Presbyterian
CHURCH IN IRELAND

Elmwood
Presbyterian Church

Elmwood Presbyterian Church a congregation of the Presbyterian Church in Ireland

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

Registered with the Charity Commission for Northern Ireland

NIC105264

ELMWOOD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church in Ireland (PCI)

TRUSTEES' ANNUAL REPORT

The Trustees present their Annual Report and Financial Statements for the year ended 31 December 2025 including a Balance Sheet as at that date.

REFERENCE AND ADMINISTRATIVE DETAILS

Elmwood congregation of the Presbyterian Church in Ireland
105 Ballymacash Road
Lisburn
Co. Antrim
BT28 3ET

Registered Charity Number NIC105264

CHARITY TRUSTEES

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

Rev. Andrew Thompson	Miss. Helen Johnston
Mr. David Acheson	Mr. Brian Magowan
Miss. Lorraine Bell	Miss. Julie Murdock
Rev. Dr David Bruce	Mr. Ivan Murdock
Mr. Colin Campbell	Mr. Gordon McEvoy
Mr. Gareth Connolly	Mr. Ronnie Nesbitt
Mr. Mark Donnell	Mr. Mark Noble
Mr. David Graham	Mr. David Ravey
Mr. John Henderson	Mr. Michael Shields
Dr Philip Henderson	Mr. Robin Walsh
Mr. David Jess	

PRINCIPAL OFFICE BEARERS

Minister	Rev. Andrew Thompson
Clerk of Session	Mr. Mark Noble
Treasurer	Miss. Helen Johnston
Secretary	Mr. Brian Magowan

INDEPENDENT EXAMINER	BANKERS	SOLICITORS
John McCleary FCA	Danske Bank	W G Maginness & Son
McCleary & Company Ltd	45 – 48 High Street	68 Bow Street
Garvey Studios	Portadown	Lisburn
14 Longstone Street	Craigavon	BT28 1AL
Lisburn	BT62 1LB	
Co. Antrim		
BT28 1TP		

STRUCTURE AND MANAGEMENT

The Kirk Session

The charity trustees of the congregation are the members of its Kirk Session. Under the congregation's governing document, The Code, the book of the constitution and government of the Presbyterian Church in Ireland, the Kirk Session seeks to watch over and promote the spiritual interest of the congregation and of persons not connected with any congregation who are within its bounds. It ensures pastoral care is in place in the congregation and seeks to further the contribution of the Church to Christian witness and service in the local community. The Kirk 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 congregation. All members are entitled to propose, speak, and exercise equal votes at meetings, except that of 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 up to eight times each year.

To be chosen for the office of the eldership in the congregation a person must be a voting member and a regular attendant on its ordinances. The selection of those proposed to be called to the office can be either by the congregation or by the Kirk Session. Members are elected if they obtain two-thirds of those who vote.

Presbytery

Under the Presbyterian Church in Ireland's form of governance the corporate oversight of a congregation is the responsibility of a Presbytery which superintends generally the spiritual and temporal affairs of the congregations assigned to it by the General Assembly of the Presbyterian Church in Ireland. Elmwood Presbyterian Church has been assigned to the Dromore 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.

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, administrative, and judicial authority, in dealing with all matters brought before it. The General Assembly is normally constituted during the third week in June for worship and to conduct its business. At the end of business, it is dissolved. The membership of the General Assembly consists mainly of the active ministers of each congregation, retired ministers and a representative elder appointed by the Kirk Session of each congregation.

DESCRIPTION AND PURPOSE

Elmwood 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 His and our world.

The congregation's mission purpose is 'Demonstrating God's presence in our community'. Depending on God's grace, we exist to bring Glory to God by

- ***reaching*** people for Jesus
- ***building*** up followers of Jesus, and
- ***sending*** them to serve Jesus, both locally and to the ends of the earth.

In living out its mission and vision as a family of God's people, the congregation seeks to be guided by the following values:

- Prayerful reliance on God
- Helping people to connect with God
- People matter to God, and so they matter to us
- Active membership of the worldwide family of God
- Reflecting God's heart for the world

In all of this we seek to be Biblical, intergenerational, outward-looking and innovative, while at the same time mindful of our heritage and place as part of the wider Presbyterian family in Ireland.

