of income receivable can be measured reliably.

Where income received has related expenditure (as with fundraising income) the income and related expenditure are reported gross in the Statement of Financial Activities.

Regular direct giving

Regular direct giving receipts relate to offerings received from the congregation and are recognised on receipt when the church has unconditional entitlement to the income.

1 Accounting policies (continued)

Donation and legacies

Donations and legacies are recognised on receipt unless otherwise notified of a settlement date. The nature of the charity as a church means that donations do not usually have conditions attached which may result in the deferral of recognising income.

Tax reclaims on donations and gifts

Income from Gift Aid (included under Regular direct giving) is included in the Statement of Financial Activities at the same time as the donation or gift to which they relate.

Investments

Interest on funds held on deposit is recognised when receivable and the amount can be measured reliably by the charity.

Gifts in kind

Gifts in kind are accounted for at a 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 Statement of Financial Activities as income when receivable.

Donated services and facilities

These are only included in income (with the equivalent amount in expenditure) where the benefit to the church is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the church of the service or facility received.

Volunteer help

The value of any voluntary help received is not included in the financial statements but is described in the trustees' annual report.

1.4 Expenditure and liabilities recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis.

1.5 Irrecoverable VAT

Irrecoverable VAT is charged against the expenditure heading for which it was incurred.

1.6 Tangible fixed assets

Tangible fixed assets are stated at cost or valuation, net of depreciation and any provision for impairment. Assets for use by the church are capitalised if they can be used for more than one year and cost at least £2,500. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation is provided on all tangible fixed assets other than land at rates calculated to write off the cost or valuation, less estimated residual value, of each asset on a straight-line basis over its expected useful life, as follows:

Buildings:	50 years
Fixtures and fittings:	10 years

Joymount Presbyterian Church
Notes to the Financial Statements
For the year ended 31 December 2025

1 Accounting policies (continued)

1.7 Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount.

1.8 Employee benefits

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 church 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 the 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 accrual of benefits for future service, expenses, the cost of insuring death in service benefits and funding the scheme deficit.

The church operates a defined contribution pension scheme for its employees. The scheme and its assets are held by an independent scheme manager. The pension charge represents the contributions due by the church during the year.

The charity recognises a cost equal to their contribution payable for the period in their statement of financial activities.

2 Regular direct giving

	Unrestricted	Restricted	2025
	£	£	£
Recorded giving	126,566	12,827	139,393
Donations - property	-	1,151	1,151
Gift Aid	22,386	6,076	28,462
Loose collections	3,295	-	3,295
United Appeal	-	11,888	11,888
World Development Appeal	-	1,273	1,273
	152,247	33,215	185,462
	Unrestricted	Restricted	2024
	£	£	£
Recorded giving	128,849	14,641	143,490
Donations - property	-	600	600
Gift Aid	24,844	7,074	31,918
Loose collections	5,005	-	5,005
United Appeal	-	12,884	12,884
World Development Appeal	-	3,250	3,250
	158,698	38,449	197,147

Joymount Presbyterian Church
Notes to the Financial Statements
For the year ended 31 December 2025

3 Donations and legacies

	Unrestricted £	Restricted £	2025 £	2024 £
Gift days, special collections and donations	433	-	433	3,925
Legacies and bequests	-	-	-	1,773
	<u>433</u>	<u>-</u>	<u>433</u>	<u>5,698</u>

Donations and legacies income for 2024 was fully unrestricted.

4 Other trading activities

	Unrestricted £	Restricted £	2025 £	2024 £
Income from Church events	-	-	-	-
Sale of books, etc.	420	-	420	735
	<u>420</u>	<u>-</u>	<u>420</u>	<u>735</u>

Other trading activities income for 2024 was fully unrestricted.

