

Ballycrochan Presbyterian Church a congregation of the Presbyterian Church in Ireland

Northern Ireland · Charity number 105230

Details

Status Received

Registered 2016-08-12

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

Contact

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Website <https://ballycrochanpc.org>

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
2024-12-31	£328,080	£353,234	£-5,783	4

Trustees

Name	Role	Appointed
Angela Martin		
Awj Hyndman		
Barry Lowry		
Brian Gartland		
John Honeyford		
Karen Cardy		
Mary Morrison		
Mr John Armstrong		
Mr Michael Brackenridge		
Mr Robert William Larke		
Mr William Aiken		
Mrs Florence Blair		
Mrs Isobel Elizabeth Walker		
Mrs Margaret Evelyn Shaw		
Pat Woods		
Rev Mark Shaw		
Tom Henry		
Tom Shaw		

Ballycrochan Presbyterian Church a congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105230

Accounts

BALYCROCHAN PRESBYTERIAN CHURCH

Accounts

Year ended 31 December 2024

Charity Number 105230



**Ballycrochan
Presbyterian
Church**

Awakened and
transformed by
the love of Jesus

BALLYCROCHAN PRESBYTERIAN CHURCH

Statement of Financial Activities

Year ended 31 December 2024

		Unrestricted	Restricted	Endowment	Total	restated
	Notes	Funds	Funds	Funds	Total	Total
		£	£	£	2024	2023
		£	£	£	£	£
Receipts						
Donations & legacies	2	83,072	70,361	-	153,433	170,181
Charitable Activities	3	12,283	6,553	-	18,836	15,177
Other trading Activities	4	-	200	-	200	319
Investment Income	5	484	962	-	1,446	2,109
Other	6	3,761	150,405	-	154,166	128,608
		99,600	228,480	-	328,080	316,395
Sale of Investments		-	-	-	-	-
Sale of fixed assets		-	-	-	-	-
Loans Received		-	-	-	-	-
		-	-	-	-	-
Total Receipts		99,600	228,480	-	328,080	316,395
Payments						
Raising funds	7	596	2,986	-	3,581	775
Charitable activities	8	104,245	245,408	-	349,652	362,830
Investment costs / other	9	-	-	-	-	-
Total Payments		104,840	248,393	-	353,234	363,605
Net receipts / (payments)		(5,241)	(19,913)	-	(25,153)	(47,210)
Transfers between funds - in		19,952	20,363	-	40,316	19,771
- out		(21,452)	(18,863)	-	(40,316)	(19,771)
Net movement in funds		(6,741)	(18,413)	-	(25,153)	(47,210)
Funds brought forward		101,498	59,421	-	160,919	182,983
Restated		7,650	391,117	-	398,767	424,761
Funds carried forward		102,407	432,125	-	534,532	560,535

BALYCROCHAN PRESBYTERIAN CHURCH

Balance Sheet

Year ended 31 December 2024

		Unrestricted	Restricted	Endowment	Total	<i>restated</i>
	Notes	Funds	Funds	Funds	Total	Total
		£	£	£	2024	2023
		£	£	£	£	£
FIXED ASSETS						
Tangible fixed assets	10 & 11	2,323	332,618	-	334,940	352,972
PCI Investment	12	-	20,461	-	20,461	19,537
Total Fixed Assets		2,323	353,079	-	355,401	372,509
CURRENT ASSETS						
Debtors	13	3,857	6,307	-	10,164	7,671
Bank & cash Balances	14	96,678	78,071	-	174,749	182,235
Total Current Assets		100,535	84,378	-	184,913	189,906
CURRENT LIABILITIES						
Creditors - amounts due within one year	15	451	5,332	-	5,783	1,881
Total Current Liabilities		451	5,332	-	5,783	1,881
NET CURRENT ASSETS		100,084	79,046	-	179,130	188,026
NET ASSETS		102,407	432,125	-	534,532	560,535
FUNDS						
Unrestricted Funds					102,407	108,800
Restricted Funds					389,790	417,924
Organisation Funds					42,335	33,811
					534,532	560,535

Approved by the Kirk Session at a meeting on 14th October '25 and signed on its behalf by:

D.M. Shaw
Rev Mark Shaw
Minister

Isobel Walker
Mrs Isobel Walker
Treasurer

BALLYCROCHAN PRESBYTERIAN CHURCH

Notes to the Accounts

Year ended 31 December 2024

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act (Northern Ireland) 2008.

The financial statements have been prepared under the historical cost convention except for investments 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.

The charity has applied Update Bulletin 1 as published on 2 February 2016 and does not include a cash flow statement on the grounds that it is applying FRS102 Section 1A.

The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £1.

The church meets the definition of a Public Benefit Entity as defined in Section 34 of FRS102.

In the opinion of the Trustees, there are no significant judgements, assumptions or estimates included in the financial statements, other than those described in the accounting policies below.

Ballycrochan Presbyterian Church Playgroup has now been included, the total income is now more than £250,000, therefore the Congregation has to prepare its accounts on an accruals basis in line with the provisions of the Charities Accounts and Reports Regulations (Northern Ireland) 2015.

FUND ACCOUNTING

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Designated funds are unrestricted funds earmarked by the trustee for particular future project or commitment.

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.

2. DONATIONS AND LEGACIES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
Recorded giving	65,395	52,374		117,769	119,807
Loose collections	2,575	-		2,575	2,627
Donations & gifts	40	3,620		3,660	12,808
Gift Aid	15,062	14,367		29,428	34,939
Legacy & bequests				-	
	83,072	70,361	-	153,433	170,181

BALLYCROCHAN PRESBYTERIAN CHURCH

Notes to the Accounts

Year ended 31 December 2024

3. CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
Fees from weddings and funerals				-	-
Fundraising events	-	6,553		6,553	2,394
Membership fees				-	-
Grants	12,283	-		12,283	12,783
	12,283	6,553	-	18,836	15,177

4. OTHER TRADING ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
NITB - donation for use of premises	-	200		200	319
	-	200	-	200	319

5. INVESTMENT INCOME

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
Deposit interest		38		38	107
Other investment income	484			484	381
Gain on investments held		924		924	1,621
	484	962	-	1,446	2,109