The congregation meets for worship every Sunday and visitors are welcome to join. The Sacrament of the Lord's Supper is observed on several occasions during the year and all those who have been baptised and who have made a profession of faith in the Lord Jesus Christ are admitted to the Lord's Supper. The congregation holds regular bible study meetings, mainly in small groups, and has a wide range of organisations including:

Sunday School – JAM: Jesus and Me
Youth Fellowship - FISH
Youth Club – The Wood
Table Tennis
Cancer Support Group
Men's Fellowship
Prayer Time
Boys' Brigade
Girls' Brigade
Presbyterian Women- Women Together
Senior's Club – Young at Heart
Toddlers
Community Café – Café Reflections
Community Bible Study & GriefShare groups

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation normally meets for worship each Sunday at 11.30 am and twice per month at 6.30 pm. During the week the Bible Study and Home Group programme provides an opportunity for members to meet for fellowship, to study the scriptures and for a time of prayer.

As well as regular services, during the year there was one Sacrament of Baptism as compared with four in the previous year. Four new Communicants were welcomed and received by the congregation, three on profession of faith and one on transfer from another fellowship. On 31 December 2025, 217 individuals were listed as communicant members with 163 taking part in Communion at least once during the year.

Pastoral care

Members of the congregation who are unable to attend church due to sickness or age are visited on a regular basis by the minister, assistant minister, deaconess, elders or by one of the congregation's pastoral visitors. They are also able to be involved in Sunday morning worship via the live streaming of the service on YouTube or to be part of the worship via this channel at another time of their choosing.

Presbytery

The congregation was represented at the regular meetings of Presbytery by the minister and one of the elders. This provides an important link between the congregations and the wider structures of the church.

General Assembly

The minister and one of our elders were nominated to attend the meeting of the General Assembly of the Presbyterian Church in Ireland held in Assembly Buildings, Belfast, in June 2025, and to attend the Special Assembly held in the same location on 18 December 2025.

The congregation supports the United Appeal for Mission which is a central fund of the Presbyterian Church in Ireland. This fund enables congregations to support the wider mission of the denomination and to do mission and outreach on a denominational basis beyond what the congregation could do on its own. The United Appeal Fund provides financial support for Mission Workers at home and overseas, assists congregations with the deployment of locally based staff, enable church planting, provides grant support for the upkeep of church premises, assists with the running costs of Union Theological College - the Church's training college for ministry students, and financially supports congregations in the areas of worship, discipleship, global mission, outreach, leadership and pastoral care.

Property

In a building of the size and age of Elmwood there are always items of equipment or parts of the building fabric that require attention for repair, maintenance or replacement and 2025 was no exception. Some of the work undertaken was of a minor nature, such as the replacement of a hand drier in a toilet area, the provision of a new post box and the replacement of carpeting. Electrical work included general maintenance work, the

replacement of some trip switches, the replacement of some cabling for the intruder alarm and some external lighting was replaced also. During the year work was undertaken and completed to ensure that the water supply system to our building complied with the relevant regulations.

Within the Main Hall some ventilation problems are being investigated, and action was taken to clean walls where some mould had developed. The major roof maintenance and repair scheme is being evaluated, and additional work may be required to areas of flashing.

Some small items of A/V equipment were replaced or acquired during the year.

Work progressed during the year on the planning of the new external signage and at the year-end Planning Permission was awaited to enable the scheme to proceed.

Significant progress was made during the year on the development of plans for the extension of the main building and the upgrading of the heating and electrical services. The Building Development Group has been working closely with the architect led Design Team to develop detailed specifications, costings and plans which will be shared with the congregation for consideration and comment.

During the year some work was undertaken at the manse including the provision of a new oil tank, the replacement of some fencing, the resurfacing of the asphalt around the building and the replacement of the central heating boiler.

Pastoral Care

The pastoral care of the congregation has been maintained by the Minister - Rev Andrew Thompson, Deaconess - Roberta Irvine, Licensed Assistant Minister, Graeme Read, Elders and a dedicated team of volunteers.

The Kirk Session and Congregational Committee maintained their normal pattern of meetings throughout the year.