5 Investment income

	Unrestricted £	Restricted £	2025 £
Bank & Building Society interest	476	77	553
Other investment income	1,041	-	1,041
	<u>1,517</u>	<u>77</u>	<u>1,594</u>

	Unrestricted £	Restricted £	2024 £
Bank & Building Society interest	566	137	703
Other investment income	1,143	-	1,143
	<u>1,709</u>	<u>137</u>	<u>1,846</u>

Joymount Presbyterian Church
Notes to the Financial Statements
For the year ended 31 December 2025

6 Organisations' income and expenditure

Organisations 2025	Income	Expenditure	Fund transfers	Surplus / (Deficit)
	£	£	£	£
Indoor Bowling Club	335	471	-	(136)
PW	3,265	3,353	-	(88)
Boys' Brigade	1,666	1,174	-	492
Girls' Brigade	5,031	5,463	-	(432)
Tots & Co.	2,613	1,435	-	1,178
Friendship Club	1,876	2,002	-	(126)
Coffee at Bus Stop	18	73	-	(55)
	14,804	13,971	-	833

The transfers to and from the organisations listed above are detailed at note 22.

Organisations 2024	Income	Expenditure	Fund transfers	Surplus / (Deficit)
	£	£	£	£
Thursday Sale	-	25	(8,557)	(8,582)
Indoor Bowling Club	395	529	-	(134)
PW	4,266	4,281	-	(15)
Boys' Brigade	1,200	2,723	1,255	(268)
Girls' Brigade	3,921	4,021	-	(100)
Tots & Co.	1,268	3,397	-	(2,129)
Friendship Club	1,508	1,535	-	(27)
Coffee at Bus Stop	158	195	-	(37)
	12,716	16,706	(7,302)	(11,292)

7 Other income

	Unrestricted	Restricted	2025	2024
	£	£	£	£
Moderator's Appeal	-	-	-	-
Miscellaneous income	3,877	3,232	7,109	3,995
	3,877	3,232	7,109	3,995

Other income for 2024 was fully unrestricted.

Joymount Presbyterian Church
Notes to the Financial Statements
For the year ended 31 December 2025

8 Central Church assessments

	Unrestricted £	Restricted £	2025 £	2024 £
Central Ministry Fund	5,291	-	5,291	4,635
Communications Department	1,493	-	1,493	-
Retired Ministers' Fund	-	-	-	1,298
Widows of Ministers' Fund	-	-	-	834
Prolonged Disability Fund	217	-	217	649
Incidental Fund	3,697	-	3,697	3,336
Ministerial Development Fund	-	-	-	92
Assembly Buildings' External Work	1,899	-	1,899	1,668
Sick Supply Fund	-	-	-	18
Students' Bursary Fund	1,899	-	1,899	1,483
	14,496	-	14,496	14,013

Central Church assessments expenditure is unrestricted each year therefore no additional breakdown of the prior year's figures is required.

9 Ministry and support staff

	Unrestricted £	Restricted £	2025 £	2024 £
Minister's stipend, pension and expenses	69,447	-	69,447	69,040
Other Ministry and Support Staff	36,205	-	36,205	35,214
	105,652	-	105,652	104,254

Ministry and support staff costs are unrestricted each year therefore no additional breakdown of the prior year's figures is required.

10 Life and work

	Unrestricted £	Restricted £	2025 £	2024 £
Worship and Fellowship	13,560	-	13,560	19,820
Discipleship and Ministry	3,595	-	3,595	3,919
Mission and Outreach	2,648	-	2,648	5,221
	19,803	-	19,803	28,960

Life and work costs are unrestricted each year therefore no additional breakdown of the prior year's figures is required.

