

**UNION ROAD CONGREGATION  
OF THE PRESBYTERIAN  
CHURCH IN IRELAND  
TRUSTEES ANNUAL REPORT AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2025**

**Registered Charity in Northern Ireland (NIC105591)**

## **UNION ROAD CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT**

The Trustees present their Annual Report and Financial Statements for the year ended 31 December 2025 including a Statement of Assets and Liabilities as at that date.

### **REFERENCE AND ADMINISTRATIVE DETAILS**

Union Road congregation of the Presbyterian Church in Ireland

16 Union Road  
Magherafelt  
Co Londonderry  
BT45 5DF

Registered Charity in Northern Ireland (NIC105591)

### **CHARITY TRUSTEES**

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

I Cousley	A Hatrick
I Francis	S McKeown
F Gallick	T Patterson
J Grant	G Watterson

### **PRINCIPAL OFFICE BEARERS**

Minister	Rev Ashley Graham
Assistant Minister	Vacant
Clerks of Session	Gordon Watterson
Treasurer	Frederick Gallick

### **INDEPENDENT EXAMINER**

David Lyttle + Co Ltd  
15 Meeting Street  
Magherafelt  
Co Londonderry  
BT45 6BN

### **BANKERS**

Ulster Bank  
20 Broad Street  
Magherafelt  
BT45 6JR

## **UNION ROAD CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (CONT'D)**

### **STRUCTURE AND MANAGEMENT**

#### **The Kirk Session**

The Charity Trustees of the congregation are members of the 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 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 the Moderator, the ministers in active duty in the congregation, has no deliberative but only a casting vote.

Stated meetings of the Kirk Session are held on the second Tuesday of alternative months (October, December, February, April & June) and at other times 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 at its ordinances. The selection of those proposed to be called to the office can either be by the congregation or by Kirk Session. Members are elected if they obtain two-thirds of those who vote.

#### **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 Assembly of the Presbyterian Church in Ireland. The Union Road congregation of the Presbyterian Church has been assigned to the Tyrone 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 the 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, 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.

## **UNION ROAD CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (CONT'D)**

### **Objectives and activities**

Union Road Presbyterian Church is a congregation of the Presbyterian Church in Ireland.

We hold regular services of worship and other religious activities. These, and all that follows, are open to anyone of appropriate age and/or gender to access, without regard to whether they are members of our congregation. Through prayer, support our members, our own Church, other Christian Churches, the community and leaders in society and government. Organise meetings and events that promote our charitable purpose. Participate in the life of the local community. Participate in and support what the Presbyterian Church in Ireland and the supervising Presbytery does. Support other secular and Christian organisations and charities through volunteering, financial gifts and prayer.

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 meets for worship every Sunday (12 noon & 6.30pm) 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 profession of their faith in the Lord Jesus Christ are admitted to the Lord's Supper. The congregation holds regular times of Bible Study and prayer meetings alongside a wide range of organisations including:-

Boys Brigade

Encounter

Ladies Bible Study

Bible Class

Sunday school

Presbyterian Women

Hard Corps Men's Bible Study

Mums & Tots

Discipleship Groups

Pause for Prayer

### **Achievements and performance**

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

## **UNION ROAD CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (CONT'D)**

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).

Generally the above benefits are delivered locally by congregational churches and members, or are facilitated through presbyteries or are organised and delivered centrally. Local delivery is facilitated by central resources in almost all cases.

Public access is made known through the use of 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, Missionaries, Deaconesses, Irish Mission workers and Lay Agents who receive benefits as a result of their holding office or employment.

However, this is incidental and necessary in order 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 congregation normally meets for worship each Sunday at 12 noon and 6.30pm. On Thursday evenings, we meet for 'Pause for Prayer' alternating with Home Bible Study Groups [Discipleship Groups] which generally meet in homes across the town and beyond.

As well as our regular services during the year we acknowledged God's gift of new life through 1 Sacraments of Baptism. During the year there were no new Communicants added to the Church family.

At 31 December 2025 there were 172 communicant members and 175 families connected with the congregation. The average weekly attendance at morning worship is around 280.

## UNION ROAD CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (CONT'D)

### FINANCIAL REVIEW

The congregation's main source of income is members' contributions to the General Fund through the Weekly Freewill Offering, and the Building Fund.

The results for the year are set out on in the financial statements, which the Trustees consider to be satisfactory.

The reserves of the Congregation are held for the advancement of its charitable purpose, other than restricted reserves which are held for a designated purpose.

