

THE OLD INSTONIANS BENEVOLENT FUND

Northern Ireland · Charity number 100649

Details

Status Received

Registered 2014-10-29

Register [View on the Charity Commission for Northern Ireland register](#)

Contact

Address 24 Circular Road
Belfast
Bt4 2ga
BT4 2GA

Phone 02890 295459

Email philip.seay@ntlworld.com

Website www.boia.org.uk

Activities

Purposes: THE OBJECTS OF THE FUND SHALL BE: - A) TO ASSIST, IN CASES OF HARDSHIP OR NECESSITY, PUPILS AT THE ROYAL BELFAST ACADEMICAL INSTITUTION b) TO ASSIST OR RELIEVE NECESSITOUS PERSONS WHO ARE OLD INSTONIANS, WHETHER SUBSCRIBERS TO THE FUND OR NOT, THEIR NECESSITOUS WIVES AND CHILDREN, AND OF NECISSITOUS WIDOWS AND CHILDREN AND OTHER DEPENDENT RELATIVES OF DECEASED PERSONS WHO HAVE BEEN OLD INSTONIANS.

What the charity does: The prevention or relief of poverty, The relief of those in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage

How the charity works: General charitable purposes, Grant making, Relief of poverty, Welfare/benevolent

Who the charity helps: Children (5-13 year olds), Older people, Parents, Unemployed/low income, Youth (14-25 year olds)

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£6,247	£2,512	£0	0

Trustees

Name	Role	Appointed
Mr Colin Gowdy LI.B.		
Mr Philip Seay		
Mr William Yarr		

THE OLD INSTONIANS BENEVOLENT FUND

Northern Ireland - Charity number 100649

Accounts

Belfast Old Instonians Association

The Old Instonians Benevolent Fund for the Year Ended 31st March 2025
A Charity Registered with N.I. Charity Commission – NIC 100649

Income and Expenditure Account	2025	2024
	£	£
Donations received	2,339	2,778
Gift Aid	686	619
Interest received	175	126
Dividend	3,047	2,975
	-----	-----
	6,247	6,498

Benevolent payments made	2,480	3,215
Bank charges	32	35
	-----	-----
	2,512	(3,250)

Surplus for the year	-----	-----
	3,735	3,248
	=====	=====
 Balance Sheet		
NI Charities Investment Fund	108,964	105,917
Cash at bank	11,948	11,260
	-----	-----
	120,912	117,177
	=====	=====
 Represented by		
Benevolent Fund balance at 1 st April 2024	117,177	113,929
Surplus / (Deficit) for the year	3,735	3,248
	-----	-----
	120,912	117,177
	=====	=====

THE OLD INSTONIANS BENEVOLENT FUND

Northern Ireland - Charity number 100649

Accounts

Summary of the main areas of income and expenditure for the Church Current Account

Total Income £81,225.72

Total Expenditure £81,193.41

Freewill Offering Envelopes in 2024 totalled £50,794.75 showing a decrease from £52,070.50 in 2023.

Loose offerings were up in 2024 to £2,266.35 from 2023 figure of £2,252.85

Salaries and Employer's/Employee's NIC/PAYE accounted for £29,216.68

Oil and Electricity costs have reduced to £14,218.05 from £24,588.00 in 2023.

Other expenditure is as outlined elsewhere in this report.

Investments:

£53,826 has been invested along with other monies into an £85,000 ISA

£85,000 has been moved into another account to provide financial protection

Missionary/Charitable Giving

Midweek Fellowship £ 2,050.00

Missionary Account £ 9,900.00

Ladies Fellowship £ 365.00

Total £12,315.00

Closing Balance for 2024 £58,816.15 is and is credited as follows.

Church £31,078.94

Mission £ 6,406.01

Midweek Fellowship £11,470.99

Ladies Fellowship £ 7,718.02

Parent & Toddler £ 2,142.19

Only organisations that submitted their accounts for auditing have been included in this report.

The following Organisations failed to produce accounts for this report.

Boys Brigade, Girls Brigade, Missionary Board, WINGS, YC4U

All other books of accounts and supporting documentation have been subject to external audit by Nelson Accountancy Services, and a report submitted to the Trustees.

Income

Balance 1/1/24 Church	£158,035.23
Balance 1/1/24 Missionary Acc	£6,178.90
Balance 1/1/24 Midweek Fellowship	£9,958.14
Balance 1/1/24 Ladies Fellowship	£4,718.02
Balance 1/1/24 Parent&Toddlers	£1,566.03
Balance 1/1/24 Thursday Fellowship	£177.70
Balance 1/1/24 Jeremiah Fund	-£247.02
Balance 1/1/24 Investment	£53,826.54
Balance 1/1/24 Bowling Club	£298.00
Balance 1/1/24 Sunday School	£305.04

Freewill offerings	£50,794.75
Sunday cash collections	£2,266.35
Missionary Envelopes	£3,160.00
Missionary Collections	£6,967.11
Midweek Fellowship	£3,562.85
Sundries	£7,349.48
Cemetery Fees	£3,100.00
Parents & Toddlers	£576.16
Ladies Fellowship	£3,500.00
Jeremiah fund Xfer from church account	£247.02

£316,340.30

Expenditure

Rev Victor Neill	£24,790.00
Mrs Joan Hunter Sexton	£1,289.68
Employer's/Employee's NIC/PAYE	£3,137.00
Rates Church/Manse/Gate Lodge	£1,765.43
Insurance Church/Manse/Gate Lodge	£3,739.22
Printing/Stationary/Publishing	£662.85
Oil	£5,244.05
Electricity	£8,974.00
Property Maintainance	£17,944.24
Speakers/Singers/etc	£1,380.00
Church phones	£881.86
Bank Charges	£306.67
Mission	£9,900.00
Sundries	£4,178.41
Wednesday Fellowship	£2,050.00
Ladies Fellowship (float)	£500.00
Thursday Fellowship (xfer to Mission Acc)	£177.70
Bowling Club (xfer to Church Acc)	£298.00
Sunday School (xfer to Church acc)	£305.04
Money Transfered to Savings Account	£31,173.46
investment transferred to savings account	£53,826.54
Money Transfered to 2nd Savings Account	£85,000.00
Balance 31/12/24 Church	£31,078.94
Balance 31/12/24 Missionary Acc	£6,406.01
Balance 31/12/24 Midweek Fellowship	£11,470.99
Balance 31/12/24 Ladies Fellowship	£7,718.02
Balance 31/12/24 Parent&Toddlers	£2,142.19
	<u>£316,340.30</u>

Savings Accounts	
Money from Church	
Savings Account No.1	<u>£85,000.00</u>
Money from Church	£31,173.46
Investment money	£53,826.54
Savings Account No.2	<u>£85,000.00</u>
Total	<u>£170,000.00</u>

2024 Missionary Account			
Bank Balance 1/1/24	£6,178.90		
Missionary envelopes	£3,160.00	Chest/Heart&Stroke (From 2023)	£900.00
Henna	£2,794.00	Henna	£3,000.00
Communion	£59.00	Henna Car	£3,000.00
Ladies Fellowship	£177.70	Ronnie McCracken	£300.00
Good Friday collection	£93.50	United Grace Mission	£300.00
Ballinasloe	£1,075.00	Revival Movement	£300.00
Henna money returned	£2,767.91	CEF	£300.00
		Asialink	£300.00
		Slavic Gospel Mission	£300.00
		Acre Gospel Mission	£300.00
		Norman Fox Missionary Cause	£300.00
		Maynard Love	£300.00
		TCFDT	£300.00
		Bank Balance 31/12/24	£6,406.01
	<u>£16,306.01</u>		<u>£16,306.01</u>

2024 Midweek Fellowship			
Bank Balance 1/1/24	£9,958.14		
Weekly collections	£1,658.85	Stauros Foundation	£400.00
Missionary Collections	£1,904.00	Hope for Youth Ministries	£400.00
		Sam Cov an Mission for Seafarers	£300.00
		Stevan Mc Cartney Leprosy Mission	£300.00
		Eschol Ministries	£350.00
		Gideons	£300.00
		Bank Balance 31/12/24	£11,470.99
	£13,520.99		£13,520.99

2024 Thursday Fellowship			
Income		Expenditure	
Cash Balance 1-1-24	£177.70	Transfer to church account	£177.70
no meetings		Cash Balance 31-12-24	£0
	£177.70		£177.70

Parents and Toddlers 2024			
Income		Expenditure	
Cash Balance 1-1-24	£269.98		
Bank Balance 1-1-24	£1,566.03		
Subscriptions	£140.00	refreshment supplies	£81.66
refreshments	£327.84	gifts	£40.00
		Outings	£40.00
		Closing Cash Balance 31-12-24	£0.00
		Closing Bank Balance 31-12-24	£2,142.19
	<u>£2,303.85</u>		<u>£2,303.85</u>

Ladies fellowship			
1/1/24 Church Bank Account	£4,718.02		
Cash in Hand	£0.12		
Offerings	£602.40	Elaine Edmonds	£50.00
Funeral Tea Donations	£3,500.00	Beth Montgomery Asia Link	£200.00
		Keith Lindsay ACRE	£200.00
		Isobell sausage rolls 2 Funerals (Herron/Rea)	£48.00
		Isobell sausage rolls Caughey funeral	£24.00
		Angela McKee C.E.F.	£200.00
		Isobell sausage rolls Watson funeral	£24.00
		Catherine Campbell	£80.00
		Fiona Storar Cancer charities	£100.00
		Cash in Hand	£176.52
		31/12/24 Church Bank Acc	£7,718.02
	<u>£8,820.54</u>		<u>£8,820.54</u>

Sunday School			
Income		Expenditure	
Bank Balance 1-1-24	£305.04		
Account Closed		Transfer to Church Account	£305.04
		Closing Bank balance 31-12-24	£0.00
	£305.04		£305.04

JEREMIAH FUND			
Income		Expenditure	
Balance 1-1-24	-£247.02		
Transfer from church account	£247.02		
		Balance 31-12-24	£0.00
	£0.00		£0.00

Bowling Club			
Income		Expenditure	
Balance 1/1/24	£298.00		
Account Closed		Transfer to Church Account	£298
		Closing Balance 31/12/24	£0.00
	£298.00		£298.00

Income sundries	
£120 donation towards church dinner	£120.00
Bank Interest	£286.45
In lieu of Flowers B Herron	£219.13
Henna Congregational Mtg plate	£30.00
Donation (G Gillespie) £5000	£5,000.00
Secret Garden £630	£630.00
Adjustment to deposit on 22/10	£0.30
Poppy Appeal £205	£210.56
Donation Ivan watson	£250.00
Transfer from S/School	£305.04
Transfer from Bowling Club	£298.00
Total	£7,349.48

2024 Expenditure Sundries	
Mulberry Tree church dinner	£1,462.00
Tip for catering staff	£50.00
Spa Wells piano tuning	£280.00
Floor plan frames	£24.50
CCLI	£259.00
Assoc church acc	£12.50
Credit Card	£612.39
GDPR fee	£35.00
Nelson Accountancy	£600.00
Stephen Wilson Bugular	£25.00
Christmas gifts	£535.00
DC Electrics Heaters	£36.00
To Jeremiah fund to close	£247.02
Totals	£4,178.41

2024 Expenditure Sundries	
Mulberry Tree church dinner	£1,462.00
Tip for catering staff	£50.00
Spa Wells piano tuning	£280.00
Floor plan frames	£24.50
CCLI	£259.00
Assoc church acc	£12.50
Credit Card	£612.39
GDPR fee	£35.00
Nelson Accountancy	£600.00
Stephen Wilson Bugular	£25.00
Christmas gifts	£535.00
DC Electrics Heaters	£36.00
To Jeremiah fund to close	£247.02
Totals	£4,178.41

Number	FWO Envelopes	Missionary Envelopes
1	£440.00	£220.00
2	£520.00	£0.00
3	£260.00	£30.00
4	£1,060.00	£0.00
5	£150.00	£0.00
6	£139.00	£0.00
7	£280.00	£0.00
8	£255.00	£0.00
9	£940.00	£200.00
10	£235.00	£0.00
11	£320.00	£0.00
12	£0.00	£0.00
13	£600.00	£0.00
14	£0.00	£0.00
15	£520.00	£0.00
16	£425.00	£0.00
17	£0.00	£0.00
18	£0.00	£0.00
19	£0.00	£0.00
20	£1,560.00	£0.00
21	£260.00	£0.00
22	£520.00	£0.00
23	£135.00	£0.00
24	£60.00	£0.00
25	£80.00	£0.00

Number	FWO Envelopes	Missionary Envelopes
26	£5.00	£0.00
27	£1,800.00	£300.00
28	£300.00	£0.00
29	£1,040.00	£0.00
30	£635.00	£0.00
31	£0.00	£0.00
32	£230.00	£0.00
33	£300.00	£0.00
34	£0.00	£0.00
35	£0.00	£0.00
36	£490.00	£0.00
37	£115.00	£0.00
38	£520.00	£0.00
39	£1,040.00	£240.00
40	£1,280.00	£120.00
41	£1,280.00	£120.00
42	£420.00	£0.00
43	£0.00	£0.00
44	£100.00	£0.00
45	£1,680.00	£0.00
46	£60.00	£0.00
47	£480.00	£0.00
48	£92.00	£0.00
49	£530.00	£0.00
50	£260.00	£0.00

Number	FWO Envelopes	Missionary Envelopes
51	£265.00	£0.00
52	£265.00	£0.00
53	£300.00	£0.00
54	£760.00	£0.00
55	£0.00	£0.00
56	£176.00	£0.00
57	£33.00	£0.00
58	£32.00	£0.00
59	£515.00	£220.00
60	£255.00	£0.00
61	£510.00	£0.00
62	£265.00	£0.00
63	£500.00	£0.00
64	£1,605.00	£220.00
65	£124.45	£0.00
66	£260.00	£0.00
67	£159.00	£0.00
68	£0.00	£0.00
69	£1,040.00	£50.00
70	£1,300.00	£125.00
71	£1,580.00	£210.00
72	£1,200.00	£70.00
73	£110.30	£0.00
74	£0.00	£0.00
75	£510.00	£0.00