11 Grants to missions and charities

	Unrestricted £	Restricted £	2025 £
United Appeal	-	14,656	14,656
World Development Appeal	-	2,051	2,051
Other missions and charities	3,192	-	3,192
	3,192	16,707	19,899

Joymount Presbyterian Church
Notes to the Financial Statements
For the year ended 31 December 2025

11 Grants to missions and charities cont'd

	Unrestricted £	Restricted £	2024 £
United Appeal	-	15,397	15,397
World Development Appeal	-	3,353	3,353
Other missions and charities	9,427	-	9,427
	<u>9,427</u>	<u>18,750</u>	<u>28,177</u>

12 Property and equipment maintenance

	Unrestricted £	Restricted £	2025 £
Utilities	14,531	608	15,139
Repairs and maintenance	5,356	43,434	48,790
Insurances	3,212	-	3,212
Leasing	947	-	947
Depreciation	1,184	2,413	3,597
	<u>25,230</u>	<u>46,455</u>	<u>71,685</u>

	Unrestricted £	Restricted £	2024 £
Utilities	16,187	-	16,187
Repairs and maintenance	1,847	4,503	6,350
Insurances	3,264	-	3,264
Leasing	947	-	947
Depreciation	1,184	2,100	3,284
	<u>23,429</u>	<u>6,603</u>	<u>30,032</u>

13 Governance

	Unrestricted £	Restricted £	2025 £
Other professional services	-	-	-
Independent Examination	1,050	-	1,050
Advertising, printing, etc.	6,243	-	6,243
Sundry expenses	3,477	50	3,527
Bank interest and charges	307	47	354
	<u>11,077</u>	<u>97</u>	<u>11,174</u>

	Unrestricted £	Restricted £	2024 £
Other professional services	800	-	800
Independent Examination	250	-	250
Advertising, printing, etc.	2,015	-	2,015
Sundry expenses	4,614	-	4,614
Bank interest and charges	330	48	378
	<u>8,009</u>	<u>48</u>	<u>8,057</u>

Joymount Presbyterian Church
Notes to the Financial Statements
For the year ended 31 December 2025

14 Fixed Assets

	Buildings	Fixtures & Fittings	Total
	£	£	£
Cost or valuation			
At 1 January 2025	467,199	53,873	521,072
Additions	-	3,120	3,120
	<hr/>		
At 31 December 2025	467,199	56,993	524,192
	<hr/>		
Depreciation			
At 1 January 2025	223,367	42,824	266,191
Charge for the year	9,344	2,613	11,957
	<hr/>		
At 31 December 2025	232,711	45,437	278,148
	<hr/>		
Net book value			
At 1 January 2025	243,832	11,049	254,881
	<hr/>		
At 31 December 2025	234,488	11,556	246,044
	<hr/>		

Buildings have been recognised at the date of transition to FRS 102 and the Charities SORP (FRS 102). The buildings comprise the Church building, church halls, church office and the manse and their contents. The buildings which were built or purchased within the past 50 years have been recorded on a historical cost basis with associated accumulated depreciation based on a useful economic life of 50 years. Buildings that are older than 50 years are considered to be fully depreciated.

15 Debtors

	2025	2024
	£	£
Accrued interest income	87	92
Accrued income	-	250
Gift Aid to be claimed	27,857	29,252
Other debtors	-	395
Prepayments	3,936	3,212
	<hr/>	
	31,880	33,201
	<hr/>	

16 Cash at bank and in hand

	2025	2024
	£	£
No. 1 account	75,159	133,973
Property account	32,684	26,560
No. 5 account	76,057	80,464
Investment account	83,177	82,130
Organisations' accounts balances	7,121	6,286
	<hr/>	
	274,198	329,413
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Joymount Presbyterian Church
Notes to the Financial Statements
For the year ended 31 December 2025

17 Creditors

	2025	2024
	£	£
United Appeal accrual	-	5,697
Other PCI accrued donations	-	3,353
Taxation and social security costs	-	-
Other accrued expenses	1,050	2,155
	1,050	11,205

18 Staff costs and employee benefits

	2025	2024
	£	£
Gross salaries and wages	89,374	85,945
Social security costs	-	-
Minister pension costs	8,187	10,849
Staff pension costs	703	424
Ministry expenses	7,388	7,036
	105,652	104,254

There was one employee who received total employee benefits in excess of £60,000 as detailed below

The key management personnel of the charity, the Church, comprise the trustees (members of the Kirk Session) and the minister. The total employee benefits of the key management personnel of the Church were £69,447 (2024: £69,040).