6. OTHER INCOME

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
Insurance claims	-	-		-	5,220
Other income	3,761	1,620		5,381	4,884
Organisations income	-	148,785		148,785	118,504
	3,761	150,405	-	154,166	128,608

7. RAISING FUNDS

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
FWO Envelopes	596	-	-	596	575
Fundraising events	-	-	-	-	200
Gospel Concert	-	2,986	-	2,986	-
	596	2,986	-	3,581	775

BALLYCROCHAN PRESBYTERIAN CHURCH

Notes to the Accounts

Year ended 31 December 2024

8. CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
General Assembly Assessment	8,627	-	-	8,627	8,787
Presbytery Fees	958	-	-	958	913
Ministry & Support Staff costs	81,010	17,660	-	98,670	93,523
Congregational running expenses	8,349	58,350	-	66,699	76,635
Donations to Missions & charities	4,163	20,262	-	24,425	25,144
Governance costs	1,138	18,565	-	19,702	20,810
Organisations	-	130,571	-	130,571	137,018
	104,245	245,408	-	349,652	362,830

9. OTHER EXPENDITURE

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
Investment properties expenses	-	-	-	-	-
	-	-	-	-	-

10. TANGIBLE FIXED ASSETS

	Restricted Land & Buildings £	Restricted & Equipment £	Unrestricted Furnishings & Equipment £	Total £
Cost				
At 1 January 2024	675,287	24,230	3,322	702,839
Additions	-	1,037	-	1,037
Disposals	-	-	-	-
At 31 December 2024	675,287	25,267	3,322	703,876
Depreciation				
At 1 January 2024	335,557	13,975	335	349,868
Charge for the year	13,506	4,898	664	19,068
Disposals	-	-	-	-
At 31 December 2024	349,063	18,873	999	368,936
Net Book Value 31 December 2024	326,224	6,394	2,323	334,940
Net Book Value 31 December 2023	339,730	10,255	2,987	352,972

11. INSURANCE VALUATIONS

The Church's Properties are insured for the following amounts at the last renewal date 31 October 2024:

	£
Main Church Building - Building & Contents	3,000,593
Bradley Hall Complex - Building & Contents	1,273,507
Special Purpose Unit - Building & Contents	617,645
Manse - Building	365,218

BALLYCROCHAN PRESBYTERIAN CHURCH
Notes to the Accounts
Year ended 31 December 2024

12. INVESTMENTS

Investments have been made through the Presbyterian Church in Ireland (PCI) on behalf of 3 bequest funds (2 restricted and 1 unrestricted). The current value of these investments is advised by the PCI. The movements during the year and the balances at the year end are:

	Shareholding in General Investment Fund	
	2024	2023
	£	£
Value at 1 January 2024	19,537	17,916
Additions	-	-
Disposals	-	-
Gains / (losses) on revaluation	924	1,621
Value at 31 December 2024	20,461	19,537

The shareholding at the year end comprises of 1,466 shares (2023: 1,466 shares) @ £13.957 (2023: £13.327)

13. DEBTORS

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
Prepayments		4,824		4,824	-
Gift Aid receivable	3,069	1,483		4,552	7,671
Other debtor	788			788	
	3,857	6,307	-	10,164	7,671

14. CASH AT BANK AND IN HAND

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
No1 Bank account	36,678	2,932		39,610	104,502
No2 Bank account	-	30,719		30,719	34,741
No3 Bank account	-	2,085		2,085	9,182
Special investment account	60,000	-		60,000	-
Organisations Accounts	-	42,335		42,335	33,811
	96,678	78,071	-	174,749	182,235

15. CREDITORS: Amount falling due within one year

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
Accruals & trade creditors	379	3,486		3,865	1,558
Social security and other payroll costs	72	1,847		1,918	323
Other creditors				-	
	451	5,332	-	5,783	1,881

BALLYCROCHAN PRESBYTERIAN CHURCH

Summary of Funds
Year ended 31 December 2024

	Income	Transfers In	Expenditure	Transfers Out	Net	Opening Balance	Closing Balance
Unrestricted Funds							
General Fund	88,480	2,969	(90,638)	(18,483)	(17,671)	90,664	72,993
Easter Development Fund	9,217	16,983	(13,348)		12,851	10,834	23,685
Deane WJ Bequest	96			(96)	-	-	-
Loose Offering	3,021		(148)	(2,874)	-	-	-
Bob Walker Invest	320		(320)	-	-	-	-
Flower box	68		(68)		-	-	-
	101,202	19,952	(104,522)	(21,452)	(4,820)		
Restricted Congregational Property Funds							
Kitchen Refurb					-	518	518
Property/Building Fund	38,135	18,861	(61,158)	-	(4,162)	33,839	29,677
Hospitality	2,080	-	(1,940)	-	140	384	524
Harvest	4,607			(4,607)	-	-	-
Gospel Concert	7,550		(2,986)	(4,564)	-	-	-
	52,371	18,861	(66,083)	(9,171)	(4,022)		
Restricted Congregational Mission & Charity Funds							
United Appeal	8,906		(7,710)	-	1,196	435	1,630
	8,906	-	(7,710)	-	1,196		
World Development Appeal	1,669		(1,910)		(241)	241	-
Peru Playgroup	3,713		(3,934)		(221)	237	16
British Legion Poppy Appeal	211		(211)		-	-	-
Afghanistan Appeal	1		(1)		-	-	-
Rwanda - Aid for Education	3,580		(3,714)		(134)	187	53
Ukraine PCI Fund	15		(15)		-	-	-
Moderators Appeal	10		(10)		-	-	-
	9,198	-	(9,794)	-	(596)		
Other Restricted Congregational Funds							
Ministers Discretionary	47		(90)		(42)	1,110	1,068
Student Bursary Fund	408		(300)		108	547	655
Youth Ministry	130	1,500	(2,368)		(738)	248	(490)
No3 Development Fund	9,195	3	(16,295)		(7,097)	9,182	2,085
Easter Development Outreach	3			(3)	-	-	-
Herald	140		(140)		-	-	-
	9,924	1,503	(19,193)	(3)	(7,769)		
Organisations see below	148,785		(130,571)	(9,690)	8,525	33,811	42,335
Adjustment for accruals, fixed assets & prepayments						378,300	359,783
	330,386	40,316	(337,873)	(40,316)	(7,487)	560,535	534,532

