

Ballydown Congregation of the Presbyterian Church in Ireland

Northern Ireland · Charity number 105146

Details

Known as	Ballydown Presbyterian Church
Status	Received
Registered	2016-08-08
Register	View on the Charity Commission for Northern Ireland register

Contact

Address	145 Castlewellan Road Banbridge BT32 4JP BT32 4JP
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Website	www.ballydown.net

Activities

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

What the charity does: The advancement of religion

How the charity works: Religious activities

Who the charity helps: General public

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£367,585	£312,711	£-161,694	4
2024-12-31	£321,242	£304,254	£-198,733	4

Trustees

Name	Role	Appointed
Dr John Campbell		
John Rutherford		
Mr Alistair Copeland		
Mr Andrew Adams		
Mr Conrad Ferris		
Mr Dermot Mcelderry		
Mr Ian Montgomery		
Mr James Martin		
Mr Mark Moorhead		
Mr Samuel George Martin		
Mr Samuel Mills		
Mr William John Porter		

Ballydown Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105146

Accounts

**Ballydown Presbyterian Church a congregation of the
Presbyterian Church in Ireland**

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

Registered with the Charity Commission for Northern Ireland NIC105146

TRUSTEES ANNUAL REPORT

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

REFERENCE AND ADMINISTRATIVE DETAILS

Ballydown Presbyterian Church a congregation of the Presbyterian Church in Ireland
Castlewellan Road, Banbridge, Co. Down.

Registered Charity in Northern Ireland (NIC105146)

CHARITY TRUSTEES

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

Dermot McElderry
Ian Montgomery
John Campbell
Andrew Adams
Samuel Mills
Liam Rutherford

Alistair Copeland
Samuel Martin
James Martin
William Porter
Conrad Ferris
Mark Moorhead

PRINCIPAL OFFICE BEARERS

Minister
Clerk of Session
Treasurer

Rev Liam Rutherford
Ian Montgomery
James Ringrose

INDEPENDENT EXAMINER

S.M.Vint & Co., 8 Newry Road, Banbridge, BT32 3HN.

BANKERS

Danske Bank, Newry Finance Centre, 58 Hill Street, Newry, BT34 1AR.

SOLICITORS

Trevor McBurney & Co., 11 Downshire Place, Banbridge, Co. Down, BT32 3DF.

TRUSTEES ANNUAL REPORT (cont'd)

STRUCTURE AND MANAGEMENT

The Kirk Session

The charity trustees of the congregation are the members of its Kirk Session. Under the congregation's governing document, The Code, the book of the constitution and government of the Presbyterian Church in Ireland, the Kirk Session seeks to watch over and promote the spiritual interest of the congregation and of persons not connected with any congregation who are within its bounds. It ensures pastoral care is in place in the congregation and seeks to further the contribution of the Church to Christian witness and service in the local community. The Kirk Sessions has delegated to its Congregational Committee the temporal affairs of the congregation including administering all funds and property belonging to the congregation. Members of the Kirk Session are ex-officio members of the Congregational Committee.

The Kirk Session consists of the ordained minister and the ruling elders of the congregations. All members are entitled to propose, speak and exercise equal votes at meetings, except that the Moderator, the ministers in active duty in the congregation, has no deliberative but only a casting vote.

Stated meetings of the Kirk session are held monthly.

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

Presbytery

Under the Presbyterian Church in Ireland form of governance the corporate oversight of a congregation is the responsibility of a Presbytery which superintends generally the spiritual and temporal affairs of the congregations assigned to it by the General Assembly of the Presbyterian Church in Ireland. Ballydown Presbyterian Church has been assigned to the Iveagh Presbytery of the Presbyterian Church in Ireland. The membership of the Presbytery consists mainly of the active ministers of congregations assigned to it by the General

TRUSTEES ANNUAL REPORT (cont'd)

Assembly, ministers who have retired from active duty and an elder appointed by the Kirk Session of each congregation.

The General Assembly

The General Assembly is the supreme court of the Church, representing in one body the whole Church and acting as its supreme legislative, administration and judicial authority, in dealing with all matters brought before it. The General Assembly is normally constituted during the first week in June for worship and to conduct its business. At the end of business it is dissolved. The membership of the General Assembly consists mainly of the active ministers of each congregation, retired ministers and a representative elder appointed by the Kirk Session of each congregation.

DESCRIPTION AND PURPOSE

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

The congregation's mission purpose is: "Reflecting Christ. Reaching People. Renewing lives."

-REFLECTING CHRIST

Our mission is to reflect Christ's desires and character. We want people to see Jesus 'the Light of the World'. We are His lights reflecting His loving and life-giving qualities.

-REACHING PEOPLE

Our mission is to make disciples, as Jesus commanded. We want to find ways of making meaningful contacts with people in our community and to share God's love with them.

-RENEWING LIVES

Our mission is to see God's Spirit take God's Word and transform lives. We want to see lives renewed as testimony to the power of the Gospel.

TRUSTEES ANNUAL REPORT (cont'd)

ACTIVITIES AND OBJECTIVES

The congregation meets for worship every Sunday and visitors are welcome to join. The Sacrament of the Lords Supper is observed on six occasions during the year and all those who have been baptised and who have made a profession of faith in the Lord Jesus Christ are admitted to the Lord's Supper. The congregation has a wide range of organisations including:

- Creche, Sunday School and Bible Class
- Youth Club
- Girls' Brigade
- Boys' Brigade
- Youth Fellowship
- Presbyterian Women
- Small Groups

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation meets for worship each Sunday at 10.30am at two locations, at Ballydown Presbyterian Church (151 Castlewellan Road, Banbridge) and The Bridge (72-78 Newry St, Banbridge) and once a month at 7.30pm at The Bridge.

The Bridge was established in May 2024 as a church plant seeking to reach the unchurched in the town of Banbridge.

During the week the Small Groups provide an opportunity for members to meet together for fellowship, to study the scriptures and to pray.

During the year we acknowledged God's gift of new life at baptism, we conducted marriage services and funeral services. We also marked harvest and other key times in the Christian calendar including Christmas and Easter.

At 31 December 2025 there were 317 communicant members and 231 families connected with the congregation.

The average attendance at Sunday morning worship was around 350 persons of all ages in Ballydown and another 50 or so at The Bridge. Children's ministries run during the services to meet the spiritual needs of children of all ages. Prayer Ministry is offered at the close of the service. We also serve tea and coffee after the service to allow for informal fellowship.

TRUSTEES ANNUAL REPORT (cont'd)

Pastoral care

Members of the congregation who are unable to attend church due to sickness or age are normally visited by the minister, elders or by one of the congregation's pastoral visitors.

Mission and outreach

At a local level the congregation seeks to share the gospel of Jesus Christ both formally and informally. This is achieved through our regular church services, online services, uniformed and non-uniformed organisations and through the various clubs that we run as well as helping to support the local Food Bank and various charitable organisations such as the Blythswood Shoebox Appeal.

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

Presbytery

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

General Assembly

The minister and one of our elders were nominated to attend the General Assembly of the Presbyterian Church in Ireland held in Assembly Buildings, Belfast, in June.

Property

The church continues to maintain the property to a good standard

Organisations

Small Groups: Nine small groups have met in the church premises and around our district on a weekly basis, averaging 16 people in each.

TRUSTEES ANNUAL REPORT (cont'd)

Youth Fellowship met on Sunday evenings and exists for teenagers to learn more about the gospel, worship together and enjoy various games and social activities and a weekend away. Average attendance 35.

Youth Club meets on Friday evenings with an average of 35 teenagers attending and enjoying all sorts of activities including football, board games, pool, basketball, table tennis and various video games.

Boys' Brigade in Ballydown is made up of three sections- Anchor Boys, Junior Section and Company Section. The Boys' Brigade sections have sought to fulfil their mission of "Extending Christ's Kingdom Among Boys" through their badge work, Bible Study and development of life-skills.

Girls' Brigade is made up of five sections. The girls range in age from 4 to 16 years old supported by 16 leaders. Ballydown GB is affiliated to GBNI as 377th GBNI Company. The GB meets weekly on a Tuesday to fulfil their mission which is, "To help girls to become followers of the Lord Jesus Christ, and through self-control, reverence and a sense of responsibility, to find true enrichment of life."

Creche is split into three – Baby Creche (0 to 12 months), Junior Creche (1 to 2+ years) and Toddler Creche (2+ to 4 years) and runs during the Sunday Service.

Worship has been led each Sunday by a team of musicians and praise leaders.

The Puppets Ministry has presented Bible stories to children - presented mainly by our teenagers. They have featured on special occasions such as Easter, Children's Sunday, Christmas and the Organisations' Enrolment Service.

Camera Club has met fortnightly and exists to educate its members about photography and taking better pictures. They have organised occasional field trips and created projects for members to complete.

Sewing Bees has about a dozen ladies meeting to complete craft projects.

Presbyterian Women has met the needs of ladies of the congregation with an emphasis on both spiritual and practical activities. The PW prays for and supports overseas mission.

The Carers' Group helps those who are caring for their family members was able to resume meeting once a month in the second half of year.

Lift Group are small meetings of three to four people meeting for prayer on an informal basis.

TRUSTEES ANNUAL REPORT (cont'd)

New men's and women's ministries have been established to help to maintain the personal links within our congregation and to encourage fellowship.

Volunteers

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

TRUSTEES ANNUAL REPORT (cont'd)

PUBLIC BENEFIT STATEMENT

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

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

Generally the above benefits are delivered locally by congregations and their members, or are facilitated through presbyteries or are organised and delivered centrally. Local delivery is facilitated by central resources in almost all cases. Public access is made known through the use of noticeboards, printed material, press advertisement, websites, and social media or in other ways.

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

The purpose does not lead to harm. The only private benefit flowing from our purpose is related to Ministers, Missionaries, Deaconesses, Irish Mission workers and Lay Agents who receive benefits as a result of their holding office or employment. However, this is incidental and necessary in order to further our charitable purpose. There are no other private benefits. The beneficiaries of this purpose are members, their families, other individuals that the Presbyterian Church in Ireland is in direct and indirect contact with, the community in which pastoral services are provided and other communities throughout Northern Ireland, the Republic of Ireland, and worldwide which benefit from our engagement with and support for both Christian and other secular organisations, charities and individual members of the public.

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

TRUSTEES ANNUAL REPORT (cont'd)

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 174 contributors during the year donating a total of £181,524 (page 21) compared to 173 contributors donating £151,121 in previous year

Total Income of the congregation during the year was £367,585 (page 14) compared to £321,242 in the previous year.

Total expenditure increased from £304,254 to £312,711 (page14).

RESPONSIBILITIES IN RESPECT OF THE FINANCIAL STATEMENTS

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

The Trustees are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the congregations and the financial activities for that year. In preparing the financial statements the Trustees are required to:

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

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the funds transactions and disclose with reasonable accuracy at any time the financial position of the congregations and enable them to ensure that the financial statements comply with the Statement of Recommended Practice "Accounting and Reporting by Charities (1 January 2015)". They are also responsible for safeguarding the assets of the congregation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

TRUSTEES ANNUAL REPORT (cont'd)

GOING CONCERN

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

RESERVES POLICY

The Trustees have considered the level of unrestricted reserves that it is appropriate to hold taking account of current and ongoing commitments. It is the policy of the Trustees to hold between three and six month's normal expenditure. At the year end unrestricted reserves were £167,069 (page 15) which represents a high level of reserves. The Trustees however, consider it prudent to hold reserves at this level as the funding of its present activities is dependent of the ongoing financial support of members.

RISK REVIEW

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

Approved by the Kirk Session at a meeting on 18th May 2026 and signed on its behalf by



Rev Liam Rutherford

Minister



James Ringrose

Treasurer

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

I report on the accounts of the charity for the year ended 31st December 2025 which are set out on pages 14 to 32.

This report is made solely to the charities Trustees, as a body, in accordance with section 65(3)(a) of the Charities Act Northern Ireland 2008 and regulations made under section 66 of that Act. My work has been undertaken so that I might state to the charities Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the Fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charities Trustees as a body, for my work or this report.

Respective responsibilities of Trustees and Examiner

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the Charities Act (Northern Ireland) 2008. You are satisfied that your charity is not required by charity law to be audited and have chosen instead to have an independent examination.

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; and
- 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.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 65 of the 2008 Act. I confirm that I am qualified to undertake the examination because I am a member of Chartered Accountants Ireland, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with my examination giving me cause to believe that in any material respect:

- accounting records were not kept as required by with section 63 of the 2008 Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements of the 2008 Act; or
- the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of the independent examination.

I confirm that there are no matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.



B. Magennis FCCA FCA
For and behalf of S.M. Vint & Co
Chartered Certified Accountants & Registered Auditors
8 Newry Road
Banbridge
BT32 3HN

19th May 2026

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

STATEMENT OF FINANCIAL ACTIVITY
for the year ended 31 December 2025

	Notes	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2025	Total Funds 2024
		£	£	£	£	£
Income and Endowments from:						
Donations and legacies	2	227824	117293	0	345117	296100
Charitable activities	3	3469	17486	0	20955	23103
Other trading activities	4	1140	0	0	1140	860
Investments	5	0	13	0	13	10
Other	6	170	190	0	360	1169
		-----	-----	-----	-----	-----
Total		232603	134982	0	367585	321242
		-----	-----	-----	-----	-----
Expenditure on:						
Raising funds	7	274	0	0	274	273
Charitable activities	8	172641	139796	0	312437	303981
Other	9	0	0	0	0	0
		-----	-----	-----	-----	-----
Total		172915	139796	0	312711	304254
		-----	-----	-----	-----	-----
Net gains/(losses) on investments		0	0	0	0	0
		-----	-----	-----	-----	-----
Net Income / (expenditure)		59688	(4814)	0	54874	16988
Transfers between funds		(2690)	2690	0	0	0
Gains/(losses) on revaluation of fixed assets		0	0	0	0	0
		-----	-----	-----	-----	-----
Net movement in funds						
Reconciliation of funds:		56998	(2124)	0	54874	16988
Total funds brought forward		110071	1482282	0	1592353	1575365
		-----	-----	-----	-----	-----
Total funds carried forward		167069	1480158	0	1647227	1592353
		=====	=====	=====	=====	=====

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

BALANCE SHEET

As at 31 December 2025

	Notes	Unrestricted Funds €	Restricted Funds €	Endowment Funds €	Total Funds € 2025	Total Funds € 2024
Fixed assets:						
Tangible assets	12	0	1578916	0	1578916	1619088
Heritage assets		0	0	0	0	0
Investments	13	0	0	0	0	0
		-----	-----	-----	-----	-----
Total fixed assets		0	1578916	0	1578916	1619088
		-----	-----	-----	-----	-----
Current assets						
Debtors	14	13443	10580	0	24023	19196
Current Investments		0	0	0	0	0
Cash at bank and in hand	15	158463	47519	0	205982	152802
		-----	-----	-----	-----	-----
Total current assets		171906	58099	0	230005	171998
		-----	-----	-----	-----	-----
Liabilities:						
Creditors: Amounts falling due within one year	16	(4837)	(38757)	0	(43594)	(42468)
		-----	-----	-----	-----	-----
Net current assets or liabilities		167069	19342	0	186411	129530
		-----	-----	-----	-----	-----
Total assets less current liabilities						
Creditors: Amounts falling due after more than one year	17	0	(118100)	0	(118100)	(156265)
Provisions for liabilities		0	0	0	0	0
		-----	-----	-----	-----	-----
Total net assets or liabilities		167069	1480158	0	1647227	1592353
		-----	-----	-----	-----	-----

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

BALANCE SHEET

As at 31 December 2025

	Note	Unrestricted Funds €	Restricted Funds €	Endowment Funds €	Total Funds € 2025	Total Funds € 2024
Funds of the charity						
Endowment funds	18	0	0	0	0	0
Restricted income funds	18	0	1480158	0	1480158	1482282
Unrestricted funds	18	167069	0	0	167069	110071
Revaluation reserve	18	0	0	0	0	0
		-----	-----	-----	-----	-----
Total charity funds		167069	1480158	0	1647227	1592353
		-----	-----	-----	-----	-----

Approved by the Kirk Session at a meeting on 18th May 2026 and signed on its behalf by



Rev Liam Rutherford

Minister



James Ringrose

Treasurer

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS

31 December 2025

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with Financial Reporting Standard applicable in the UK and Ireland (FRS102) (effective 1 January 2015).