Number	FWO Envelopes	Missionary Envelopes
76	£500.00	£0.00
77	£0.00	£0.00
78	£265.00	£110.00
79	£330.00	£0.00
80	£290.00	£0.00
81	£520.00	£0.00
82	£108.00	£0.00
83	£104.00	£0.00
84	£1,052.00	£50.00
85	£250.00	£0.00
86	£1,880.00	£120.00
87	£780.00	£120.00
88	£780.00	£115.00
89	£270.00	£0.00
90	£190.00	£0.00
91	£0.00	£0.00
92	£340.00	£0.00
93	£120.00	£0.00
94	£770.00	£0.00
95	£1,020.00	£0.00
96	£270.00	£130.00
97	£1,705.00	£110.00
98	£260.00	£0.00
99	£480.00	£60.00
100	£10.00	£0.00

Number	FWO Envelopes	Missionary Envelopes
101	£245.00	£55.00
102	£450.00	£10.00
103	£460.00	£0.00
104	£65.00	£0.00
105	£700.00	£0.00
106	£1,726.00	£155.00
107	£799.00	£0.00
108	£235.00	£0.00
109	£530.00	£0.00
110	£80.00	£0.00
111	£0.00	£0.00
112	£30.00	£0.00
Totals	£50,794.75	£3,160.00

THE OLD INSTONIANS BENEVOLENT FUND

Northern Ireland - Charity number 100649

Annual report

Ballynahinch Congregational Church

Church Report 2024

Minister

Rev Victor Neill

Church Diaconate

Harry Bowles, Trevor Crothers, Sammy Graham

George McCoubrey, Jimmy McClenaghan

Interim Church Committee

Wilson Hamilton, Isobel Hamilton, Trevor Crothers (Chairman)

Barbara Neill, Rev Victor Neill, George McCoubrey, Jimmy McClenaghan,

Betty Mc Kee, Linda Vance, David Vance, Tom Williamson (Secretary)

Trustees

Jim Magowan (Chairman), George McCoubrey (Secretary)

Jimmy McClenaghan Samuel Smyth, Albert McKee, Trevor Crothers

Samuel Graham Jackie Peacock

Treasurer

David Vance , Jimmy McClenaghan (FWO Secretary)

Ladies Fellowship

President – Barbara Neill

Joyce Bell (Secretary) Elsie Crothers , (Treasurer)

Committee - Betty McKee , Isobel Hamilton, Lilian Mawhinney, Pauline Johnston

Parent and Toddlers

Betty McKee, Barbara Neill, Daisy McCoubrey, Isobel Hamilton,

Sally Hamilton, Emily Douglas, Pauline Johnston, Evelyn Spiers

Joyce Bell, Wendy Bell

Missionary Committee

Chairman Rev. Victor Neill, Bookings – Trevor Crothers,
Elsie Crothers, Richard Payne, Vera McKee, Nan Bell

Organists

Emily Douglas Elsie Crothers

Cemetery Committee

(Convenor) Harry Bowles

Child Protection Officer

Sammy Graham

Health and Safety Officer and GDPR Officer

Tom Williamson

G D P R Number ZA460445

Church Web-site

David McCoubrey

Church Web Address; www.ballynahinchcongregational.com

Registered with the Charity Commission for Northern Ireland NIC 100648

Deaths

Beth Magowan 28th January
Joan Rea 11th February
Bobby Herron 10th February
Austin Mc Dowell 3rd March
Peggy Caughey 5th April
Jean Stokes 21st June
Marie Calvert 12th July
Ivan Watson 17th Sept
Rbt. Mc Clements 15th Oct
Mrs Bertie Dowell 2nd Nov

Minister's Report 2024

Another year has slipped into eternity and so the Psalmist advice remains ever applicable

‘ So teach us to number our days ‘ (Ps 90 v 12)

Again, we bless God for His continued goodness and faithfulness to us as a Church and as individuals- despite the difficulties that have confronted us . We thank Him too for the evidence of the stirring of His Spirit within the lives of individuals, but long for a mighty outpouring of His Holy Spirit in our Church and in our community in these day of great spiritual need. As a congregation the only way for us is forward in the purposes of God and that requires Commitment and dedication ! I acknowledge with thankfulness that strong commitment that is given by some to the work and witness of the Church, however, there are others who could give a greater commitment, which will not only benefit the work and witness of the Church but also be a blessing to them. The Scriptures remind us

‘ Be fervent in spirit (be on fire) serving the Lord ‘ (Rom 12 v 11) .

I am conscious that 2024 for some has been a difficult and trying year as they have suffered the pain of bereavement or experienced illness . Be assured that you are not forgotten about by the Church family and certainly the Lord has not forgotten about you. So let us as a Church look out for each other and support one another, but most importantly

‘ Looking unto Jesus the Author and Finisher of our faith ‘ (Heb 12 v 2)

MIDWEEK MEETING AND MISSIONARY REPORT

During this year we had a faithful group of supporters and good fellowship was enjoyed in our Wednesday night meetings as Victor lead us through our Bible study, researching the meanings of various names and titles given to Christ. Many prayers have been answered during the year. We challenge you to come along and join in fellowship with us in Bible Study and prayer.

FEBRUARY. Woody Price from STAUROS updated us on the ongoing work amongst addicts. This is a difficult work and involves much one-to-one contact, talking, advising and encouraging, giving practical help and spiritual guidance. A new centre is under construction at Aldergrove which will enable Stauros to offer residential rehabilitation.

MARCH. We had a return visit from Colin Tinsley

HOPE FOR YOUTH MINISTRIES. He gave us a brief update on the ongoing work in Ukraine and then shared with us his work in schools in the Provence. Many children now have no knowledge of the scriptures, and it was wonderful to hear of young people responding to the gospel and being interested in biblical stories. By the end of June 2024 Colin will have taken about 240 classes.

MAY. Sam Cowan renewed our interest in SEAFARERS CHRISTIAN FRIEND SOCIETY. It was mindboggling to learn of the millions of personnel on sea voyages around our world. Sam has the opportunity to go on board when many cruise ships and cargo ships dock in Belfast and has often been asked for Bibles in various languages. These were taken secretly; He has encouraged many to continue in their Christian faith.

JUNE. LEPROSY MISSION. Rep Stephen McCartney through Audio visual updated us on all aspects of the work amongst those affected by leprosy. Advancement has been made with early diagnosis and family screening. The mission hospitals offer surgery and rehabilitation training. Many of those affected respond to the gospel because of the love and care shown to them in their terrible situation.

OCTOBER. REV. RONNIE McCracken. ESCHOL MINISTRIES briefly recounted his meeting some years ago with Gipsy King Billy Welch at the Appleby Horse Fair. Billy gave him permission to preach the gospel in any of the gipsy camps. Billy himself later became a Christian and has since accompanied Ronnie and the team to the gipsy camps in Algarve Portugal. In December they distributed over 1000 Christmas shoe boxes. They also buy food there and make up food parcels to distribute, along with gospel literature. They open a restaurant and serve a hot meal to the very poor.

NOVEMBER. GOOD NEWS FOR EVERYONE (Formally The Gideons).

This was a very interesting meeting with Paul Laverty, his wife Joy and 3 other team members who each took part and gave a different slant on the work. The placing of scriptures in hospitals, hotels and other public buildings has somewhat diminished but permission to leave leaflets with the scan code gives many the opportunity to access scripture literature and helps. There has been a renewed interest in schools for copies of the scripture for the students.

MISSIONARY PAYOUT.

We were able to distribute £300. To ten missionary causes, these are listed in the financial report.

Thanks to all who contributed to our F.W.O. Missionary envelopes and to all who gave sacrificially to all our missionary offerings.

We want to thank you especially for your response to the Henna Singson car appeal. We were able to gift Henna £3000. He has bought a White Suzuki Swift and is most appreciative of this generous gift.

Trevor Crothers. (Missionary Secretary)

Ladies Fellowship

As I review our Ladies Fellowship over the past year, may I express my appreciation to those ladies who have faithfully supported the meetings each month. This encourages me not only personally, but also those guest speakers who come along either to share ministry, testimony or a practical demonstration with us.

Our Guests were: Dr. Nigel Campbell in January, who shared about his visit to Uganda to work with orphans/ disadvantaged children etc. One of our dear members Sally, was able to pass on blankets and garments which she had knitted, which were able to wing their way to Uganda within a few months and were greatly appreciated.

Catherine Millar gave a Floral Demonstration in February, based on 'The Greatest Love Story'. Marion Reid ministered and shared her testimony at our March meeting, she also brought along a selection of books which she has written and many were purchased. Carolyn Bennett gave a card making demonstration or rather she supervised us as we ladies tried our hand at this craft! She also shared her testimony with us at our October meeting. In November Isabella Purdy shared her experience of serving the Lord as a missionary in South Korea for 13 years. We all enjoyed a lovely Christmas Dinner in the Mulberry Tree Restaurant, I organised a quiz and gave a short epilogue on the Christmas message.

Sadly , two of our faithful members have been' called home' over the past year . We thank God for every remembrance of our sisters Lily English and Rachel Walsh. The respective families appreciated all the assistance of our Ladies in providing and serving the Funeral Teas. May I invite any Ladies who do not as yet come to the meetings to join with us on the 2nd Mon of each month October to March .

Yours in Christ
Barbara Neill

CHOIR REPORT

In looking back over the past year I must commend the members of the choir for their faithfulness and dedication throughout a busy year.

January saw us responsible for the Christmas Dinner musical programme on Saturday 27th evening. Although our Men's Group have greatly depleted they are still willing to take part. We had a good time of fellowship as we all joined in a sing song of old and not so old hymns. Trevor brought the evening to a close with a short epilogue on the word S.I.N.G.

February was the start of Easter practices for Good Friday and Easter Sunday at the end of March. Not much time to relax as we were invited to lead the worship and sing at the District Orange Service on 7th July. After a few weeks of no practices, it was back to the music and preparation for Harvest Services in October.

Now Christmas is coming fast... and we were requested to sing a Christmas piece at both morning and evening services during December, also a short programme for the afternoon Carol Service and there were 5 Sundays in December!!!!

I would again thank Emily for her willingness in helping when and as required.

It is a privilege to lead the praise, and we trust that our congregation is blessed with the messages in song each week.

Psalm 113 verses 1 – 4.

Elsie Crothers

PARENTS AND TODDLERS GROUP

The Parent and Toddlers Group meet on Wednesday mornings between 10.30 and Noon during the school terms.

My thanks to all those who set out the chairs, tables, toys and equipment before the children arrive and then put them away again after they have gone. My gratitude also to the ladies who supervise the children and to those who prepare and give out the toast, juice, tea and coffee.

Although the number of children attending has declined slightly there is still a lot of noise generated in the hall.

Invitations were given out to the Parents and Guardians to attend the Harvest Service and Christmas Carol Service. It was heartening to see a young mother attend the Harvest Service and several attended the Carol Service, Santa paid us a visit just before Christmas to round off the year.

Isobell Hamilton.

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Investments:

£53,826 has been invested along with other monies into an £85,000 ISA

£85,000 has been moved into another account to provide financial protection

Missionary/Charitable Giving

Midweek Fellowship £ 2,050.00

Missionary Account £ 9,900.00

Ladies Fellowship £ 365.00

Total £12,315.00

Closing Balance for 2024 £58,816.15 is and is credited as follows.

Church £31,078.94

Mission £ 6,406.01

Midweek Fellowship £11,470.99

Ladies Fellowship £ 7,718.02

Parent & Toddler £ 2,142.19

Only organisations that submitted their accounts for auditing have been included in this report.

The following Organisations failed to produce accounts for this report.

Boys Brigade, Girls Brigade, Missionary Board, WINGS, YC4U

All other books of accounts and supporting documentation have been subject to external audit by Nelson Accountancy Services, and a report submitted to the Trustees.

Income

Balance 1/1/24 Church	£158,035.23
Balance 1/1/24 Missionary Acc	£6,178.90
Balance 1/1/24 Midweek Fellowship	£9,958.14
Balance 1/1/24 Ladies Fellowship	£4,718.02
Balance 1/1/24 Parent&Toddlers	£1,566.03
Balance 1/1/24 Thursday Fellowship	£177.70
Balance 1/1/24 Jeremiah Fund	-£247.02
Balance 1/1/24 Investment	£53,826.54
Balance 1/1/24 Bowling Club	£298.00
Balance 1/1/24 Sunday School	£305.04

Freewill offerings	£50,794.75
Sunday cash collections	£2,266.35
Missionary Envelopes	£3,160.00
Missionary Collections	£6,967.11
Midweek Fellowship	£3,562.85
Sundries	£7,349.48
Cemetry Fees	£3,100.00
Parents & Toddlers	£576.16
Ladies Fellowship	£3,500.00
Jeremiah fund Xfer from church account	£247.02

£316,340.30

Expenditure

Rev Victor Neill	£24,790.00
Mrs Joan Hunter Sexton	£1,289.68
Employer's/Employee's NIC/PAYE	£3,137.00
Rates Church/Manse/Gate Lodge	£1,765.43
Insurance Church/Manse/Gate Lodge	£3,739.22
Printing/Stationary/Publishing	£662.85
Oil	£5,244.05
Electricity	£8,974.00
Property Maintainance	£17,944.24
Speakers/Singers/etc	£1,380.00
Church phones	£881.86
Bank Charges	£306.67
Mission	£9,900.00
Sundries	£4,178.41
Wednesday Fellowship	£2,050.00
Ladies Fellowship (float)	£500.00
Thursday Fellowship (xfer to Mission Acc)	£177.70
Bowling Club (xfer to Church Acc)	£298.00
Sunday School (xfer to Church acc)	£305.04
Money Transfered to Savings Account	£31,173.46
investment transferred to savings account	£53,826.54
Money Transfered to 2nd Savings Account	£85,000.00
Balance 31/12/24 Church	£31,078.94
Balance 31/12/24 Missionary Acc	£6,406.01
Balance 31/12/24 Midweek Fellowship	£11,470.99
Balance 31/12/24 Ladies Fellowship	£7,718.02
Balance 31/12/24 Parent&Toddlers	£2,142.19
	<u>£316,340.30</u>

Savings Accounts	
Money from Church	
Savings Account No.1	<u>£85,000.00</u>
Money from Church	£31,173.46
Investment money	£53,826.54
Savings Account No.2	<u>£85,000.00</u>
Total	<u>£170,000.00</u>