	Opening Balance	Receipts	Payments	Donations to the church	Closing Balance
Ladies Badminton	60	198	(29)	(180)	49
Bowling Club	676	378	-	(200)	854
10th Bangor BB	9,971	3,790	(3,100)	-	10,661
Flower Fund	87	66	(54)	-	99
Kids Club	171	288	(394)		65
Parent & Toddlers	651	773	(411)	(350)	664
Turn on the Tap	680	64	(743)		-
Circle of Friends	177	1,434	(1,478)		133
Men's Fellowship	22	2,069	(2,010)		82
Ballycrochan Playgroup	21,316	139,725	(122,352)	(8,960)	29,729
	33,811	148,785	(130,571)	(9,690)	42,335

Independent Examiner's Report to the Trustees of Ballycrochan Presbyterian Church

I report on the accounts of Ballycrochan Presbyterian Church for the year ended 31 December 2024, which are set out on the Statement of Financial Activities.

Respective responsibilities of the charity Trustee and Examiner.

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

It is my responsibility to:

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

Basis of independent examiner's report

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

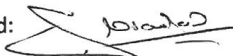
My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

My role is to state whether any material matters have come to my attention giving me cause to believe:

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

Independent Examiner's Statement

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

Signed: 

Name: Andrew Crawford FMAAT

Address: 8 Beverley Crescent, Newtownards, County Down BT23 7UN

Date: 14th October 2025

Ballycrochan Presbyterian Church a congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105230

Accounts

BALLYCROCHAN PRESBYTERIAN CHURCH

Accounts

Year ended 31 December 2023

Charity Number 105230



**Ballycrochan
Presbyterian
Church**

Awakened and
transformed by
the love of Jesus

BALLYCROCHAN PRESBYTERIAN CHURCH
Statement of Financial Activities (Receipts & Payments Account)
Year ended 31 December 2023

	<i>Notes</i>	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
Receipts						
Donations & legacies	2	89,373	73,137	-	162,510	158,903
Charitable Activities	3	-	15,177	-	15,177	10,864
Other trading Activities	4	-	319	-	319	180
Investment Income	5	381	107	-	488	423
Other	6	1,716	16,090	-	17,806	21,851
		91,470	104,830	-	196,300	192,220
Sale of Investments		-	-	-	-	-
Sale of fixed assets		-	-	-	-	-
Loans Received		-	-	-	-	-
		91,470	104,830	-	196,300	192,220
Total Receipts						
Payments						
Raising funds	7	575	200	-	775	769
Charitable activities	8	93,596	123,993	-	217,590	178,647
Investment costs / other	9	-	-	-	-	-
		94,171	124,193	-	218,364	179,416
Total Payments						
Net receipts / (payments)		(2,701)	(19,363)	-	(22,064)	12,804
Transfers between funds - in		6,990	12,780	-	19,771	13,785
- out		(11,108)	(8,663)	-	(19,771)	(13,785)
Net movement in funds		(6,819)	(15,245)	-	(22,064)	12,804
Funds brought forward		96,034	86,949	-	182,983	170,179
Funds carried forward		89,215	71,704	-	160,919	182,983

BALLYCROCHAN PRESBYTERIAN CHURCH

Statement of Assets & Liabilities

Year ended 31 December 2023

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
CURRENT ASSETS					
Bank & cash Balances					
No 1 account	101,498	3,004	-	104,502	99,363
No 2 account	-	34,741	-	34,741	43,844
No 3 account	-	9,182	-	9,182	25,124
Organisations	-	12,495	-	12,495	14,652
	101,498	59,421	-	160,919	182,983
NET CURRENT ASSETS	101,498	59,421	-	160,919	182,983
NET ASSETS				160,919	182,983
FUNDS					
Unrestricted Funds				101,498	96,034
Restricted Funds				46,927	72,297
Organisation Funds				12,495	14,652
				160,919	182,983

Approved by the Kirk Session at a meeting on _____ and signed on its behalf by:

Rev Mark Shaw
Minister

Mrs Isobel Walker
Treasurer

BALLYCROCHAN PRESBYTERIAN CHURCH

Notes to the Accounts

Year ended 31 December 2023

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act (Northern Ireland) 2008.

BASIS OF PREPARATION

The accounts are prepared on a strict Receipts and Payments basis. Bank and Cash balances are the only Assets included in the Assets and Liabilities Statement.

FUND ACCOUNTING

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Designated funds are unrestricted funds earmarked by the trustee for particular future project or commitment.

2. DONATIONS AND LEGACIES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
Recorded giving	71,924	47,883		119,807	118,956
Loose collections	2,627	-		2,627	841
Donations & gifts	-	12,808		12,808	12,401
Gift Aid	14,822	12,446		27,268	26,705
Legacy & bequests				-	
	89,373	73,137	-	162,510	158,903

BALLYCROCHAN PRESBYTERIAN CHURCH

Notes to the Accounts
Year ended 31 December 2023

3. CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
Fees from weddings and funerals				-	-
Fundraising events	-	2,394		2,394	5,164
Membership fees				-	-
Grants	-	12,783		12,783	5,700
	-	15,177	-	15,177	10,864

4. OTHER TRADING ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
NITB - donation for use of premises	-	319		319	180
	-	319	-	319	180

5. INVESTMENT INCOME

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
Deposit interest		107		107	27
Other investment income	381			381	396
	381	107	-	488	423

6. OTHER INCOME

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
Insurance claims	-	5,220		5,220	5,894
Other income	1,716	3,168		4,884	4,625
Organisations income	-	7,702		7,702	11,333
	1,716	16,090	-	17,806	21,851

BALLYCROCHAN PRESBYTERIAN CHURCH

Notes to the Accounts
Year ended 31 December 2023

7. RAISING FUNDS

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
FWO Envelopes	575	-	-	575	542
Fundraising events	-	200	-	200	227
	575	200	-	775	769

8. CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
General Assembly Assessment	8,787	-	-	8,787	8,309
Presbytery Fees	913	-	-	913	687
Ministry & Support Staff costs	68,929	24,272	-	93,200	70,368
Congregational running expenses	10,593	68,324	-	78,917	68,294
Donations to Missions & charities	2,920	22,224	-	25,144	23,124
Governance costs	1,455	834	-	2,289	1,810
Organisations	-	8,340	-	8,340	6,055
	93,596	123,993	-	217,590	178,647