The Minister, Kirk Session, Congregational Committee and all Church leaders look to the future with confidence and with the enabling power and presence of God endeavour to reach, build and send many to serve, love and follow Him, for His Glory alone.

ORGANISATIONS

The regular weekly organisations and activities in the congregation could be categorised in the following broad areas: -

Youth & Children's Ministry

Uniformed organisations seek to provide for the social, physical and spiritual development of children from 3-18 years. The Girls' Brigade has an average weekly attendance of 100 across the sections, while the equivalent number in Boys' Brigade is 90. The Christian education of children is sought through a Sunday School group – JAM with an average attendance of 25

which meets prior to the morning service; during the service there is also age-appropriate teaching in KID's Church which had an average attendance of 20 children. The development of young people is further sought through the provision of a Youth Club - The Wood, with an average attendance of 42 and a Sunday evening Youth Fellowship group called FISH of 18 in attendance.

Outreach

The congregation seeks to build bridges into and serve the local community through a thriving Adult/Toddler group; a small Parent-Infant project (run in conjunction with Barnardo's); a Community Café; a woman's Community Bible Study, a GriefShare Support Group, together with annual Community activities during the summer months and at other significant dates such as Advent.

Fellowship

The congregation seeks to offer opportunities for various groups to come together to learn and share with one another. The Women Together - Presbyterian Women's group meets monthly for a varied programme with an average of 25 women in attendance. Also meeting monthly, the Men's Fellowship group brings together an average of 15 men on a Saturday morning for breakfast, conversations and a talk given by a member of the congregation or other invited guests from the wider community. A seniors' group - Young at Heart - meets twice per month providing a varied programme for a group of around 25 senior members. Finally, up to 75 members of the congregation are involved in a Home Group programme, which sees small groups meeting weekly to study the Bible, pray and share encouragement and fellowship.

Volunteers

The Trustees wish to acknowledge their deep appreciation of those who give their time and talents by serving on committees and work groups, helping with organisations, and other church activities, like hospitality, and providing lifts to and from worship to name just two.

PUBLIC BENEFIT STATEMENT

The Presbyterian Church in Ireland meets the public benefit requirement by providing benefit to its members and the public by making known the Christian Gospel of the Lord Jesus Christ.

The direct benefits which flow from the purposes of the Church include the gaining of an understanding in Christian beliefs as set out in the Bible and in the Church's subordinate standards (the Westminster Confession of Faith and the Shorter and Larger Catechisms) leading to spiritual and moral development and opportunities for response to Bible teaching. In turn, this framework leads to practical expressions of Christian beliefs and standards in the local community such as through the care of those in need (including the sick, disabled and bereaved).

Commonly, the above benefits are delivered locally by congregations and their members or are facilitated through presbyteries or are organised and delivered centrally by the Presbyterian Church in Ireland. Local delivery is facilitated by central resources in almost all

cases. Public access is made known using noticeboards, printed material, press advertisement, websites, and social media or in other ways.

The benefits are demonstrated through regular evaluation of the services and informal and ad-hoc feedback from members, their families, and members of the public.

The purpose does not lead to harm. The only private benefit flowing from our purpose is related to Ministers, Global Mission Workers, Deaconesses, Irish Mission Workers and Lay Agents who receive benefits because of their holding an office of the church or employment.

However, this is incidental and necessary to further our charitable purpose. There are no other private benefits. The beneficiaries of this purpose are members, their families, other individuals that the Presbyterian Church in Ireland is in direct and indirect contact with, the community in which pastoral services are provided and other communities throughout Northern Ireland, the Republic of Ireland, and worldwide which benefit from our engagement with and support for both Christian and other secular organisations, charities and individual members of the public.

The Kirk Session has had regard to the Charity Commissions public benefit requirement statutory guidance.

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. The number of contributors remained at 179, the same as it was during the previous year of 2024, donating a total of £240,482 {£205,044 in 2024}. Most members make their freewill offerings through electronic bank transfers.

Total Income of the congregation during 2025 was £348,399, an increase of £52,886 compared to £295,513 in the previous year. Total expenditure for 2025 was £362,614 an increase of £58,858 on the total expenditure of £303,756 during 2024.