The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the congregation is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those that are informal gatherings of church members.

FUND ACCOUNTING

Endowment funds are funds, the capital of which must be retained either permanently or at the congregation's discretion; the income derived from the endowment is to be used either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established in the first place.

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

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

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS
31 December 2025

1. ACCOUNTING POLICIES (cont'd)

INCOMING RESOURCES

(i) Recognition of incoming resources

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

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

(ii) Incoming resources with related expenditure

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

(iii) Grants and donations

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

(iv) Tax reclaims on donations and gifts

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

(v) Contractual income and performance related grants

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

(vi) Volunteer help

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

(vii) Investment income

This is included in the accounts when receivable.

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS

31 December 2025

1. ACCOUNTING POLICIES (cont'd)

(viii) Investment gains and losses

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

EXPENDITURE AND LIABILITIES

(ix) Liability recognition

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

(x) Governance costs

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

(xi) Grants with performance conditions

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

(xii) Grants payable without performance conditions

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

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS

31 December 2025

1. ACCOUNTING POLICIES (cont'd)

ASSETS

(xiii) Tangible Fixed Assets

Tangible fixed assets for use by charity are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost or, if gifted, at the value to the charity on receipt.

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

Buildings:	- over 50 years
Fixtures, fittings and equipment	- over 8 years

(xiv) Investments

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2025

2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£	£
Recorded giving:	181524	95353	0	276877	234609
Loose collections	7094	358	0	7452	10923
Donations and gifts	5133	1962	0	7095	4737
Gift Aid	33773	19620	0	53393	45831
Legacies and bequest	300	0	0	300	0
	227824	117293	0	345117	296100

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£	£
Income from charitable activities					
Fees from weddings and funerals	0	0	0	0	0
Membership fees	0	7886	0	7886	6657
Fundraising events	3469	5800	0	9269	6070
Grants	0	3800	0	3800	10376
	3469	17486	0	20955	23103

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2025

4. OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2025	Total Funds 2024
	€	€	€	€	€
Letting of premises	1140	0	0	1140	860
Trading income	0	0	0	0	0
	----- 1140	----- 0	----- 0	----- 1140	----- 860

5. INVESTMENTS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2025	Total Funds 2024
	€	€	€	€	€
Deposit interest	0	13	0	13	10
General Investment Fund	0	0	0	0	0
Property Rents	0	0	0	0	0
Other investment income	0	0	0	0	0
	----- 0	----- 13	----- 0	----- 13	----- 10

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2025

6. OTHER INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£	£
Insurance claims	0	0	0	0	0
Other income	170	190	0	360	1169
	170	190	0	360	1169

7. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£	£
FWO envelopes	274	0	0	274	273
Fundraising events	0	0	0	0	0
	274	0	0	274	273

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2025

8. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£	£
General Assembly Assessments	20267	0	0	20267	23549
Presbytery fees	1035	0	0	1035	866
Ministry and support staff costs	88206	639	0	88845	81015
Congregational running expenses	58993	91170	0	150163	159969
Donations to Missions and charities	0	47987	0	47987	35762
Governance costs	4140	0	0	4140	2820
	172641	139796	0	312437	303981

9. OTHER EXPENDITURE

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£	£
Investment properties expenses	0	0	0	0	0
	0	0	0	0	0

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)

31 December 2025

10. EMPLOYEES

Employment Costs

	Total Funds 2025	Total Funds 2024
	£	£
Wages and Salaries	78490	73497
Social Security Costs	9372	7350
Pension contributions	7183	9229
	95045	90076

Number of Employees

The average number of employees, including the minister of the congregation, during the year was

	Total Funds 2025	Total Funds 2024
	No	No
Average number of employees	4	4

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

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)

31 December 2025

11. PENSION COSTS

The minister of the congregation is a member of the Presbyterian Church in Ireland Pension Scheme (2009). This is a scheme operated by the Presbyterian Church in Ireland, a separate registered charity. The congregation pays an assessment to the Presbyterian Church in Ireland equivalent to the employer's pension contribution for the Scheme and based on the stipend paid to the minister. The Presbyterian Church in Ireland Pension Scheme (2009) is a funded Scheme of the defined benefit type, providing defined benefits based on career average revalued salary. The Scheme has assets held in a separately administered fund managed by a board of trustees. The Presbyterian Church and the Scheme Trustees have agreed a funding plan to ensure the Scheme is sufficiently funded to meet current and future obligations.

The contributions made by the congregation during the year were

	Total Funds 2025	Total Funds 2024
	£	£
Contributions	6838	9061
	-----	-----

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

	£	£
Contributions	345	168
	-----	-----

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2025

12. TANGIBLE FIXED ASSETS

	Land	Buildings	Fixtures and Fittings	Total
	£	£	£	£
Cost or valuation				
At start of year	30000	1915809	59058	2004867
Additions	0	0	0	0
Disposals	0	0	0	0
	-----	-----	-----	-----
At end of year	30000	1915809	59058	2004867
	-----	-----	-----	-----
Depreciation				
At start of year	0	337612	48167	385779
Provision for year	0	38317	1855	40172
Disposals	0	0	0	0
	-----	-----	-----	-----
At end of year	0	375929	50022	425951
	-----	-----	-----	-----
Net Book Value				
At start of year	30000	1578197	10891	1619088
	-----	-----	-----	-----
At end of year	30000	1539880	9036	1578916
	-----	-----	-----	-----

13. INVESTMENTS

	2025	2024
General Investment Fund	0	0
Investment Properties	0	0
Presbyterian Mutual Society	0	0
	-----	-----
	0	0
	=====	=====

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)

31 December 2025

13. INVESTMENTS (Cont'd)

	2025	2024
	£	£
Value at start of year	0	0
Additions	0	0
Disposals	0	0
Impairment	0	0
Gains / (Losses on revaluation)	0	0
Value at end of year	0	0
	=====	=====

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)

31 December 2025

14. DEBTORS

	2025	2024
Gift Aid Recoverable	18483	13618
Other debtors	0	0
Prepayments	5540	5578
	-----	-----
	24023	19196
	=====	=====

15. CASH AT BANK AND IN HAND

	2025	2024
Danske Bank Current account	144413	88387
Danske Building account	24570	22693
Danske Mission account	13961	14830
Danske The Bridge account	14050	19663
First Trust Deposit account	269	263
Danske Bank Sunday School Organisation accounts	323	938
	8396	6028
	-----	-----
	205982	152802
	=====	=====

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2025

16. CREDITORS: amount falling due within one year

	2025	2024
Other creditors	1083	1311
Accruals	4347	5307
Danske Bank loan	38164	35850
	-----	-----
	43594	42468
	=====	=====

17. CREDITORS: amount falling due after more than one year

	2025	2024
Danske Bank loan	118100	156265
	-----	-----
	118100	156265
	=====	=====

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2025

18. FUND BALANCES AND RECONCILIATION OF FUNDS

Fund	Balance at start £	Income £	Expend. £	Gains/ Losses £	Transfer £	Balance at end £
Unrestricted Funds						
General funds	91120	211768	(147885)	63883	(2690)	152313
The Bridge Funds	18951	20835	(25030)	(4195)	0	14756
	-----	-----	-----	-----	-----	-----
	110071	232603	(172915)	59688	(2690)	167069
	-----	-----	-----	-----	-----	-----
Restricted Funds						
First Trust Deposit	262	6	0	6	0	268
Building	30781	70000	(21396)	48604	(47116)	32269
Mission	17892	45929	(47647)	(1718)	670	16844
Danske Bank Sunday School	938	0	(1215)	(1215)	600	323
Organisations	6029	19047	(18100)	947	1420	8396
Danske Bank Loan Ac	(192708)	0	(11266)	(11266)	47116	(156858)
Property fund	1619088	0	(40172)	(40172)	0	1578916
	-----	-----	-----	-----	-----	-----
	1482282	134982	(139796)	(4814)	2690	1480158
	-----	-----	-----	-----	-----	-----
Endowment Funds						
[Name of Fund]	-----	-----	-----	-----	-----	-----
	-----	-----	-----	-----	-----	-----
Total	1592353	367585	(312711)	54874	0	1647227
	-----	-----	-----	-----	-----	-----

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2025

19. RELATED PARTY TRANSACTION

One of the Trustees, the minister of the congregation received remuneration of £45,030 and expenses of £7,388 for acting in that capacity. Pension contribution of £6,838 were paid by the congregation in respect of the minister to the Presbyterian Church in Ireland Pension Scheme (2009). None of the other trustees received any remuneration.

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

£13,429 for congregational assessments
£10,350 towards the United Appeal
etc.

The congregation contributed £1,035 towards Presbytery Assessments during the year

There were no other related party transactions.

Ballydown Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105146

Accounts

**Ballydown Presbyterian Church a congregation of the
Presbyterian Church in Ireland**

**Trustees Annual Report and Financial Statements
for the year ended 31 December 2024**

Registered with the Charity Commission for Northern Ireland NIC105146

TRUSTEES ANNUAL REPORT

The Trustees present their Annual Report and Financial Statements for the year ended 31 December 2024 including a Balance Sheet as at that date.

REFERENCE AND ADMINISTRATIVE DETAILS

Ballydown Presbyterian Church a congregation of the Presbyterian Church in Ireland
Castlewellan Road, Banbridge, Co. Down.

Registered Charity in Northern Ireland (NIC105146)

CHARITY TRUSTEES

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

Elmer Armstrong	Alistair Copeland
Ian Montgomery	Samuel Martin
John Campbell	James Martin
Andrew Adams	William Porter
Samuel Mills	Conrad Ferris
Liam Rutherford	Mark Moorhead
Dermot McElderry	

PRINCIPAL OFFICE BEARERS

Minister	Rev Liam Rutherford
Clerk of Session	Ian Montgomery
Treasurer	James Ringrose

INDEPENDENT EXAMINER

S.M.Vint & Co., 8 Newry Road, Banbridge, BT32 3HN.

BANKERS

Danske Bank, Newry Finance Centre, 58 Hill Street, Newry, BT34 1AR.

SOLICITORS

Trevor McBurney & Co., 11 Downshire Place, Banbridge, Co. Down, BT32 3DF.

TRUSTEES ANNUAL REPORT (cont'd)

STRUCTURE AND MANAGEMENT

The Kirk Session

The charity trustees of the congregation are the members of its Kirk Session. Under the congregation's governing document, The Code, the book of the constitution and government of the Presbyterian Church in Ireland, the Kirk Session seeks to watch over and promote the spiritual interest of the congregation and of persons not connected with any congregation who are within its bounds. It ensures pastoral care is in place in the congregation and seeks to further the contribution of the Church to Christian witness and service in the local community. The Kirk Sessions has delegated to its Congregational Committee the temporal affairs of the congregation including administering all funds and property belonging to the congregation. Members of the Kirk Session are ex-officio members of the Congregational Committee.

The Kirk Session consists of the ordained minister and the ruling elders of the congregations. All members are entitled to propose, speak and exercise equal votes at meetings, except that the Moderator, the ministers in active duty in the congregation, has no deliberative but only a casting vote.

Stated meetings of the Kirk session are held monthly.

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

Presbytery

Under the Presbyterian Church in Ireland form of governance the corporate oversight of a congregation is the responsibility of a Presbytery which superintends generally the spiritual and temporal affairs of the congregations assigned to it by the General Assembly of the Presbyterian Church in Ireland. Ballydown Presbyterian Church has been assigned to the Iveagh Presbytery of the Presbyterian Church in Ireland. The membership of the Presbytery consists mainly of the active ministers of congregations assigned to it by the General

TRUSTEES ANNUAL REPORT (cont'd)

Assembly, ministers who have retired from active duty and an elder appointed by the Kirk Session of each congregation.

The General Assembly

The General Assembly is the supreme court of the Church, representing in one body the whole Church and acting as its supreme legislative, administration and judicial authority, in dealing with all matters brought before it. The General Assembly is normally constituted during the first week in June for worship and to conduct its business. At the end of business it is dissolved. The membership of the General Assembly consists mainly of the active ministers of each congregation, retired ministers and a representative elder appointed by the Kirk Session of each congregation.

DESCRIPTION AND PURPOSE

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

The congregation's mission purpose is: "Reflecting Christ. Reaching People. Renewing lives."

-REFLECTING CHRIST

Our mission is to reflect Christ's desires and character. We want people to see Jesus 'the Light of the World'. We are His lights reflecting His loving and life-giving qualities.

-REACHING PEOPLE

Our mission is to make disciples, as Jesus commanded. We want to find ways of making meaningful contacts with people in our community and to share God's love with them.

-RENEWING LIVES

Our mission is to see God's Spirit take God's Word and transform lives. We want to see lives renewed as testimony to the power of the Gospel.

TRUSTEES ANNUAL REPORT (cont'd)

ACTIVITIES AND OBJECTIVES

The congregation meets for worship every Sunday and visitors are welcome to join. The Sacrament of the Lords Supper is observed on six occasions during the year and all those who have been baptised and who have made a profession of faith in the Lord Jesus Christ are admitted to the Lord's Supper. The congregation has a wide range of organisations including:

- Creche, Sunday School and Bible Class
- Youth Club
- Girls' Brigade
- Boys' Brigade
- Youth Fellowship
- Presbyterian Women
- Small Groups

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation meets for worship each Sunday at 10.30am at two locations, at Ballydown Presbyterian Church (151 Castlewellan Road, Banbridge) and The Bridge (72-78 Newry St, Banbridge) and once a month at 7.30pm at The Bridge.

The Bridge was established in May 2024 as a church plant seeking to reach the unchurched in the town of Banbridge.

During the week the Small Groups provide an opportunity for members to meet together for fellowship, to study the scriptures and to pray.

During the year we acknowledged God's gift of new life at baptism, we conducted marriage services and funeral services. We also marked harvest and other key times in the Christian calendar including Christmas and Easter.

At 31 December 2024 there were 313 communicant members and 232 families connected with the congregation.

The average attendance at Sunday morning worship was around 350 persons of all ages in Ballydown and another 50 or so at The Bridge. Children's ministries run during the services to meet the spiritual needs of children of all ages. Prayer Ministry is offered at the close of the service. We also serve tea and coffee after the service to allow for informal fellowship.