9. OTHER EXPENDITURE

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

10. INVESTMENTS

Investments have been made through the Presbyterian Church in Ireland (PCI) on behalf of 3 bequest funds (2 restricted and 1 unrestricted). The current value of these investments is advised by the PCI. As these investments are non-cash items, the values and movements thereon are not included in the accounts. The movements during the year and the balances at the year end are:

	Dec-23	Dec-22	Gain in value
Shareholding in General Investment Fund	£19,537	£17,916	£1,621

BALLYCROCHAN PRESBYTERIAN CHURCH

Notes to the Accounts
Year ended 31 December 2023

11. PLAYGROUP

The Ballycrochan Playgroup organisation is under the umbrella of Ballycrochan Church but, as it is a separate organisation, its receipts and payments are not included within the accounts of the Church, but are disclosed below.

	As at 01-Jan-23	Income	Expenditure	As at 31-Dec-23
Ballycrochan Playgroup	39,014	110,802	(128,678)	21,138

11. INSURANCE VALUATIONS

The Church's properties and contents are insured against loss by fire for the following amounts as at 31 December 2023:

	£
Main Church Building - Building & Contents	2,857,708
Bradley Hall Complex - Building & Contents	1,159,164
Special Purpose Unit - Building & Contents	575,733
Manse - Building	347,827

BALLYCROCHAN PRESBYTERIAN CHURCH

Summary of Funds

Year ended 31 December 2023

	Income	Transfers in	Expenditure	Transfers Out	Net	Opening Balance	Closing Balance
Unrestricted Funds							
General Fund	98,144	6,990	(93,641)	(1,562)	9,931	80,734	90,664
Easter Development Fund	2,304		-	(6,770)	(4,466)	15,300	10,834
Deane WJ Bequest	75			(75)	-	-	-
Loose Offering	2,924		(475)	(2,449)	-	-	-
Bob Walker Invest	252			(252)	-	-	-
Flower box	54		(54)		-	-	-
	103,753	6,990	(94,170)	(11,108)	5,464		
Restricted Congregational Property Funds							
Kitchen Refurb					-	518	518
Property/Building Fund	54,533	5,578	(69,498)	(100)	(9,488)	43,326	33,839
Hospitality	460	100	(176)		384	-	384
Harvest	4,058			(4,058)	-	-	-
	59,051	5,678	(69,674)	(4,158)	(9,103)		
Restricted Congregational Mission & Charity Funds							
United Appeal	8,573		(8,138)		435	-	435
	8,573	-	(8,138)	-	435		
World Development Appeal	1,434		(1,193)		241	-	241
Peru Playgroup	2,082	126	(3,748)		(1,540)	1,776	237
British Legion Poppy Appeal	144		(144)		-	-	-
Afghanistan Appeal	-				-	-	-
Rwanda - Aid for Education	3,939	126	(4,218)		(152)	339	187
Moderators Appeal - Ukraine	2,370	30	(2,400)		-	-	-
	9,969	282	(11,701)	-	(1,451)		
Other Restricted Congregational Funds							
Ministers Discretionary	197		(361)		(165)	1,275	1,110
Student Bursary Fund	411		(50)		361	186	547
Youth Ministry	-	1,500	(1,005)		495	(247)	248
No3 Development Fund	5,687	2,885	(24,414)	(100)	(15,942)	25,124	9,182
Easter Development Outreach	793	2,404	(312)	(2,885)	-	-	-
Herald	166	32	(198)		-	-	-
	7,253	6,821	(26,340)	(2,985)	(15,251)		
Organisations see below	7,702		(8,340)	(1,520)	(2,157)	14,652	12,495
	196,300	19,771	(218,364)	(19,771)	(22,064)	182,983	160,919

	Opening Balance	Receipts	Payments	Donations to the church	Closing Balance
Ladies Badminton	44	200	(64)	(120)	60
Bowling Club	601	326	(51)	(200)	676
10th Bangor BB	11,653	3,385	(4,418)	(650)	9,971
Flower Fund	145	61	(119)		87
Kids Club	70	484	(383)		171
Parent & Toddlers	763	759	(520)	(350)	651
Turn on the Tap	502	178			680
Walking Group	30	-	(30)		-
Circle of Friends	797	1,549	(2,169)		177
Men's Fellowship	48	761	(587)	(200)	22
	14,652	7,702	(8,340)	(1,520)	12,495

BALLYCROCHAN PRESBYTERIAN CHURCH

Independent Examiners Report to the Independent Examiner's Report to the Trustee of Ballycrochan Presbyterian Church Year ended 31 December 2023

I report to the trustee on my examination of the financial statements of Ballycrochan Presbyterian Church for the year ended 31 December 2023.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's financial statements as carried out under section 65 of the 2008 Act. In carrying out my examination I have followed the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the 2008 Act.

Independent examiner's statement

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:

- 1 accounting records were not kept as required by with section 63 of the 2008 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of the 2008 Act; or
- 4 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 an independent examination.