19 Staff numbers

The average employee head count for the year was as follows:

	2025	2024
	£	£
Minister and Assistant Minister	1	1
Other staff	4	4
	5	5

20 Trustees' expenses and remuneration

There were no trustees who received expenses during the year amounting.

There was two trustees who received remuneration during the year.

Hilary McGavock received gross remuneration amounting to £1,277 (2024: £9,464) for her administrative role in the Church which is separate from her duties as a trustee. Andrew McKeegan received gross remuneration amounting to £7,867 (2024: £0) for his administrative role in the Church which is separate from his duties as a trustee. This remuneration is as determined and permitted by Kirk Session.

Joymount Presbyterian Church
Notes to the Financial Statements
For the year ended 31 December 2025

21 Related party transactions

Please refer to note 20 for transactions with trustees during the year.

During the year the congregation contributed the following amounts to Funds of the General Assembly of the Presbyterian Church in Ireland, a separate charity:

£14,496 for congregational assessments
£14,656 towards the United Appeal
£2,051 towards the World Development Appeal
£1,200 towards the Presbyterian Children's Society

The congregation contributed £901 towards Presbytery Assessments during the year.

During the year, fees were paid to Madigan Electronics, a business owned by Andrew McKeegan a trustee. These fees were in respect of IT support and equipment maintenance and office cover amounting to £12,589 (2024: £12,614).

There were no other related party transactions.

22 Analysis of movement in charitable funds

	Balance at 01/01/2025	Income	Expenditure	Fund transfers	Balance at 31/12/2025
	£	£	£	£	£
Unrestricted income funds	290,128	158,494	(179,450)	(32,000)	237,172
Restricted income funds	120,242	51,328	(77,230)	32,000	126,340
Restricted land & buildings fund	195,920	-	(8,360)	-	187,560
	606,290	209,822	(265,040)	-	551,072

During the year, a total of £32,000 was transferred from the general account to the Property fund (No. 5 account) as a contribution towards the cost of the extensive organ repair work as agreed by the trustees. The trustees have considered it appropriate to recognise this transfer therefore leaving the cash in the No. 5 bank account for future restricted property use.

	Balance at 01/01/2024	Income	Expenditure	Fund transfers	Balance at 31/12/2024
	£	£	£	£	£
Unrestricted income funds	310,190	169,285	(188,092)	(1,255)	290,128
Restricted income funds	108,242	52,852	(42,107)	1,255	120,242
Restricted land & buildings fund	204,280	-	(8,360)	-	195,920
	622,712	222,137	(238,559)	-	606,290

Details of each fund can be found at note 1.2.

Joymount Presbyterian Church
Notes to the Financial Statements
For the year ended 31 December 2025

23 Analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Restricted L&B funds £	2025 Total £
Tangible fixed assets	4,689	53,795	187,560	246,044
Cash at bank and in hand	207,729	66,469	-	274,198
Other net current assets/(liabilities)	24,754	6,076	-	30,830
Creditors of more than one year	-	-	-	-
	237,172	126,340	187,560	551,072
	Unrestricted funds £	Restricted funds £	Restricted L&B funds £	2024 Total £
Tangible fixed assets	5,873	53,088	195,920	254,881
Cash at bank and in hand	260,533	68,880	-	329,413
Other net current assets/(liabilities)	23,722	(1,726)	-	21,996
Creditors of more than one year	-	-	-	-
	290,128	120,242	195,920	606,290