TRUSTEES ANNUAL REPORT (cont'd)

Pastoral care

Members of the congregation who are unable to attend church due to sickness or age are normally visited by the minister, elders or by one of the congregation's pastoral visitors.

Mission and outreach

At a local level the congregation seeks to share the gospel of Jesus Christ both formally and informally. This is achieved through our regular church services, online services, uniformed and non-uniformed organisations and through the various clubs that we run as well as helping to support the local Food Bank and various charitable organisations such as the Blythswood Shoebox Appeal.

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

Presbytery

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

General Assembly

The minister and one of our elders were nominated to attend the General Assembly of the Presbyterian Church in Ireland held in Assembly Buildings, Belfast, in June.

Property

The church continues to maintain the property to a good standard

Organisations

Small Groups: Nine small groups have met in the church premises and around our district on a weekly basis, averaging 16 people in each.

TRUSTEES ANNUAL REPORT (cont'd)

Youth Fellowship met on Sunday evenings and exists for teenagers to learn more about the gospel, worship together and enjoy various games and social activities and a weekend away. Average attendance 35.

Youth Club meets on Friday evenings with an average of 30 teenagers attending and enjoying all sorts of activities including football, board games, pool, basketball, table tennis and various video games.

Boys' Brigade in Ballydown is made up of three sections- Anchor Boys, Junior Section and Company Section. The Boys' Brigade sections have sought to fulfil their mission of "Extending Christ's Kingdom Among Boys" through their badge work, Bible Study and development of life-skills.

Girls' Brigade is made up of five sections. The girls range in age from 4 to 16 years old supported by 16 leaders. Ballydown GB is affiliated to GBNI as 377th GBNI Company. The GB meets weekly on a Tuesday to fulfil their mission which is, "To help girls to become followers of the Lord Jesus Christ, and through self-control, reverence and a sense of responsibility, to find true enrichment of life."

Creche is split into three – Baby Creche (0 to 12 months), Junior Creche (1 to 2+ years) and Toddler Creche (2+ to 4 years) and runs during the Sunday Service.

Worship has been led each Sunday by a team of musicians and praise leaders.

The Puppets Ministry has presented Bible stories to children - presented mainly by our teenagers. They have featured on special occasions such as Easter, Children's Sunday, Christmas and the Organisations' Enrolment Service.

Camera Club has met fortnightly and exists to educate its members about photography and taking better pictures. They have organised occasional field trips and created projects for members to complete.

Sewing Bees has about a dozen ladies meeting to complete craft projects.

Presbyterian Women has met the needs of ladies of the congregation with an emphasis on both spiritual and practical activities. The PW prays for and supports overseas mission.

The Carers' Group helps those who are caring for their family members was able to resume meeting once a month in the second half of year.

Lift Group are small meetings of three to four people meeting for prayer on an informal basis.

TRUSTEES ANNUAL REPORT (cont'd)

New men's and women's ministries have been established to help to maintain the personal links within our congregation and to encourage fellowship.

Volunteers

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

TRUSTEES ANNUAL REPORT (cont'd)

PUBLIC BENEFIT STATEMENT

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

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

Generally the above benefits are delivered locally by congregations and their members, or are facilitated through presbyteries or are organised and delivered centrally. Local delivery is facilitated by central resources in almost all cases. Public access is made known through the use of noticeboards, printed material, press advertisement, websites, and social media or in other ways.

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

The purpose does not lead to harm. The only private benefit flowing from our purpose is related to Ministers, Missionaries, Deaconesses, Irish Mission workers and Lay Agents who receive benefits as a result of their holding office or employment. However, this is incidental and necessary in order to further our charitable purpose. There are no other private benefits. The beneficiaries of this purpose are members, their families, other individuals that the Presbyterian Church in Ireland is in direct and indirect contact with, the community in which pastoral services are provided and other communities throughout Northern Ireland, the Republic of Ireland, and worldwide which benefit from our engagement with and support for both Christian and other secular organisations, charities and individual members of the public.

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

TRUSTEES ANNUAL REPORT (cont'd)

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 173 contributors during the year donating a total of £151,121 (page 21) compared to 177 contributors donating £112,898 in previous year

Total Income of the congregation during the year was £321,242 (page 14) compared to £270,447 in the previous year.

Total expenditure increased from £266,758 to £304,254 (page14).

RESPONSIBILITIES IN RESPECT OF THE FINANCIAL STATEMENTS

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

The Trustees are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the congregations and the financial activities for that year. In preparing the financial statements the Trustees are required to:

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

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the funds transactions and disclose with reasonable accuracy at any time the financial position of the congregations and enable them to ensure that the financial statements comply with the Statement of Recommended Practice "Accounting and Reporting by Charities (1 January 2015)". They are also responsible for safeguarding the assets of the congregation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

THE PRESBYTERIAN CHURCH IN IRELAND

ANNUAL REPORT

For the year ended 31 December 2024

GOING CONCERN

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

RESERVES POLICY

The Trustees have considered the level of unrestricted reserves that it is appropriate to hold taking account of current and ongoing commitments. It is the policy of the Trustees to hold between three and six month's normal expenditure. At the year end unrestricted reserves were £110,071 (page 15) which represents a high level of reserves. The Trustees however, consider it prudent to hold reserves at this level as the funding of its present activities is dependent of the ongoing financial support of members.

RISK REVIEW

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

Approved by the Kirk Session at a meeting on 19th May 2025 and signed on its behalf by



Rev Liam Rutherford

Minister



James Ringrose

Treasurer

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

I report on the accounts of the charity for the year ended 31st December 2024 which are set out on pages 14 to 32.

This report is made solely to the charities Trustees, as a body, in accordance with section 65(3)(a) of the Charities Act Northern Ireland 2008 and regulations made under section 66 of that Act. My work has been undertaken so that I might state to the charities Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the Fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charities Trustees as a body, for my work or this report.

Respective responsibilities of Trustees and Examiner

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the Charities Act (Northern Ireland) 2008. You are satisfied that your charity is not required by charity law to be audited and have chosen instead to have an independent examination.

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; and
- 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.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 65 of the 2008 Act. I confirm that I am qualified to undertake the examination because I am a member of Chartered Accountants Ireland, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with my examination giving me cause to believe that in any material respect:

- accounting records were not kept as required by with section 63 of the 2008 Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements of the 2008 Act; or
- the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of the independent examination.

I confirm that there are no matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.



B. Magennis FCCA FCA
For and behalf of S.M. Vint & Co
Chartered Certified Accountants & Registered Auditors
8 Newry Road
Banbridge
BT32 3HN

21st May 2025

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

STATEMENT OF FINANCIAL ACTIVITY
for the year ended 31 December 2024

	Notes	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2024	Total Funds 2023
		£	£	£	£	£
Income and Endowments from:						
Donations and legacies	2	191322	104778	0	296100	261005
Charitable activities	3	5000	18103	0	23103	7813
Other trading activities	4	860	0	0	860	600
Investments	5	0	10	0	10	21
Other	6	111	1058	0	1169	1008
Total		197293	123949	0	321242	270447
Expenditure on:						
Raising funds	7	273	0	0	273	263
Charitable activities	8	166392	137589	0	303981	266495
Other	9	0	0	0	0	0
Total		166665	137589	0	304254	266758
Net gains/(losses) on investments		0	0	0	0	0
Net Income / (expenditure)		30628	(13640)	0	16988	3689
Transfers between funds		(7469)	7469	0	0	0
Gains/(losses) on revaluation of fixed assets		0	0	0	0	0
Net movement in funds						
Reconciliation of funds:		23159	(6171)	0	16988	3689
Total funds brought forward		86912	1488453	0	1575365	1571676
Total funds carried forward		110071	1482282	0	1592353	1575365

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

BALANCE SHEET

As at 31 December 2024

	Notes	Unrestricted Funds €	Restricted Funds €	Endowment Funds €	Total Funds € 2024	Total Funds € 2023
Fixed assets:						
Tangible assets	12	0	1619088	0	1619088	1664696
Heritage assets		0	0	0	0	0
Investments	13	0	0	0	0	0
		-----	-----	-----	-----	-----
Total fixed assets		0	1619088	0	1619088	1664696
		-----	-----	-----	-----	-----
Current assets						
Debtors	14	8047	11149	0	19196	16265
Current Investments		0	0	0	0	0
Cash at bank and in hand	15	108050	44752	0	152802	136560
		-----	-----	-----	-----	-----
Total current assets		116097	55901	0	171998	152825
		-----	-----	-----	-----	-----
Liabilities:						
Creditors: Amounts falling due within one year	16	(6026)	(36442)	0	(42468)	(50042)
		-----	-----	-----	-----	-----
Net current assets or liabilities		110071	19459	0	129530	102783
		-----	-----	-----	-----	-----
Total assets less current liabilities						
Creditors: Amounts falling due after more than one year	17	0	(156265)	0	(156265)	(192114)
Provisions for liabilities		0	0	0	0	0
		-----	-----	-----	-----	-----
Total net assets or liabilities		110071	1482282	0	1592353	1575365
		-----	-----	-----	-----	-----

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

BALANCE SHEET
As at 31 December 2024

	Note	Unrestricted Funds €	Restricted Funds €	Endowment Funds €	Total Funds € 2024	Total Funds € 2023
Funds of the charity						
Endowment funds	18	0	0	0	0	0
Restricted income funds	18	0	1482282	0	1482282	1488453
Unrestricted funds	18	110071	0	0	110071	86912
Revaluation reserve	18	0	0	0	0	0
		-----	-----	-----	-----	-----
Total charity funds		110071	1482282	0	1592353	1575365
		-----	-----	-----	-----	-----

Approved by the Kirk Session at a meeting on 19th May 2025 and signed on its behalf by



Rev Liam Rutherford
Minister



James Ringrose
Treasurer

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS

31 December 2024

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with Financial Reporting Standard applicable in the UK and Ireland (FRS102) (effective 1 January 2015).

The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the congregation is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those that are informal gatherings of church members.

FUND ACCOUNTING

Endowment funds are funds, the capital of which must be retained either permanently or at the congregation's discretion; the income derived from the endowment is to be used either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established in the first place.

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

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

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS
31 December 2024

1. ACCOUNTING POLICIES (cont'd)

INCOMING RESOURCES

(i) Recognition of incoming resources

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

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

(ii) Incoming resources with related expenditure

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

(iii) Grants and donations

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

(iv) Tax reclaims on donations and gifts

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

(v) Contractual income and performance related grants

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

(vi) Volunteer help

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

(vii) Investment income

This is included in the accounts when receivable.

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS

31 December 2024

1. ACCOUNTING POLICIES (cont'd)

(viii) Investment gains and losses

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

EXPENDITURE AND LIABILITIES

(ix) Liability recognition

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

(x) Governance costs

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

(xi) Grants with performance conditions

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

(xii) Grants payable without performance conditions

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

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS

31 December 2024

1. ACCOUNTING POLICIES (cont'd)

ASSETS

(xiii) Tangible Fixed Assets

Tangible fixed assets for use by charity are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost or, if gifted, at the value to the charity on receipt.

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

Buildings:	- over 50 years
Fixtures, fittings and equipment	- over 8 years

(xiv) Investments

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2024

2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£	£
Recorded giving:	151121	83488	0	234609	206546
Loose collections	9715	1208	0	10923	7782
Donations and gifts	1867	2870	0	4737	1080
Gift Aid	28619	17212	0	45831	40597
Legacies and bequest	0	0	0	0	5000
	191322	104778	0	296100	261005

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£	£
Income from charitable activities					
Fees from weddings and funerals	0	0	0	0	0
Membership fees	0	6657	0	6657	4713
Fundraising events	0	6070	0	6070	0
Grants	5000	5376	0	10376	3100
	5000	18103	0	23103	7813

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)

31 December 2024

4. OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£	£
Letting of premises	860	0	0	860	600
Trading income	0	0	0	0	0
	-----	-----	-----	-----	-----
	860	0	0	860	600
	-----	-----	-----	-----	-----

5. INVESTMENTS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£	£
Deposit interest	0	10	0	10	21
General Investment Fund	0	0	0	0	0
Property Rents	0	0	0	0	0
Other investment income	0	0	0	0	0
	-----	-----	-----	-----	-----
	0	10	0	10	21
	-----	-----	-----	-----	-----

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)

31 December 2024

6. OTHER INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£	£
Insurance claims	0	0	0	0	0
Other income	111	1058	0	1169	1008
	111	1058	0	1169	1008

7. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£	£
FWO envelopes	273	0	0	273	263
Fundraising events	0	0	0	0	0
	273	0	0	273	263

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)

31 December 2024

8. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£	£
General Assembly Assessments	23549	0	0	23549	21958
Presbytery fees	866	0	0	866	846
Ministry and support staff costs	81015	0	0	81015	69773
Congregational running expenses	58142	101827	0	159969	131096
Donations to Missions and charities	0	35762	0	35762	40002
Governance costs	2820	0	0	2820	2820
	166392	137589	0	303981	266495

9. OTHER EXPENDITURE

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£	£
Investment properties expenses	0	0	0	0	0
	0	0	0	0	0

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)

31 December 2024

10. EMPLOYEES

Employment Costs

	Total Funds 2024	Total Funds 2023
	£	£
Wages and Salaries	73497	63946
Social Security Costs	7350	5684
Pension contributions	9229	8773
	-----	-----
	90076	78403
	-----	-----

Number of Employees

The average number of employees, including the minister of the congregation, during the year was

	Total Funds 2024	Total Funds 2023
	No	No
Average number of employees	4	4
	-----	-----

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

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2024

11. PENSION COSTS

The minister of the congregation is a member of the Presbyterian Church in Ireland Pension Scheme (2009). This is a scheme operated by the Presbyterian Church in Ireland, a separate registered charity. The congregation pays an assessment to the Presbyterian Church in Ireland equivalent to the employer's pension contribution for the Scheme and based on the stipend paid to the minister. The Presbyterian Church in Ireland Pension Scheme (2009) is a funded Scheme of the defined benefit type, providing defined benefits based on career average revalued salary. The Scheme has assets held in a separately administered fund managed by a board of trustees. The Presbyterian Church and the Scheme Trustees have agreed a funding plan to ensure the Scheme is sufficiently funded to meet current and future obligations. A formal schedule of contributions was drawn up on 25 November 2015 whereby the Presbyterian Church agreed to pay from 31 December 2015 contributions of 24% of pensionable salaries to cover the accrual of benefits for future service, expenses, the cost of insuring death in service benefits and funding the scheme deficit.