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

Independent Examiner

BALLYCROCHAN PRESBYTERIAN CHURCH

APPENDIX 1 - Detailed Income Year ended 31 December 2023

	2023		£	2022
	£	£		£
Recorded Givings	Unrestricted	Restricted	Total	Total
Freewill Offering - Envelopes	39,563	-	39,563	39,958
Freewill Offering - Standing Orders	30,057	-	30,057	28,304
Easter Gift Day / Easter Development	2,304	332	2,636	2,935
Property & Maintenance - Envelopes	-	15,421	15,421	16,127
Property & Maintenance - Standing Orders	-	8,944	8,944	8,000
Harvest Gift Day	-	3,285	3,285	3,402
Afghanistan Appeal	-	-	-	1,187
United Appeal - Envelopes	-	3,328	3,328	2,827
United Appeal - Standing Orders	-	3,726	3,726	3,180
World Development Appeal	-	1,169	1,169	1,120
Peru Playgroup Project	-	1,461	1,461	2,802
Rwanda - Aid for Education	-	3,271	3,271	1,236
Rwanda - Medical Insurance	-	-	-	30
Royal British Legion Poppy Appeal	-	144	144	189
Ministers Discretionary Fund	-	159	159	501
Student Mission Bursary Fund	-	358	358	827
Moderator Appeal	-	1,975	1,975	1,662
Development Fund	-	600	600	470
Development Fund Standing Order	-	3,710	3,710	4,200
	71,924	47,883	119,807	118,956
Loose Collections				
Loose Offering	2,627	-	2,627	841
	2,627	-	2,627	841
Donations & gifts				
Donation for Church doors	-	1,400	1,400	-
Donation for roof repair	-	139	139	36
Donations to No2 account	-	1,859	1,859	3,200
Youth ministry	-	-	-	70
Hospitality Fund	-	460	460	344
Rental income from Playgroup	-	8,600	8,600	8,600
Heat & light contribution	-	350	350	150
	-	12,808	12,808	12,401
Gift Aid				
Freewill Offering - Gift Aid	14,512	-	14,512	14,338
Loose Offering - Gift Aid	297	-	297	163
Easter Gift Day - Gift Aid	-	600	600	699
Property & Maintenance - Gift Aid	-	6,487	6,487	6,329
Harvest Gift Day - Gift Aid	-	773	773	736
United Appeal - Gift Aid	-	1,519	1,519	1,404
Afghanistan Appeal - Gift Aid	-	-	-	235
World Development Appeal - Gift Aid	-	265	265	273
Peru Playgroup Project - Gift Aid	-	621	621	254
Rwanda - Aid for Education - Gift Aid	-	668	668	207
Ministers Discretionary Fund - Gift Aid	-	38	38	132
Moderator Appeal Ukraine - Gift Aid	-	395	395	766
Youth Ministry - Gift Aid	-	-	-	18
North Down Storehouse - Gift Aid	13	-	13	-
Student Mission Bursary Fund - Gift Aid	-	53	53	-
Development Fund Gift Aid	-	1,029	1,029	1,151
	14,822	12,446	27,268	26,705
Fundraising events				
Fund Raising Event Income	-	2,394	2,394	5,164
	-	2,394	2,394	5,164

BALLYCROCHAN PRESBYTERIAN CHURCH
APPENDIX 1 - Detailed Income (continued)
Year ended 31 December 2023

	2023			2022
	£	£	£	£
Grant Income				
PCI Community Outreach worker	-	12,283	12,283	4,700
Grant received (Coronation/Jubilee)	-	500	500	1,000
	-	<u>12,783</u>	<u>12,783</u>	<u>5,700</u>
Letting of premises				
Blood Transfusion	-	319	319	180
	-	<u>319</u>	<u>319</u>	<u>180</u>
Investment Income				
Interest on No3 bank account	-	107	107	27
Interest from W J Deane Bequest	75	-	75	78
George Thompson Bequest Interest	54	-	54	56
Interest from Bob Walker Bequest	252	-	252	262
	<u>381</u>	<u>107</u>	<u>488</u>	<u>423</u>
Insurance Claim				
Insurance credit received	-	-	-	237
Insurance claim received	-	5,220	5,220	5,657
	-	<u>5,220</u>	<u>5,220</u>	<u>5,894</u>
Other Income				
Presbyterian Herald	-	166	166	165
Simon Community	-	-	-	130
Drop-in monies	-	52	52	-
Food Ministry	-	50	50	-
Youth Fellowship donation for Cancer Research	140	-	140	575
Coronation Events donations	-	519	519	-
Refund from Power NI	-	2,381	2,381	2,000
Bank refund	5	-	5	36
Vine Community	275	-	275	245
Samaritan's Purse	200	-	200	-
North Down Storehouse	1,067	-	1,067	1,245
Bookstall	29	-	29	229
	<u>1,716</u>	<u>3,168</u>	<u>4,884</u>	<u>4,625</u>
Organisations				
Ladies Badminton	-	200	200	308
Bowling Club	-	326	326	335
10th Bangor BB	-	3,385	3,385	5,530
Flower Fund	-	61	61	54
Kids Club	-	484	484	269
Parent & Toddlers	-	759	759	1,233
Turn on the Tap	-	178	178	265
Walking Group	-	-	-	1,033
Circle of Friends	-	1,549	1,549	1,980
Men's Fellowship	-	761	761	326
	-	<u>7,702</u>	<u>7,702</u>	<u>11,333</u>
Total Receipts	<u>91,470</u>	<u>104,830</u>	<u>196,300</u>	<u>192,220</u>