RESPONSIBILITIES IN RESPECT OF THE FINANCIAL STATEMENTS

The Trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice. The trustees are required to prepare financial statements for each financial year which give a true and fair view of the situation of the congregation and the financial activities for that year.

In preparing the financial statements the Trustees are required to:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Funds will continue in operation.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the funds transactions and disclose with reasonable accuracy at any time the financial position of the congregations and enable them to ensure that the financial statements comply with the Statement of Recommended Practice "Accounting and Reporting by Charities (1 January 2015)". 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.

GOING CONCERN

The activities of the congregation are dependent on ongoing contributions from its members. The trustees are of the opinion that the congregation has sufficient resources at the date of approval of these financial statements to meet commitments which will arise in the year from the date of signing this report and subject to the continuing support from members to fund on an ongoing basis the congregation's current activities and other financial commitments.

RESERVES POLICY

The trustees have considered the level of unrestricted net current assets that it is appropriate to hold taking account of current and ongoing commitments. It is the policy of the Trustees to hold at least three months' normal expenditure, as the funding of its present activities is dependent on the ongoing financial support of members. At the end of the year unrestricted net current assets were £104,490, which is more than three months' normal expenditure, which trustees consider prudent.

RISK REVIEW

A review of major risks has been undertaken by the Trustees and systems and procedures implemented to manage identified risks. The principal risks are in relation to the likelihood of reputational damage and financial risks associated with the expectation of ongoing financial support from members. These risks are mitigated by the Trustees, and the Congregational Committee, regularly monitoring the various activities of the congregation at stated meetings and by encouraging members in their regular giving and considered spending.

Approved by the Kirk Session at a meeting on 26 March 2026 signed on its behalf by

Rev Andrew Thompson

DATE

26th March 2026

Mr. Mark Noble

DATE

26 March 2026

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

I report on the accounts for the year ended 31 December 2025 set out on pages 11 - 22.

Respective responsibilities of trustees and examiner

The charity's trustees 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
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 65(9)(b) of the Charities Act); and
- to state whether particular matters have come to my attention.

Basis of the 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 Charities 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 of 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:

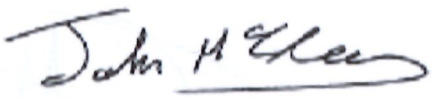
1. That accounting records were not kept in accordance with section 63 of the Charities Act
2. That the accounts do not accord with those accounting records
3. That the accounts do not comply with the accounting requirements of the Charities Act
4. That there is further information needed for a proper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

Independent examiner's statement

Since your charity's gross income exceeds £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of the Institute of Chartered Accountants in Ireland which is one of the listed bodies.

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.

John McCleary FCA
McCleary & Company Ltd
Garvey Studios, 14 Longstone Street
Lisburn
BT28 1TP

Signature: 

Date: 26 March 2026

Elmwood Presbyterian Church a congregation of PCI

STATEMENT OF FINANCIAL ACTIVITY
for the year ended 31 December 2025

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	2025	2024
		£	£	£	£	£
Income						
Donations and Legacies	2	199,230	121,958	-	321,188	266,008
Charitable Activities	3	3,660	20,814	-	24,474	27,582
Other Trading Activities	4	200	-	-	200	-
Investment Income	5	789	-	-	789	863
Other	6	1,748	-	-	1,748	1,060
		205,627	142,772	-	348,399	295,513
Expenditure						
Raising Funds	7	-	-	-	-	-
Charitable Activities	8	225,705	116,909	-	342,614	279,478
Other	9	20,000	-	-	20,000	24,278
		245,705	116,909	-	362,614	303,756
Total		(40,078)	25,863	-	(14,215)	(8,243)
Net gains/losses on investments		-	-	-	-	-
Net Income/Expenditure		(40,078)	25,863	-	(14,215)	(8,243)
Transfers between funds		22,106	(22,106)		-	-
Net movement in funds		(17,972)	3,757		(14,215)	(8,243)
Funds brought forward		1,732,462	243,526	-	1,975,988	1,984,231
Funds carried forward	15	1,714,490	247,283		1,961,773	1,975,988

Elmwood Presbyterian Church a congregation of PCI

STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account) for the year ended 31 December 2025