The contributions made by the congregation during the year were

	Total Funds 2024	Total Funds 2023
	£	£
Contributions	9061	8773
	-----	-----

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

	£	£
Contributions	168	0
	-----	-----

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)

31 December 2024

12. TANGIBLE FIXED ASSETS

	Land	Buildings	Fixtures and Fittings	Total
	£	£	£	£
Cost or valuation				
At start of year	30000	1915809	59058	2004867
Additions	0	0	0	0
Disposals	0	0	0	0
	-----	-----	-----	-----
At end of year	30000	1915809	59058	2004867
	-----	-----	-----	-----
Depreciation				
At start of year	0	299296	40875	340171
Provision for year	0	38316	7292	45608
Disposals	0	0	0	0
	-----	-----	-----	-----
At end of year	0	337612	48167	385779
	-----	-----	-----	-----
Net Book Value				
At start of year	30000	1616513	18183	1664696
	-----	-----	-----	-----
At end of year	30000	1578197	10891	1619088
	-----	-----	-----	-----

13. INVESTMENTS

	2024	2023
General Investment Fund	0	0
Investment Properties	0	0
Presbyterian Mutual Society	0	0
	-----	-----
	0	0
	=====	=====

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)

31 December 2024

13. INVESTMENTS (Cont'd)

	2024	2023
	£	£
Value at start of year	0	0
Additions	0	0
Disposals	0	0
Impairment	0	0
Gains / (Losses on revaluation)	0	0
Value at end of year	0	0
	=====	=====

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2024

14. DEBTORS

	2024	2023
Gift Aid Recoverable	13618	11974
Other debtors	0	0
Prepayments	5578	4291
	-----	-----
	19196	16265
	=====	=====

15. CASH AT BANK AND IN HAND

	2024	2023
Danske Bank Current account	88387	84740
Danske Building account	22693	19432
Danske Mission account	14830	24002
Danske The Bridge account	19663	
First Trust Deposit account	263	258
Danske Bank Sunday School	938	1864
Organisation accounts	6028	6264
	-----	-----
	152802	136560
	=====	=====

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2024

16. CREDITORS: amount falling due within one year

	2024	2023
Other creditors	1311	898
Accruals	5307	15432
Danske Bank loan	35850	33712
	-----	-----
	42468	50042
	=====	=====

17. CREDITORS: amount falling due after more than one year

	2024	2023
Danske Bank loan	156265	192114
	-----	-----
	156265	192114
	=====	=====

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2024

18. FUND BALANCES AND RECONCILIATION OF FUNDS

Fund	Balance at start £	Income £	Expend. £	Gains/ Losses £	Transfer £	Balance at end £
Unrestricted Funds						
General funds	86912	155142	(143645)	11497	(7289)	91120
The Bridge Funds		42151	(23020)	19131	(180)	18951
	-----	-----	-----	-----	-----	-----
	86912	197293	(166665)	30628	(7469)	110071
	-----	-----	-----	-----	-----	-----
Restricted Funds						
First Trust Deposit	258	4	0	4	0	262
Building	25940	67946	(23278)	44668	(39827)	30781
Mission	16067	36871	(35226)	1645	180	17892
Danske Bank Sunday School	1864	0	(926)	(926)	0	938
Organisations	6265	19128	(19364)	(236)	0	6029
Danske Bank Loan Ac	(226637)	0	(13187)	(13187)	47116	(192708)
Property fund	1664696	0	(45608)	(45608)	0	1619088
	-----	-----	-----	-----	-----	-----
	1488453	123949	(137589)	(13640)	7469	1482282
	-----	-----	-----	-----	-----	-----
Endowment Funds						
[Name of Fund]	-----	-----	-----	-----	-----	-----
	-----	-----	-----	-----	-----	-----
Total	1575365	321242	(304254)	16988	0	1592353
	-----	-----	-----	-----	-----	-----

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2023

19. RELATED PARTY TRANSACTION

One of the Trustees, the minister of the congregation received remuneration of £42,680 and expenses of £7,036 for acting in that capacity. Pension contribution of £9,062 were paid by the congregation in respect of the minister to the Presbyterian Church in Ireland Pension Scheme (2009). None of the other trustees received any remuneration.

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

£14,487 for congregational assessments
£10,891 towards the United Appeal
etc.

The congregation contributed £866 towards Presbytery Assessments during the year

There were no other related party transactions.

Ballydown Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105146

Accounts

**Ballydown Presbyterian Church a congregation of the
Presbyterian Church in Ireland**

**Trustees Annual Report and Financial Statements
for the year ended 31 December 2023**

Registered with the Charity Commission for Northern Ireland NIC105146

TRUSTEES ANNUAL REPORT

The Trustees present their Annual Report and Financial Statements for the year ended 31 December 2023 including a Balance Sheet as at that date.

REFERENCE AND ADMINISTRATIVE DETAILS

Ballydown Presbyterian Church a congregation of the Presbyterian Church in Ireland
Castlewellan Road, Banbridge, Co. Down.

Registered Charity in Northern Ireland (NIC105146)

CHARITY TRUSTEES

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

Elmer Armstrong
Ian Montgomery
Liam Rutherford
John Campbell

Samuel Magowan
Samuel Martin
James Martin
William Porter

PRINCIPAL OFFICE BEARERS

Minister
Clerk of Session
Treasurer

Rev Liam Rutherford
Ian Montgomery
James Ringrose

INDEPENDENT EXAMINER

S.M.Vint & Co., 8 Newry Road, Banbridge, BT32 3HN.

BANKERS

Danske Bank, Newry Finance Centre, 58 Hill Street, Newry, BT34 1AR.

SOLICITORS

Trevor McBurney & Co., 37-39 Rathfriland Street, Banbridge, Co. Down, BT32 3LA.

TRUSTEES ANNUAL REPORT (cont'd)

STRUCTURE AND MANAGEMENT

The Kirk Session

The charity trustees of the congregation are the members of its Kirk Session. Under the congregation's governing document, The Code, the book of the constitution and government of the Presbyterian Church in Ireland, the Kirk Session seeks to watch over and promote the spiritual interest of the congregation and of persons not connected with any congregation who are within its bounds. It ensures pastoral care is in place in the congregation and seeks to further the contribution of the Church to Christian witness and service in the local community. The Kirk Sessions has delegated to its Congregational Committee the temporal affairs of the congregation including administering all funds and property belonging to the congregation. Members of the Kirk Session are ex-officio members of the Congregational Committee.

The Kirk Session consists of the ordained minister and the ruling elders of the congregations. All members are entitled to propose, speak and exercise equal votes at meetings, except that the Moderator, the ministers in active duty in the congregation, has no deliberative but only a casting vote.

Stated meetings of the Kirk session are held monthly.

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

Presbytery

Under the Presbyterian Church in Ireland form of governance the corporate oversight of a congregation is the responsibility of a Presbytery which superintends generally the spiritual and temporal affairs of the congregations assigned to it by the General Assembly of the Presbyterian Church in Ireland. Ballydown Presbyterian Church has been assigned to the Iveagh Presbytery of the Presbyterian Church in Ireland. The membership of the Presbytery consists mainly of the active ministers of congregations assigned to it by the General Assembly, ministers who have retired from active duty and an elder appointed by the Kirk Session of each congregation.

TRUSTEES ANNUAL REPORT (cont'd)

The General Assembly

The General Assembly is the supreme court of the Church, representing in one body the whole Church and acting as its supreme legislative, administration and judicial authority, in dealing with all matters brought before it. The General Assembly is normally constituted during the first week in June for worship and to conduct its business. At the end of business it is dissolved. The membership of the General Assembly consists mainly of the active ministers of each congregation, retired ministers and a representative elder appointed by the Kirk Session of each congregation.

DESCRIPTION AND PURPOSE

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

The congregation's mission purpose is: "Reflecting Christ. Reaching People. Renewing lives."

-REFLECTING CHRIST

Our mission is to reflect Christ's desires and character. We want people to see Jesus 'the Light of the World'. We are His lights reflecting His loving and life-giving qualities.

-REACHING PEOPLE

Our mission is to make disciples, as Jesus commanded. We want to find ways of making meaningful contacts with people in our community and to share God's love with them.

-RENEWING LIVES

Our mission is to see God's Spirit take God's Word and transform lives. We want to see lives renewed as testimony to the power of the Gospel.

TRUSTEES ANNUAL REPORT (cont'd)

ACTIVITIES AND OBJECTIVES

The congregation meets for worship every Sunday and visitors are welcome to join. The Sacrament of the Lords Supper is observed on six occasions during the year and all those who have been baptised and who have made a profession of faith in the Lord Jesus Christ are admitted to the Lord's Supper. The congregation has a wide range of organisations including:

- Creche and Sunday School
- Youth Club
- Girls' Brigade
- Boys' Brigade
- Youth Fellowship
- Presbyterian Women
- Small Groups

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

Normally the congregation meets for worship each Sunday at 10.30am and once a month at 7.30pm. During the week the Small Groups provide an opportunity for members to meet together for fellowship, to study the scriptures and to pray for one another and the wider needs of the community.

During the year we acknowledged God's gift of new life at baptism, we conducted marriage services and funeral services. We also marked harvest and other key times in the Christian calendar including Christmas and Easter.

At 31 December 2023 there were 301 communicant members and 219 families connected with the congregation.

The average attendance at Sunday morning worship was around 370 persons of all ages. Creche, Kidzone and Sunday School all run during the service to meet the spiritual needs of children of all ages. Prayer Ministry is offered at the close of the service. We also serve tea and coffee after the service to allow for informal fellowship.

Pastoral care

Members of the congregation who are unable to attend church due to sickness or age are normally visited by the minister, elders or by one of the congregation's pastoral visitors.

TRUSTEES ANNUAL REPORT (cont'd)

Mission and outreach

At a local level the congregation seeks to share the gospel of Jesus Christ both formally and informally. This is achieved through our regular church services, online services, uniformed and non-uniformed organisations and through the various clubs that we run as well as helping to support the local Food Bank and various charitable organisations such as the Blythswood Shoebox Appeal.

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

Presbytery

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

General Assembly

The minister and one of our elders were nominated to attend the General Assembly of the Presbyterian Church in Ireland held in Assembly Buildings, Belfast, in June.

Property

The church continues to maintain the property to a good standard

Organisations

Small Groups: Ten small groups have met in the church premises and around our district on a weekly basis, averaging 14 people in each.

Youth Fellowship met on Sunday evenings and exists for teenagers to learn more about the gospel, worship together and enjoy various games and social activities and a weekend away. Average attendance 35.

TRUSTEES ANNUAL REPORT (cont'd)

Youth Club meets on Friday evenings with an average of 35 teenagers attending and enjoying all sorts of activities including football, board games, pool, basketball, table tennis and various video games.

Boys' Brigade in Ballydown is made up of three sections- Anchor Boys (12 enrolled), Junior Section 11 enrolled) and Company Section (12 enrolled). The Boys' Brigade sections have sought to fulfil their mission of "Extending Christ's Kingdom Among Boys" through their badge work, Bible Study and development of life-skills.

Girl Guiding in Ballydown closed in June of 2023. We are grateful to those who served in leadership of the Girl Guides and appreciate all the hard work that went into creating a varied program of activities for the girls.

Girls' Brigade began in September 2023 and is made up of five sections. The girls range in age from 4 to 16 years old supported by 16 leaders. Ballydown GB is affiliated to GBNI as 377th GBNI Company and Sunday 22nd October was the first Enrolment Service. The GB meets weekly on a Tuesday to fulfil their mission which is, "To help girls to become followers of the Lord Jesus Christ, and through self-control, reverence and a sense of responsibility, to find true enrichment of life."

Creche is split into three – Baby Creche (0 to 12 months), Junior Creche (1 to 2+ years) and Toddler Creche (2+ to 4 years) and runs during the Sunday Service.

Worship has been led each Sunday by a team of musicians and praise leaders.

The Puppets Ministry has presented Bible stories to children - presented mainly by our teenagers. They have featured on special occasions such as Easter, Children's Sunday, Christmas and the Organisations' Enrolment Service.

Camera Club has met fortnightly and exists to educate its members about photography and taking better pictures. They have organised occasional field trips and created projects for members to complete.

Sewing Bees has about a dozen ladies meeting to complete craft projects.

Presbyterian Women has met the needs of ladies of the congregation with an emphasis on both spiritual and practical activities. The PW prays for and supports overseas mission.

About 18 men (18 years and up) played football on Thursday evenings from April onwards to keep fit and enjoy some social interaction.

The Carers' Group helps those who are caring for their family members and normally meets once a month.

TRUSTEES ANNUAL REPORT (cont'd)

Lift Groups are small meetings of three to four people meeting for prayer on an informal basis.

Other men's and women's ministries have been established to help to maintain the personal links within our congregation and to encourage fellowship.

By way of outreach into our community we held meetings in a local coffee shop (Ground Coffee Shop on Newry St, Banbridge) to run course such as "Hope Explored" and the "Alpha Course." These courses serve as introductions to the Christian faith.

Volunteers

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

PUBLIC BENEFIT STATEMENT

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

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

Generally the above benefits are delivered locally by congregations and their members, or are facilitated through presbyteries or are organised and delivered centrally. Local delivery is facilitated by central resources in almost all cases. Public access is made known through the use of noticeboards, printed material, press advertisement, websites, and social media or in other ways.

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

The purpose does not lead to harm. The only private benefit flowing from our purpose is related to Ministers, Missionaries, Deaconesses, Irish Mission workers and Lay Agents who receive benefits as a result of their holding office or employment. However, this is incidental and necessary in order to further our charitable purpose.

TRUSTEES ANNUAL REPORT (cont'd)

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

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

TRUSTEES ANNUAL REPORT (cont'd)

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 177 contributors during the year [168 in previous year, 2022] donating a total of £112,898 (£109,376 in previous year, 2022)

Total Income of the congregation during the year was £270,447, compared to £265,531 in the previous year.

Total expenditure increased from £260,701 to £266,758.

RESPONSIBILITIES IN RESPECT OF THE FINANCIAL STATEMENTS

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

The Trustees are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the congregations and the financial activities for that year. In preparing the financial statements the Trustees are required to:

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

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the funds transactions and disclose with reasonable accuracy at any time the financial position of the congregations and enable them to ensure that the financial statements comply with the Statement of Recommended Practice "Accounting and Reporting by Charities (1 January 2015)". They are also responsible for safeguarding the assets of the congregation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

TRUSTEES ANNUAL REPORT (cont'd)

GOING CONCERN

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

RESERVES POLICY

The Trustees have considered the level of unrestricted reserves that it is appropriate to hold taking account of current and ongoing commitments. It is the policy of the Trustees to hold between three and six month's normal expenditure. At the year end unrestricted reserves were £86,912 which represents a high level of reserves. The Trustees however, consider it prudent to hold reserves at this level as the funding of its present activities is dependent of the ongoing financial support of members.

RISK REVIEW

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

Approved by the Kirk Session at a meeting on 24th June 2024 and signed on its behalf by



Rev Liam Rutherford
Minister



James Ringrose
Treasurer

**QUALIFIED INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF BALLYDOWN
CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

I report on the accounts of the charity for the year ended 31st December 2023 which are set out on pages 14 to 32.

This report is made solely to the charities Trustees, as a body, in accordance with section 65(3)(a) of the Charities Act Northern Ireland 2008 and regulations made under section 66 of that Act. My work has been undertaken so that I might state to the charities Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the Fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charities Trustees as a body, for my work or this report.

Respective responsibilities of Trustees and Examiner

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the Charities Act (Northern Ireland) 2008. You are satisfied that your charity is not required by charity law to be audited and have chosen instead to have an independent examination.

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; and
- 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.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 65 of the 2008 Act. I confirm that I am qualified to undertake the examination because I am a member of Chartered Accountants Ireland, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with my examination giving me cause to believe that in any material respect:

- accounting records were not kept as required by with section 63 of the 2008 Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements of the 2008 Act; or
- the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of the independent examination.