FWO Contributions

FWO	Prop	UA	FWO	WDA 25	Giving	Gift Aid
1	0.00	10.00	1,002.00	0.00	1,012.00	253.00
2	0.00	0.00	164.10	0.00	164.10	41.03
3	0.00	0.00	110.00	0.00	110.00	0.00
4	55.00	55.00	480.00	0.00	590.00	147.50
5	0.00	0.00	105.00	0.00	105.00	0.00
6	120.00	0.00	1,040.00	0.00	1,160.00	295.00
8	0.00	0.00	240.00	0.00	240.00	60.00
9	0.00	0.00	440.00	0.00	440.00	110.00
10	0.00	0.00	300.00	0.00	300.00	76.25
12	0.00	30.00	390.00	0.00	420.00	0.00
13	165.00	180.00	1,245.00	50.00	1,640.00	435.00
14	60.00	55.00	520.00	0.00	635.00	158.75
15	0.00	0.00	395.00	0.00	395.00	0.00
16	0.00	0.00	240.00	0.00	240.00	0.00
17	0.00	0.00	600.00	0.00	600.00	0.00
18	0.00	0.00	600.00	0.00	600.00	150.00
19	0.00	0.00	20.00	0.00	20.00	5.00
20	0.00	0.00	2,000.00	0.00	2,000.00	0.00
21	0.00	0.00	400.00	0.00	400.00	0.00
22	0.00	0.00	650.00	0.00	650.00	162.50
24	0.00	0.00	450.00	0.00	450.00	0.00
28	0.00	28.00	80.00	0.00	108.00	0.00
29	0.00	0.00	190.00	0.00	190.00	0.00
30	110.00	105.00	255.00	0.00	470.00	0.00
31	0.00	0.00	260.00	0.00	260.00	65.00
32	0.00	60.00	660.00	0.00	720.00	180.00
35	0.00	0.00	225.00	0.00	225.00	0.00
36	0.00	0.00	600.00	0.00	600.00	150.00
37	0.00	0.00	348.00	0.00	348.00	0.00
41	0.00	0.00	20.00	0.00	20.00	0.00
42	0.00	0.00	680.00	0.00	680.00	170.00
43	0.00	0.00	80.00	0.00	80.00	0.00
44	0.00	0.00	510.00	0.00	510.00	127.50
45	0.00	0.00	500.00	20.00	520.00	0.00
46	25.00	10.00	520.00	0.00	555.00	0.00
47	0.00	0.00	1,000.00	0.00	1,000.00	250.00
48	170.00	260.00	540.00	0.00	970.00	252.50
49	0.00	0.00	15.00	0.00	15.00	3.75
50	0.00	0.00	300.00	0.00	300.00	75.00
51	0.00	0.00	290.00	0.00	290.00	0.00
53	0.00	0.00	400.00	0.00	400.00	0.00
54	0.00	0.00	300.00	0.00	300.00	0.00
56	0.00	0.00	100.00	0.00	100.00	0.00
57	80.00	0.00	260.00	0.00	340.00	85.00
58	160.00	170.00	540.00	0.00	870.00	0.00
59	0.00	0.00	125.00	0.00	125.00	31.25
60	61.00	45.00	495.00	0.00	601.00	150.25