		Unrestricted funds	Restricted funds	Endowment funds	2025	2024
Fixed Assets						
Tangible assets	11	1,610,000	-	-	1,610,000	1,630,000
Investments		-	-	-	-	-
Total fixed assets		1,610,000	-	-	1,610,000	1,630,000
Current Assets						
Debtors	12	31,859	19,689	-	51,548	41,057
Cash at bank and in hand	13	76,642	227,594	-	304,236	312,970
Total current assets		108,501	247,283	-	355,784	354,027
Liabilities						
Creditors falling due in one year	14	(4,011)	-	-	(4,011)	(8,039)
Net Current assets		104,490	247,283	-	351,773	345,988
Creditors falling due over one year		-	-	-	-	-
Total net assets		1,714,490	247,283	-	1,961,773	1,975,988
Funds of the charity						
Unrestricted funds	15				1,714,490	1,732,462
Restricted funds	15				247,283	243,526
Endowment funds	15				-	-
Total charity funds					1,961,773	1,975,988

Approved by the Kirk Session at a meeting on 26 March 2026 and signed on its behalf by

Rev Andrew Thompson

Date: 26th March 2026

Mr Mark Noble

Date: 26 March 2026

NOTES TO THE ACCOUNTS
31 December 2025

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

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 Financial Reporting Standard applicable in the UK and Ireland (FRS102) (effective 1 January 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.

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. Elmwood does not have any endowment funds at the present time.

Restricted funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor and (b) revenue donations or grants for a specific congregational activity intended by the donor. Where these funds have unspent balances, interest on their pooled investment is apportioned to the individual funds on an average balance basis.

Unrestricted funds are income funds, which are to be spent on the congregation's general purposes. Designated funds are general funds set aside by the congregation for use in the future.

INCOMING RESOURCES

(i) Recognition of incoming resources

These are included in the Statement of Financial Activities (SoFA) when:

- the congregation becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

(ii) Incoming resources with related expenditure

Where incoming resources have related expenditure (as with fundraising income) the incoming resources and related expenditure are reported gross in the SoFA.

NOTES TO THE ACCOUNTS (continued)
31 December 2025

(iii) Grants and donations

Grants and donations are only included in the SoFA when the congregation has unconditional entitlement to the resources.

(iv) Tax reclaims on donations and gifts

Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.

(v) Contractual income and performance related grants

This is only included in the SoFA once the related goods or services have been delivered.

(vi) Volunteer help

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

(viii) Investment income

This is included in the accounts when receivable.

(ix) Investment gains and losses

This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

EXPENDITURE AND LIABILITIES

(x) Liability recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the congregation to pay out resources.

(xi) Governance costs

These are shown within charitable activities and include the costs of preparation and examination of accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

(xii) Grants with performance conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

(xiii) Grants payable without performance conditions

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

NOTES TO THE ACCOUNTS (continued)
31 December 2025

ASSETS

(xiv) Tangible Fixed Assets

Tangible fixed assets for use by charity are capitalised if they can be used for more than one year. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation is recorded on all tangible fixed assets, other than freehold land and the church manse, which is recorded at market value, at rates calculated to write off the cost, less estimated residual value of each asset over its expected useful life as follows: -

Buildings:	- over 50 years
Fixtures, fittings and equipment	- over 10 years
Motor vehicles	- over 4 years
Computers, software and technical equipment	- over 4 years

2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	2025	2024
	£	£	£	£	£
Recorded giving	150,079	90,403	-	240,482	205,544
Loose Collections	4,655	5,746	-	10,401	9,602
Donations and gifts	14,528	6,122	-	20,650	14,452
Gift Aid	29,968	19,687	-	49,655	36,410
Legacies & bequests	-	-	-	-	-
	199,230	121,958	-	321,188	266,008

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	2025	2024
	£	£	£	£	£
Income from charitable activities	3,240	8,248	-	11,488	13,788
Fundraising events	-	-	-	-	434
Membership Fees	170	7,766	-	7,936	5,510
Grants	250	4,800	-	5,050	7,850
	3,660	20,814	-	24,474	27,582