### STATEMENT OF TRUSTEE RESPONSIBILITIES

The Trustees are responsible for preparing the annual report and the financial statements of the congregation in accordance with applicable law and generally accepted accounting practice.

In preparing the financial statements the congregational committee should follow best practice and:

- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- follow the recommendations of the accounting professional with regard to the form and content of the financial statements, or to disclose and explain any departures therefrom; and
- prepare financial statements on the going concern basis, unless it is inappropriate to assume that the congregation will be able to continue to meet its obligations.

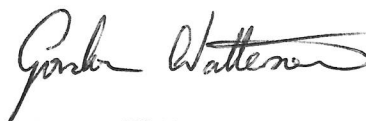
The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the congregation's transactions and disclose with reasonable accuracy at any time its financial position. They are also responsible for safeguarding the assets of the congregation and hence for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

The Trustees' Annual Report was approved on 13/4/2016 and signed on behalf of the board of Trustees by :



Frederick Gallick

Trustee



Gordon Watterson

Trustee

## INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF UNION ROAD CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

I report on the accounts of the Trust for the year ended 31 December 2025, which are set out on pages 8 to 15.

### Respective responsibilities of charity trustees and examiner

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

It is my responsibility to:

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

### Basis of independent examiner's report

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

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

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.



**Stephen McGeagh FCA CTA**  
for and on behalf of David Lyttle + Co Ltd  
Chartered Accountants  
Statutory Auditors

Date 13/04/2026.

15 Meeting Street  
Magherafelt  
Co Londonderry  
BT45 6BN

**UNION ROAD CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
STATEMENT OF FINANCIAL ACTIVITY  
FOR THE YEAR ENDED 31 DECEMBER 2025**

Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<b><u>Income from</u></b>				
Regular Direct Giving	139,145	99,217	238,362	220,159
Donations and Legacies	-	6,737	6,737	15,000
Activities that Generate Income	40	4,279	4,319	7,882
Other Income Sources	2,601	16,766	19,367	18,141
<b><u>Total Income</u></b>	<b>141,786</b>	<b>126,999</b>	<b>268,785</b>	<b>261,182</b>
<b><u>Expenditure on</u></b>				
Central Church Assessments	19,130	-	19,130	20,893
Ministry and Support Staff	42,678	-	42,678	42,708
Life and Work	12,191	11,802	23,993	22,175
Governance	6,712	-	6,712	8,305
Property and Equipment	6,988	69,511	76,499	77,329
Grants to Missions and Charities	-	17,816	17,816	23,989
Other Resources Expended	1,077	16,250	17,327	17,112
<b><u>Total Expenditure</u></b>	<b>88,776</b>	<b>115,379</b>	<b>204,155</b>	<b>212,511</b>
<b><u>Net Income for the Year</u></b>	<b>53,010</b>	<b>11,620</b>	<b>64,630</b>	<b>48,671</b>
<b><u>Exceptional items</u></b>				
Cost eliminated on reconstruction of Manse	-	-	-	-
Depreciation eliminated on reconstruction of Manse	-	-	-	-
<b><u>Transfers</u></b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b><u>Net movement in funds</u></b>	<b>53,010</b>	<b>11,620</b>	<b>64,630</b>	<b>48,671</b>
Funds brought forward	298,978	713,536	1,012,514	963,843
Funds carried forward	<b>351,988</b>	<b>725,156</b>	<b>1,077,144</b>	<b>1,012,514</b>

**UNION ROAD CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
STATEMENT OF ASSETS AND LIABILITIES  
AS AT 31 DECEMBER 2025**

	Notes	2025 £	2024 £
<b>Fixed Assets</b>			
Tangible Fixed Assets	2	1,088,792	1,113,701
<b>Current Assets</b>			
Debtors	3	32,887	39,391
Cash at bank and in hand		111,898	112,488
		<u>144,785</u>	<u>151,879</u>
Creditors < 1 year	4	(49,386)	(49,210)
<b>Net Current Assets</b>		<b>95,399</b>	<b>102,669</b>
Creditors > 1 year	5	(107,047)	(203,856)
<b>Net Assets</b>		<u><b>1,077,144</b></u>	<u><b>1,012,514</b></u>
<b>Funds</b>			
Unrestricted Funds	9	351,988	298,978
Restricted Funds	10	725,156	713,536
		<u><b>1,077,144</b></u>	<u><b>1,012,514</b></u>

For the year ended 31 December 2025 the charity was entitled to exemption from audit under section 65 of the Charities Act (Northern Ireland) 2008.