2024 Missionary Account			
Bank Balance 1/1/24	£6,178.90		
Missionary envelopes	£3,160.00	Chest/Heart&Stroke (From 2023)	£900.00
Henna	£2,794.00	Henna	£3,000.00
Communion	£59.00	Henna Car	£3,000.00
Ladies Fellowship	£177.70	Ronnie McCracken	£300.00
Good Friday collection	£93.50	United Grace Mission	£300.00
Ballinasloe	£1,075.00	Revival Movement	£300.00
Henna money returned	£2,767.91	CEF	£300.00
		Asialink	£300.00
		Slavic Gospel Mission	£300.00
		Acre Gospel Mission	£300.00
		Norman Fox Missionary Cause	£300.00
		Maynard Love	£300.00
		TCFDT	£300.00
		Bank Balance 31/12/24	£6,406.01
	<u>£16,306.01</u>		<u>£16,306.01</u>

2024 Midweek Fellowship			
Bank Balance 1/1/24	£9,958.14		
Weekly collections	£1,658.85	Stauros Foundation	£400.00
Missionary Collections	£1,904.00	Hope for Youth Ministries	£400.00
		Sam Cov an Mission for Seafarers	£300.00
		Stevan Mc Cartney Leprosy Mission	£300.00
		Eschol Ministries	£350.00
		Gideons	£300.00
		Bank Balance 31/12/24	£11,470.99
	£13,520.99		£13,520.99

2024 Thursday Fellowship			
Income		Expenditure	
Cash Balance 1-1-24	£177.70	Transfer to church account	£177.70
no meetings		Cash Balance 31-12-24	£0
	£177.70		£177.70

Parents and Toddlers 2024			
Income		Expenditure	
Cash Balance 1-1-24	£269.98		
Bank Balance 1-1-24	£1,566.03		
Subscriptions	£140.00	refreshment supplies	£81.66
refreshments	£327.84	gifts	£40.00
		Outings	£40.00
		Closing Cash Balance 31-12-24	£0.00
		Closing Bank Balance 31-12-24	£2,142.19
	<u>£2,303.85</u>		<u>£2,303.85</u>

Ladies fellowship			
1/1/24 Church Bank Account	£4,718.02		
Cash in Hand	£0.12		
Offerings	£602.40	Elaine Edmonds	£50.00
Funeral Tea Donations	£3,500.00	Beth Montgomery Asia Link	£200.00
		Keith Lindsay ACRE	£200.00
		Isobell sausage rolls 2 Funerals (Herron/Rea)	£48.00
		Isobell sausage rolls Caughey funeral	£24.00
		Angela McKee C.E.F.	£200.00
		Isobell sausage rolls Watson funeral	£24.00
		Catherine Campbell	£80.00
		Fiona Storar Cancer charities	£100.00
		Cash in Hand	£176.52
		31/12/24 Church Bank Acc	£7,718.02
	<u>£8,820.54</u>		<u>£8,820.54</u>

Sunday School			
Income		Expenditure	
Bank Balance 1-1-24	£305.04		
Account Closed		Transfer to Church Account	£305.04
		Closing Bank balance 31-12-24	£0.00
	£305.04		£305.04

JEREMIAH FUND			
Income		Expenditure	
Balance 1-1-24	-£247.02		
Transfer from church account	£247.02		
		Balance 31-12-24	£0.00
	£0.00		£0.00

Bowling Club			
Income		Expenditure	
Balance 1/1/24	£298.00		
Account Closed		Transfer to Church Account	£298
		Closing Balance 31/12/24	£0.00
	£298.00		£298.00

Income sundries	
£120 donation towards church dinner	£120.00
Bank Interest	£286.45
In lieu of Flowers B Herron	£219.13
Henna Congregational Mtg plate	£30.00
Donation (G Gillespie) £5000	£5,000.00
Secret Garden £630	£630.00
Adjustment to deposit on 22/10	£0.30
Poppy Appeal £205	£210.56
Donation Ivan watson	£250.00
Transfer from S/School	£305.04
Transfer from Bowling Club	£298.00
Total	£7,349.48

2024 Expenditure Sundries	
Mulberry Tree church dinner	£1,462.00
Tip for catering staff	£50.00
Spa Wells piano tuning	£280.00
Floor plan frames	£24.50
CCLI	£259.00
Assoc church acc	£12.50
Credit Card	£612.39
GDPR fee	£35.00
Nelson Accountancy	£600.00
Stephen Wilson Bugular	£25.00
Christmas gifts	£535.00
DC Electrics Heaters	£36.00
To Jeremiah fund to close	£247.02
Totals	£4,178.41

2024 Expenditure Sundries	
Mulberry Tree church dinner	£1,462.00
Tip for catering staff	£50.00
Spa Wells piano tuning	£280.00
Floor plan frames	£24.50
CCLI	£259.00
Assoc church acc	£12.50
Credit Card	£612.39
GDPR fee	£35.00
Nelson Accountancy	£600.00
Stephen Wilson Bugular	£25.00
Christmas gifts	£535.00
DC Electrics Heaters	£36.00
To Jeremiah fund to close	£247.02
Totals	£4,178.41

Number	FWO Envelopes	Missionary Envelopes
1	£440.00	£220.00
2	£520.00	£0.00
3	£260.00	£30.00
4	£1,060.00	£0.00
5	£150.00	£0.00
6	£139.00	£0.00
7	£280.00	£0.00
8	£255.00	£0.00
9	£940.00	£200.00
10	£235.00	£0.00
11	£320.00	£0.00
12	£0.00	£0.00
13	£600.00	£0.00
14	£0.00	£0.00
15	£520.00	£0.00
16	£425.00	£0.00
17	£0.00	£0.00
18	£0.00	£0.00
19	£0.00	£0.00
20	£1,560.00	£0.00
21	£260.00	£0.00
22	£520.00	£0.00
23	£135.00	£0.00
24	£60.00	£0.00
25	£80.00	£0.00

Number	FWO Envelopes	Missionary Envelopes
26	£5.00	£0.00
27	£1,800.00	£300.00
28	£300.00	£0.00
29	£1,040.00	£0.00
30	£635.00	£0.00
31	£0.00	£0.00
32	£230.00	£0.00
33	£300.00	£0.00
34	£0.00	£0.00
35	£0.00	£0.00
36	£490.00	£0.00
37	£115.00	£0.00
38	£520.00	£0.00
39	£1,040.00	£240.00
40	£1,280.00	£120.00
41	£1,280.00	£120.00
42	£420.00	£0.00
43	£0.00	£0.00
44	£100.00	£0.00
45	£1,680.00	£0.00
46	£60.00	£0.00
47	£480.00	£0.00
48	£92.00	£0.00
49	£530.00	£0.00
50	£260.00	£0.00

Number	FWO Envelopes	Missionary Envelopes
51	£265.00	£0.00
52	£265.00	£0.00
53	£300.00	£0.00
54	£760.00	£0.00
55	£0.00	£0.00
56	£176.00	£0.00
57	£33.00	£0.00
58	£32.00	£0.00
59	£515.00	£220.00
60	£255.00	£0.00
61	£510.00	£0.00
62	£265.00	£0.00
63	£500.00	£0.00
64	£1,605.00	£220.00
65	£124.45	£0.00
66	£260.00	£0.00
67	£159.00	£0.00
68	£0.00	£0.00
69	£1,040.00	£50.00
70	£1,300.00	£125.00
71	£1,580.00	£210.00
72	£1,200.00	£70.00
73	£110.30	£0.00
74	£0.00	£0.00
75	£510.00	£0.00

Number	FWO Envelopes	Missionary Envelopes
76	£500.00	£0.00
77	£0.00	£0.00
78	£265.00	£110.00
79	£330.00	£0.00
80	£290.00	£0.00
81	£520.00	£0.00
82	£108.00	£0.00
83	£104.00	£0.00
84	£1,052.00	£50.00
85	£250.00	£0.00
86	£1,880.00	£120.00
87	£780.00	£120.00
88	£780.00	£115.00
89	£270.00	£0.00
90	£190.00	£0.00
91	£0.00	£0.00
92	£340.00	£0.00
93	£120.00	£0.00
94	£770.00	£0.00
95	£1,020.00	£0.00
96	£270.00	£130.00
97	£1,705.00	£110.00
98	£260.00	£0.00
99	£480.00	£60.00
100	£10.00	£0.00

Number	FWO Envelopes	Missionary Envelopes
101	£245.00	£55.00
102	£450.00	£10.00
103	£460.00	£0.00
104	£65.00	£0.00
105	£700.00	£0.00
106	£1,726.00	£155.00
107	£799.00	£0.00
108	£235.00	£0.00
109	£530.00	£0.00
110	£80.00	£0.00
111	£0.00	£0.00
112	£30.00	£0.00
Totals	£50,794.75	£3,160.00

THE OLD INSTONIANS BENEVOLENT FUND

Northern Ireland - Charity number 100649

Annual return

NELSON ACCOUNTANCY SERVICES
17 BARCLAY MANOR, DROMARA. BT25 2HX
02897 532492/07734 543804
EMAIL: nelsonaccsvs@outlook.com

19 September 2024

The Trustees of Ballynahinch Congregational Church
c/o David Vance – Treasurer and George McCoubrey – Diaconate

I report on the accounts for the above church y/e 31st December 2024 which cover the groups laid out on the church report. I have not had access to other groups that would be associated with Ballynahinch Congregational and cannot advise if they have been subject to a separate audit or review.

Your responsibilities

As the charity "Ballynahinch Congregational" trustees you are responsible for the preparation of the accounts in accordance with the Charities Act (NI) 2008.

My responsibilities

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, and state whether any particular matters have come to my attention.

Basis of the Independent Examiners report

I have examined the original records produced by General Church a/c, Missions, Fship accs, SS and other Investment a/c. I conducted a check of the invoices provided and totted income from sources as laid out in the current a/c. I have also queried any items within the accounts produced to satisfy myself that they are correct and reflect what is shown on the individual reports.

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 s63 of the Charities Act.
2. That the accounts do not comply 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 understand of the accounts to be reached.

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

Yours faithfully



Carol Nelson FIATI (HMRC ref: T5375X, HM3166) Xero Advisor

THE OLD INSTONIANS BENEVOLENT FUND

Northern Ireland - Charity number 100649

Accounts

THE OLD INSTONIANS' BENEVOLENT FUND

(A Charity Registered with The N.I. Charity Commission – N.I.C. 100649)

Accounts for the Year Ended 31 March 2024

	<u>2024</u>	<u>2023</u>
<u>Income and Expenditure Account</u>	£	£
Donations received	2,778	2,515
Dividend from NI Charities' Inv Fund	2,975	2,942
Gift Aid Claims	619	852
Interest received	<u>126</u>	<u>12</u>
<u>Total Income Received</u>	<u>6,498</u>	<u>6,321</u>
Benevolent payments made	3,215	9,278
Bank charges	<u>35</u>	<u>38</u>
<u>Total Expenditure</u>	3,250	9,316
<u>SURPLUS for the year</u>	<u>3,248</u>	<u>(2,995)</u>
	<u>6,498</u>	<u>6,321</u>

Balance Sheet

	<u>2024</u>	<u>2023</u>
Cash at Bank 31 March 2024	11,260	8,572
NI Charities' Investment Fund	<u>105,917</u>	<u>102,942</u>
Total Funds	117,177	111,514
Debtors	<u>NIL</u>	<u>2,415</u>
	<u>117,177</u>	<u>113,929</u>
Represented by		
Benevolent Fund Balance 1 April 2023	113,929	116,924
Surplus for the year	<u>3,248</u>	<u>(2,995)</u>
	<u>117,177</u>	<u>113,929</u>

P M C SEAY

HONORARY TREASURER

8 May 2024

THE OLD INSTONIANS BENEVOLENT FUND

Northern Ireland - Charity number 100649

Annual report

THE OLD INSTONIANS' BENEVOLENT FUND

A Charity Registered with N.I. Charity Commission – NIC 100649

Annual Report for the Year Ended 31 March 2024

Trustees

Chairman

Colin D Gowdy LLB

Honorary Secretary

William H Yarr

Honorary Treasurer

Philip M C Seay

Independent Auditor

**Allen Fleming CA Limited
Old Bank House
161-163 Upper Lisburn Road
Belfast BT10 0LJ**

Bankers

**Ulster Bank Limited
Belfast City Office
P O Box 232
11-16 Donegall Square East
Belfast BT1 5UB**

Trustees' Annual Report for the Year Ended 31 March 2024

Objectives

The fund, established in 1935, assists in cases of hardship or necessity, pupils at The Royal Belfast Academical Institution. Assists or relieves necessitous persons who are Old Instonians, whether subscribers to the Fund or not, their necessitous wives and children, and of necessitous widows and children and other dependent relatives of deceased persons who have been Old Instonians.

Public Benefit

The Old Instonians' Benevolent Fund meets the Public Benefit requirement by the prevention or relief of poverty, through the provision of donations, annuity, loan, or other assistance. The provision of these has enabled students to remain in the school and take part in activities which they would not have had the resources to take part in. They also have been used to help alleviate some of the financial difficulties that Instonians, their families and other dependent relatives, have faced.

These benefits are demonstrated through the feedback from beneficiaries and their families and regular evaluations of our services.

Trustees' Meetings

The trustees meet regularly throughout the year to:

- consider applications from the Fund
- review our financial position
- complete Gift Aid forms for submission to HMRC
- examine proposals to promote the fund

Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the Trustees' report and the statement of receipts and payments and statements of assets and liabilities in accordance with law and regulations.

The law, applicable to charities within Northern Ireland, with income less than £250,000 requires Trustees to prepare a statement of receipts and payments and a statement of assets and liabilities for each financial year.

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

Financial Review 2023 -24

In the financial year ended 31 March 2024, the fund received donations of £2,778. A dividend of £2,975 was received from our investment with Northern Ireland Central Investment Fund for Charities; this amount was re-invested into that fund. Further income of £619 resulted from the reclamation of Gift Aid from HMRC and credit interest of £126. Overall, total income for the year was £6,498.

We received several requests from parents for assistance with the payment of school fees and other academic and extracurricular expenses at The Royal Belfast Academical Institution. In addition, we were able to assist Instonians who were experiencing financial hardship. We made payments from the fund totalling £3,215.

This year our income exceeded expenditure by £3,248. However, the Trustees are working hard at looking at innovative ways to ensure that the fund is better known amongst the Instonian family; always adhering to the remit of our constitution.

Our Balance sheet remains strong with total assets of £117,177.

W H Yarr Honorary Secretary

15 October 2024

THE OLD INSTONIANS BENEVOLENT FUND

Northern Ireland - Charity number 100649

Annual return

**Independent Examiners report to the Trustees of The Old Instonians Benevolent Fund Charity
Number 100649**

I report on the accounts of the Fund for the year ended 31st March 2024, which are set out on page 1.