BALLYCROCHAN PRESBYTERIAN CHURCH

APPENDIX II - Detailed Expenditure

Year ended 31 December 2023

	2023			2022
	£	£	£	£
	Unrestricted	Restricted	Total	Total
Raising Funds				542
Church Envelopes	575	-	575	227
Fundraising activities		200	200	769
	<u>575</u>	<u>200</u>	<u>775</u>	
General Assembly Assessment				2,710
Central Ministry Fund	2,794	-	2,794	-
Retired Ministers Fund	-	-	-	564
Widows of Ministers Fund	571	-	571	2,089
Incidental Fund	2,286	-	2,286	451
Prolonged Disability Fund	571	-	571	34
Sick Supply Fund	25	-	25	1,129
Assembly Building External Works	1,270	-	1,270	259
Ministerial Development Fund	254	-	254	1,073
Student Bursary Fund	1,016	-	1,016	8,309
	<u>8,787</u>	<u>-</u>	<u>8,787</u>	
Presbytery Fees				687
Ards Presbytery - Incidental Fund	913	-	913	687
	<u>913</u>	<u>-</u>	<u>913</u>	
Ministry & Support Staff costs				34,154
Ministerial Stipend	37,003	-	37,003	3,757
PCI Ministerial Car Allowance	4,020	-	4,020	2,505
PCI Ministerial Duties Allowance	2,681	-	2,681	911
PCI E'ers NIC on Ministerial Allowance	925	-	925	3,654
National Insurance	3,851	-	3,851	8,197
Pension Fund	8,761	-	8,761	335
Ministers mileage	590	-	590	125
Ministers expenses	113	-	113	7,912
Other Support Staff - administrator	10,802	-	10,802	8,027
C.O.W. - Salary		22,433	22,433	619
C.O.W. - Mileage & expenses		1,838	1,838	171
PCI Apprenticeship Levy	183	-	183	70,368
	<u>68,929</u>	<u>24,272</u>	<u>93,200</u>	
Congregational running expenses				607
Pulpit Supply	1,687	-	1,687	915
Vacancy convener	-	-	-	342
Worship Resources (incl website)	597	227	824	751
Ministry Outreach (including local outreach)	322	167	489	1,095
Copyright & licences	1,180	-	1,180	215
Church weekend 2022	-	-	-	354
In-House Church Weekend	-	-	-	823
Gift to helpers	550	250	800	184
Petty cash float	247	-	247	828
Stationery	509	-	509	1,594
Photocopier charges	1,556	-	1,556	35
Data protection fee	35	-	35	752
Telephone	820	-	820	159
TV Licence	159	-	159	612
Church Computers	481	-	481	56
George Thompson Bequest to Flower Fund	54	-	54	1,556
Advertising	-	-	-	165
Presbyterian Herald Magazine	-	198	198	9,792
Caretaker Salary	-	10,820	10,820	6,498
Repairs - Church	-	9,408	9,408	2,627
Repairs - Halls	-	3,953	3,953	11
Repairs - SPU	-	84	84	849
Repairs - Manse	-	2,730	2,730	281
Repairs - Equipment	-	1,112	1,112	450
Hall Roof Repairs	-	-	-	375
Repairs - Grounds	-	1,126	1,126	10,845
Electricity	-	8,890	8,890	6,271
Gas	-	10,786	10,786	5,285
Insurance	-	9,051	9,051	83
Training	-	-	-	

BALLYCROCHAN PRESBYTERIAN CHURCH
APPENDIX II - Detailed Expenditure (continued)
Year ended 31 December 2023

	2023			2022
	£	£	£	£
Entertainment Licence for Halls		50	50	-
Rates/Ground rent (manse)	-	954	954	993
Water	-	1,446	1,446	504
Catering	-	-	-	88
Furnishing & Equipment - Church	26	1,651	1,677	3,207
Furnishing & Equipment - Office	2,274	-	2,274	1,048
Furnishing & Equipment - SPU	-	-	-	379
Furnishing & Equipment - Halls	-	-	-	240
Furnishing & Equipment - Grounds	-	90	90	1,076
Removal costs	-	-	-	500
Cleaning Materials	-	816	816	904
NIBTS refunded	-	154	154	-
Gardener	-	1,770	1,770	1,980
Hospitality Fund (formerly Wedding & Funeral)	-	405	405	502
Food Ministry	-	-	-	91
Coronation/ Jubilee Celebration Event	-	830	830	1,864
Christmas Tree Event	56	1,355	1,412	433
Ministry Development	-	-	-	35
PCI - Ground Rent (church)	40	-	40	40
	<u>10,593</u>	<u>68,324</u>	<u>78,917</u>	<u>68,294</u>
Donations to Missions & charities				
Scripture Union	300	-	300	200
North Down Storehouse	1,079	-	1,079	1,300
Air Ambulance	-	-	-	100
Presbyterian Children's Society	250	-	250	200
Samaritans Purse	200	-	200	620
Vine Community	275	-	275	301
Simon Community	-	-	-	130
Cancer Research	140	-	140	-
UCB Word for Today	100	-	100	-
Our Daily Bread	100	-	100	-
Home NI	-	312	312	-
Harvest Gift Day	-	500	500	400
United Appeal	-	8,138	8,138	8,110
World Development Appeal	-	1,193	1,193	1,393
Royal British Legion Poppy Appeal	-	144	144	189
Ministers Discretionary Fund	-	361	361	108
Student Mission Bursary Fund	-	50	50	249
Peru Playgroup Project	-	3,748	3,748	1,425
Rwanda - Aid for Education	-	4,218	4,218	1,275
Moderators Appeal - Ukraine	-	-	-	2,428
Afghanistan Appeal	-	-	-	1,422
Christian Aid / Tearfund	-	2,400	2,400	-
Loose offering	475	-	475	147
Youth Ministry	-	1,161	1,161	2,128
Student Bursary Fund	-	-	-	1,000
	<u>2,920</u>	<u>22,224</u>	<u>25,144</u>	<u>23,124</u>
Governance costs				
Accountants fees	-	-	-	-
Bank charges	1,455	834	2,289	1,810
	<u>1,455</u>	<u>834</u>	<u>2,289</u>	<u>1,810</u>
Organisations				
Ladies Badminton	-	64	64	231
Bowling Club	-	51	51	151
10th Bangor BB	-	4,418	4,418	2,336
Flower Fund	-	119	119	40
Kids Club	-	383	383	241
Parent & Toddlers	-	520	520	682
Turn on the Tap	-	-	-	-
Walking Group	-	30	30	1,015
Circle of Friends	-	2,169	2,169	1,357
Men's Fellowship	-	587	587	-
	<u>-</u>	<u>8,340</u>	<u>8,340</u>	<u>6,055</u>
Total Payments	<u>94,171</u>	<u>124,193</u>	<u>218,364</u>	<u>179,416</u>



Ballycrochan Presbyterian Church a congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105230

Annual report

BALLYCROCHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

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

**BALLYCROCHAN CONGREGATION OF THE PRESBYTERIAN
CHURCH IN IRELAND**

TRUSTEES ANNUAL REPORT

The Trustees present their Annual Report and Financial Statements for the year ended 31st December 2023 including a Statement of Assets and Liabilities as at that date.

REFERENCE AND ADMINISTRATIVE DETAILS

Ballycrochan Congregation of the Presbyterian Church in Ireland
34a Silverbirch Road,
Bangor,
Co. Down.
Registered Charity in Northern Ireland (NIC105230)

CHARITY TRUSTEES

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

Rev. Mark Shaw	Robert Larke
Bill Aiken	Barry Lowry
John Armstrong	Angela Martin
Florence Blair	Jim Patterson
Michael Brackenridge	Brian Payne
Brian Gartland	Evelyn Shaw
Maureen Greer	Tom Shaw
Tom Henry	Isobel Walker
Billy Hyndman	Pat Woods

PRINCIPAL OFFICE BEARERS

Minister	Rev. Mark Shaw
Clerk of Session	Billy Hyndman
Treasurer	Isobel Walker

INDEPENDENT EXAMINER

Mr Jack Crawford, FMAAC
8 Beverley Crescent
Newtownards
BT 23 7UN

BANKERS

First Trust
85 Main Street
Bangor

SOLICITORS

Elizabeth Warden
92 Bowtown Road
Newtownards
BT23 8SL.