NOTES TO THE ACCOUNTS (continued)
31 December 2025

4. OTHER TRADING INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	2025	2024
	£	£	£	£	£
Letting of premises	200	-	-	200	-
Trading income	-	-	-	-	-
	200	-	-	200	-

5. INVESTMENT INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	2025	2024
	£	£	£	£	£
Deposit interest	789	-	-	789	863
Investment income	-	-	-	-	-
	789	-	-	789	863

6. OTHER INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	2025	2024
	£	£	£	£	£
Other income	1,748	-	-	1,748	1,060
	1,748	-	-	1,748	1,060

7. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Endowment Funds	2025	2024
	£	£	£	£	£
FWO envelopes	-	-	-	-	-
Fundraising events	-	-	-	-	-
	-	-	-	-	-

NOTES TO THE ACCOUNTS (continued)
31 December 2025

8. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	2025	2024
	£	£	£	£	£
General Assembly Assessments	15,880	-	-	15,880	15,670
Presbytery fees	1,370	10	-	1,380	1,198
Ministry & Support Staff costs	150,998	-	-	150,998	147,551
Congregational running expenses	36,958	83,202	-	120,160	89,506
Donations to Mission & charities	18,045	15,605	-	33,650	23,159
Governance costs	2,454	18,092	-	20,546	2,394
	225,705	116,909	-	342,614	279,478

9. OTHER EXPENDITURE

	Unrestricted Funds	Restricted Funds	Endowment Funds	2025	2024
	£	£	£	£	£
Depreciation	20,000	-	-	20,000	24,278
Loan Interest	-	-	-	-	-
	20,000	-	-	20,000	24,278

10. EMPLOYEES

	2025	2024
	£	£
Wages and salaries	122,931	115,850
Social Security costs	14,626	13,976
Pension Contributions	13,441	17,725
	150,998	147,551

NOTES TO THE ACCOUNTS (continued)
31 December 2025

EMPLOYEES Continued

Number of Employees
The average number of employees during the year was:

	2025	2024
Average number of employees	5	5

There were no employees in receipt of employee benefits in excess of £60,000.

PENSION
The minister and deaconess of the congregation are members 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 congregation 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 and deaconess.

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 a 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.

The pension contributions made by the congregation during the year the PCI Pension Scheme (2009), were

	2025	2024
	£	£
Minister	8,071	10,695
Deaconess	5,305	7,030

The congregation operates a defined pension contributions policy for its other employees. The scheme and its assets are held by an independent scheme manager. The pension contributions due from the congregation during the year:

	2025	2,024
	£	£
Contributions	65	-

11. FIXED ASSETS

	Land & Buildings	Equipment	Fixtures & Fittings	Motor vehicles	Total
Cost or Valuation					
At start of year	1,810,000	25,044	-	8,000	1,843,044
Additions	-	-	-	-	-
Disposals	-	-	-	-	-
At end of year	1,810,000	25,044	-	8,000	1,843,044
Depreciation					
At start of year	180,000	25,044	-	8,000	213,044
Provision for year	20,000	-	-	-	20,000
Disposals	-	-	-	-	-
At end of year	200,000	25,044	-	8,000	233,044
Net Book Value					
At the start of year	1,630,000	-	-	-	1,630,000
At the end of year	1,610,000	-	-	-	1,610,000

12. DEBTORS

	2025	2024
	£	£
Accrued Income	48,243	37,696
Prepayments	3,305	3,361
Other debtors	-	-
	51,548	41,057

13. CASH AT BANK AND IN HAND

	2025	2024
	£	£
Current Accounts	304,183	312,929
Cash in Hand	53	41
	304,236	312,970

14. CREDITORS: amount due within one year

	2025 £	2024 £
Bank loans and overdrafts	-	-
Accruals	4,011	8,039
Other creditors	-	-
	4,011	8,039