Respective responsibilities of charity trustees and examiner

As the charity 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 Charity Commission for Northern Ireland 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.

Lois Kenny

Lois Kenny FCCA
Allen Fleming C A Limited
Chartered Accountants
Old Bank House
161-163 Upper Lisburn Road
Belfast
BT10 0LJ

Date: 19th September 2024

THE OLD INSTONIANS BENEVOLENT FUND

Northern Ireland - Charity number 100649

Accounts

main areas of income and expenditure for the Church Current Account

Total Income £96,625.32
Total Expenditure £96,454.35

Freewill Offering Envelopes in 2023 totaled £52,070.50 showing a decrease from £53,358.40 in 2022. Loose offerings were up in 2023 to £2,252.85 from 2022 figure of £1198.60

Salaries and Employer's/Employee's NIC/PAYE accounted for £28,306.14

Oil and Electricity costs have rocketed to £24,588.00 from £9,678.00 in 2022.
Other expenditure is as outlined elsewhere in this report.

Investments:

There is £53,826.54 in the church bank account that needs to be re-invested.

Missionary/Charitable Giving

Midweek Fellowship	£ 3,025.00
Missionary Account	£12,955.00
Ladies Fellowship	£ 365.00
Poppy Appeal	£ 131.50
Total	£16,476.50

Closing Balance for 2023 is £234,638.88 and is credited as follows

Church	£159,560.43
Mission	£4,653.70
Midweek Fellowship	£9,958.14
Investment	£53,826.54
Ladies Fellowship	£4,718.02
Sunday School	£305.04
Jeremiah Fund	-£247.02
Bowling Club	£298.00
Parent & Toddler	£1,566.03

Only organisations that submitted their accounts for auditing have been included in this report.
The following Organisations failed to produce accounts for this report.

Boys Brigade, Girls Brigade, Missionary Board, WINGS, YC4U

All other books of accounts and supporting documentation have been subject to external audit by Nelson Accountancy Services on 16/5/24, and a report submitted to the Trustees.

Income

Balance 1/1/23 Church	£149,076.81
Balance 1/1/23 Missionary Acc	£7,180.29
Balance 1/1/23 Midweek Fellowship	£8,806.84
Balance 1/1/23 Ladies Fellowship	£4,718.02
Balance 1/1/23 Parent&Toddlers	£1,398.23
Balance 1/1/23 Thursday Fellowship	£177.70
Balance 1/1/23 Jeremiah Fund	£10,256.37
Balance 1/1/23 Investment	£53,826.54
Balance 1/1/23 Bowling Club	£298.00
Balance 1/1/23 Sunday School	£305.04

Freewill offerings	£52,070.50
Sunday cash collections	£2,252.85
Missionary Envelopes	£3,698.00
Missionary Collections inc Gift Aid	£8,255.61
Midweek Fellowship	£4,276.30
Sundries	£23,931.23
Cemetery Fees	£2,200.00
Parents & Toddlers	£692.75

£333,421.08

Expenditure

Rev Victor Neill	£23,927.66
Mrs Joan Hunter Sexton	£1,289.68
Employer's/Employee's NIC/PAYE	£3,088.80
Rates Church/Manse/Gate Lodge	£1,808.88
Insurance Church/Manse/Gate Lodge	£3,678.24
Printing/Stationary/Publishing	£619.93
Oil	£6,722.00
Electricity	£17,866.00
Property Maintainance	£5,729.11
Speakers/Singers/etc	£1,555.00
Church phones	£1,081.67
Bank Charges	£363.88
Mission	£12,955.00
Sundries	£3,765.31
Wednesday Fellowship	£3,025.00
Solicitors (Jeremiah Fund)	£10,503.39
Parents & Toddlers	£254.97
Balance 31/12/23 Church	£158,035.23
Balance 31/12/23 Missionary Acc	£6,178.90
Balance 31/12/23 Midweek Fellowship	£10,058.14
Balance 31/12/23 Ladies Fellowship	£4,718.02
Balance 31/12/23 Thursday Fellowship	£177.70
Balance 31/12/23 Parent&Toddlers	£1,836.01
Balance 31/12/23 Jeremiah Fund	-£247.02
Balance 31/12/23 Investment	£53,826.54
Balance 31/12/23 Bowling Club	£298.00
Balance 31/12/23 Sunday School	£305.04

£333,421.08

Missionary Account 2023			
Balance 1/1/23			
Missionary Envelopes	£4,773.29		
Missionary Collections	£2,407.00		
Missionary Envelopes	£3,698.00		
Uganda	£105.00	Tear Fund	£3,050.00
Syrian Earthquake	£3,050.00	Sara Douglas Uganda	£105.00
Henna	£2,905.00	CEF Geof & Karen Wallace	£500.00
CEF	£55.00	CEF Ruth Nelson	£500.00
Chest, Heart & Stroke	£877.15	Cristian Institute	£500.00
Communion	£110.00	Revival Movement	£500.00
Gift Aid	£1,153.46	GMSA	£500.00
		SASRA	£500.00
		Open Doors	£500.00
		SDHS	£500.00
		Tommy Anderson	£600.00
		J.Graham Portadown	
		Temperance	£500.00
		Ballinasloe Christian Fellowship	£500.00
		Henna	£4,200.00
		Missionary Envelopes	£2,671.29
		Missionary Collections	£3,507.61
	<u>£19,133.90</u>		<u>£19,133.90</u>

Wednesday Fellowship 2023			
Balance 1/1/23	£8,806.84		
Missionary Collections	£2,679.50	ACRE	£300.00
Midweek Collections	£1,496.80	Norman Fox	£400.00
		CEF Ruth Nelson	£300.00
		TCFDT	£400.00
		SGA	£400.00
		New Beginnings (Sarah Douglas)	£425.00
		United Grace Mission	£400.00
		Tommy Anderson	£400.00
		Closing Balance 31/12/23	£9,958.14
Total	<u>£12,983.14</u>		<u>£12,983.14</u>

Thursday Fellowship 2023			
Income		Expenditure	
Cash Balance 1-1-23	£177.70		
no meetings		Cash Balance 31-12-23	£177.70
	<u>£177.70</u>		<u>£177.70</u>

Ladies fellowship			
Bank Balance 1/1/23	£4,718.02		
Cash Balance 1/1/23	£98.92		
Collections	£140.00	Dr Nigel Campbell (Uganda)	£140.00
	£48.00	Isobell (Sausage Rolls) Sadie Graham funeral	£40.00
	£74.00	Catherine Millar Flower Demonstration	£30.00
	£74.00	Isobell (Sausage Rolls) Lily English funeral	£40.00
	£105.00	Marion Reid	£30.00
		Caroline Bennett	£60.00
		Isabella Purdy	£105.00
		Isobell (Sausage Rolls) Rachael Walsh funeral	£21.60
		Isobell (Sausage Rolls) Richard McCully funeral	£43.20
		Tip Mulberry Tree staff (Ladies Dinner)	£30.00
		Bank Balance 31/12/23	£4,718.02
		Cash Balance 31/12/23	£0.12
	£5,257.94		£5,257.94

Sunday School 2023			
Income		Expenditure	
Bank Balance 1-1-23	£305.04		
no activity 2022			
		Closing Bank balance 31-12-23	£305.04
	<u>£305.04</u>		<u>£305.04</u>
		NB Bank Balance in Church Account	

Parents and Toddlers 2023			
Income		Expenditure	
Cash Balance 1-1-23	£150.75		
Bank Balance 1-1-23	£1,247.48		
Subscriptions	£177.00	refreshment supplies	£116.97
refreshments	£347.95	gifts	£82.50
		Stationary	£5.50
Cash lodged (Sept 23)	£167.80	Outings	£50.00
		loss adjustment	
		Closing Cash Balance 31-12-23	£269.98
		Closing Bank Balance 31-12-23	£1,556.03
	<u>£2,090.98</u>		<u>£2,090.98</u>

JEREMIAH FUND 2023			
Income		Expenditure	
Balance 1-1-23	£10,255.37		
		Solicitors	£10,503.39
		Balance 31-12-23	-£247.02
	<u>£10,255.37</u>		<u>£10,255.37</u>

Bowling Club 2023			
Income		Expenditure	
Balance 1/1/23	£298.00		
no activity 2022			
		Closing Balance 31/12/23	£298.00
	£298.00		£298.00

Income Sundries 2023	
Donations	£650.00
Funeral Teas	£3,090.00
Bank Interest	£576.42
Poppy Appeal	£131.50
NIE Pole	£5.46
FWO Gift Aid from FWO	£18,477.85
Church Dinner	£1,000.00
Total	<u>£23,931.23</u>

Expenditure 2023	
Mulberry Tree	£1,210.00
CLI	£248.00
BBQ supplies	£153.11
GDPR	£35.00
Nelson Accountancy	£250.00
RBL poppy appeal	£131.50
Choir Gift	£100.00
Church Association Fee	£12.50
Maghera Inn Gift voucher Rosemary	£100.00
Matching Syria Earthquake appeal	£1,525.20
Final Totals	£3,765.31

Property Maintenance 2023

NI Water	£894.31
Property Repair expenses J McC	£293.27
OTIS	£591.22
McKinstry Skips	£264.00
John Hunter grass-cutting	£1,200.00
Pat testing	£140.00
Blaze	£153.60
WH Engineering	£1,093.20
RadioContact	£778.21
Boiler Valve (Jimmy)	£70.42
A1 Boiler Services	£155.00
JB Brown	£95.88
Total	<u>£5,729.11</u>

<u>No</u>	<u>FWO</u>	<u>Mission</u>
1	£610.00	£240.00
2	£520.00	
3	£265.00	£45.00
4	£700.00	
5	£195.00	
6	£115.00	
7	£310.00	
8	£270.00	
9	£1,060.00	£200.00
10	£265.00	
11	£500.00	
12	£0.00	
13	£600.00	
14	£0.00	
15	£530.00	£70.00
16	£405.00	
17	£50.00	
18	£400.00	
19	£170.00	
20	£1,590.00	
21	£275.00	
22	£540.00	
23	£130.00	
24	£255.00	
25	£0.00	

No	FWO	Mission
26	£0.00	
27	£20.00	
28	£90.00	
29	£40.00	
30	£1,760.00	£240.00
31	£0.00	
32	£0.00	
33	£265.00	
34	£1,060.00	
35	£570.00	
36	£0.00	
37	£500.00	
38	£200.00	
39	£300.00	
40	£0.00	
41	£0.00	
42	£480.00	
43	£540.00	£120.00
44	£70.00	
45	£525.00	
46	£1,040.00	£240.00
47	£1,300.00	£120.00
48	£1,300.00	£120.00
49	£370.00	
50	£245.00	

<u>No</u>	<u>FWO</u>	<u>Mission</u>
51	£245.00	
52	£1,555.00	
53	£0.00	
54	£120.00	
55	£520.00	
56	£106.00	
57	£0.00	
58	£100.00	
59	£550.00	
60	£265.00	
61	£237.00	
62	£240.00	
63	£150.00	
64	£520.00	
65	£275.00	
66	£5.00	
67	£2.00	
68	£2.00	
69	£530.00	£190.00
70	£265.00	
71	£460.00	
72	£270.00	
73	£500.00	
74	£1,400.00	£754.00
75	£122.00	

No	FWO	Mission
76	£265.00	
77	£255.50	
78	£50.00	£50.00
79	£720.00	£5.00
80	£795.00	£5.00
81	£1,060.00	£120.00
82	£1,600.00	£140.00
83	£1,300.00	
84	£107.00	
85	£0.00	
86	£500.00	
87	£490.00	
88	£120.00	
89	£285.00	£120.00
90	£260.00	
91	£320.00	
92	£275.00	
93	£107.00	
94	£102.00	
95	£1,060.00	£55.00
96	£225.00	
97	£0.00	
98	£1,855.00	£120.00
99	£795.00	£120.00
100	£300.00	

<u>No</u>	<u>FWO</u>	<u>Mission</u>
101	£795.00	
102	£270.00	
103	£230.00	
104	£160.00	
105	£220.00	
106	£20.00	
107	£295.00	
108	£140.00	
109	£760.00	
110	£710.00	
111	£265.00	£120.00
112	£1,580.00	£120.00
113	£260.00	
114	£480.00	£60.00
115	£20.00	
116	£270.00	£60.00
117	£500.00	£100.00
118	£500.00	£20.00
119	£0.00	
120	£40.00	
121	£0.00	
122	£1,154.00	£144.00
123	£731.00	
124	£265.00	
125	£530.00	
126	£160.00	
<u>Totals</u>	<u>£52,070.50</u>	<u>£3,698.00</u>

THE OLD INSTONIANS BENEVOLENT FUND

Northern Ireland - Charity number 100649

Annual report

Ballynahinch Congregational Church

2023 Report

Minister

Rev Victor Neill

Church Diaconate

Harry Bowles Trevor Crothers
Sammy Graham Richard Payne
George McCoubrey Jimmy McClenaghan

Interim Church Committee

Wilson Hamilton Isobel Hamilton, Trevor Crothers (Chairman)
Barbara Neill, Rev Victor Neill, George McCoubrey Jimmy McClenaghan Betty Mc Kee
Linda Vance David Vance Richard Payne Tom Williamson (Secretary)

Trustees

Richard Payne (Chairman) Jim Magowan (Secretary) George McCoubrey, Jimmy McClenaghan
Samuel Smyth, Albert McKee Trevor Crothers, Samuel Graham Jackie Peacock

Treasurer

David Vance , Jimmy McClenaghan (FWO Secretary)

Ladies Fellowship

President – Barbara Neill Secretary Joyce Bell
Treasurer Elsie Crothers
Committee - Betty McKee , Isobel Hamilton, Lilian Mawhinney, Pauline Johnston

Organists

Emily Douglas Elsie Crothers

Parent and Toddlers

Betty McKee, Barbara Neill, Daisy McCoubrey , Isobel Hamilton, Sally Hamilton, Emily Douglas
Pauline Johnston, Evelyn Spiers, Joyce Bell, Wendy Bell

Missionary Committee

Chairman Rev. Victor Neill, Bookings – Trevor Crothers, Elsie Crothers, Richard Payne, Vera
McKee, Nan Bell

Cemetery Committee

(Convenor) Harry Bowles

Child Protection Officer

Sammy Graham

Health and Safety Officer and GDPR Officer

Tom Williamson
G D P R Number ZA460445

Church Web-site

David McCoubrey

Church Web Address; www.ballynahinchcongregational.com

Registered with the Charity Commission for Northern Ireland NIC 100648

Deaths

LILY ENGLISH	DIED 23-2-23
MOLLY KOSCIELNY	DIED 18-3-23
WILLIE BELL	DIED 14-2-23
BILLY BELL B'LONE	DIED 13-4-23
RICHARD PAYNE	DIED 19-5-23
KAY THOMPSON	DIED 2-8-23
SARAH HAMILTON	DIED 19-8-23
NORA BLACK	DIED 18-9-23
GEORGE GILLESPIE	DIED 8-10-23
RACHAEL WALSH	DIED 16-11-23
ICHARD MC CULLY	DIED 26-11-23
JEAN WATSON	DIED 17-12-23

Minister's Report

As we look back and reflect on another year with the Psalmist we say

‘ It is a good thing to give thanks unto the Lord’ (Ps 92 v 1)

We thank God for so many blessings as individuals and as a fellowship. We are thankful that attendances have kept up well – although there is always room for improvement ! The giving of the Congregation is also a cause for thanksgiving, because not only are we able to meet all our outgoings, but we are also able to help quite a number of Missionary endeavours and also help others who are in need in different parts of our world. We would like to be able to do more in the way of outreach , although our Harvest and

Christmas services were very well attended and brought in folk who would not normally attend and the Gospel was preached .