FWO	Prop	UA	FWO	WDA 25	Giving	Gift Aid
61	150.00	150.00	2,720.00	0.00	3,020.00	780.00
62	20.00	20.00	240.00	0.00	280.00	70.00
64	0.00	0.00	600.00	0.00	600.00	0.00
65	0.00	0.00	250.00	0.00	250.00	62.50
66	0.00	0.00	120.00	0.00	120.00	30.00
67	0.00	150.00	0.00	0.00	150.00	0.00
68	0.00	140.00	710.00	0.00	850.00	212.50
70	240.00	20.00	1,080.00	0.00	1,340.00	335.00
71	0.00	0.00	130.00	0.00	130.00	0.00
72	0.00	0.00	20.00	0.00	20.00	0.00
73	0.00	0.00	140.00	0.00	140.00	35.00
74	0.00	0.00	240.00	0.00	240.00	0.00
75	0.00	20.00	1,245.00	0.00	1,265.00	0.00
76	0.00	0.00	35.00	0.00	35.00	8.75
77	60.00	60.00	1,080.00	0.00	1,200.00	310.00
78	0.00	0.00	80.00	0.00	80.00	0.00
79	0.00	0.00	260.00	0.00	260.00	0.00
82	0.00	0.00	280.00	0.00	280.00	0.00
83	0.00	0.00	100.00	0.00	100.00	0.00
84	0.00	0.00	150.00	0.00	150.00	0.00
85	0.00	0.00	350.00	0.00	350.00	0.00
86	0.00	0.00	240.00	0.00	240.00	60.00
89	0.00	0.00	345.00	0.00	345.00	86.25
90	0.00	0.00	260.00	0.00	260.00	0.00
92	0.00	0.00	150.00	0.00	150.00	37.50
93	0.00	0.00	480.00	0.00	480.00	120.00
94	0.00	0.00	720.00	0.00	720.00	180.00
97	0.00	0.00	400.00	0.00	400.00	0.00
98	0.00	0.00	215.00	0.00	215.00	0.00
99	240.00	230.00	1,000.00	0.00	1,470.00	367.50
102	240.00	240.00	2,080.00	200.00	2,760.00	0.00
104	240.00	240.00	980.00	0.00	1,460.00	390.00
105	0.00	0.00	540.00	0.00	540.00	0.00
107	36.00	25.00	206.00	0.00	267.00	66.75
109	0.00	0.00	100.00	0.00	100.00	0.00
110	3.00	0.00	59.00	0.00	62.00	0.00
111	315.00	120.00	1,010.00	0.00	1,445.00	361.25
113	27.00	24.00	500.00	10.00	561.00	145.25
114	0.00	0.00	2,850.00	0.00	2,850.00	0.00
116	60.00	75.00	520.00	10.00	665.00	171.25
117	0.00	0.00	200.00	0.00	200.00	50.00
118	0.00	0.00	180.00	0.00	180.00	0.00
121	0.00	0.00	420.00	0.00	420.00	0.00
122	120.00	200.00	510.00	0.00	830.00	0.00
124	118.00	120.00	550.00	0.00	788.00	0.00
127	0.00	0.00	300.00	0.00	300.00	75.00
129	0.00	0.00	240.00	0.00	240.00	60.00
130	140.00	0.00	620.00	0.00	760.00	0.00
131	0.00	5.00	440.00	0.00	445.00	111.25