I confirm that there are no matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.



B. Magennis FCCA FCA
For and behalf of S.M. Vint & Co
Chartered Certified Accountants & Registered Auditors
8 Newry Road
Banbridge
BT32 3HN

24th June 2024

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

STATEMENT OF FINANCIAL ACTIVITY
for the year ended 31 December 2023

	Notes	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Total Funds 2022
		£	£	£	£	£
Income and Endowments from:						
Donations and legacies	2	146062	114943	0	261005	258037
Charitable activities	3	0	7813	0	7813	5263
Other trading activities	4	600	0	0	600	690
Investments	5	0	21	0	21	11
Other	6	408	600	0	1008	1530
		-----	-----	-----	-----	-----
Total		147070	123377	0	270447	265531
		-----	-----	-----	-----	-----
Expenditure on:						
Raising funds	7	263	0	0	263	234
Charitable activities	8	122254	144241	0	266495	260467
Other	9	0	0	0	0	0
		-----	-----	-----	-----	-----
Total		122517	144241	0	266758	260701
		-----	-----	-----	-----	-----
Net gains/(losses) on investments		0	0	0	0	0
		-----	-----	-----	-----	-----
Net Income / (expenditure)		24553	(20864)	0	3689	4830
Transfers between funds		(12054)	12054	0	0	0
Gains/(losses) on revaluation of fixed assets		0	0	0	0	0
		-----	-----	-----	-----	-----
Net movement in funds						
Reconciliation of funds:		12499	(8810)	0	3689	4830
Total funds brought forward		74413	1497263	0	1571676	1566846
		-----	-----	-----	-----	-----
Total funds carried forward		86912	1488453	0	1575365	1571676
		=====	=====	=====	=====	=====

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

BALANCE SHEET
As at 31 December 2023

	Notes	Unrestricted Funds €	Restricted Funds €	Endowment Funds €	Total Funds € 2023	Total Funds € 2022
Fixed assets:						
Tangible assets	12	0	1664696	0	1664696	1708510
Heritage assets		0	0	0	0	0
Investments	13	0	0	0	0	0
Total fixed assets		0	1664696	0	1664696	1708510
Current assets						
Debtors	14	6952	9313	0	16265	15979
Current Investments		0	0	0	0	0
Cash at bank and in hand	15	84740	51820	0	136560	179962
Total current assets		91692	61133	0	152825	195941
Liabilities:						
Creditors: Amounts falling due within one year	16	(4780)	(45262)	0	(50042)	(106949)
Net current assets or liabilities		86912	15871	0	102783	88992
Total assets less current liabilities						
Creditors: Amounts falling due after more than one year	17	0	(192114)	0	(192114)	(225826)
Provisions for liabilities		0	0	0	0	0
Total net assets or liabilities		86912	1488453	0	1575365	1571676

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

BALANCE SHEET
As at 31 December 2023

	Note	Unrestricted Funds €	Restricted Funds €	Endowment Funds €	Total Funds € 2023	Total Funds € 2022
Funds of the charity						
Endowment funds	18	0	0	0	0	0
Restricted income funds	18	0	1488453	0	1488453	1497263
Unrestricted funds	18	86912	0	0	86912	74413
Revaluation reserve	18	0	0	0	0	0
		-----	-----	-----	-----	-----
Total charity funds		86912	1488453	0	1575365	1571676
		-----	-----	-----	-----	-----

Approved by the Kirk Session at a meeting on 24th June 2024 and signed on its behalf by



Rev Liam Rutherford
Minister



James Ringrose
Treasurer

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS
31 December 2023

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with Financial Reporting Standard applicable in the UK and Ireland (FRS102) (effective 1 January 2015).

The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the congregation is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those that are informal gatherings of church members.

FUND ACCOUNTING

Endowment funds are funds, the capital of which must be retained either permanently or at the congregation's discretion; the income derived from the endowment is to be used either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established in the first place.

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

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

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS

31 December 2023

1. ACCOUNTING POLICIES (cont'd)

INCOMING RESOURCES

(i) Recognition of incoming resources

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

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

(ii) Incoming resources with related expenditure

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

(iii) Grants and donations

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

(iv) Tax reclaims on donations and gifts

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

(v) Contractual income and performance related grants

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

(vi) Volunteer help

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

(vii) Investment income

This is included in the accounts when receivable.

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS
31 December 2023

1. ACCOUNTING POLICIES (cont'd)

(viii) Investment gains and losses

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

EXPENDITURE AND LIABILITIES

(ix) Liability recognition

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

(x) Governance costs

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

(xi) Grants with performance conditions

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

(xii) Grants payable without performance conditions

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

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS
31 December 2023

1. ACCOUNTING POLICIES (cont'd)

ASSETS

(xiii) Tangible Fixed Assets

Tangible fixed assets for use by charity are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost or, if gifted, at the value to the charity on receipt.

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

Buildings:	- over 50 years
Fixtures, fittings and equipment	- over 8 years

(xiv) Investments

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2023

2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£	£
Recorded giving:	112898	93648	0	206546	197545
Loose collections	6837	945	0	7782	4661
Donations and gifts	0	1080	0	1080	320
Gift Aid	21327	19270	0	40597	39071
Legacies and bequest	5000	0	0	5000	16440
	-----	-----	-----	-----	-----
	146062	114943	0	261005	258037
	-----	-----	-----	-----	-----

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£	£
Income from charitable activities					
Fees from weddings and funerals	0	0	0	0	0
Membership fees	0	4713	0	4713	3463
Fundraising events	0	0	0	0	0
Grants	0	3100	0	3100	1800
	-----	-----	-----	-----	-----
	0	7813	0	7813	5263
	-----	-----	-----	-----	-----

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2023

4. OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Total Funds 2022
	€	€	€	€	€
Letting of premises	600	0	0	600	690
Trading income	0	0	0	0	0
	-----	-----	-----	-----	-----
	600	0	0	600	690
	-----	-----	-----	-----	-----

5. INVESTMENTS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Total Funds 2022
	€	€	€	€	€
Deposit interest	0	21	0	21	11
General Investment Fund	0	0	0	0	0
Property Rents	0	0	0	0	0
Other investment income	0	0	0	0	0
	-----	-----	-----	-----	-----
	0	21	0	21	11
	-----	-----	-----	-----	-----

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2023

6. OTHER INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£	£
Insurance claims	0	0	0	0	0
Other income	408	600	0	1008	1530
	408	600	0	1008	1530

7. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£	£
FWO envelopes	263	0	0	263	234
Fundraising events	0	0	0	0	0
	263	0	0	263	234

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2023

8. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£	£
General Assembly Assessments	21958	0	0	21958	20562
Presbytery fees	846	0	0	846	604
Ministry and support staff costs	69773	0	0	69773	63347
Congregational running expenses	26857	104239	0	131096	113994
Donations to Missions and charities	0	40002	0	40002	57820
Governance costs	2820	0	0	2820	4140
	-----	-----	-----	-----	-----
	122254	144241	0	266495	260467
	-----	-----	-----	-----	-----

9. OTHER EXPENDITURE

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£	£
Investment properties expenses	0	0	0	0	0
	-----	-----	-----	-----	-----
	0	0	0	0	0
	-----	-----	-----	-----	-----

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2023

10. EMPLOYEES

Employment Costs

	Total Funds 2023	Total Funds 2022
	£	£
Wages and Salaries	63946	57757
Social Security Costs	5684	5507
Pension contributions	8773	8303
	-----	-----
	78403	71567
	-----	-----

Number of Employees

The average number of employees, including the minister of the congregation, during the year was

	Total Funds 2023	Total Funds 2022
	No	No
Average number of employees	4	3
	-----	-----

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

BALLYDOWN PRESBYTERIAN CHURCH
 a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2023

11. PENSION COSTS

The minister of the congregation is a member of the Presbyterian Church in Ireland Pension Scheme (2009). This is a scheme operated by the Presbyterian Church in Ireland, a separate registered charity. The congregation pays an assessment to the Presbyterian Church in Ireland equivalent to the employer’s pension contribution for the Scheme and based on the stipend paid to the minister. The Presbyterian Church in Ireland Pension Scheme (2009) is a funded Scheme of the defined benefit type, providing defined benefits based on career average revalued salary. The Scheme has assets held in a separately administered fund managed by a board of trustees. The Presbyterian Church and the Scheme Trustees have agreed a funding plan to ensure the Scheme is sufficiently funded to meet current and future obligations. A formal schedule of contributions was drawn up on 25 November 2015 whereby the Presbyterian Church agreed to pay from 31 December 2015 contributions of 24% of pensionable salaries to cover the accrual of benefits for future service, expenses, the cost of insuring death in service benefits and funding the scheme deficit.

The contributions made by the congregation during the year were

	Total Funds 2023	Total Funds 2022
	£	£
Contributions	8773	8303
	-----	-----

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

	£	£
Contributions	0	0
	-----	-----

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2023

12. TANGIBLE FIXED ASSETS

	Land	Buildings	Fixtures and Fittings	Total
	£	£	£	£
Cost or valuation				
At start of year	30000	1915809	57174	2002983
Additions	0	0	1884	0
Disposals	0	0	0	0
	-----	-----	-----	-----
At end of year	30000	1915809	59058	2004867
	-----	-----	-----	-----
Depreciation				
At start of year	0	260980	33493	294473
Provision for year	0	38316	7382	45698
Disposals	0	0	0	0
	-----	-----	-----	-----
At end of year	0	299296	40875	340171
	-----	-----	-----	-----
Net Book Value				
At start of year	30000	1654829	23681	1708510
	-----	-----	-----	-----
At end of year	30000	1616513	18183	1664696
	-----	-----	-----	-----

13. INVESTMENTS

	2023	2022
General Investment Fund	0	0
Investment Properties	0	0
Presbyterian Mutual Society	0	0
	-----	-----
	0	0
	=====	=====

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2023

13. INVESTMENTS (Cont'd)

	2023	2022
	£	£
Value at start of year	0	0
Additions	0	0
Disposals	0	0
Impairment	0	0
Gains / (Losses on revaluation)	0	0
Value at end of year	<u>0</u>	<u>0</u>
	=====	=====

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2023

14. DEBTORS

	2023	2022
Gift Aid Recoverable	11974	11876
Other debtors	0	0
Prepayments	4291	4103
	-----	-----
	16265	15979
	=====	=====

15. CASH AT BANK AND IN HAND

	2023	2022
Danske Bank Current account	84740	71596
Danske Building account	19432	84204
Danske Mission account	24002	14983
First Trust Deposit account	258	239
Danske Bank Sunday School	1864	1562
Organisation accounts	6264	7378
Cash in hand	0	0
	-----	-----
	136560	179962
	=====	=====

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2023

16. CREDITORS: amount falling due within one year

	2023	2022
Other creditors	898	885
Accruals	15432	74507
Danske Bank loan	33712	31557
	-----	-----
	50042	106949
	=====	=====

17. CREDITORS: amount falling due after more than one year

	2023	2022
Danske Bank loan	192114	225826
	-----	-----
	192114	225826
	=====	=====

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2023

18. FUND BALANCES AND RECONCILIATION OF FUNDS

Fund	Balance at start £	Income £	Expend. £	Gains/ Losses £	Transfer £	Balance at end £
Unrestricted Funds						
General funds	74413	147070	(122517)	0	(12054)	86912
	-----	-----	-----	-----	-----	-----
	74413	147070	(122517)	0	(12054)	86912
	-----	-----	-----	-----	-----	-----
Restricted Funds						
First Trust Deposit	239	19	0	0	0	258
Building	29233	64580	(26271)	0	(41602)	25940
Mission	8613	47302	(39848)	0	0	16067
Danske Bank Sunday School	1562	0	(898)	0	1200	1864
Organisations	7378	11476	(16045)	0	3456	6265
Danske Bank Loan Ac	(258272)	0	(15481)	0	47116	(226637)
Property fund	1708510	0	(45698)	0	1884	1664696
	-----	-----	-----	-----	-----	-----
	1497263	123377	(144241)	0	12054	1488453
	-----	-----	-----	-----	-----	-----
Endowment Funds						
[Name of Fund]	-----	-----	-----	-----	-----	-----
	-----	-----	-----	-----	-----	-----
Total	1571676	270447	(266758)	0	0	1575365
	-----	-----	-----	-----	-----	-----

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2023

19. RELATED PARTY TRANSACTION

One of the Trustees, the minister of the congregation received remuneration of £40,657 and expenses of £6,701 for acting in that capacity. Pension contribution of £8,630 were paid by the congregation in respect of the minister to the Presbyterian Church in Ireland Pension Scheme (2009). None of the other trustees received any remuneration.

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

£13,328 for congregational assessments
£10,680 towards the United Appeal
etc.

The congregation contributed £846 towards Presbytery Assessments during the year

There were no other related party transactions.

Ballydown Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105146

Annual report

TRUSTEES ANNUAL REPORT

The Trustees present their Annual Report and Financial Statements for the year ended 31 December 2023 including a Balance Sheet as at that date.

REFERENCE AND ADMINISTRATIVE DETAILS

Ballydown Presbyterian Church a congregation of the Presbyterian Church in Ireland
Castlewellan Road, Banbridge, Co. Down.

Registered Charity in Northern Ireland (NIC105146)

CHARITY TRUSTEES

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

Elmer Armstrong
Ian Montgomery
Liam Rutherford
John Campbell

Samuel Magowan
Samuel Martin
James Martin
William Porter

PRINCIPAL OFFICE BEARERS

Minister
Clerk of Session
Treasurer

Rev Liam Rutherford
Ian Montgomery
James Ringrose

INDEPENDENT EXAMINER

S.M.Vint & Co., 8 Newry Road, Banbridge, BT32 3HN.

BANKERS

Danske Bank, Newry Finance Centre, 58 Hill Street, Newry, BT34 1AR.

SOLICITORS

Trevor McBurney & Co., 37-39 Rathfriland Street, Banbridge, Co. Down, BT32 3LA.

TRUSTEES ANNUAL REPORT (cont'd)

STRUCTURE AND MANAGEMENT

The Kirk Session

The charity trustees of the congregation are the members of its Kirk Session. Under the congregation's governing document, The Code, the book of the constitution and government of the Presbyterian Church in Ireland, the Kirk Session seeks to watch over and promote the spiritual interest of the congregation and of persons not connected with any congregation who are within its bounds. It ensures pastoral care is in place in the congregation and seeks to further the contribution of the Church to Christian witness and service in the local community. The Kirk Sessions has delegated to its Congregational Committee the temporal affairs of the congregation including administering all funds and property belonging to the congregation. Members of the Kirk Session are ex-officio members of the Congregational Committee.

The Kirk Session consists of the ordained minister and the ruling elders of the congregations. All members are entitled to propose, speak and exercise equal votes at meetings, except that the Moderator, the ministers in active duty in the congregation, has no deliberative but only a casting vote.

Stated meetings of the Kirk session are held monthly.