We are aware of those of our congregation who have not enjoyed the best of health and assure them of our continued prayer . We also share the sense of loss with those who have lost loved ones since our last report .

In closing let me say we cannot be content where we are as a Church, we must endeavor to go forward !

We read in Isaiah ch 54 v 2

‘ Enlarge the place of your tent ‘

Barbara and I thank you and are grateful for your continuing love and support and look forward to greater things in the days that lie ahead.

Yours in Christ

Victor

MIDWEEK AND MISSIONARY REPORT 2023

We praise God for a full year of meetings (Post Covid). Our midweek meeting has a core of very faithful attenders who all enjoy the time of fellowship. The Bible study by our Pastor Victor continues in the book of Psalms. This is a great source of life lessons to help us in our Christian walk.

Our prayer times are very important as we place the many needs of our congregation before the Throne of grace. We thank God for answers to prayer throughout the year.

If I could make one observation it would be that our midweek attendance has halved in numbers since before covid. Please return and support the Midweek. Much prayer - much blessing. No prayer – no blessing!

During the year we had 8 Missionary speakers. Brief reports are listed as follows –

In February, Pastor Keith Lindsay, Acre International brought us up to date with Church planting and outreach in Spain and Brazil. It is encouraging to hear of many nationals in leadership in the local work.

In March, Rev Norman Fox reported on the work in Romania, a very poor county, full of many needy families. The Mission seeks to alleviate their need for better living conditions as well as providing clothing, food and medical help linked to the proclamation of the Gospel. The mission also supports local workers in their ongoing work.

We had a return visit from Ruth Nelson C.E.F. Europe in April. She updated us on her I.T. programming for online resources for children and young people. This is a very effective tool in reaching young people in this Social Media age.

In May, we had John and Pauline Tuff who had just come home on furlough from Tanzania. Their work is expanding and there is always pressure to provide good education facilities for the children under their care in the orphanage at the Tanzanian Christian Farm Development Trust complex.

In June, Trevor Morrow was a new voice as representative for Slavic Gospel Association. He related the need for the provision of good teaching materials in their own language for local Pastors in Eastern Europe, also for the support of widows in Central Asia and Eastern Europe. There is a great need for Russian Bibles for Muslim families in Central Asia.

In October, our own Sarah Douglas and two of her teammates Stephenie and Ruby Carlisle gave us a good report of their trip to Uganda in August with New Beginnings. Apart from flight delays their trip was most successful with many children being reached with humanitarian aid and with the Gospel Message. Many parents also attended showing great interest in the meetings.

At our November meeting we had Sydney and Hazel Johnston United Grace Mission, India. Teaching work amongst the local Pastors continues and there is always pressure at the Childrens home. Because of Indian government restrictions it is becoming more difficult to send financial support to the Pastors. Please pray for an easing of these restrictions.

To round off the year, in our December meeting Tommy Anderson, World Gospel Mission, updated us on his very recent trip with his wife Leverne and a team of ladies to the orphanage in Kenya. The latest project is a new building for mentally challenged young people where they will have appropriate accommodation to suit their needs. Tommy is very appreciative of the donations of knit wear and towels from our ladies.

All our missionaries need continued prayer and support for their work. A very big thankyou to our midweek supporters and Missionary Envelope contributors for their more than generous support for our missionaries throughout another year.

A large amount of money has again been donated this year to Missionary Causes from our church.

(See Financial Report)

Trevor Crothers.

Ladies Fellowship

As I review our Ladies Fellowship over the past year, may I express my appreciation to those ladies who have faithfully supported the meetings each month. This encourages me not only personally, but also those guest speakers who come along either to share ministry, testimony or a practical demonstration with us.

Our Guests were : Dr. Nigel Campbell in January, who shared about his visit to Uganda to work with orphans/ disadvantaged children etc. One of our dear members Sally, was able to pass on blankets and garments which she had knitted, which were able to wing their way to Uganda within a few months and were greatly appreciated.

Catherine Millar gave a Floral Demonstration in February, based on ' The Greatest Love Story ' Marion Reid ministered and shared her testimony at our March meeting, she also brought along a selection of books which she has written and many were purchased. Carolyn Bennett gave a card making demonstration or rather she supervised us as we ladies tried our hand at this craft ! She also shared her testimony with us at our October meeting. In November Isabella Purdy shared her experience of serving the Lord as a missionary in South Korea for 13 years.

We all enjoyed a lovely Christmas Dinner in the Mulberry Tree Restaurant, I organised a quiz and gave a short epilogue on the Christmas message.

Sadly, two of our faithful members have been ' called home ' over the past year. We thank God for every remembrance of our sisters Lily English and Rachel Walsh. The respective families appreciated all the assistance of our Ladies in providing and serving the Funeral Teas.

May I invite any Ladies who do not as yet come to the meetings to join with us on the 2nd Mon of each month October to March.

Yours in Christ

Barbara Neill

Choir Report 2023

It is good to be able to report that 2023 brought us to more normal times after 2 years of Covid 19 restrictions. We have a very faithful group who meet twice a month for practices and are more than willing to do their best and add new pieces to our repertoire.

Easter, Harvest and Christmas pieces always bring a challenge, and I appreciate their commitment during these busy times of preparation.

In December we were invited to do a Carol Service in Redburn Nursing Home. It was lovely to see so many of the residents participating and we would like to thank Victor for joining us and sharing a short Christmas message. We spent some time chatting with the folk and there may be an opportunity to return in the new year to share some hymn singing.

I would like to thank Emily and Myrtle for their willingness in helping, as and when required.

In May after a long period of illness, we lost Richard Payne, a very committed and faithful Tenor member of the Choir and Men's Group. Richard never lost his interest in the Choir and often asked "How are things going in the Choir?" We express our sympathy to Audrey and although she is unable to join us in the Choir it is good to see her Sunday by Sunday in our Church Services.

In November, Maisie lost her husband Richard. Although Richard was not a Choir member, he was a very loyal supporter and encouraged us in all our efforts. It is good to have Maisie back in her place as Alto.

We remember both Audrey and Maisie in our prayers but we rejoice that both Richards are now in the presence of their Lord, whom they loved and served for many years, and we look forward in anticipation to that "Great day coming By and By" "But until then, We'll keep on singing" and praying that the Lord will make us a blessing week by week as we seek to proclaim the message in song to our congregation.

Elsie Crothers

Thursday Fellowship Report 2023

Sadly, meetings have not restarted since the outbreak of Covid 19 in March 2020.

Due to bereavements and many of our former attendees unable now to be out to Church there are no plans to restart the Fellowship at present.

Trevor Crothers

Audrey Anderson

Parents and Toddlers 2023

The Parents and Toddlers Group meet on Wednesdays during the school terms from 10.30am – 12.00. A faithful and dedicated team of helpers ensure the smooth running of the Group and my thanks to all.

On average, there are about 24 toddlers with their parents or childminders who attend. The toddlers play with the toys and enjoy toast and juice while the adults have tea or coffee.

Santa paid us a visit on our last gathering before Christmas and invitations were given out to the parents and childminders for the Church Carol Service. It was encouraging to see a few attended.

Isobell Hamilton

main areas of income and expenditure for the Church Current Account

Total Income £96,625.32
Total Expenditure £96,454.35

Freewill Offering Envelopes in 2023 totaled £52,070.50 showing a decrease from £53,358.40 in 2022. Loose offerings were up in 2023 to £2,252.85 from 2022 figure of £1198.60

Salaries and Employer's/Employee's NIC/PAYE accounted for £28,306.14

Oil and Electricity costs have rocketed to £24,588.00 from £9,678.00 in 2022.
Other expenditure is as outlined elsewhere in this report.

Investments:

There is £53,826.54 in the church bank account that needs to be re-invested.

Missionary/Charitable Giving

Midweek Fellowship	£ 3,025.00
Missionary Account	£12,955.00
Ladies Fellowship	£ 365.00
Poppy Appeal	£ 131.50
Total	£16,476.50

Closing Balance for 2023 is £234,638.88 and is credited as follows

Church	£159,560.43
Mission	£4,653.70
Midweek Fellowship	£9,958.14
Investment	£53,826.54
Ladies Fellowship	£4,718.02
Sunday School	£305.04
Jeremiah Fund	-£247.02
Bowling Club	£298.00
Parent & Toddler	£1,566.03

Only organisations that submitted their accounts for auditing have been included in this report.
The following Organisations failed to produce accounts for this report.

Boys Brigade, Girls Brigade, Missionary Board, WINGS, YC4U

All other books of accounts and supporting documentation have been subject to external audit by Nelson Accountancy Services on 16/5/24, and a report submitted to the Trustees.

Income

Balance 1/1/23 Church	£149,076.81
Balance 1/1/23 Missionary Acc	£7,180.29
Balance 1/1/23 Midweek Fellowship	£8,806.84
Balance 1/1/23 Ladies Fellowship	£4,718.02
Balance 1/1/23 Parent&Toddlers	£1,398.23
Balance 1/1/23 Thursday Fellowship	£177.70
Balance 1/1/23 Jeremiah Fund	£10,256.37
Balance 1/1/23 Investment	£53,826.54
Balance 1/1/23 Bowling Club	£298.00
Balance 1/1/23 Sunday School	£305.04

Freewill offerings	£52,070.50
Sunday cash collections	£2,252.85
Missionary Envelopes	£3,698.00
Missionary Collections inc Gift Aid	£8,255.61
Midweek Fellowship	£4,276.30
Sundries	£23,931.23
Cemetery Fees	£2,200.00
Parents & Toddlers	£692.75

£333,421.08

Expenditure

Rev Victor Neill	£23,927.66
Mrs Joan Hunter Sexton	£1,289.68
Employer's/Employee's NIC/PAYE	£3,088.80
Rates Church/Manse/Gate Lodge	£1,808.88
Insurance Church/Manse/Gate Lodge	£3,678.24
Printing/Stationary/Publishing	£619.93
Oil	£6,722.00
Electricity	£17,866.00
Property Maintainance	£5,729.11
Speakers/Singers/etc	£1,555.00
Church phones	£1,081.67
Bank Charges	£363.88
Mission	£12,955.00
Sundries	£3,765.31
Wednesday Fellowship	£3,025.00
Solicitors (Jeremiah Fund)	£10,503.39
Parents & Toddlers	£254.97
Balance 31/12/23 Church	£158,035.23
Balance 31/12/23 Missionary Acc	£6,178.90
Balance 31/12/23 Midweek Fellowship	£10,058.14
Balance 31/12/23 Ladies Fellowship	£4,718.02
Balance 31/12/23 Thursday Fellowship	£177.70
Balance 31/12/23 Parent&Toddlers	£1,836.01
Balance 31/12/23 Jeremiah Fund	-£247.02
Balance 31/12/23 Investment	£53,826.54
Balance 31/12/23 Bowling Club	£298.00
Balance 31/12/23 Sunday School	£305.04

£333,421.08

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Balance 1/1/23			
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		SASRA	£500.00
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		SDHS	£500.00
		Tommy Anderson	£600.00
		J.Graham Portadown	
		Temperance	£500.00
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		Henna	£4,200.00
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Midweek Collections	£1,496.80	Norman Fox	£400.00
		CEF Ruth Nelson	£300.00
		TCFDT	£400.00
		SGA	£400.00
		New Beginnings (Sarah Douglas)	£425.00
		United Grace Mission	£400.00
		Tommy Anderson	£400.00
		Closing Balance 31/12/23	£9,958.14
Total	<u>£12,983.14</u>		<u>£12,983.14</u>

Thursday Fellowship 2023			
Income		Expenditure	
Cash Balance 1-1-23	£177.70		
no meetings		Cash Balance 31-12-23	£177.70
	<u>£177.70</u>		<u>£177.70</u>

Ladies fellowship			
Bank Balance 1/1/23	£4,718.02		
Cash Balance 1/1/23	£98.92		
Collections	£140.00	Dr Nigel Campbell (Uganda)	£140.00
	£48.00	Isobell (Sausage Rolls) Sadie Graham funeral	£40.00
	£74.00	Catherine Millar Flower Demonstration	£30.00
	£74.00	Isobell (Sausage Rolls) Lily English funeral	£40.00
	£105.00	Marion Reid	£30.00
		Caroline Bennett	£60.00
		Isabella Purdy	£105.00
		Isobell (Sausage Rolls) Rachael Walsh funeral	£21.60
		Isobell (Sausage Rolls) Richard McCully funeral	£43.20
		Tip Mulberry Tree staff (Ladies Dinner)	£30.00
		Bank Balance 31/12/23	£4,718.02
		Cash Balance 31/12/23	£0.12
	£5,257.94		£5,257.94

Sunday School 2023			
Income		Expenditure	
Bank Balance 1-1-23	£305.04		
no activity 2022			
		Closing Bank balance 31-12-23	£305.04
	<u>£305.04</u>		<u>£305.04</u>
		NB Bank Balance in Church Account	

Parents and Toddlers 2023			
Income		Expenditure	
Cash Balance 1-1-23	£150.75		
Bank Balance 1-1-23	£1,247.48		
Subscriptions	£177.00	refreshment supplies	£116.97
refreshments	£347.95	gifts	£82.50
		Stationary	£5.50
Cash lodged (Sept 23)	£167.80	Outings	£50.00
		loss adjustment	
		Closing Cash Balance 31-12-23	£269.98
		Closing Bank Balance 31-12-23	£1,556.03
	<u>£2,090.98</u>		<u>£2,090.98</u>