FWO	Prop	UA	FWO	WDA 25	Giving	Gift Aid
133	0.00	0.00	370.00	0.00	370.00	0.00
134	80.00	0.00	880.00	0.00	960.00	240.00
135	0.00	0.00	150.00	0.00	150.00	0.00
137	0.00	0.00	40.00	0.00	40.00	0.00
139	0.00	0.00	250.00	0.00	250.00	62.50
140	0.00	0.00	960.00	0.00	960.00	0.00
141	30.00	20.00	220.00	0.00	270.00	72.50
142	0.00	0.00	40.00	0.00	40.00	10.00
144	0.00	0.00	235.00	0.00	235.00	0.00
145	120.00	0.00	510.00	0.00	630.00	160.00
146	50.00	25.00	295.00	0.00	370.00	92.50
148	0.00	0.00	240.00	0.00	240.00	60.00
149	0.00	0.00	115.00	0.00	115.00	0.00
150	0.00	0.00	250.00	0.00	250.00	62.50
151	0.00	0.00	530.00	0.00	530.00	0.00
152	0.00	0.00	340.00	0.00	340.00	0.00
153	0.00	0.00	500.00	0.00	500.00	0.00
154	0.00	0.00	200.00	0.00	200.00	50.00
155	0.00	0.00	255.00	0.00	255.00	63.75
156	0.00	0.00	240.00	0.00	240.00	0.00
157	0.00	0.00	200.00	0.00	200.00	0.00
158	0.00	110.00	1,200.00	20.00	1,330.00	337.50
159	0.00	0.00	520.00	0.00	520.00	130.00
160	0.00	120.00	1,040.00	20.00	1,180.00	307.50
161	80.00	40.00	305.00	0.00	425.00	108.75
162	0.00	0.00	235.00	0.00	235.00	58.75
163	480.00	120.00	600.00	0.00	1,200.00	300.00
164	120.00	0.00	240.00	0.00	360.00	90.00
165	0.00	0.00	600.00	0.00	600.00	150.00
166	0.00	0.00	180.00	0.00	180.00	45.00
167	0.00	0.00	360.00	0.00	360.00	0.00
169	240.00	0.00	0.00	0.00	240.00	0.00
173	55.00	60.00	140.00	0.00	255.00	0.00
174	120.00	0.00	780.00	0.00	900.00	225.00
175	0.00	0.00	495.00	0.00	495.00	123.75
176	280.00	40.00	720.00	0.00	1,040.00	260.00
177	0.00	0.00	210.00	0.00	210.00	0.00
179	0.00	0.00	80.00	0.00	80.00	0.00
180	0.00	0.00	1,440.00	0.00	1,440.00	365.00
181	0.00	0.00	20.00	0.00	20.00	0.00
183	20.00	0.00	890.00	0.00	890.00	0.00
184	50.00	100.00	260.00	0.00	410.00	102.50
185	0.00	0.00	200.00	0.00	200.00	0.00
186	0.00	0.00	225.00	0.00	225.00	0.00
187	70.00	70.00	450.00	0.00	590.00	0.00
188	0.00	0.00	720.00	0.00	720.00	0.00
189	0.00	0.00	430.00	0.00	430.00	107.50
190	0.00	0.00	212.00	0.00	212.00	53.00
192	10.00	140.00	1,064.00	0.00	1,214.00	303.50

FWO	Prop	UA	FWO	WDA 25	Giving	Gift Aid
193	0.00	0.00	360.00	200.00	560.00	140.00
194	0.00	0.00	80.00	0.00	80.00	0.00
195	0.00	0.00	240.00	0.00	240.00	0.00
198	0.00	0.00	60.00	10.00	70.00	0.00
201	10.00	0.00	840.00	0.00	850.00	212.50
202	0.00	0.00	210.00	0.00	210.00	52.50
203	0.00	0.00	190.00	0.00	190.00	47.50
204	0.00	55.00	240.00	0.00	295.00	73.75
205	0.00	0.00	205.00	0.00	205.00	0.00
207	0.00	0.00	480.00	0.00	480.00	120.00
209	0.00	115.00	830.00	0.00	945.00	0.00
210	0.00	0.00	1,020.00	0.00	1,020.00	255.00
211	120.00	0.00	300.00	0.00	420.00	105.00
212	0.00	0.00	400.00	0.00	400.00	0.00
213	50.00	0.00	370.00	0.00	420.00	117.50
215	57.00	65.00	535.00	0.00	657.00	0.00
217	240.00	1,200.00	3,195.00	200.00	4,835.00	1,333.75
218	120.00	55.00	530.00	0.00	705.00	176.25
219	0.00	0.00	175.00	0.00	175.00	0.00
221	40.00	0.00	345.00	0.00	385.00	96.25
222	0.00	0.00	185.00	0.00	185.00	46.25
223	0.00	0.00	140.00	0.00	140.00	35.00
224	60.00	60.00	1,030.00	20.00	1,170.00	0.00
226	90.00	80.00	295.00	0.00	465.00	116.25
227	0.00	0.00	466.00	0.00	466.00	0.00
228	0.00	0.00	480.00	0.00	480.00	0.00
255	0.00	20.00	120.00	0.00	140.00	47.50
255	10.00	190.00	1,440.00	40.00	1,680.00	420.00
338	0.00	0.00	55.00	0.00	55.00	0.00
701	240.00	240.00	1,044.00	0.00	1,524.00	406.00
702	60.00	60.00	825.00	0.00	945.00	241.25
703	235.00	120.00	1,200.00	20.00	1,575.00	398.75
705	0.00	0.00	480.00	0.00	480.00	120.00
706	0.00	0.00	120.00	0.00	120.00	30.00
707	0.00	0.00	800.00	0.00	800.00	200.00
708	240.00	360.00	1,440.00	0.00	2,040.00	0.00
709	0.00	0.00	360.00	0.00	360.00	90.00
711	0.00	0.00	300.00	0.00	300.00	80.00
712	0.00	0.00	517.00	0.00	517.00	129.25
713	0.00	0.00	480.00	0.00	480.00	120.00
714	0.00	0.00	300.00	0.00	300.00	75.00
715	30.00	30.00	360.00	0.00	420.00	0.00
716	0.00	0.00	240.00	0.00	240.00	0.00
717	0.00	0.00	250.00	0.00	250.00	62.50
718	60.00	60.00	480.00	0.00	600.00	0.00
719	0.00	0.00	360.00	0.00	360.00	0.00
720	0.00	0.00	900.00	0.00	900.00	0.00
721	140.00	135.00	1,010.00	50.00	1,335.00	343.75
722	0.00	0.00	1,200.00	0.00	1,200.00	305.00