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

Presbytery

Under the Presbyterian Church in Ireland form of governance the corporate oversight of a congregation is the responsibility of a Presbytery which superintends generally the spiritual and temporal affairs of the congregations assigned to it by the General Assembly of the Presbyterian Church in Ireland. Ballydown Presbyterian Church has been assigned to the Iveagh Presbytery of the Presbyterian Church in Ireland. The membership of the Presbytery consists mainly of the active ministers of congregations assigned to it by the General Assembly, ministers who have retired from active duty and an elder appointed by the Kirk Session of each congregation.

TRUSTEES ANNUAL REPORT (cont'd)

The General Assembly

The General Assembly is the supreme court of the Church, representing in one body the whole Church and acting as its supreme legislative, administration and judicial authority, in dealing with all matters brought before it. The General Assembly is normally constituted during the first week in June for worship and to conduct its business. At the end of business it is dissolved. The membership of the General Assembly consists mainly of the active ministers of each congregation, retired ministers and a representative elder appointed by the Kirk Session of each congregation.

DESCRIPTION AND PURPOSE

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

The congregation's mission purpose is: "Reflecting Christ. Reaching People. Renewing lives."

-REFLECTING CHRIST

Our mission is to reflect Christ's desires and character. We want people to see Jesus 'the Light of the World'. We are His lights reflecting His loving and life-giving qualities.

-REACHING PEOPLE

Our mission is to make disciples, as Jesus commanded. We want to find ways of making meaningful contacts with people in our community and to share God's love with them.

-RENEWING LIVES

Our mission is to see God's Spirit take God's Word and transform lives. We want to see lives renewed as testimony to the power of the Gospel.

TRUSTEES ANNUAL REPORT (cont'd)

ACTIVITIES AND OBJECTIVES

The congregation meets for worship every Sunday and visitors are welcome to join. The Sacrament of the Lords Supper is observed on six occasions during the year and all those who have been baptised and who have made a profession of faith in the Lord Jesus Christ are admitted to the Lord's Supper. The congregation has a wide range of organisations including:

- Creche and Sunday School
- Youth Club
- Girls' Brigade
- Boys' Brigade
- Youth Fellowship
- Presbyterian Women
- Small Groups

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

Normally the congregation meets for worship each Sunday at 10.30am and once a month at 7.30pm. During the week the Small Groups provide an opportunity for members to meet together for fellowship, to study the scriptures and to pray for one another and the wider needs of the community.

During the year we acknowledged God's gift of new life at baptism, we conducted marriage services and funeral services. We also marked harvest and other key times in the Christian calendar including Christmas and Easter.

At 31 December 2023 there were 301 communicant members and 219 families connected with the congregation.

The average attendance at Sunday morning worship was around 370 persons of all ages. Creche, Kidzone and Sunday School all run during the service to meet the spiritual needs of children of all ages. Prayer Ministry is offered at the close of the service. We also serve tea and coffee after the service to allow for informal fellowship.

Pastoral care

Members of the congregation who are unable to attend church due to sickness or age are normally visited by the minister, elders or by one of the congregation's pastoral visitors.

TRUSTEES ANNUAL REPORT (cont'd)

Mission and outreach

At a local level the congregation seeks to share the gospel of Jesus Christ both formally and informally. This is achieved through our regular church services, online services, uniformed and non-uniformed organisations and through the various clubs that we run as well as helping to support the local Food Bank and various charitable organisations such as the Blythswood Shoebox Appeal.

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

Presbytery

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

General Assembly

The minister and one of our elders were nominated to attend the General Assembly of the Presbyterian Church in Ireland held in Assembly Buildings, Belfast, in June.

Property

The church continues to maintain the property to a good standard

Organisations

Small Groups: Ten small groups have met in the church premises and around our district on a weekly basis, averaging 14 people in each.

Youth Fellowship met on Sunday evenings and exists for teenagers to learn more about the gospel, worship together and enjoy various games and social activities and a weekend away. Average attendance 35.

TRUSTEES ANNUAL REPORT (cont'd)

Youth Club meets on Friday evenings with an average of 35 teenagers attending and enjoying all sorts of activities including football, board games, pool, basketball, table tennis and various video games.

Boys' Brigade in Ballydown is made up of three sections- Anchor Boys (12 enrolled), Junior Section 11 enrolled) and Company Section (12 enrolled). The Boys' Brigade sections have sought to fulfil their mission of "Extending Christ's Kingdom Among Boys" through their badge work, Bible Study and development of life-skills.

Girl Guiding in Ballydown closed in June of 2023. We are grateful to those who served in leadership of the Girl Guides and appreciate all the hard work that went into creating a varied program of activities for the girls.

Girls' Brigade began in September 2023 and is made up of five sections. The girls range in age from 4 to 16 years old supported by 16 leaders. Ballydown GB is affiliated to GBNI as 377th GBNI Company and Sunday 22nd October was the first Enrolment Service. The GB meets weekly on a Tuesday to fulfil their mission which is, "To help girls to become followers of the Lord Jesus Christ, and through self-control, reverence and a sense of responsibility, to find true enrichment of life."

Creche is split into three – Baby Creche (0 to 12 months), Junior Creche (1 to 2+ years) and Toddler Creche (2+ to 4 years) and runs during the Sunday Service.

Worship has been led each Sunday by a team of musicians and praise leaders.

The Puppets Ministry has presented Bible stories to children - presented mainly by our teenagers. They have featured on special occasions such as Easter, Children's Sunday, Christmas and the Organisations' Enrolment Service.

Camera Club has met fortnightly and exists to educate its members about photography and taking better pictures. They have organised occasional field trips and created projects for members to complete.

Sewing Bees has about a dozen ladies meeting to complete craft projects.

Presbyterian Women has met the needs of ladies of the congregation with an emphasis on both spiritual and practical activities. The PW prays for and supports overseas mission.

About 18 men (18 years and up) played football on Thursday evenings from April onwards to keep fit and enjoy some social interaction.

The Carers' Group helps those who are caring for their family members and normally meets once a month.

TRUSTEES ANNUAL REPORT (cont'd)

Lift Groups are small meetings of three to four people meeting for prayer on an informal basis.

Other men's and women's ministries have been established to help to maintain the personal links within our congregation and to encourage fellowship.

By way of outreach into our community we held meetings in a local coffee shop (Ground Coffee Shop on Newry St, Banbridge) to run course such as "Hope Explored" and the "Alpha Course." These courses serve as introductions to the Christian faith.

Volunteers

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

PUBLIC BENEFIT STATEMENT

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

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

Generally the above benefits are delivered locally by congregations and their members, or are facilitated through presbyteries or are organised and delivered centrally. Local delivery is facilitated by central resources in almost all cases. Public access is made known through the use of noticeboards, printed material, press advertisement, websites, and social media or in other ways.

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

The purpose does not lead to harm. The only private benefit flowing from our purpose is related to Ministers, Missionaries, Deaconesses, Irish Mission workers and Lay Agents who receive benefits as a result of their holding office or employment. However, this is incidental and necessary in order to further our charitable purpose.

TRUSTEES ANNUAL REPORT (cont'd)

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

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

TRUSTEES ANNUAL REPORT (cont'd)

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 177 contributors during the year [168 in previous year, 2022] donating a total of £112,898 (£109,376 in previous year, 2022)

Total Income of the congregation during the year was £270,447, compared to £265,531 in the previous year.

Total expenditure increased from £260,701 to £266,758.

RESPONSIBILITIES IN RESPECT OF THE FINANCIAL STATEMENTS

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

The Trustees are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the congregations and the financial activities for that year. In preparing the financial statements the Trustees are required to:

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

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the funds transactions and disclose with reasonable accuracy at any time the financial position of the congregations and enable them to ensure that the financial statements comply with the Statement of Recommended Practice "Accounting and Reporting by Charities (1 January 2015)". They are also responsible for safeguarding the assets of the congregation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

TRUSTEES ANNUAL REPORT (cont'd)

GOING CONCERN

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

RESERVES POLICY

The Trustees have considered the level of unrestricted reserves that it is appropriate to hold taking account of current and ongoing commitments. It is the policy of the Trustees to hold between three and six month's normal expenditure. At the year end unrestricted reserves were £86,912 which represents a high level of reserves. The Trustees however, consider it prudent to hold reserves at this level as the funding of its present activities is dependent of the ongoing financial support of members.

RISK REVIEW

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

Approved by the Kirk Session at a meeting on 24th June 2024 and signed on its behalf by



Rev Liam Rutherford
Minister



James Ringrose
Treasurer

Ballydown Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105146

Annual return

**QUALIFIED INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF BALLYDOWN
CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

I report on the accounts of the charity for the year ended 31st December 2023 which are set out on pages 14 to 32.

This report is made solely to the charities Trustees, as a body, in accordance with section 65(3)(a) of the Charities Act Northern Ireland 2008 and regulations made under section 66 of that Act. My work has been undertaken so that I might state to the charities Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the Fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charities Trustees as a body, for my work or this report.

Respective responsibilities of Trustees and Examiner

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the Charities Act (Northern Ireland) 2008. You are satisfied that your charity is not required by charity law to be audited and have chosen instead to have an independent examination.

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; and
- 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.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 65 of the 2008 Act. I confirm that I am qualified to undertake the examination because I am a member of Chartered Accountants Ireland, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with my examination giving me cause to believe that in any material respect:

- accounting records were not kept as required by with section 63 of the 2008 Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements of the 2008 Act; or
- the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of the independent examination.

I confirm that there are no matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.



B. Magennis FCCA FCA
For and behalf of S.M. Vint & Co
Chartered Certified Accountants & Registered Auditors
8 Newry Road
Banbridge
BT32 3HN

24th June 2024

Ballydown Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105146

Accounts

**Ballydown Presbyterian Church a congregation of the
Presbyterian Church in Ireland**

**Trustees Annual Report and Financial Statements
for the year ended 31 December 2022**

Registered with the Charity Commission for Northern Ireland NIC105146

TRUSTEES ANNUAL REPORT

The Trustees present their Annual Report and Financial Statements for the year ended 31 December 2022 including a Balance Sheet as at that date.

REFERENCE AND ADMINISTRATIVE DETAILS

Ballydown Presbyterian Church a congregation of the Presbyterian Church in Ireland
Castlewellan Road, Banbridge, Co. Down.

Registered Charity in Northern Ireland (NIC105146)

CHARITY TRUSTEES

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

Elmer Armstrong
James Bingham
Trevor Campbell
Richard Clements
Ian Montgomery
Liam Rutherford

Samuel Magowan
Samuel Martin
James Martin
William Porter

PRINCIPAL OFFICE BEARERS

Minister
Clerk of Session
Treasurer

Rev Liam Rutherford
Ian Montgomery
James Ringrose

INDEPENDENT EXAMINER

S.M.Vint & Co., 8 Newry Road, Banbridge, BT32 3HN.

BANKERS

Danske Bank, Newry Finance Centre, 58 Hill Street, Newry, BT34 1AR.

SOLICITORS

Trevor McBurney & Co., 37-39 Rathfriland Street, Banbridge, Co. Down, BT32 3LA.

TRUSTEES ANNUAL REPORT (cont'd)

STRUCTURE AND MANAGEMENT

The Kirk Session

The charity trustees of the congregation are the members of its Kirk Session. Under the congregation's governing document, The Code, the book of the constitution and government of the Presbyterian Church in Ireland, the Kirk Session seeks to watch over and promote the spiritual interest of the congregation and of persons not connected with any congregation who are within its bounds. It ensures pastoral care is in place in the congregation and seeks to further the contribution of the Church to Christian witness and service in the local community. The Kirk Sessions has delegated to its Congregational Committee the temporal affairs of the congregation including administering all funds and property belonging to the congregation. Members of the Kirk Session are ex-officio members of the Congregational Committee.

The Kirk Session consists of the ordained minister and the ruling elders of the congregations. All members are entitled to propose, speak and exercise equal votes at meetings, except that the Moderator, the ministers in active duty in the congregation, has no deliberative but only a casting vote.

Stated meetings of the Kirk session are held monthly.

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

Presbytery

Under the Presbyterian Church in Ireland form of governance the corporate oversight of a congregation is the responsibility of a Presbytery which superintends generally the spiritual and temporal affairs of the congregations assigned to it by the General Assembly of the Presbyterian Church in Ireland. Ballydown Presbyterian Church has been assigned to the Iveagh Presbytery of the Presbyterian Church in Ireland. The membership of the Presbytery consists mainly of the active ministers of congregations assigned to it by the General Assembly, ministers who have retired from active duty and an elder appointed by the Kirk Session of each congregation.

TRUSTEES ANNUAL REPORT (cont'd)

The General Assembly

The General Assembly is the supreme court of the Church, representing in one body the whole Church and acting as its supreme legislative, administration and judicial authority, in dealing with all matters brought before it. The General Assembly is normally constituted during the first week in June for worship and to conduct its business. At the end of business it is dissolved. The membership of the General Assembly consists mainly of the active ministers of each congregation, retired ministers and a representative elder appointed by the Kirk Session of each congregation.

DESCRIPTION AND PURPOSE

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

The congregation's mission purpose is: "Reflecting Christ. Reaching People. Renewing lives."

-REFLECTING CHRIST

Our mission is to reflect Christ's desires and character. We want people to see Jesus 'the Light of the World'. We are His lights reflecting His loving and life-giving qualities.

-REACHING PEOPLE

Our mission is to make disciples, as Jesus commanded. We want to find ways of making meaningful contacts with people in our community and to share God's love with them.

-RENEWING LIVES

Our mission is to see God's Spirit take God's Word and transform lives. We want to see lives renewed as testimony to the power of the Gospel.

TRUSTEES ANNUAL REPORT (cont'd)

ACTIVITIES AND OBJECTIVES

The congregation meets for worship every Sunday and visitors are welcome to join. The Sacrament of the Lords Supper is observed on six occasions during the year and all those who have been baptised and who have made a profession of faith in the Lord Jesus Christ are admitted to the Lord's Supper. The congregation has a wide range of organisations including:

- Creche and Sunday School
- Youth Club
- Girl Guides
- Boys Brigade
- Youth Fellowship
- Presbyterian Women
- Small Groups

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

Normally the congregation meets for worship each Sunday at 10.30am and once a month at 7.30pm. During the week the Small Groups provide an opportunity for members to meet together for fellowship, to study the scriptures and to pray.

During the year we acknowledged God's gift of new life at baptism, we conducted marriage services and funeral services. We also marked harvest and other key times in the Christian calendar including Christmas and Easter.

At 31 December 2022 there were 279 communicant members and 212 families connected with the congregation.

The average attendance at Sunday morning worship was around 370 persons of all ages. Creche, Kidzone and Sunday School all run during the service to meet the spiritual needs of children of all ages. Prayer Ministry is offered at the close of the service. We also serve tea and coffee after the service to allow for informal fellowship.

Pastoral care

Members of the congregation who are unable to attend church due to sickness or age are normally visited by the minister, elders or by one of the congregation's pastoral visitors.

TRUSTEES ANNUAL REPORT (cont'd)

Mission and outreach

At a local level the congregation seeks to share the gospel of Jesus Christ both formally and informally. This is achieved through our regular church services, online services, uniformed and non-uniformed organisations and through the various clubs that we run as well as helping to support the local Food Bank and various charitable organisations such as the Blythswood Shoebox Appeal.

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

Presbytery

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

General Assembly

The minister and one of our elders were nominated to attend the General Assembly of the Presbyterian Church in Ireland held in Assembly Buildings, Belfast, in June.