Trustees' responsibilities

- The members have not requested the charity to obtain an audit of its accounts for the year in question in accordance with section 65; and
- The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These financial statements were approved by the board of trustees and are signed on their behalf by:

  
Frederick Gallick  
Trustee

  
Gordon Watterson  
Trustee

Date 13/4/2026

**UNION ROAD CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**NOTES TO THE ACCOUNTS**  
**31 DECEMBER 2025**

**1. ACCOUNTING POLICIES**

**BASIS OF PREPARATION**

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

**a) 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) (effective 1 January 2015) and the Charities SORP.

Union Road Presbyterian Church meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

**b) Preparation of the accounts on a going concern basis**

Union Road Presbyterian Church has prepared the accounts on a going concern basis. The balance sheet is strong with strong continued support by the members.

**c) Income**

Income is recognised when the charity has entitlement to the funds, conditions attached to the items of income have been met, it is probable that the income will be received, and the amount can be measured reliably. Income from government and other grants, whether capital grants or revenue grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received, and the amount can be measured reliably and is not deferred.

**d) Donated services and facilities**

In accordance with the Charities SORP (FRS 102), the general volunteer time of the Charity's volunteers is not recognised financially in the Statement of Financial Activities but their valuable contribution is acknowledged in the Trustees' report.

**e) Interest receivable**

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

**f) Fund accounting**

Unrestricted funds are available for use at the discretion of the Congregational Committee in furtherance of the objectives of the charity.

Designated funds comprise unrestricted funds that have been set aside by the Congregational Committee for particular purposes.

General funds may be transferred to designated funds where the Congregational Committee wish to use these funds for a specific purpose. Such funds may be transferred back to general funds once the criteria for the designation have been met or are no longer applicable.

**UNION ROAD CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**NOTES TO THE ACCOUNTS**  
**31 DECEMBER 2025**

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of the appeal.

**g) Expenditure and irrecoverable VAT**

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Expenditure is classified under the following activity headings:

- Expenditure on charitable activities includes the costs of central church assessments, ministry and support staff, core team and organisations expenditure, church running costs and administration, donations and other support services to further the purposes of the charity and their associated support costs.

The church is not registered for VAT purposes, therefore irrecoverable VAT is charged to the Statement of Financial Activities, or capitalised as part of the cost of the related asset, where appropriate.

**h) Allocation of support costs**

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, human resources, payroll and governance costs which support the charity's activities. These costs have been allocated against the expenditure on charitable activities.

**i) Operating leases**

The church has no operating leases.

**j) Tangible fixed assets and depreciation**

Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Manse	– 2% Straight line
Meeting House	– 2% Straight line
Garden Street Hall	– 2% Straight line

**k) Cash at bank and in hand**

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**l) Taxation**

The church is a registered charity and the charitable tax exemptions are therefore being claimed to the extent that income and/or gains are applicable and applied to charitable purposes only. These exemptions will remain in place as long as income and expenditure is applied to charitable purposes only.

**m) Critical accounting estimates and judgements**

In the application of the Charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

**UNION ROAD CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**NOTES TO THE ACCOUNTS**  
**31 DECEMBER 2025**

**2. Fixed Assets**

	Manse £	Meeting House £	Garden St Hall £	Total £
<b>Cost</b>				
As at 1 January 2025	416,881	478,535	350,000	1,245,416
Additions	-	-	-	-
As at 31 December 2025	<u>416,881</u>	<u>478,535</u>	<u>350,000</u>	<u>1,245,416</u>
<b>Depreciation</b>				
As at 1 January 2025	13,238	66,997	51,480	131,715
Charge for the year	<u>8,338</u>	<u>9,571</u>	<u>7,000</u>	<u>24,909</u>
As at 31 December 2025	<u>21,576</u>	<u>76,568</u>	<u>58,480</u>	<u>156,624</u>
<b>Net Book Value</b>				
As at 31 December 2025	<u>395,305</u>	<u>401,967</u>	<u>291,520</u>	<u>1,088,792</u>
As at 1 January 2025	<u>403,643</u>	<u>411,538</u>	<u>298,520</u>	<u>1,113,701</u>

**3. Debtors**

	2025 £	2024 £
Other Debtors	-	-
Gift Aid Receivable	32,887	39,391
	<u>32,887</u>	<u>39,391</u>

**4. Creditors < 1 year**

	2025 £	2024 £
Other creditors and accruals	3,242	3,066
Loan account	46,144	46,144
	<u>49,386</u>	<u>49,210</u>

**UNION ROAD CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
NOTES TO THE ACCOUNTS (CONT'D)  
31 DECEMBER 2025**

**5. Creditors > 1 year**

	<b>2025</b>	<b>2024</b>
	£	£
Loan account	107,047	203,856
	<u>107,047</u>	<u>203,856</u>

The bank loan is secured by a first legal charge over 14, 16 & 18 Union Road (Church Buildings).