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 each month, occasionally with the exception of July and August. 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 (requiring one third or more of the votes cast to be elected) or by the Kirk Session (requiring two thirds or more of the votes cast to be elected).

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. Ballycrochan congregation of the Presbyterian Church has been assigned to the Ards Presbytery of the Presbyterian Church in Ireland. The membership of the Presbytery consists mainly of the active ministers of congregations assigned to it by the General Assembly, ministers who have retired from active duty and an elder appointed by the Kirk Session of the congregation.

The General Assembly

The General Assembly is the supreme court of the Church, representing in one body the whole Church and acting as its supreme legislative, administration and judicial authority, in dealing with all matters brought before it. The General Assembly is normally constituted during the first week in June for worship and to conduct its business. At the end of

business, it is dissolved. The membership of the General Assembly consists mainly of the active ministers of each congregation, retired ministers and a representative elder appointed by the Kirk Session of each congregation.

DESCRIPTION AND PURPOSE

The charitable purpose of the congregation is the advancement of religion. Ballycrochan, a congregation of the 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 its members to play their part in fulfilling God's mission to our world. The congregation's mission is to love God, developing a family ethos and bless Bangor and beyond.

ACTIVITIES AND OBJECTIVES

The congregation met for worship every Sunday and visitors were welcome to join. The Sacrament of the Lord's Supper was observed on several occasions during the year and all those who had been baptized and who had made a profession of faith in the Lord Jesus Christ were admitted to the Lord's Supper. The congregation held regular Bible study meetings, both in person and on-line. In addition, when permitted, a wide range of organisations met. These included:

- Sunday Club
- Bible Class
- Parent and Toddlers
- Craft Class
- Boys' Brigade and Girls' Association
- Discipleship Groups and Men's Bible Study
- Presbyterian Women / Circle of Friends
- Children's Drop-In
- Messy Church
- Kids' Club
- Youth Fellowship

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation met for worship at least once per week on Sundays at 11am, and often on Sunday evenings at 7pm. Some members met on-line for fellowship, to study the scriptures and for prayer.

On the 31st of December 2023 there were 156 communicant members and 208 families connected with the congregations. The average weekly attendance at morning worship was approximately 90. During 2023 we continued to support our community through frequent emails, phone-calls and visits.

Pastoral care

Members of the congregation who were unable to attend church due to sickness or age were visited on a regular basis by the minister, elders or by one of the congregation's pastoral visiting team.

Mission and outreach

- Six areas of mission were recognised and teams set up to develop these. The areas were: Prayer, All - aged focus, Helping, Alive Church, Welcoming, Community focused.
- On February 11th a joint meeting of the Kirk Session and Committee was held and a small group was set up to investigate the options available for the middle building, which was in need of costly repairs. In the subsequent months this group visited other churches where similar problems had been experienced, in an attempt to ascertain the best way forward.
- The Family and Outreach worker introduced several new initiatives, including a Drop-In Centre (for those at the upper stages of Primary School and the first years in secondary school) and a summer Bible School.
- The church continued to support Storehouse (a local charity which delivered free food to those in need). Food was donated by members of the congregation each Sunday and Monday and this was delivered the Storehouse central collection and distribution point. This charity was also supported through the collection of financial donations at the church's Harvest Thanksgiving service.
- In March the old sound desk was gifted to the Central Hall in Bangor.
- A computer was gifted to the church by anonymous donation. This will be used at the sound desk.
- A very successful event to celebrate the Coronation of King Charles attracted between 500 and 600 members of the local community.
- The church's Annual General Meeting was held in May.
- A CSSM outreach was held in conjunction with Ballycrochan Baptists and Silverbirch Evangelical Church. This took place in early August and several hundred children attended.
- A successful sea angling trip for men was organised in July.
- A joint meeting of Kirk Session and Committee was held in November to further develop an understanding of the problems associated with the middle building.
- Bill Aiken took on the role of Designated Officer for the congregation.
- Messy Church (five times a year) and Friday evening Kids' Club (monthly) were enthusiastically attended by around 40 children of primary school age.
- The church was used as a hub for the Samaritan's Purse charity so that Christmas shoeboxes could be collected and then transported overseas.
- Tray bakes were delivered to the staff of both Kilmaine and Ballymagee Primary Schools as an acknowledgement of the work they did in the community.
- Christmas gifts were distributed to those in the congregation who could no longer attend church services.
- A large Christmas tree was erected outside and a community carol service was held in early December.

A number of weekly events were also organised for the members of the congregation and others. These included a parents and toddlers' group, Discipleship Groups and a Friday morning prayer group. There is also a very vibrant Playgroup under the auspices of the church. It meets daily and offers pre-school education.

The congregation supports the United Appeal for Mission, which is a central fund of the Presbyterian Church in Ireland. This fund enables congregations to support the wider mission of the denomination and to do mission and outreach on a denominational basis beyond what the congregation could do on its own. The United Appeal Fund provides financial support for mission 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. The congregation also contributed to the PCI annual World Development Appeal.

Presbytery

Our minister and one of the elders, Bill Aiken, represented Ballycrochan Presbyterian Church at the regular meetings of Presbytery. This provided an important link between the congregations and the wider structures of the church.

General Assembly

The congregation was represented at the 2023 General Assembly, in Belfast, by Bill Aiken.

Property

Numerous fund-raising events were held, ranging from Car Boot sales to soup lunches. New fire doors were installed in the Bradley Hall and the side entrance to the church. New LED lights were also installed in the church.

Organisations

Our buildings were well used by organisations throughout each week of the year:

Monday - The Boys' and Girls' Brigade provided a range of activities each week, including life skills, marching and Bible study.

Tuesday –

- Parent and Toddlers offered a place where people from the local community could come with their children, interact with others, relax and socialize.
- In the evenings a 'Drop – In' centre was established for primary school children.