Property

The church continues to maintain the property to a good standard

Organisations

Small Groups: Nine small groups have met in the church premises and around our district on a weekly basis, averaging 16 people in each.

Youth Fellowship met on Sunday evenings and exists for teenagers to learn more about the gospel, worship together and enjoy various games and social activities and a weekend away. Average attendance 35.

Youth Club meets on Friday evenings with an average of 35 teenagers attending and enjoying all sorts of activities including football, board games, pool, basketball, table tennis and various video games.

Boys' Brigade in Ballydown is made up of three sections- Anchor Boys (12 enrolled), Junior Section (11 enrolled) and Company Section (12 enrolled). The Boys' Brigade sections have sought to fulfil their mission of "Extending Christ's Kingdom Among Boys" through their badge work, Bible Study and development of life-skills.

Girl Guiding in Ballydown is made up of two sections - Brownies (12 enrolled) and Guides (12 enrolled). The girls completed their Guiding program through badge work, activities and the development of life-skills appropriate to each age group.

Creche is split into three – Baby Creche (0 to 12 months), Junior Creche (1 to 2+ years) and Toddler Creche (2+ to 4 years) and runs during the Sunday Service.

Worship has been led each Sunday by a team of musicians and praise leaders.

The Puppets Ministry has presented Bible stories to children - presented mainly by our teenagers. They have featured on special occasions such as Easter, Children's Sunday, Christmas and the Organisations' Enrolment Service.

Camera Club has met fortnightly and exists to educate its members about photography and taking better pictures. They have organised occasional field trips and created projects for members to complete.

Sewing Bees has about a dozen ladies meeting to complete craft projects.

Presbyterian Women has met the needs of ladies of the congregation with an emphasis on both spiritual and practical activities. The PW prays for and supports overseas mission.

About 18 men (18 years and up) played football on Thursday evenings from April onwards to keep fit and enjoy some social interaction.

The Carers' Group helps those who are caring for their family members was able to resume meeting once a month in the second half of the year.

Lift Groups are small meetings of three to four people meeting for prayer on an informal basis.

New men's and women's ministries have been established to help to maintain the personal links within our congregation and to encourage fellowship.

Volunteers

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

PUBLIC BENEFIT STATEMENT

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

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

Generally the above benefits are delivered locally by congregations and their members, or are facilitated through presbyteries or are organised and delivered centrally. Local delivery is facilitated by central resources in almost all cases. Public access is made known through the use of noticeboards, printed material, press advertisement, websites, and social media or in other ways.

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

The purpose does not lead to harm. The only private benefit flowing from our purpose is related to Ministers, Missionaries, Deaconesses, Irish Mission workers and Lay Agents who receive benefits as a result of their holding office or employment. However, this is incidental and necessary in order to further our charitable purpose. There are no other private benefits. The beneficiaries of this purpose are members, their families, other individuals that the Presbyterian Church in Ireland is in direct and indirect contact with, the community in which pastoral services are provided and other communities throughout Northern Ireland, the Republic of Ireland, and worldwide which benefit from our engagement with and support for both Christian and other secular organisations, charities and individual members of the public.

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

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 168 contributors during the year [164 in previous year, 2021] donating a total of £109,376 (£110,182 in previous year, 2021)

Total Income of the congregation during the year was £265,531, compared to £232,845 in the previous year.

Total expenditure increased from £204,949 to £260,701.

RESPONSIBILITIES IN RESPECT OF THE FINANCIAL STATEMENTS

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

The Trustees are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the congregations and the financial activities for that year. In preparing the financial statements the Trustees are required to:

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

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the funds transactions and disclose with reasonable accuracy at any time the financial position of the congregations and enable them to ensure that the financial statements comply with the Statement of Recommended Practice "Accounting and Reporting by Charities (1 January 2015)". They are also responsible for safeguarding the assets of the congregation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

THE PRESBYTERIAN CHURCH IN IRELAND

ANNUAL REPORT

For the year ended 31 December 2022

GOING CONCERN

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

RESERVES POLICY

The Trustees have considered the level of unrestricted reserves that it is appropriate to hold taking account of current and ongoing commitments. It is the policy of the Trustees to hold between three and six month's normal expenditure. At the year end unrestricted reserves were £74,413 which represents a high level of reserves. The Trustees however, consider it prudent to hold reserves at this level as the funding of its present activities is dependent of the ongoing financial support of members.

RISK REVIEW

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

Approved by the Kirk Session at a meeting on 15th May 2023 and signed on its behalf by



Rev Liam Rutherford

Minister



James Ringrose

Treasurer

**QUALIFIED INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF Ballydown
Presbyterian Church a CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

I report on the accounts of the charity for the year ended 31st December 2022 which are set out on pages 13 to 31.

This report is made solely to the charities Trustees, as a body, in accordance with section 65(3)(a) of the Charities Act Northern Ireland 2008 and regulations made under section 66 of that Act. My work has been undertaken so that I might state to the charities Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the Fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charities Trustees as a body, for my work or this report.

Respective responsibilities of Trustees and Examiner

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the Charities Act (Northern Ireland) 2008. You are satisfied that your charity is not required by charity law to be audited and have chosen instead to have an independent examination.

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; and
- 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.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 65 of the 2008 Act. I confirm that I am qualified to undertake the examination because I am a member of Chartered Accountants Ireland, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with my examination giving me cause to believe that in any material respect:

- accounting records were not kept as required by with section 63 of the 2008 Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements of the 2008 Act; or
- the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of the independent examination.

I confirm that there are no matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.



B. Magennis FCCA FCA
For and behalf of S.M. Vint & Co
Chartered Certified Accountants & Registered Auditors
8 Newry Road
Banbridge
BT32 3HN

17th May 2023

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

STATEMENT OF FINANCIAL ACTIVITY
for the year ended 31 December 2022

	Notes	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
		£	£	£	£	£
Income and Endowments from:						
Donations and legacies	2	144315	113722	0	258037	228901
Charitable activities	3	0	5263	0	5263	2671
Other trading activities	4	690	0	0	690	380
Investments	5	0	11	0	11	158
Other	6	3	1527	0	1530	735
		-----	-----	-----	-----	-----
Total		145008	120523	0	265531	232845
		-----	-----	-----	-----	-----
Expenditure on:						
Raising funds	7	234	0	0	234	358
Charitable activities	8	109440	151027	0	260467	204,591
Other	9	0	0	0	0	0
		-----	-----	-----	-----	-----
Total		109674	151027	0	260701	204949
		-----	-----	-----	-----	-----
Net gains/(losses) on investments		0	0	0	0	0
		-----	-----	-----	-----	-----
Net Income / (expenditure)		35334	(30504)	0	4830	27896
Transfers between funds		(78218)	78218	0	0	0
Gains/(losses) on revaluation of fixed assets		0	0	0	0	0
		-----	-----	-----	-----	-----
Net movement in funds						
Reconciliation of funds:		(42884)	47714	0	4830	27896
Total funds brought forward		117297	1449549	0	1566846	1538950
		-----	-----	-----	-----	-----
Total funds carried forward		74413	1497263	0	1571676	1566846
		=====	=====	=====	=====	=====

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

BALANCE SHEET

As at 31 December 2022

	Notes	Unrestricted Funds €	Restricted Funds €	Endowment Funds €	Total Funds € 2022	Total Funds € 2021
Fixed assets:						
Tangible assets	12	0	1708510	0	1708510	1677691
Heritage assets		0	0	0	0	0
Investments	13	0	0	0	0	0
		-----	-----	-----	-----	-----
Total fixed assets		0	1708510	0	1708510	1677691
		-----	-----	-----	-----	-----
Current assets						
Debtors	14	6756	9223	0	15979	37496
Current Investments		0	0	0	0	0
Cash at bank and in hand	15	71596	108366	0	179962	274495
		-----	-----	-----	-----	-----
Total current assets		78352	117589	0	195941	311991
		-----	-----	-----	-----	-----
Liabilities:						
Creditors: Amounts falling due within one year	16	(3939)	(103010)	0	(106949)	(63405)
		-----	-----	-----	-----	-----
Net current assets or liabilities		74413	14579	0	88992	248586
		-----	-----	-----	-----	-----
Total assets less current liabilities						
Creditors: Amounts falling due after more than one year	17	0	(225826)	0	(225826)	(359431)
Provisions for liabilities		0	0	0	0	0
		-----	-----	-----	-----	-----
Total net assets or liabilities		74413	1497263	0	1571676	1566846
		-----	-----	-----	-----	-----

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

BALANCE SHEET

As at 31 December 2022

	Note	Unrestricted Funds €	Restricted Funds €	Endowment Funds €	Total Funds € 2022	Total Funds € 2021
Funds of the charity						
Endowment funds	18	0	0	0	0	0
Restricted income funds	18	0	1497263	0	1497263	1449548
Unrestricted funds	18	74413	0	0	74413	117298
Revaluation reserve	18	0	0	0	0	0
		-----	-----	-----	-----	-----
Total charity funds		74413	1497263	0	1571676	1566846
		-----	-----	-----	-----	-----

Approved by the Kirk Session at a meeting on 15th May 2023 and signed on its behalf by



Rev Liam Rutherford

Minister



James Ringrose

Treasurer

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS
31 December 2022

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with Financial Reporting Standard applicable in the UK and Ireland (FRS102) (effective 1 January 2015).

The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the congregation is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those that are informal gatherings of church members.

FUND ACCOUNTING

Endowment funds are funds, the capital of which must be retained either permanently or at the congregation's discretion; the income derived from the endowment is to be used either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established in the first place.

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

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

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS

31 December 2022

1. ACCOUNTING POLICIES (cont'd)

INCOMING RESOURCES

(i) Recognition of incoming resources

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

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

(ii) Incoming resources with related expenditure

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

(iii) Grants and donations

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

(iv) Tax reclaims on donations and gifts

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

(v) Contractual income and performance related grants

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

(vi) Volunteer help

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

(vii) Investment income

This is included in the accounts when receivable.

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS

31 December 2022

1. ACCOUNTING POLICIES (cont'd)

(viii) Investment gains and losses

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

EXPENDITURE AND LIABILITIES

(ix) Liability recognition

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

(x) Governance costs

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

(xi) Grants with performance conditions

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

(xii) Grants payable without performance conditions

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

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS
31 December 2022

1. ACCOUNTING POLICIES (cont'd)

ASSETS

(xiii) Tangible Fixed Assets

Tangible fixed assets for use by charity are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost or, if gifted, at the value to the charity on receipt.

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

Buildings:	- over 50 years
Fixtures, fittings and equipment	- over 8 years
Computers, software and technical equipment	- over 4 years

(xiv) Investments

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2022

2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
Recorded giving:	109376	88169	0	197545	189400
Loose collections	4135	526	0	4661	5500
Donations and gifts	160	160	0	320	240
Gift Aid	20204	18867	0	39071	33761
Legacies and bequest	10440	6000	0	16440	0
	-----	-----	-----	-----	-----
	144315	113722	0	258037	228901
	-----	-----	-----	-----	-----

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
Income from charitable activities					
Fees from weddings and funerals	0	0	0	0	0
Membership fees	0	3463	0	3463	871
Fundraising events	0	0	0	0	0
Grants	0	1800	0	1800	1800
	-----	-----	-----	-----	-----
	0	5263	0	5263	2671
	-----	-----	-----	-----	-----

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2022

4. OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
Letting of premises	690	0	0	690	380
Trading income	0	0	0	0	0
	-----	-----	-----	-----	-----
	690	0	0	690	380
	-----	-----	-----	-----	-----

5. INVESTMENTS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
Deposit interest	0	11	0	11	158
General Investment Fund	0	0	0	0	0
Property Rents	0	0	0	0	0
Other investment income	0	0	0	0	0
	-----	-----	-----	-----	-----
	0	11	0	11	158
	-----	-----	-----	-----	-----

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)

31 December 2022

6. OTHER INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
Insurance claims	0	0	0	0	0
Other income	3	1527	0	1530	735
	-----	-----	-----	-----	-----
	3	1527	0	1530	735
	-----	-----	-----	-----	-----

7. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
FWO envelopes	234	0	0	234	358
Fundraising events	0	0	0	0	0
	-----	-----	-----	-----	-----
	234	0	0	234	358
	-----	-----	-----	-----	-----

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2022

8. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
General Assembly Assessments	20562	0	0	20562	21571
Presbytery fees	604	0	0	604	390
Ministry and support staff costs	63347	0	0	63347	59451
Congregational running expenses	20712	93282	0	113994	96867
Donations to Missions and charities	75	57745	0	57820	24992
Governance costs	4140	0	0	4140	1320
	-----	-----	-----	-----	-----
	109440	151027	0	260467	204591
	-----	-----	-----	-----	-----

9. OTHER EXPENDITURE

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
Investment properties expenses	0	0	0	0	0
	-----	-----	-----	-----	-----
	0	0	0	0	0
	-----	-----	-----	-----	-----

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2022

10. EMPLOYEES

Employment Costs

	Total Funds 2022	Total Funds 2021
	£	£
Wages and Salaries	57757	48914
Social Security Costs	5507	4295
Pension contributions	8303	8038
	-----	-----
	71567	61247
	-----	-----

Number of Employees

The average number of employees, including the minister of the congregation, during the year was

	Total Funds 2022	Total Funds 2021
	No	No
Average number of employees	3	3
	-----	-----

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

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2022

11. PENSION COSTS

The minister of the congregation is a member of the Presbyterian Church in Ireland Pension Scheme (2009). This is a scheme operated by the Presbyterian Church in Ireland, a separate registered charity. The congregation pays an assessment to the Presbyterian Church in Ireland equivalent to the employer's pension contribution for the Scheme and based on the stipend paid to the minister. The Presbyterian Church in Ireland Pension Scheme (2009) is a funded Scheme of the defined benefit type, providing defined benefits based on career average revalued salary. The Scheme has assets held in a separately administered fund managed by a board of trustees. The Presbyterian Church and the Scheme Trustees have agreed a funding plan to ensure the Scheme is sufficiently funded to meet current and future obligations. A formal schedule of contributions was drawn up on 25 November 2015 whereby the Presbyterian Church agreed to pay from 31 December 2015 contributions of 24% of pensionable salaries to cover the accrual of benefits for future service, expenses, the cost of insuring death in service benefits and funding the scheme deficit.