15. FUND BALANCES

Unrestricted Funds	Balance at start £	Receipts £	Payments £	Surplus/ (Deficit) £	Transfers	Balance at end £
Unrestricted Funds	1,732,462	205,627	245,705	(40,078)	22,106	1,714,490
	1,732,462	205,627	245,705	(40,078)	22,106	1,714,490
Restricted Funds						
Building & Maintenance	184,551	87,002	76,053	10,949	-	195,500
Missionary & Outreach	42,332	24,681	10,355	14,326	(22,106)	34,552
Sunday School (JAM)	443	420	459	(39)	-	404
Boy's Brigade	3,640	9,697	10,274	(577)	-	3,063
Girls' Brigade	6,145	6,724	6,259	465	-	6,610
Presbyterian Women	1,765	5,205	5,069	136	-	1,901
Youth Fellowship (FISH)	731	2,410	2,196	214	-	945
Youth Club (WOOD)	2,368	2,927	2,873	54	-	2,422
Community Ministry	1,317	3,706	3,371	335	-	1,652
Young Adults	221	-	-	-	-	221
Holiday Bible Club	2	-	-	-	-	2
Special Offerings	11	-	-	-	-	11
	243,526	142,772	116,909	25,863	(22,106)	247,283
Endowment Funds						
Endowment Fund	-	-	-	-	-	-
Investment Fund	-	-	-	-	-	-
Total fund balances	1,975,988	348,399	362,614	(14,215)	-	1,961,773

16. RELATED PARTY TRANSACTIONS

Two of the trustees received remuneration. The minister of the congregation received remuneration of £46,122 and expenses of £8,122 for acting in that capacity. Pension contributions of £8,071 were paid by the congregation in respect of the minister to the Presbyterian Church in Ireland Pension Scheme (2009). The music leader received remuneration of £6,065. No pension contributions were paid in relation to this post. None of the other trustees received any remuneration or expenses during the year in connection with their duties.

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

- £15,880 for congregational assessments
- £11,531 towards the United Appeal

The congregation contributed £1,380 towards Presbytery Assessments during the year.

There were no other related party transactions.

Elmwood
Presbyterian Church

Elmwood Presbyterian Church a congregation of the Presbyterian Church in Ireland

Appendix 1 – Additional Financial Information
Contributions for year ending 31 December 2025

Registered with the Charity Commission for Northern Ireland NIC - NIC105264

The additional financial information provided on the following pages does not form part of the congregation's independently examined Church Accounts. The figures shown have however, been incorporated into the accounts on which the congregation's independent examiner have given their report.

Elmwood Presbyterian Church a congregation of PCI

ELMWOOD PRESBYTERIAN CHURCH – a congregation of The Presbyterian Church in Ireland

General Account Contributions 2025

FWO	Total for 2025	FWO	Total for 2025	FWO	Total for 2025	FWO	Total for 2025	FWO	Total for 2025
1	2,000.00	45	150.00	93	158.00	411	950.00	453	1,877.00
2	208.00	46	520.00	95	102.00	412	720.00	455	720.00
3	195.00	48	40.00	96	20.00	413	1,680.00	456	445.00
4	35.30	50	165.00	98	500.00	414	170.00	457	1,200.00
5	230.00	51	100.00	99	290.00	416	360.00	458	655.00
6	970.00	52	275.00	134	1,500.00	417	300.00	459	480.00
8	815.00	53	1,010.00	371	50.00	418	780.00	460	240.00
9	1,000.00	55	380.00	372	880.00	419	2,700.00	461	600.00
10	2,970.00	56	1,000.00	373	300.00	420	2,700.00	462	1,440.00
14	350.00	57	310.00	375	240.00	421	1,800.00	463	960.00
15	665.00	58	663.00	376	1,920.00	422	1,140.00	464	720.00
16	390.00	59	1,100.00	377	340.00	423	2,330.00	465	600.00
17	270.00	60	260.00	379	600.00	424	360.00	466	1,175.00
19	510.00	62	9,000.00	380	1,100.00	425	1,200.00	467	960.00
20	520.00	63	690.00	382	600.00	426	1,680.00	469	600.00
21	104.00	64	890.00	383	220.00	427	840.00	470	1,200.00
23	479.00	65	210.00	384	150.00	428	1,200.00	471	240.00
24	155.00	66	1,270.00	385	1,475.00	431	180.00	472	500.04
25	198.40	68	1,820.00	386	600.00	432	300.00	474	240.00
27	160.00	69	110.00	388	1,880.00	433	1,560.00	475	1,040.00
28	370.00	71	80.00	390	1,300.00	434	1,200.00	476	240.00
29	400.00	73	580.00	391	1,200.00	435	2,750.00	478	700.00
30	1,520.00	74	60.00	393	240.00	436	1,080.00	480	960.00
31	180.00	75	530.00	394	360.00	437	1,680.00	481	1,392.00
31	890.00	76	430.00	396	960.00	439	1,980.00	483	1,180.00
33	90.00	77	2,000.00	397	390.00	441	900.00	484	880.00
34	60.00	78	300.00	398	430.00	442	240.00	488	295.00
35	305.00	79	510.00	399	820.00	444	1,040.00	489	240.00
36	182.00	81	260.50	401	2,400.00	445	960.00	491	3,450.00
38	130.00	82	375.00	402	1,800.00	446	2,700.00	492	480.00
39	520.00	83	2,500.00	403	1,800.00	447	900.00	493	240.00
40	770.00	86	1,500.00	406	240.00	448	560.00	495	1,020.00
41	20.00	87	10.00	407	240.00	449	300.00	496	2,280.00
42	340.00	88	250.00	408	1,400.00	450	1,200.00	497	580.00
43	1,510.00	89	200.00	409	720.00	451	540.00	498	545.00
44	495.00	92	35.00	410	840.00	452	300.00	499	290.00
					240.00		240.00	LOOSE	4,654.90