JEREMIAH FUND 2023			
Income		Expenditure	
Balance 1-1-23	£10,255.37		
		Solicitors	£10,503.39
		Balance 31-12-23	-£247.02
	<u>£10,255.37</u>		<u>£10,255.37</u>

Bowling Club 2023			
Income		Expenditure	
Balance 1/1/23	£298.00		
no activity 2022			
		Closing Balance 31/12/23	£298.00
	£298.00		£298.00

Income Sundries 2023	
Donations	£650.00
Funeral Teas	£3,090.00
Bank Interest	£576.42
Poppy Appeal	£131.50
NIE Pole	£5.46
FWO Gift Aid from FWO	£18,477.85
Church Dinner	£1,000.00
Total	<u>£23,931.23</u>

Expenditure 2023	
Mulberry Tree	£1,210.00
CLI	£248.00
BBQ supplies	£153.11
GDPR	£35.00
Nelson Accountancy	£250.00
RBL poppy appeal	£131.50
Choir Gift	£100.00
Church Association Fee	£12.50
Maghera Inn Gift voucher Rosemary	£100.00
Matching Syria Earthquake appeal	£1,525.20
Final Totals	£3,765.31

Property Maintenance 2023

NI Water	£894.31
Property Repair expenses J McC	£293.27
OTIS	£591.22
McKinstry Skips	£264.00
John Hunter grass-cutting	£1,200.00
Pat testing	£140.00
Blaze	£153.60
WH Engineering	£1,093.20
RadioContact	£778.21
Boiler Valve (Jimmy)	£70.42
A1 Boiler Services	£155.00
JB Brown	£95.88
Total	<u>£5,729.11</u>

<u>No</u>	<u>FWO</u>	<u>Mission</u>
1	£610.00	£240.00
2	£520.00	
3	£265.00	£45.00
4	£700.00	
5	£195.00	
6	£115.00	
7	£310.00	
8	£270.00	
9	£1,060.00	£200.00
10	£265.00	
11	£500.00	
12	£0.00	
13	£600.00	
14	£0.00	
15	£530.00	£70.00
16	£405.00	
17	£50.00	
18	£400.00	
19	£170.00	
20	£1,590.00	
21	£275.00	
22	£540.00	
23	£130.00	
24	£255.00	
25	£0.00	

<u>No</u>	<u>FWO</u>	<u>Mission</u>
26	£0.00	
27	£20.00	
28	£90.00	
29	£40.00	
30	£1,760.00	£240.00
31	£0.00	
32	£0.00	
33	£265.00	
34	£1,060.00	
35	£570.00	
36	£0.00	
37	£500.00	
38	£200.00	
39	£300.00	
40	£0.00	
41	£0.00	
42	£480.00	
43	£540.00	£120.00
44	£70.00	
45	£525.00	
46	£1,040.00	£240.00
47	£1,300.00	£120.00
48	£1,300.00	£120.00
49	£370.00	
50	£245.00	

<u>No</u>	<u>FWO</u>	<u>Mission</u>
51	£245.00	
52	£1,555.00	
53	£0.00	
54	£120.00	
55	£520.00	
56	£106.00	
57	£0.00	
58	£100.00	
59	£550.00	
60	£265.00	
61	£237.00	
62	£240.00	
63	£150.00	
64	£520.00	
65	£275.00	
66	£5.00	
67	£2.00	
68	£2.00	
69	£530.00	£190.00
70	£265.00	
71	£460.00	
72	£270.00	
73	£500.00	
74	£1,400.00	£754.00
75	£122.00	

No	FWO	Mission
76	£265.00	
77	£255.50	
78	£50.00	£50.00
79	£720.00	£5.00
80	£795.00	£5.00
81	£1,060.00	£120.00
82	£1,600.00	£140.00
83	£1,300.00	
84	£107.00	
85	£0.00	
86	£500.00	
87	£490.00	
88	£120.00	
89	£285.00	£120.00
90	£260.00	
91	£320.00	
92	£275.00	
93	£107.00	
94	£102.00	
95	£1,060.00	£55.00
96	£225.00	
97	£0.00	
98	£1,855.00	£120.00
99	£795.00	£120.00
100	£300.00	

<u>No</u>	<u>FWO</u>	<u>Mission</u>
101	£795.00	
102	£270.00	
103	£230.00	
104	£160.00	
105	£220.00	
106	£20.00	
107	£295.00	
108	£140.00	
109	£760.00	
110	£710.00	
111	£265.00	£120.00
112	£1,580.00	£120.00
113	£260.00	
114	£480.00	£60.00
115	£20.00	
116	£270.00	£60.00
117	£500.00	£100.00
118	£500.00	£20.00
119	£0.00	
120	£40.00	
121	£0.00	
122	£1,154.00	£144.00
123	£731.00	
124	£265.00	
125	£530.00	
126	£160.00	
<u>Totals</u>	<u>£52,070.50</u>	<u>£3,698.00</u>

THE OLD INSTONIANS BENEVOLENT FUND

Northern Ireland - Charity number 100649

Annual return

NELSON ACCOUNTANCY SERVICES
17 BARCLAY MANOR, DROMARA. BT25 2HX
02897 532492 / 07734 543804
EMAIL: nelsonaccountancysvs@btinternet.com

23 September 2024

The Trustees of Ballynahinch Congregational Church
c/o David Vance – Treasurer and George McCoubrey – Diaconate

I report on the accounts for the above church y/e 31st December 2023 which cover the groups laid out on the church report. I have not had access to other groups that would be associated with Ballynahinch Congregational and cannot advise if they have been subject to a separate audit or review.

Your responsibilities

As the charity “Ballynahinch Congregational” trustees you are responsible for the preparation of the accounts in accordance with the Charities Act (NI) 2008.

My responsibilities

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, and state whether any particular matters have come to my attention.

Basis of independent examiners report

I have examined the original records produced by General church a/c, Missions, Fship accs, SS and other Investments a/c. I conducted a check of the invoices provided and totted income from the sources as laid out in the current a/c. I have also queried any items within the accounts produced to satisfy myself that they are correct and reflect what is shown on the individual reports.

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 s63 of the Charities Act.*
- 2. That the accounts do not comply 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.*

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

However, due to an ongoing split in the church congregation my concern is that there may/may not be a financial contribution received for the use, maintenance and utilities of church premises which are continuing to be used on a weekly basis for the purposes of Sundry Services, GB, BB, Midweek and other meetings as well as the overheads associated with the church manse which has a tenant in residence. Whilst the financial position of the charity is stable this situation affects the ability to support more charitable causes in the community it serves.

Yours faithfully

Carol Nelson FIATI
HMRC ref: T5375X (SA ref), HM3166 (Paye ref), Xero Advisor

THE OLD INSTONIANS BENEVOLENT FUND

Northern Ireland - Charity number 100649

Accounts

THE OLD INSTONIANS' BENEVOLENT FUND

(A Charity Registered with The N.I. Charity Commission – N.I.C. 100649)

Accounts for the Year Ended 31 March 2023

	<u>2023</u>	<u>2022</u>
<u>Income and Expenditure Account</u>	£	£
Donations received	2,515	70,356
Dividend from NI Charities' Inv Fund	2,942	1,086
Gift Aid Claims	852	1,282
Interest received	<u>12</u>	<u>36</u>
<u>Total Income Received</u>	<u>6,321</u>	<u>72,760</u>
Benevolent payments made	9,278	8,355
Bank charges	<u>38</u>	<u>39</u>
<u>Total Expenditure</u>	9,316	8,394
<u>DEFICIT for the year</u>	(2,995)	64,363

Balance Sheet

	<u>2023</u>	<u>2022</u>
Cash at Bank 31 March 2023	8,572	14,421
NI Charities' Investment Fund	<u>102,942</u>	<u>100,000</u>
Total Funds	111,514	114,421
Debtors	<u>2,415</u>	<u>2,503</u>
	<u>113,929</u>	<u>116,924</u>
Represented by		
Benevolent Fund Balance 1 April 2022	116,924	52,558
Less Deficit for the year	<u>(2,995)</u>	<u>64,363</u>
	<u>113,929</u>	<u>116,921</u>

P M C SEAY

HONORARY TREASURER

21 September 2023

THE OLD INSTONIANS BENEVOLENT FUND

Northern Ireland - Charity number 100649

Annual report

THE OLD INSTONIANS' BENEVOLENT FUND

A Charity Registered with N.I. Charity Commission – NIC 100649

Annual Report for the Year Ended 31 March 2023

Trustees

Chairman

Colin D Gowdy LLB

Honorary Secretary

William H Yarr

Honorary Treasurer

Philip M C Seay

Independent Auditor

**Allen Fleming CA Limited
Old Bank House
161-163 Upper Lisburn Road
Belfast BT10 0LJ**

Bankers

**Ulster Bank Limited
Belfast City Office
P O Box 232
11-16 Donegall Square East
Belfast BT1 5UB**

Trustees' Annual Report for the Year Ended 31 March 2023

Objectives

The fund, established in 1935, assists in cases of hardship or necessity, pupils at The Royal Belfast Academical Institution. Assists or relieves necessitous persons who are Old Instonians, whether subscribers to the Fund or not, their necessitous wives and children, and of necessitous widows and children and other dependent relatives of deceased persons who have been Old Instonians.

Public Benefit

The Old Instonians' Benevolent Fund meets the Public Benefit requirement by the prevention or relief of poverty, through the provision of donations, annuity, loan, or other assistance. The provision of these has enabled students to remain in the school and take part in activities which they would not have had the resources to take part in. They also have been used to help alleviate some of the financial difficulties that Instonians, their families and other dependent relatives, have faced.

These benefits are demonstrated through the feedback from beneficiaries and their families and regular evaluations of our services.

Trustees' Meetings

The trustees meet regularly throughout the year to:

- consider applications from the Fund
- review our financial position
- complete Gift Aid forms for submission to HMRC
- examine proposals to promote the fund

Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the Trustees' report and the statement of receipts and payments and statements of assets and liabilities in accordance with law and regulations.

The law, applicable to charities within Northern Ireland, with income less than £250,000 requires Trustees to prepare a statement of receipts and payments and a statement of assets and liabilities for each financial year.

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

Financial Review 2022 -23

In the financial year ended 31 March 2023, the fund received donations of £2,515. A dividend of £2,942 was received from our investment with Northern Ireland Central Investment Fund for Charities; this amount was re-invested into that fund. Further income of £852 resulted from the reclamation of Gift Aid from HMRC and credit interest of £12. Overall, total income for the year was £6,321.

Again, this year has been particularly challenging for families, now having to deal with a serious cost of living crisis, inflationary pressures and Bank of England base rate rises which have not been experienced since 2009.

As a direct result of these factors, we had several requests from parents for assistance with the payment of school fees at The Royal Belfast Academical Institution. In addition, we were able to assist Instonians who were experiencing financial hardship. We made payments from the fund totalling £9,278: an increase of almost £1,000 on the previous year.

Overall, expenditure exceeded income by £2,995.

Our Balance sheet remains strong with total assets of £113,929.

Whilst last year was a challenging one, the current cost of living crisis, inflation running at 10%, escalating energy costs and interest rates at levels not seen for decades, mean that we are expecting to receive more demands on our resources.

The Trustees are continually endeavouring to ensure that the benefits of the Old Instonians' Benevolent Fund are more widely known to potential beneficiaries within the Instonian family, always adhering to the remit of our constitution.

W H Yarr Honorary Secretary

1 October 2023

THE OLD INSTONIANS BENEVOLENT FUND

Northern Ireland - Charity number 100649

Annual return

**Independent Examiners report to the Trustees of The Old Instonians Benevolent Fund Charity
Number 100649**

I report on the accounts of the Fund for the year ended 31st March 2023, which are set out on page 1.

Respective responsibilities of charity trustees and examiner

As the charity 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 Charity Commission for Northern Ireland 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.

Lois Kenny

Lois Kenny FCCA
Allen Fleming C A Limited
Chartered Accountants
Old Bank House
161-163 Upper Lisburn Road
Belfast
BT10 0LJ

Date: 27th September 2023

THE OLD INSTONIANS BENEVOLENT FUND

Northern Ireland - Charity number 100649

Accounts

Page 7 is a summary of the main areas of income and expenditure for the Church Current Account

Total Income £74,018.89
Total Expenditure £68,678.92

Freewill Offering Envelopes in 2021 totalled £53,249.80 showing an decrease from £57,044.15 in 2020. **Loose offerings** were up in 2021 to £1,198.60 from 2020 figure of £1,020.70

Gift Aid 2020 £9,177.32

Salaries and Employer's/Employee's NIC/PAYE accounted for £28,216.36

Oil and Electricity costs have fallen to £3,928.00 from £7,572.40 in 2020. Other expenditure is as outlined elsewhere in this report.

Investments:

There is £53,826.54 in the church bank account that needs to be re-invested.

Missionary/Charitable Giving

Wednesday Fellowship £ 506.00
Missionary Account £10,213.00
Total £10,719.00

Closing Balance for 2021 is £229,451.68 and is credited as follows

Church	£142,452.01
Missionary Account	£8,279.76
Wednesday Fellowship	£7,845.94
Investment	£53,826.54
Ladies Fellowship	£4,718.02
Sunday School	£305.04
Jeremiah Fund	£11,726.37
Bowling Club	£298.00

In 2020 £11,037.20 was incorrect attributed to expenditure sundries. This amount has now been accounted for in the Jeremiah Fund and totals re-adjusted.

Only organisations that submitted their accounts for auditing have been included in this report. The following Organisations failed to produce accounts for this report.

Boys Brigade, Girls Brigade, Missionary Board, WINGS, YC4U

All other books of accounts and supporting documentation have been subject to external audit by Nelson Accountancy Services, and a report submitted to the Trustees.