**6. Employees**

	<b>2025</b>	<b>2024</b>
	£	£
<b>Employment Costs</b>		
Wages and Salaries	30,541	30,703
Social Security Costs	652	583
Pension Contributions	4,433	5,874
	<u>35,626</u>	<u>37,160</u>

**Number of employees**

The average number of employees, including the minister of the congregation, during the year was 1 (2024: 1)

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

**7. Pension Costs**

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

The contributions made by the congregation during the year were £4,433 (2024: £5,874)

**UNION ROAD CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
NOTES TO THE ACCOUNTS (CONT'D)  
31 DECEMBER 2025**

**8. Related Party Transactions**

None of the Trustees received any remuneration, no Trustees claimed 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:

£18,173 (2024: £20,108) for congregational assessments

£6,955 (2024: £6,742) towards the United Appeal

The congregation contributed £958 (2024: £785) towards Presbytery Assessments during the year. There were no other related party transactions.

**UNION ROAD CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**  
**NOTES TO THE ACCOUNTS (CONT'D)**  
**31 DECEMBER 2025**

**9. Unrestricted Funds – Movements in the year**

	Balance at 01/01/2025	Incoming Funds	Amounts Expended	Transfers	Balance at 31/12/2025
	£	£	£	£	£
General Fund	298,978	141,786	(88,776)	-	351,988

**10. Restricted Funds – Movements in the year**

	Balance at 01/01/2025	Incoming Funds	Amounts Expended	Transfers	Balance at 31/12/2025
	£	£	£	£	£
<b>Building and Property</b>					
Building fund	64,928	70,413	(85,760)	-	49,581
Property fund	574,699	4,100	-	-	578,799
Harvest fund	51,709	6,892	-	-	58,601
	691,336	81,405	(85,760)	-	<b>686,981</b>
<b>Mission</b>					
Mission and Special Collections	6,834	32,959	(17,946)	-	21,847
<b>Other</b>					
Boys Brigade Fund	7,044	6,699	(6,143)	-	7,600
PW Fund	2,719	3,251	(2,484)	-	3,486
Sunday School Fund	1,227	1,948	(2,589)	-	586
Youth Fund	-	-	-	-	-
Ignite Fund	-	-	-	-	-
Ladies Day Fund	246	-	-	-	246
Mums and Tots Fund	573	380	(457)	-	496
Christmas Fund	3,557	357	-	-	3,914
	15,366	12,635	(11,673)	-	16,328
<b>Total Restricted Funds</b>	<b>713,536</b>	<b>126,999</b>	<b>(115,379)</b>	<b>-</b>	<b>725,156</b>

The following pages do not form part of the statutory accounts.

**UNION ROAD CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
YEAR ENDED 31 DECEMBER 2025**

**Incoming Resources**

	Unrestricted General £	Building & Property £	Restricted Mission £	Other £	Total £
<b>Regular Direct Giving</b>					
Recorded Giving	117,040	61,892	13,306	1,544	193,782
Gift Aid receivable	21,020	9,917	3,571	375	34,883
Loose Collections	1,085	2,462	3,898	2,252	9,697
<b>Total Regular Direct Giving</b>	<b>139,145</b>	<b>74,271</b>	<b>20,775</b>	<b>4,171</b>	<b>238,362</b>
<b>Donations and Legacies</b>					
Received for Congregational Organisations	-	-	-	487	487
Gift Days, Special Collections and Donations	-	750	-	-	750
Legacies and Bequests	-	190	5,310	-	5,500
<b>Total Donations and Legacies</b>	<b>-</b>	<b>940</b>	<b>5,310</b>	<b>487</b>	<b>6,737</b>
<b>Activities that Generate Income</b>					
Income from Church Events	-	-	821	-	821
Weddings, Funeral, etc	40	-	-	-	40
Income from Youth Events	-	-	-	328	328
Hall Rental	-	450	-	-	450
Car Park Income	-	2,680	-	-	2,680
<b>Total Activities that Generate Income</b>	<b>40</b>	<b>3,130</b>	<b>821</b>	<b>328</b>	<b>4,319</b>
<b>Other Income Sources</b>					
Rental Income	-	-	-	-	-
Miscellaneous Income	-	3,064	5,748	107	8,919
Lecumpher Shared Expenses	2,601	-	-	-	2,601
Church Organisation Income	-	-	-	7,847	7,847
<b>Total Other Income Sources</b>	<b>2,601</b>	<b>3,064</b>	<b>5,748</b>	<b>7,954</b>	<b>19,367</b>
<b>Total Incoming Resources</b>	<b>141,786</b>	<b>81,405</b>	<b>32,654</b>	<b>12,940</b>	<b>268,785</b>