FWO	Prop	UA	FWO	WDA 25	Giving	Gift Aid
723	60.00	60.00	360.00	0.00	480.00	120.00
724	0.00	0.00	100.00	0.00	100.00	0.00
725	0.00	0.00	360.00	0.00	360.00	90.00
726	900.00	660.00	2,180.00	0.00	3,740.00	960.00
727	0.00	0.00	600.00	0.00	600.00	0.00
728	0.00	0.00	360.00	0.00	360.00	0.00
729	0.00	0.00	360.00	0.00	360.00	90.00
730	360.00	250.00	1,200.00	200.00	2,010.00	565.00
731	0.00	0.00	240.00	0.00	240.00	60.00
733	360.00	0.00	1,200.00	0.00	1,560.00	390.00
734	0.00	0.00	260.00	0.00	260.00	0.00
736	0.00	0.00	160.00	0.00	160.00	0.00
737	0.00	0.00	600.00	0.00	600.00	150.00
739	0.00	0.00	480.00	0.00	480.00	120.00
740	0.00	50.00	720.00	0.00	770.00	192.50
741	0.00	0.00	300.00	0.00	300.00	75.00
742	0.00	0.00	30.00	0.00	30.00	7.50
743	200.00	200.00	480.00	0.00	880.00	200.00
744	0.00	0.00	490.00	0.00	490.00	122.50
745	240.00	120.00	660.00	0.00	1,020.00	0.00
747	0.00	0.00	40.00	0.00	40.00	0.00
778	0.00	0.00	480.00	0.00	480.00	120.00
779	0.00	120.00	1,320.00	0.00	1,440.00	360.00
780	150.00	150.00	1,500.00	0.00	1,800.00	450.00
781	150.00	150.00	1,500.00	0.00	1,800.00	450.00
783	360.00	240.00	1,200.00	40.00	1,840.00	472.50
784	365.00	325.00	3,900.00	0.00	4,590.00	1,172.50
790	120.00	120.00	600.00	0.00	840.00	210.00
791	0.00	0.00	720.00	0.00	720.00	180.00
792	600.00	600.00	1,920.00	20.00	3,140.00	797.50
793	0.00	0.00	960.00	20.00	980.00	250.00
794	1,200.00	2,050.00	2,225.00	0.00	5,475.00	1,493.75
795	900.00	360.00	2,940.00	20.00	4,220.00	1,080.00
796	120.00	120.00	480.00	0.00	720.00	180.00
124	0.00	0.00	20.00	0.00	20.00	0.00