The contributions made by the congregation during the year were

	Total Funds 2022	Total Funds 2021
	£	£
Contributions	8303	8038
	-----	-----

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

	£	£
Contributions	0	0
	-----	-----

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2022

12. TANGIBLE FIXED ASSETS

	Land	Buildings	Fixtures and Fittings	Total
	£	£	£	£
Cost or valuation				
At start of year	30000	1855000	44217	1929217
Additions	0	60809	12957	73766
Disposals	0	0	0	0
	-----	-----	-----	-----
At end of year	30000	1915809	57174	2002983
	-----	-----	-----	-----
Depreciation				
At start of year	0	223800	27726	251526
Provision for year	0	37180	5767	42947
Disposals	0	0	0	0
	-----	-----	-----	-----
At end of year	0	260980	33493	294473
	-----	-----	-----	-----
Net Book Value				
At start of year	30000	1631200	16491	1677691
	-----	-----	-----	-----
At end of year	30000	1654829	23681	1708510
	-----	-----	-----	-----

13. INVESTMENTS

	2022	2021
General Investment Fund	0	0
Investment Properties	0	0
Presbyterian Mutual Society	0	0
	-----	-----
	0	0
	=====	=====

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2022

13. INVESTMENTS (Cont'd)

	2022	2021
	£	£
Value at start of year	0	0
Additions	0	0
Disposals	0	0
Impairment	0	0
Gains / (Losses on revaluation)	0	0
Value at end of year	0	0
	=====	=====

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2022

14. DEBTORS

	2022	2021
Gift Aid Recoverable	11876	33761
Other debtors	0	0
Prepayments	4103	3735
	-----	-----
	15979	37496
	=====	=====

15. CASH AT BANK AND IN HAND

	2022	2021
Ulster Bank current account	0	1266
Ulster Bank Building account	0	2230
Ulster Bank No 3	0	290
Ulster Bank Sunday School	0	54
Danske Bank Current account	71596	100769
Danske Building account	84204	68844
Danske Mission account	14983	24972
First Trust Deposit account	239	70257
Danske Bank Sunday School	1562	889
Organisation accounts	7378	4924
Cash in hand	0	0
	-----	-----
	179962	274495
	=====	=====

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2022

16. CREDITORS: amount falling due within one year

	2022	2021
Other creditors	885	1527
Accruals	74507	14638
Danske Bank loan	31557	47240
	-----	-----
	106949	63405
	=====	=====

17. CREDITORS: amount falling due after more than one year

	2022	2021
Danske Bank loan	225826	359431
	-----	-----
	225826	359431
	=====	=====

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2022

18. FUND BALANCES AND RECONCILIATION OF FUNDS

Fund	Balance at start £	Income £	Expend. £	Gains/ Losses £	Transfer £	Balance at end £
Unrestricted Funds						
General funds	117297	145008	(109674)	0	(78218)	74413
	-----	-----	-----	-----	-----	-----
	117297	145008	(109674)	0	(78218)	74413
	-----	-----	-----	-----	-----	-----
Restricted Funds						
First Trust Deposit	70257	7	(25)	0	(70000)	239
Ulster Bank Building	2230	160	0	0	(2390)	0
Ulster Bank Sunday School	54	0	0	0	(54)	0
Ulster Bank No 3	290	6000	0	0	(6290)	0
Building	81980	62341	(28673)	0	(86415)	29233
Mission	20391	45223	(57001)	0	0	8613
Danske Bank Sunday School	889	0	(581)	0	1254	1562
Organisations	4923	6792	(4337)	0	0	7378
Loan account	(409156)	0	(12412)	0	421568	0
Danske Bank Loan Ac		0	(5051)	0	(253221)	(258272)
Property fund	1677691	0	(42947)	0	73766	1708510
	-----	-----	-----	-----	-----	-----
	1449549	120523	(151027)	0	78218	1497263
	-----	-----	-----	-----	-----	-----
Endowment Funds						
[Name of Fund]	-----	-----	-----	-----	-----	-----
	-----	-----	-----	-----	-----	-----
Total	1566846	265531	(260701)	0	0	1571676
	-----	-----	-----	-----	-----	-----

BALLYDOWN PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2022

19. RELATED PARTY TRANSACTION

One of the Trustees, the minister of the congregation received remuneration of £38,837 and expenses of £6,382 for acting in that capacity. Pension contribution of £8,218 were paid by the congregation in respect of the minister to the Presbyterian Church in Ireland Pension Scheme (2009). None of the other trustees received any remuneration.

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

£11,872 for congregational assessments
£9,145 towards the United Appeal
etc.

The congregation contributed £604 towards Presbytery Assessments during the year

There were no other related party transactions.

Ballydown Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105146

Annual report

**Ballydown Presbyterian Church a congregation of the
Presbyterian Church in Ireland**

**Trustees Annual Report and Financial Statements
for the year ended 31 December 2022**

Registered with the Charity Commission for Northern Ireland NIC105146

TRUSTEES ANNUAL REPORT

The Trustees present their Annual Report and Financial Statements for the year ended 31 December 2022 including a Balance Sheet as at that date.

REFERENCE AND ADMINISTRATIVE DETAILS

Ballydown Presbyterian Church a congregation of the Presbyterian Church in Ireland
Castlewellan Road, Banbridge, Co. Down.

Registered Charity in Northern Ireland (NIC105146)

CHARITY TRUSTEES

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

Elmer Armstrong
James Bingham
Trevor Campbell
Richard Clements
Ian Montgomery
Liam Rutherford

Samuel Magowan
Samuel Martin
James Martin
William Porter

PRINCIPAL OFFICE BEARERS

Minister
Clerk of Session
Treasurer

Rev Liam Rutherford
Ian Montgomery
James Ringrose

INDEPENDENT EXAMINER

S.M.Vint & Co., 8 Newry Road, Banbridge, BT32 3HN.

BANKERS

Danske Bank, Newry Finance Centre, 58 Hill Street, Newry, BT34 1AR.

SOLICITORS

Trevor McBurney & Co., 37-39 Rathfriland Street, Banbridge, Co. Down, BT32 3LA.

TRUSTEES ANNUAL REPORT (cont'd)

STRUCTURE AND MANAGEMENT

The Kirk Session

The charity trustees of the congregation are the members of its Kirk Session. Under the congregation's governing document, The Code, the book of the constitution and government of the Presbyterian Church in Ireland, the Kirk Session seeks to watch over and promote the spiritual interest of the congregation and of persons not connected with any congregation who are within its bounds. It ensures pastoral care is in place in the congregation and seeks to further the contribution of the Church to Christian witness and service in the local community. The Kirk Sessions has delegated to its Congregational Committee the temporal affairs of the congregation including administering all funds and property belonging to the congregation. Members of the Kirk Session are ex-officio members of the Congregational Committee.

The Kirk Session consists of the ordained minister and the ruling elders of the congregations. All members are entitled to propose, speak and exercise equal votes at meetings, except that the Moderator, the ministers in active duty in the congregation, has no deliberative but only a casting vote.

Stated meetings of the Kirk session are held monthly.

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

Presbytery

Under the Presbyterian Church in Ireland form of governance the corporate oversight of a congregation is the responsibility of a Presbytery which superintends generally the spiritual and temporal affairs of the congregations assigned to it by the General Assembly of the Presbyterian Church in Ireland. Ballydown Presbyterian Church has been assigned to the Iveagh Presbytery of the Presbyterian Church in Ireland. The membership of the Presbytery consists mainly of the active ministers of congregations assigned to it by the General Assembly, ministers who have retired from active duty and an elder appointed by the Kirk Session of each congregation.

TRUSTEES ANNUAL REPORT (cont'd)

The General Assembly

The General Assembly is the supreme court of the Church, representing in one body the whole Church and acting as its supreme legislative, administration and judicial authority, in dealing with all matters brought before it. The General Assembly is normally constituted during the first week in June for worship and to conduct its business. At the end of business it is dissolved. The membership of the General Assembly consists mainly of the active ministers of each congregation, retired ministers and a representative elder appointed by the Kirk Session of each congregation.

DESCRIPTION AND PURPOSE

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

The congregation's mission purpose is: "Reflecting Christ. Reaching People. Renewing lives."

-REFLECTING CHRIST

Our mission is to reflect Christ's desires and character. We want people to see Jesus 'the Light of the World'. We are His lights reflecting His loving and life-giving qualities.

-REACHING PEOPLE

Our mission is to make disciples, as Jesus commanded. We want to find ways of making meaningful contacts with people in our community and to share God's love with them.

-RENEWING LIVES

Our mission is to see God's Spirit take God's Word and transform lives. We want to see lives renewed as testimony to the power of the Gospel.

TRUSTEES ANNUAL REPORT (cont'd)

ACTIVITIES AND OBJECTIVES

The congregation meets for worship every Sunday and visitors are welcome to join. The Sacrament of the Lords Supper is observed on six occasions during the year and all those who have been baptised and who have made a profession of faith in the Lord Jesus Christ are admitted to the Lord's Supper. The congregation has a wide range of organisations including:

- Creche and Sunday School
- Youth Club
- Girl Guides
- Boys Brigade
- Youth Fellowship
- Presbyterian Women
- Small Groups

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

Normally the congregation meets for worship each Sunday at 10.30am and once a month at 7.30pm. During the week the Small Groups provide an opportunity for members to meet together for fellowship, to study the scriptures and to pray.

During the year we acknowledged God's gift of new life at baptism, we conducted marriage services and funeral services. We also marked harvest and other key times in the Christian calendar including Christmas and Easter.

At 31 December 2022 there were 279 communicant members and 212 families connected with the congregation.

The average attendance at Sunday morning worship was around 370 persons of all ages. Creche, Kidzone and Sunday School all run during the service to meet the spiritual needs of children of all ages. Prayer Ministry is offered at the close of the service. We also serve tea and coffee after the service to allow for informal fellowship.

Pastoral care

Members of the congregation who are unable to attend church due to sickness or age are normally visited by the minister, elders or by one of the congregation's pastoral visitors.

TRUSTEES ANNUAL REPORT (cont'd)

Mission and outreach

At a local level the congregation seeks to share the gospel of Jesus Christ both formally and informally. This is achieved through our regular church services, online services, uniformed and non-uniformed organisations and through the various clubs that we run as well as helping to support the local Food Bank and various charitable organisations such as the Blythswood Shoebox Appeal.

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

Presbytery

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

General Assembly

The minister and one of our elders were nominated to attend the General Assembly of the Presbyterian Church in Ireland held in Assembly Buildings, Belfast, in June.

Property

The church continues to maintain the property to a good standard

Organisations

Small Groups: Nine small groups have met in the church premises and around our district on a weekly basis, averaging 16 people in each.

Youth Fellowship met on Sunday evenings and exists for teenagers to learn more about the gospel, worship together and enjoy various games and social activities and a weekend away. Average attendance 35.

Youth Club meets on Friday evenings with an average of 35 teenagers attending and enjoying all sorts of activities including football, board games, pool, basketball, table tennis and various video games.

Boys' Brigade in Ballydown is made up of three sections- Anchor Boys (12 enrolled), Junior Section (11 enrolled) and Company Section (12 enrolled). The Boys' Brigade sections have sought to fulfil their mission of "Extending Christ's Kingdom Among Boys" through their badge work, Bible Study and development of life-skills.

Girl Guiding in Ballydown is made up of two sections - Brownies (12 enrolled) and Guides (12 enrolled). The girls completed their Guiding program through badge work, activities and the development of life-skills appropriate to each age group.

Creche is split into three – Baby Creche (0 to 12 months), Junior Creche (1 to 2+ years) and Toddler Creche (2+ to 4 years) and runs during the Sunday Service.

Worship has been led each Sunday by a team of musicians and praise leaders.

The Puppets Ministry has presented Bible stories to children - presented mainly by our teenagers. They have featured on special occasions such as Easter, Children's Sunday, Christmas and the Organisations' Enrolment Service.

Camera Club has met fortnightly and exists to educate its members about photography and taking better pictures. They have organised occasional field trips and created projects for members to complete.

Sewing Bees has about a dozen ladies meeting to complete craft projects.

Presbyterian Women has met the needs of ladies of the congregation with an emphasis on both spiritual and practical activities. The PW prays for and supports overseas mission.

About 18 men (18 years and up) played football on Thursday evenings from April onwards to keep fit and enjoy some social interaction.

The Carers' Group helps those who are caring for their family members was able to resume meeting once a month in the second half of the year.

Lift Groups are small meetings of three to four people meeting for prayer on an informal basis.

New men's and women's ministries have been established to help to maintain the personal links within our congregation and to encourage fellowship.

Volunteers

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

PUBLIC BENEFIT STATEMENT

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

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

Generally the above benefits are delivered locally by congregations and their members, or are facilitated through presbyteries or are organised and delivered centrally. Local delivery is facilitated by central resources in almost all cases. Public access is made known through the use of noticeboards, printed material, press advertisement, websites, and social media or in other ways.

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

The purpose does not lead to harm. The only private benefit flowing from our purpose is related to Ministers, Missionaries, Deaconesses, Irish Mission workers and Lay Agents who receive benefits as a result of their holding office or employment. However, this is incidental and necessary in order to further our charitable purpose. There are no other private benefits. The beneficiaries of this purpose are members, their families, other individuals that the Presbyterian Church in Ireland is in direct and indirect contact with, the community in which pastoral services are provided and other communities throughout Northern Ireland, the Republic of Ireland, and worldwide which benefit from our engagement with and support for both Christian and other secular organisations, charities and individual members of the public.

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

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 168 contributors during the year [164 in previous year, 2021] donating a total of £109,376 (£110,182 in previous year, 2021)

Total Income of the congregation during the year was £265,531, compared to £232,845 in the previous year.

Total expenditure increased from £204,949 to £260,701.

RESPONSIBILITIES IN RESPECT OF THE FINANCIAL STATEMENTS

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

The Trustees are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the congregations and the financial activities for that year. In preparing the financial statements the Trustees are required to:

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

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the funds transactions and disclose with reasonable accuracy at any time the financial position of the congregations and enable them to ensure that the financial statements comply with the Statement of Recommended Practice "Accounting and Reporting by Charities (1 January 2015)". They are also responsible for safeguarding the assets of the congregation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

THE PRESBYTERIAN CHURCH IN IRELAND

ANNUAL REPORT

For the year ended 31 December 2022

GOING CONCERN

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

RESERVES POLICY

The Trustees have considered the level of unrestricted reserves that it is appropriate to hold taking account of current and ongoing commitments. It is the policy of the Trustees to hold between three and six month's normal expenditure. At the year end unrestricted reserves were £74,413 which represents a high level of reserves. The Trustees however, consider it prudent to hold reserves at this level as the funding of its present activities is dependent of the ongoing financial support of members.

RISK REVIEW

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

Approved by the Kirk Session at a meeting on 15th May 2023 and signed on its behalf by



Rev Liam Rutherford

Minister



James Ringrose

Treasurer

Ballydown Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105146

Annual return

**QUALIFIED INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF Ballydown
Presbyterian Church a CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**

I report on the accounts of the charity for the year ended 31st December 2022 which are set out on pages 13 to 31.

This report is made solely to the charities Trustees, as a body, in accordance with section 65(3)(a) of the Charities Act Northern Ireland 2008 and regulations made under section 66 of that Act. My work has been undertaken so that I might state to the charities Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the Fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charities Trustees as a body, for my work or this report.

Respective responsibilities of Trustees and Examiner

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the Charities Act (Northern Ireland) 2008. You are satisfied that your charity is not required by charity law to be audited and have chosen instead to have an independent examination.

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; and
- 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.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 65 of the 2008 Act. I confirm that I am qualified to undertake the examination because I am a member of Chartered Accountants Ireland, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with my examination giving me cause to believe that in any material respect:

- accounting records were not kept as required by with section 63 of the 2008 Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements of the 2008 Act; or
- the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of the independent examination.

I confirm that there are no matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.



B. Magennis FCCA FCA
For and behalf of S.M. Vint & Co
Chartered Certified Accountants & Registered Auditors
8 Newry Road
Banbridge
BT32 3HN

17th May 2023