ELMWOOD PRESBYTERIAN CHURCH – a congregation of The Presbyterian Church in Ireland

Building and Maintenance Contributions 2025

FWO No	Total 2025 £	FWO No	Total 2025 £	FWO No	Total 2025 £
1	200.00	87	300.00	444	520.00
6	70.00	99	25.00	445	6,200.00
8	110.00	246	540.00	447	900.00
12	120.00	377	70.00	448	360.00
13	10.00	396	960.00	450	600.00
14	330.00	397	480.00	452	240.00
17	120.00	399	170.00	455	720.00
25	147.00	403	600.00	457	60.00
30	760.00	408	25,342.00	458	655.00
31	70.00	409	460.00	459	1,440.00
33	30.00	410	600.00	460	170.00
39	220.00	411	655.00	461	600.00
40	20.00	412	360.00	462	480.00
41	80.00	413	600.00	465	240.00
43	930.00	416	690.00	467	240.00
44	8.00	418	600.00	469	120.00
48	50.00	419	720.00	470	360.00
50	90.00	421	660.00	474	60.00
53	530.00	423	693.00	475	1,040.00
57	25.00	424	240.00	478	500.00
58	725.00	425	600.00	481	348.00
59	440.00	426	720.00	483	710.00
60	175.00	427	288.00	488	235.00
62	500.00	428	960.00	491	150.00
64	40.00	431	180.00	493	120.00
65	90.00	435	930.00	497	580.00
68	780.00	436	1,440.00	498	335.00
69	145.00	437	785.00	499	290.00
77	1,000.00	439	1,200.00	LOOSE	0.30
79	270.00	441	780.00		
86	500.00	442	240.00		

Mission and Outreach Contributors 2025

FWO No	Total for 2025	FWO No	Total for 2025	FWO No	Total for 2025
1	200.00	86	500.00	447	360.00
5	50.00	371	150.00	448	120.00
6	60.00	376	480.00	450	240.00
8	35.00	377	70.00	452	120.00
10	690.00	399	170.00	455	240.00
14	85.00	403	600.00	460	270.00
15	20.00	409	600.00	461	600.00
17	80.00	411	240.00	462	480.00
20	120.00	412	300.00	463	240.00
25	24.60	413	360.00	465	120.00
30	230.00	418	420.00	467	240.00
31	40.00	419	1,680.00	469	180.00
33	40.00	421	540.00	470	240.00
40	50.00	422	740.00	474	60.00
53	120.00	423	1,315.00	475	240.00
57	70.00	424	120.00	478	200.00
58	27.00	425	600.00	481	1,740.00
60	80.00	427	240.00	483	460.00
64	160.00	431	240.00	491	150.00
66	90.00	436	240.00	493	120.00
68	120.00	437	240.00	494	120.00
69	20.00	439	660.00	497	580.00
79	115.00	441	300.00	498	130.00
81	15.00	442	60.00	LOOSE	20.40