**UNION ROAD CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
YEAR ENDED 31 DECEMBER 2025**

Resources Expended	Unrestricted	Building	Restricted		Total
	General	& Property	Mission	Other	
	£	£	£	£	
<b>Central Church Assessments</b>					
Central Ministry Fund	3,847	-	-	-	3,847
Communications Department	1,086	-	-	-	1,086
Ministers' Pension Scheme Fund	4,433	-	-	-	4,433
Widows of Ministers' Fund	-	-	-	-	-
Incidental Fund	2,688	-	-	-	2,688
Prolonged Disability Fund	158	-	-	-	158
Ministerial Development Fund	-	-	-	-	-
Sick Supply Fund	-	-	-	-	-
Assembly Buildings External Work	1,381	-	-	-	1,381
Presbytery Fees	958	-	-	-	958
Minister's National Insurance	3,198	-	-	-	3,198
Students Bursary Fund	1,381	-	-	-	1,381
<b>Total Central Church Assessments</b>	<b>19,130</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>19,130</b>
<b>Ministry and Support Staff</b>					
Minister's Stipend	31,193	-	-	-	31,193
Other Ministry and Support Staff	11,485	-	-	-	11,485
<b>Total Ministry and Support Staff</b>	<b>42,678</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>42,678</b>
<b>Life and Work</b>					
Worship and Fellowship	4,131	-	-	11,802	15,933
Discipleship and Ministry	8,060	-	-	-	8,060
Mission and Outreach	-	-	-	-	-
<b>Total Life and Work</b>	<b>12,191</b>	<b>-</b>	<b>-</b>	<b>11,802</b>	<b>23,993</b>
<b>Governance</b>					
Other Professional Fees	3,760	-	-	-	3,760
Other Sundry Expenses	-	-	-	-	-
Printing and Stationery	2,124	-	-	-	2,124
Books and Materials	828	-	-	-	828
<b>Total Governance</b>	<b>6,712</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6,712</b>

**UNION ROAD CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND  
DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
YEAR ENDED 31 DECEMBER 2025**

Resources Expended	Unrestricted	Building	Restricted		Total
	General	& Property	Mission	Other	
	£	£	£	£	£
<b>Property and Equipment</b>					
Utilities	1,258	19,890	-	-	21,148
Repairs and Maintenance	907	24,712	-	-	25,619
Insurances	4,700	-	-	-	4,700
Construction	-	-	-	-	-
Purchased Assets	123	-	-	-	123
Manse Rental	-	-	-	-	-
	<b>6,988</b>	<b>44,602</b>	<b>-</b>	<b>-</b>	<b>51,590</b>
<b>Depreciation</b>					
Depreciation – Manse	-	8,338	-	-	8,338
Depreciation – Meeting House	-	9,571	-	-	9,571
Depreciation – Garden Street Hall	-	7,000	-	-	7,000
<b>Total Depreciation</b>	<b>-</b>	<b>24,909</b>	<b>-</b>	<b>-</b>	<b>24,909</b>
<b>Total Property and Equipment</b>	<b>6,988</b>	<b>69,511</b>	<b>-</b>	<b>-</b>	<b>76,499</b>
<b>Grants to Missions and Charities</b>					
United Appeal	-	-	6,955	-	6,955
Other PCI Schemes	-	-	-	-	-
Other Missions and Charities	-	-	10,861	-	10,861
<b>Total Grants to Missions and Charities</b>	<b>-</b>	<b>-</b>	<b>17,816</b>	<b>-</b>	<b>17,816</b>
<b>Other Resources Expended</b>					
Retirement Gift	-	-	-	-	-
Bank interest and charges	1,077	269	-	-	1,346
Loan Interest	-	15,981	-	-	15,981
<b>Total Other Resources Expended</b>	<b>1,077</b>	<b>16,250</b>	<b>-</b>	<b>-</b>	<b>17,327</b>
<b>Total Resources Expended</b>	<b>88,776</b>	<b>85,761</b>	<b>17,816</b>	<b>11,802</b>	<b>204,155</b>