Ballynahinch Congregational Church 2021

<u>Income</u>		<u>Expenditure</u>	
1/1/21 Church	£135,014.12	Rev Victor Neill	£23,443.47
1/1/21 Missionary Acc	£9,673.23	Mrs Joan Hunter Sexton	£1,289.68
1/1/21 Wed Fellowship	£7,050.39	Employer's/Employee's NIC/PAYE	£3,483.21
1/1/21 Ladies Fellowship	£4,718.02	Congregational Union fees/Magazine	£0.00
1/1/21 Jeremiah Fund	£13,226.37	Speakers/Singers/etc	£620.00
1/1/21 Investment	£53,826.54	Sunday School lessons/prizes/outing	£0.00
1/1/21 Bowling Club	£298.00	Rates Church/Manse/Gate Lodge	£1,443.68
1/1/21 Sunday School	£305.04	Insurance Church/Manse/Gate Lodge	£3,131.14
1/1/21 Parent + Toddlers	£1,385.12	Church phones	£879.84
1/1/21 Thursday Fellowship	£177.70	Printing/Stationary/Publishing	£2,063.06
Freewill offerings	£53,249.80	Electricity	£2,174.00
Sunday cash collections	£1,198.60	Oil	£1,754.00
Cemetery Fees	£1,425.00	Property Maintenance	£6,717.54
Bank interest	£556.82	Sundries	£9,116.97
Gift Aid	£9,177.32	Bank Charges	£193.20
Sundries	£1,312.30	Mission	£10,213.00
Wednesday Fellowship	£1,301.55	Wednesday Fellowship	£506.00
Ladies Fellowship	£0.00	Ladies Fellowship	£0.00
Missionary Envelopes	£4,545.00	General Exp	£150.13
Missionary Collections	£1,252.50	Bowling club	£0.00
Sunday School	£0.00	Youth Club	£0.00
Bowling Club	£0.00	Transport	£0.00
Youth Club	£0.00	Jerimiah Fund	£1,500.00
		31/12/21 Church	£142,452.01
		31/12/21 Missionary Acc	£8,279.76
		31/12/21 Wed Fellowship	£7,845.94
		31/12/21 Ladies Fellowship	£4,718.02
		31/12/21 Jeremiah Fund	£11,726.37
		31/12/21 Investment	£53,826.54
		31/12/21 Bowling Club	£298.00
		31/12/21 Sunday School	£305.04
		31/12/21 Parent + Toddlers	£1,385.12
		31/12/21 Thursday Fellowship	£177.70
	£299,693.42		£299,693.42

Missionary Account 2021			
income		Expenditure	
Balance 1/1/21	£9,673.23	Leprosy Mission	£400.00
Christmas 2020 offering	£100.00	Operation Mobilisation	£400.00
Communion		Norman Fox Missionary Cause	£400.00
		Maynard Love	£400.00
		Tanzania Christian Farm Dev	
Gift Aid	£3,022.03	Fund	£400.00
		Revival Mov + Every Home	
Envelopes	£4545.00	Crusade	£400.00
WGM collection	£1,045.50	The Christian Institute	£400.00
Christmas 2021 offering	£107.00	Asia Link	£400.00
		World Gospel Mission	£400.00
		Acre Gospel Mission	£400.00
		Gospel Missin to South Ameri-	£400.00
		Barnabus Fund	£400.00
		United Grace Mission	£400.00
		CEF Seaview	£773.00
		United Grace Mission	£400.00
		Asialink	£400.00
		Eschol Ministries	£400.00
		GMSA	£400.00
		CEF	£400.00
		Operation Mobilisation	£400.00
		Henna Singson	£400.00
		SHDS	£400.00
		WGM	£1,040.00
		Balance 31/12/21	£8,279.76
	£18,492.76		£18,492.76

Wednesday Fellowship 2021			
Income		Expenditure	
Balance 1/1/21	£7,050.39		
Collections	£795.55	Maynard Love	£506.00
Maynard Love Collection	£506.00		
		Balance 31/12/21	£7,845.94
	£8,351.94		£8,351.94

Thursday Fellowship 2021			
Income		Expenditure	
Cash Balance 1-1-21	£177.70		
No activity due to Covid			
	<u>£177.70</u>	Closing Cash Balance 31-12-21	£177.70
			<u>£177.70</u>

Ladies Fellowship 2021			
Income		Expenditure	
Cash Balance 1-1-21	£215.92		
Bank Balance 1-1-21	£4,718.02		
No activity due to Covid			
	<u>£4,933.94</u>	Closing Cash balance 31-12-21	£215.92
		Closing Bank balance 31-12-21	£4,718.02
			<u>£4,933.94</u>
		NB Bank Balance in Church Account	

Parents and Toddlers 2021

Income		Expenditure	
Cash Balance 1-1-21	£107.36		
Bank Balance 1-1-21	£1,277.76		
No activity due to Covid			
		Closing Cash Balance 31-12-21	£107.36
		Closing Bank Balance 31-12-21	£1,277.76
	<hr/>		<hr/>
	£1385.12		£1385.12

Sunday School 2021

Income		Expenditure	
Bank Balance 1-1-21	£305.04		
No activity due to Covid			
		Bank balance 31-12-21	£305.04
	<hr/>		<hr/>
	£305.04		£305.04
		NB Bank Balance in Church Account	

Jeremiah Fund 2021	
Income	Expenditure
Balance 1-1-21	
£13,226.37	Re-payment
	£1,500.00
	Balance 31-12-21
	£11,726.37
<u>£13,226.37</u>	<u>£13,226.37</u>

Bowling Club 2021	
Income	Expenditure
Balance 1/1/21	
£298.00	
No Membership Fees	no expenditure in 2021
	Balance 31/12/21
	£298.00
<u>£298.00</u>	<u>£298.00</u>

Income Sundries 2021	
Tract Support	£970.00
NIE pole	£4.50
Poppy Appeal	£137.80
Donnation	£200.00
	<hr/>
	£1,312.30

Expenditure Sundries 2021	
Victor Neill 1/2 backpay to Mission	£1,250.00
NI Water	£645.97
Nelson Accountancy	£200.00
Leasehold	£5,000.00
Assoc Church Acc	£12.50
ICO (GDPR payment)	£35.00
Brown McConnel	£13.50
Royal British Legion	£160.00
Hewitt&Gilpin	£1,800.00
	<hr/>
	£9,116.97
	<hr/>

Property Maintenance 2021

RadioContact	£954.87
Diamond Systems	£2,010.58
A1 Domestic boiler services	£163.00
WH Engineering services	£1,093.20
OTIS	£605.36
JB Brown	£80.34
petrol grass cutting	£238.00
Blaze Fire Extinguishers	£153.60
graveyard materials	£206.05
McKinstry Skips	£198.00
Consumable Products	£189.54
John Hunter (grass cutting)	£825.00
	<u>£6,717.54</u>

No.	FWO envelopes	Missionary Envelopes
1	£700.00	£250.00
2	£520.00	£0.00
3	£260.00	£45.00
4	£600.00	£0.00
5	£200.00	£0.00
6	£80.00	£0.00
7	£190.00	£0.00
8	£270.00	£0.00
9	£820.00	£120.00
10	£0.00	£0.00
11	£0.00	£0.00
12	£100.00	£0.00
13	£600.00	£0.00
14	£450.00	£10.00
15	£496.00	£30.00
16	£0.00	£0.00
17	£385.00	£0.00
18	£100.00	£0.00
19	£160.00	£0.00
20	£1,040.00	£0.00
21	£590.00	£0.00
22	£1,570.00	£0.00
23	£260.00	£0.00

No.	FWO envelopes	Missionary Envelopes
24	£520.00	£0.00
25	£200.00	£0.00
26	£260.00	£0.00
27	£0.00	£0.00
28	£44.70	£0.00
29	£336.00	£60.00
30	£60.00	£0.00
31	£1,620.00	£240.00
32	£0.00	£0.00
33	£0.00	£0.00
34	£160.00	£0.00
35	£1,040.00	£0.00
36	£200.00	£0.00
37	£260.00	£60.00
38	£500.00	£85.00
39	£330.00	£0.00
40	£240.00	£0.00
41	£400.00	£0.00
42	£100.00	£0.00
43	£0.00	£0.00
44	£0.00	£0.00
45	£520.00	£120.00
46	£125.00	£0.00

No.	FWO envelopes	Missionary Envelopes
47	£520.00	£0.00
48	£1,040.00	£240.00
49	£1,280.00	£120.00
50	£1,280.00	£120.00
51	£330.00	£0.00
52	£330.00	£0.00
53	£330.00	£0.00
54	£1,320.00	£0.00
55	£0.00	£0.00
56	£110.00	£0.00
57	£500.00	£0.00
58	£108.00	£0.00
59	£0.00	£0.00
60	£0.00	£0.00
61	£530.00	£0.00
62	£270.00	£0.00
63	£260.00	£0.00
64	£255.00	£0.00
65	£0.00	£0.00
66	£500.00	£0.00
67	£250.00	£0.00
68	£275.00	£0.00
69	£0.00	£0.00

No.	FWO envelopes	Missionary Envelopes
70	£0.00	£0.00
71	£520.00	£230.00
72	£260.00	£0.00
73	£430.00	£0.00
74	£260.00	£0.00
75	£500.00	£0.00
76	£1,560.00	£160.00
77	£135.00	£0.00
78	£260.00	£0.00
79	£168.00	£0.00
80	£140.00	£75.00
81	£520.00	£0.00
82	£520.00	£0.00
83	£1,070.00	£90.00
84	£1,540.00	£180.00
85	£1,200.00	£0.00
86	£117.10	£0.00
87	£0.00	£0.00
88	£240.00	£0.00
89	£240.00	£0.00
90	£2,000.00	£0.00
91	£260.00	£120.00
92	£265.00	£0.00

No.	FWO envelopes	Missionary Envelopes
93	£255.00	£0.00
94	£199.00	£0.00
95	£58.00	£0.00
96	£62.00	£0.00
97	£1,040.00	£20.00
98	£180.00	£0.00
99	£0.00	£0.00
100	£1,560.00	£1,370.00
101	£780.00	£120.00
102	£780.00	£0.00
103	£780.00	£0.00
104	£210.00	£0.00
105	£90.00	£0.00
106	£200.00	£0.00
107	£100.00	£0.00
108	£300.00	£0.00
109	£0.00	£0.00
110	£610.00	£10.00
111	£460.00	£0.00
112	£265.00	£110.00
113	£1,560.00	£80.00
114	£260.00	£0.00
115	£480.00	£60.00

No.	FWO envelopes	Missionary Envelopes
116	£70.00	£0.00
117	£81.00	£0.00
118	£305.00	£70.00
119	£0.00	£0.00
120	£490.00	£100.00
121	£460.00	£30.00
122	£0.00	£0.00
123	£510.00	£0.00
124	£40.00	£0.00
125	£0.00	£0.00
126	£1,175.00	£120.00
127	£660.00	£0.00
128	£265.00	£0.00
129	£520.00	£100.00
130	£160.00	£0.00
131	£0.00	£0.00
132	£125.00	£0.00
133	£160.00	£0.00
Totals	£53,249.80	£4,545.00

THE OLD INSTONIANS BENEVOLENT FUND

Northern Ireland - Charity number 100649

Annual report

Ballynahinch Congregational Church

Church Report 2021

Minister

Rev Victor Neill

Church Diaconate

Jim Bell Harry Bowles Trevor Crothers
Sammy Graham Richard Payne
George McCoubrey Jimmy McClenaghan

Interim Church Committee

Jim Bell Harry Bowles Kenneth Broome
Trevor Crothers (Chairman) Raymond Douglas,
Sammy Graham Jim Magowan
Barbara Neill, Rev Victor Neill, George McCoubrey
Jimmy McClenaghan Betty Mc Kee Linda Vance
David Vance Richard Payne Tom Williamson (Secretary)

Trustees

Richard Payne (Chairman) Jim Magowan (Secretary)
Raymond Douglas George McCoubrey,
Jimmy McClenaghan Samuel Smyth,
Albert McKee Jackie Peacock
Trevor Crothers Samuel Graham

Treasurer

David Vance , Jimmy McClenaghan (FWO Secretary)

Ladies Fellowship

President – Barbara Neill Secretary Joyce Bell
Treasurer Elsie Crothers
Committee - Betty McKee , Isobel Hamilton,
Lilian Mawhinney, Pauline Johnston

Organists

Emily Douglas Elsie Crothers

Ladies Prayer Meeting

Vera McKee

Sunday School

Pauline Broome (Superintendent) Isobel Hamilton
Pauline Thomas Maisie McCully

Parent and Toddlers

Betty Mckee, Vera McKee , Barbara Neill, Daisy McCoubrey ,
Isobel Hamilton, Sally Hamilton, Rosemary Cowan
Pauline Johnston, Lily English, Evelyn Spiers
Emily Douglas, Joyce Bell, Nan Bell,

Missionary Committee

Chairman Rev. Victor Neill, Bookings – Trevor Crothers,
Elsie Crothers, Richard Payne, Vera McKee, Nan Bell

Thursday Fellowship

Audrey Anderson, Elsie Crothers (Treasurer) ,Trevor Crothers
Bookings – Audrey and Trevor Crothers

Bowling Club

Harry Bowles (Secretary) David Vance (Treasurer)

Cemetery Committee

Jim Bell (Convenor) Harry Bowles

Child Protection Officer

Sammy Graham

Health and Safety Officer and GDPR Officer

Tom Williamson
G D P R Number ZA460445

Church Web-site

David McCoubrey

Church Web Address: www.ballynahinchcongregational.com

Registered with the Charity Commission for Northern Ireland NIC 100648

Births/deaths/Marriages

Chrissie Dobson

Roberta Bell

Jeannie Blakely

Samuel James (Jim) Bell

Richard Garnham

died 5th April.

died 2nd June.

died 17th June.

died 31st October.

died 9th November.

Minister's Report

As we reflect on 2021, sadly, because of Covid restrictions the Church programme was not able to return to normal. There was of course a shut-down of the normal services in the Memorial Hall from January until after Easter and indeed no other Church activities were able to take place either. Thankfully, with technology, we were able to conduct a morning Zoom Service throughout the shut-down and a Weekly Bible Thought via email. Since we re-commenced our face -to- face services after Easter, our numbers have continued to remain well below what attendance was pre-Covid. This has been very disappointing and whilst we are aware there are some who have genuine reasons for not been able to attend, we feel others have got into a habit of non-attendance. Whilst I am extremely thankful for those who faithfully attend, we are in a situation where we need everyone to *'pull their weight'* and I trust that in 2022 those who have not been in attendance will return and give their full support to the work and witness of the Church. We thank the Lord that the Church was able to produce a Gospel Tract entitled **'Hope beyond Covid '** This was distributed via Royal Mail to around 40,000 homes in Co. Down in September/ October. Please pray the Lord will continue to use it as He has already done. As a Church our thanks are due to those who carry out practical tasks around the Church, quietly and without fuss, and as always, we are thankful to Elsie and Emily for providing us musical accompaniment.

Sadly, in 2021 I had to conduct the funerals of:
Mrs Chrissie Dobson, Mrs Jeannie Blakely, Mrs Edna McCann, Mrs Isobel Miskelly and that of our beloved brother and Church Deacon, Mr. Jim Bell, who gave his full support to the work and witness of the Church and whose welcoming smile we miss so much at the door. As always, despite the disappointments, we can say our Saviour, the Lord Jesus, has remained ever faithful and it is to Him we continue look to in 2022, praying,

'That the name of our Lord Jesus Christ may be glorified in you and you in Him, according to the grace of our God and the Lord Jesus Christ '

(2nd Thessalonians 1 v 12)

In Christ
Victor

Page 7 is a summary of the main areas of income and expenditure for the Church Current Account

Total Income £74,018.89
Total Expenditure £68,678.92

Freewill Offering Envelopes in 2021 totalled £53,249.80 showing an decrease from £57,044.15 in 2020. **Loose offerings** were up in 2021 to £1,198.60 from 2020 figure of £1,020.70

Gift Aid 2020 £9,177.32

Salaries and Employer's/Employee's NIC/PAYE accounted for £28,216.36

Oil and Electricity costs have fallen to £3,928.00 from £7,572.40 in 2020. Other expenditure is as outlined elsewhere in this report.

Investments:

There is £53,826.54 in the church bank account that needs to be re-invested.

Missionary/Charitable Giving

Wednesday Fellowship £ 506.00
Missionary Account £10,213.00
Total £10,719.00

Closing Balance for 2021 is £229,451.68 and is credited as follows

Church	£142,452.01
Missionary Account	£8,279.76
Wednesday Fellowship	£7,845.94
Investment	£53,826.54
Ladies Fellowship	£4,718.02
Sunday School	£305.04
Jeremiah Fund	£11,726.37
Bowling Club	£298.00

In 2020 £11,037.20 was incorrect attributed to expenditure sundries. This amount has now been accounted for in the Jeremiah Fund and totals re-adjusted.

Only organisations that submitted their accounts for auditing have been included in this report. The following Organisations failed to produce accounts for this report.

Boys Brigade, Girls Brigade, Missionary Board, WINGS, YC4U

All other books of accounts and supporting documentation have been subject to external audit by Nelson Accountancy Services, and a report submitted to the Trustees.

Ballynahinch Congregational Church 2021

<u>Income</u>		<u>Expenditure</u>	
1/1/21 Church	£135,014.12	Rev Victor Neill	£23,443.47
1/1/21 Missionary Acc	£9,673.23	Mrs Joan Hunter Sexton	£1,289.68
1/1/21 Wed Fellowship	£7,050.39	Employer's/Employee's NIC/PAYE	£3,483.21
1/1/21 Ladies Fellowship	£4,718.02	Congregational Union fees/Magazine	£0.00
1/1/21 Jeremiah Fund	£13,226.37	Speakers/Singers/etc	£620.00
1/1/21 Investment	£53,826.54	Sunday School lessons/prizes/outing	£0.00
1/1/21 Bowling Club	£298.00	Rates Church/Manse/Gate Lodge	£1,443.68
1/1/21 Sunday School	£305.04	Insurance Church/Manse/Gate Lodge	£3,131.14
1/1/21 Parent + Toddlers	£1,385.12	Church phones	£879.84
1/1/21 Thursday Fellowship	£177.70	Printing/Stationary/Publishing	£2,063.06
Freewill offerings	£53,249.80	Electricity	£2,174.00
Sunday cash collections	£1,198.60	Oil	£1,754.00
Cemetry Fees	£1,425.00	Property Maintainance	£6,717.54
Bank interest	£556.82	Sundries	£9,116.97
Gift Aid	£9,177.32	Bank Charges	£193.20
Sundries	£1,312.30	Mission	£10,213.00
Wednesday Fellowship	£1,301.55	Wednesday Fellowship	£506.00
Ladies Fellowship	£0.00	Ladies Fellowship	£0.00
Missionary Envelopes	£4,545.00	General Exp	£150.13
Missionary Collections	£1,252.50	Bowling club	£0.00
Sunday School	£0.00	Youth Club	£0.00
Bowling Club	£0.00	Transport	£0.00
Youth Club	£0.00	Jerimiah Fund	£1,500.00
		31/12/21 Church	£142,452.01
		31/12/21 Missionary Acc	£8,279.76
		31/12/21 Wed Fellowship	£7,845.94
		31/12/21 Ladies Fellowship	£4,718.02
		31/12/21 Jeremiah Fund	£11,726.37
		31/12/21 Investment	£53,826.54
		31/12/21 Bowling Club	£298.00
		31/12/21 Sunday School	£305.04
		31/12/21 Parent + Toddlers	£1,385.12
		31/12/21 Thursday Fellowship	£177.70
	£299,693.42		£299,693.42

Missionary Account 2021			
income		Expenditure	
Balance 1/1/21	£9,673.23	Leprosy Mission	£400.00
Christmas 2020 offering	£100.00	Operation Mobilisation	£400.00
Communion		Norman Fox Missionary Cause	£400.00
		Maynard Love	£400.00
		Tanzania Christian Farm Dev	
Gift Aid	£3,022.03	Fund	£400.00
		Revival Mov + Every Home	
Envelopes	£4545.00	Crusade	£400.00
WGM collection	£1,045.50	The Christian Institute	£400.00
Christmas 2021 offering	£107.00	Asia Link	£400.00
		World Gospel Mission	£400.00
		Acre Gospel Mission	£400.00
		Gospel Missin to South Ameri-	£400.00
		Barnabus Fund	£400.00
		United Grace Mission	£400.00
		CEF Seaview	£773.00
		United Grace Mission	£400.00
		Asialink	£400.00
		Eschol Ministries	£400.00
		GMSA	£400.00
		CEF	£400.00
		Operation Mobilisation	£400.00
		Henna Singson	£400.00
		SHDS	£400.00
		WGM	£1,040.00
		Balance 31/12/21	£8,279.76
	£18,492.76		£18,492.76

Wednesday Fellowship 2021			
Income		Expenditure	
Balance 1/1/21	£7,050.39		
Collections	£795.55	Maynard Love	£506.00
Maynard Love Collection	£506.00		
		Balance 31/12/21	£7,845.94
	£8,351.94		£8,351.94

Thursday Fellowship 2021			
Income		Expenditure	
Cash Balance 1-1-21	£177.70		
No activity due to Covid			
	<u>£177.70</u>	Closing Cash Balance 31-12-21	£177.70
			<u>£177.70</u>

Ladies Fellowship 2021			
Income		Expenditure	
Cash Balance 1-1-21	£215.92		
Bank Balance 1-1-21	£4,718.02		
No activity due to Covid			
	<u>£4,933.94</u>	Closing Cash balance 31-12-21	£215.92
		Closing Bank balance 31-12-21	£4,718.02
			<u>£4,933.94</u>
		NB Bank Balance in Church Account	

Parents and Toddlers 2021

Income		Expenditure	
Cash Balance 1-1-21	£107.36		
Bank Balance 1-1-21	£1,277.76		
No activity due to Covid			
		Closing Cash Balance 31-12-21	£107.36
		Closing Bank Balance 31-12-21	£1,277.76
	<hr/>		<hr/>
	£1385.12		£1385.12

Sunday School 2021

Income		Expenditure	
Bank Balance 1-1-21	£305.04		
No activity due to Covid			
		Bank balance 31-12-21	£305.04
	<hr/>		<hr/>
	£305.04		£305.04
		NB Bank Balance in Church Account	

Jeremiah Fund 2021	
Income	Expenditure
Balance 1-1-21	
£13,226.37	Re-payment
	£1,500.00
	Balance 31-12-21
	£11,726.37
<u>£13,226.37</u>	<u>£13,226.37</u>

Bowling Club 2021	
Income	Expenditure
Balance 1/1/21	
£298.00	
No Membership Fees	no expenditure in 2021
	Balance 31/12/21
	£298.00
<u>£298.00</u>	<u>£298.00</u>

Income Sundries 2021	
Tract Support	£970.00
NIE pole	£4.50
Poppy Appeal	£137.80
Donnation	£200.00
	<hr/>
	£1,312.30

Expenditure Sundries 2021	
Victor Neill 1/2 backpay to Mission	£1,250.00
NI Water	£645.97
Nelson Accountancy	£200.00
Leasehold	£5,000.00
Assoc Church Acc	£12.50
ICO (GDPR payment)	£35.00
Brown McConnel	£13.50
Royal British Legion	£160.00
Hewitt&Gilpin	£1,800.00
	<hr/>
	£9,116.97
	<hr/>

Property Maintenance 2021

RadioContact	£954.87
Diamond Systems	£2,010.58
A1 Domestic boiler services	£163.00
WH Engineering services	£1,093.20
OTIS	£605.36
JB Brown	£80.34
petrol grass cutting	£238.00
Blaze Fire Extinguishers	£153.60
graveyard materials	£206.05
McKinstry Skips	£198.00
Consumable Products	£189.54
John Hunter (grass cutting)	£825.00
	<u>£6,717.54</u>

No.	FWO envelopes	Missionary Envelopes
1	£700.00	£250.00
2	£520.00	£0.00
3	£260.00	£45.00
4	£600.00	£0.00
5	£200.00	£0.00
6	£80.00	£0.00
7	£190.00	£0.00
8	£270.00	£0.00
9	£820.00	£120.00
10	£0.00	£0.00
11	£0.00	£0.00
12	£100.00	£0.00
13	£600.00	£0.00
14	£450.00	£10.00
15	£496.00	£30.00
16	£0.00	£0.00
17	£385.00	£0.00
18	£100.00	£0.00
19	£160.00	£0.00
20	£1,040.00	£0.00
21	£590.00	£0.00
22	£1,570.00	£0.00
23	£260.00	£0.00

No.	FWO envelopes	Missionary Envelopes
24	£520.00	£0.00
25	£200.00	£0.00
26	£260.00	£0.00
27	£0.00	£0.00
28	£44.70	£0.00
29	£336.00	£60.00
30	£60.00	£0.00
31	£1,620.00	£240.00
32	£0.00	£0.00
33	£0.00	£0.00
34	£160.00	£0.00
35	£1,040.00	£0.00
36	£200.00	£0.00
37	£260.00	£60.00
38	£500.00	£85.00
39	£330.00	£0.00
40	£240.00	£0.00
41	£400.00	£0.00
42	£100.00	£0.00
43	£0.00	£0.00
44	£0.00	£0.00
45	£520.00	£120.00
46	£125.00	£0.00

No.	FWO envelopes	Missionary Envelopes
47	£520.00	£0.00
48	£1,040.00	£240.00
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51	£330.00	£0.00
52	£330.00	£0.00
53	£330.00	£0.00
54	£1,320.00	£0.00
55	£0.00	£0.00
56	£110.00	£0.00
57	£500.00	£0.00
58	£108.00	£0.00
59	£0.00	£0.00
60	£0.00	£0.00
61	£530.00	£0.00
62	£270.00	£0.00
63	£260.00	£0.00
64	£255.00	£0.00
65	£0.00	£0.00
66	£500.00	£0.00
67	£250.00	£0.00
68	£275.00	£0.00
69	£0.00	£0.00

No.	FWO envelopes	Missionary Envelopes
70	£0.00	£0.00
71	£520.00	£230.00
72	£260.00	£0.00
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74	£260.00	£0.00
75	£500.00	£0.00
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77	£135.00	£0.00
78	£260.00	£0.00
79	£168.00	£0.00
80	£140.00	£75.00
81	£520.00	£0.00
82	£520.00	£0.00
83	£1,070.00	£90.00
84	£1,540.00	£180.00
85	£1,200.00	£0.00
86	£117.10	£0.00
87	£0.00	£0.00
88	£240.00	£0.00
89	£240.00	£0.00
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95	£58.00	£0.00
96	£62.00	£0.00
97	£1,040.00	£20.00
98	£180.00	£0.00
99	£0.00	£0.00
100	£1,560.00	£1,370.00
101	£780.00	£120.00
102	£780.00	£0.00
103	£780.00	£0.00
104	£210.00	£0.00
105	£90.00	£0.00
106	£200.00	£0.00
107	£100.00	£0.00
108	£300.00	£0.00
109	£0.00	£0.00
110	£610.00	£10.00
111	£460.00	£0.00
112	£265.00	£110.00
113	£1,560.00	£80.00
114	£260.00	£0.00
115	£480.00	£60.00

No.	FWO envelopes	Missionary Envelopes
116	£70.00	£0.00
117	£81.00	£0.00
118	£305.00	£70.00
119	£0.00	£0.00
120	£490.00	£100.00
121	£460.00	£30.00
122	£0.00	£0.00
123	£510.00	£0.00
124	£40.00	£0.00
125	£0.00	£0.00
126	£1,175.00	£120.00
127	£660.00	£0.00
128	£265.00	£0.00
129	£520.00	£100.00
130	£160.00	£0.00
131	£0.00	£0.00
132	£125.00	£0.00
133	£160.00	£0.00
Totals	£53,249.80	£4,545.00

THE OLD INSTONIANS BENEVOLENT FUND

Northern Ireland - Charity number 100649

Annual return

NELSON ACCOUNTANCY SERVICES
17 BARCLAY MANOR, DROMARA. BT25 2HX
02897 532492 / 07734 543804
EMAIL: nelsonaccountancysvs@btinternet.com

25 June 2022

The Trustees of Ballynahinch Congregational Church
c/o David Vance – Treasurer

I report on the accounts for the above church y/e 31 December 2021, which cover the groups as laid out on the church report. I have not had access to other groups that would be associated with Ballynahinch Congregational and cannot advise if they have been subject to a separate review or audit.

Your responsibilities

As the charity “Ballynahinch Congregational “ trustees you are responsible for the preparation of the accounts in accordance with the Charities Act (NI) 2008.

My responsibilities

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, and state whether any particular matters have come to my attention.

Basis of independent examiners report.

I have examined the original records produced by General church a/c, Missions, Fship accs, SS and other Investments a/c. I conducted a check of the invoices provided and totted income from the sources as laid out in the current a/c. I have also queried any items within the accounts produced to satisfy myself that they are correct and reflect what is shown on the individual reports.

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 s63 of the Charities Act.

2. That the accounts do not comply 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.

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

Yours faithfully



Carol Nelson FIATI

HMRC ref: T5375X/HM3166/AC7734