Wednesday – Women's Badminton Club meets weekly.

Wednesday / Thursday – Guides - provided a range of activities specifically catering for the interests of girls.

Wednesday / Thursday –

- Approximately 60 members of the congregation were involved in a number of Discipleship Group.
- An Alpha course was offered to members of the congregation. This was delivered by the Rev Alvin Little and his wife Linda.

Thursday The Bowling Club met in the church halls each Thursday evening. It catered

mainly for the older members of the congregation and was viewed as a social rather than a competitive activity.

Friday – The Friday Morning Prayer Group met to pray particularly for those in need in the congregation, the local community and beyond.

On the last Friday of each month Kids' Club offered primary school children an opportunity to meet, have fun and learn more about God. On average between 30 and 40 children attended.

Sunday – During the weekly church service a Bible Class and Sunday Club (with approximately 15 members) met. The classes afforded the children an opportunity to learn more about God.

In addition, Monday – Friday, the Playgroup provided facilities for pre-school children, each morning.

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).

The above benefits are delivered locally by the congregation and its members, or are facilitated through presbytery 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 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 including the Weekly Freewill Offering. There were 84 Freewill Offering contributors during 2023 donating a total of £ 69,620 compared with £68,262 in 2022. Total Income of the congregation during the year (excluding organisations) was £84,132 compared to £82,600 in 2022.

STATEMENT OF TRUSTEE RESPONSIBILITIES

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

As the congregation's total income does not exceed £250,000, the Trustees have elected under Section 64(3) of the Charities Act (Northern Ireland) 2008 to prepare a receipts and payment account and a statement of assets and liabilities.

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

Approved by the Kirk Session at a meeting on 9th April, 2024 and signed on its behalf by:



Minister
9/4/24



Tom Henry
9/4/24

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

This independent report is included with the attached financial report.

**STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)
for the year ended 31 December 2019**

	Not e	Unrestrict ed Funds	Restrict ed Funds	Endowme nt Funds	Total 2018	Total 2019
		£	£	£	£	£
Receipts						
Donations and legacies	2					
Charitable activities	3					
Other trading activities	4					
Investment Income	5					
Other	6					
		-----	-----	-----	-----	-----
					--	
Sale of Investments						
Sale of fixed assets						
Loans Received						
		-----	-----	-----	-----	-----
					--	
Total Receipts						
		-----	-----	-----	-----	-----
					--	
Payments						
Raising funds	7					
Charitable activities	8					
Investment costs						
Other	9					
		-----	-----	-----	-----	-----
					--	
Purchase of Investments						
Purchase of fixed assets						
Loan Repayments						
		-----	-----	-----	-----	-----
					--	
Total Payments						
		-----	-----	-----	-----	-----
					--	
Net receipts / (payments)						

Transfers between funds						
		-----	-----	-----	-----	-----
Net movement in funds					--	
Funds brought forward						
		-----	-----	-----	-----	-----
Funds carried forward	12					
		=====	=====	=====	=====	=====
					==	

STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)
for the year ended 31 December 2019

As at 31 December 2019

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2018	Total Funds 2019
	£	£	£	£	£
Funds Reconciliation					
Bank and Cash at start of year					
Net movement in funds					
	-----	-----	-----	-----	-----
Bank and Cash at end of year					
	=====	=====	=====	=====	=====
				=	=
Bank & Cash Balances					
Bank Deposit Accounts					
Bank Current Accounts					
Cash in Hand					
				-----	-----
				=====	=====
				=	=
Other Assets					
Fixed Assets – Note 10					
• Church Premises					
• Fixtures, Fittings & Equipment					
• Vehicles					
Investments – Note 11					
Gift Aid receivable on					

donations					
Enter details of any other assets					
				-----	-----
				=====	=====
				=	=
Liabilities					
Loans					
Enter details of any other liabilities					
Other					
				-----	-----
				=====	=====
				=	=

Approved by the Kirk Session at a meeting on 13/10/20 and signed on its behalf by

[Name]

[Name]

[Date]

[Date]

NOTES TO THE ACCOUNTS

31 December 2019

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

As the total income of the congregation is less than £250,000 the congregation have elected in accordance with the provisions in The Charities (Accounts and Reports Regulations (Northern Ireland) 2015 to prepare its accounts on a receipts and payments basis.

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.

2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2018	Total 2019
	£	£	£	£	£
Recorded giving:					
Loose collections					
Donations and gifts					
Gift Aid					
Legacies and bequest					
	-----	-----	-----	-----	-----
	-----	-----	-----	-----	-----

NOTES TO THE ACCOUNTS

31 December 2019

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2018	Total 2019
	£	£	£	£	£
Income from charitable activities					
Fees from weddings and funerals					
Fundraising events					
Membership fees					
Grants					
	-----	-----	-----	-----	-----
	-----	-----	-----	-----	-----

4. OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2018	Total 2019
	£	£	£	£	£
Letting of premises					
Trading income					
	-----	-----	-----	-----	-----
	-----	-----	-----	-----	-----

5. INVESTMENT INCOME

	Unrestrict ed Funds	Restrict ed Funds	Endowmen t Funds	Total 2018	Total 2019
	£	£	£	£	£
Deposit interest					
General Investment Fund					
Rents investment properties					
Other investment income					
	-----	-----	-----	-----	-----
	-----	-----	-----	-----	-----

NOTES TO THE ACCOUNTS (cont'd)
31 December 2019

6. OTHER INCOME

	Unrestrict ed Funds	Restricted Funds	Endowment Funds	Total 2018	Total 2019
	£	£	£	£	£
Insurance claims					
Other income					
	-----	-----	-----	-----	-----
	-----	-----	-----	-----	-----

7. RAISING FUNDS

	Unrestrict ed Funds	Restricted Funds	Endowmen t Funds	Total 2018	Total 2019
	£	£	£	£	£
FWO envelopes					
Fundraising events					
	-----	-----	-----	-----	-----
	-----	-----	-----	-----	-----

8. CHARITABLE ACTIVITIES

	Unrestrict ed	Restrict ed	Endowmen	Total	Total
--	--------------------------	------------------------	-----------------	--------------	--------------

	d Funds	d Funds	t Funds	2018	2019
	£	£	£	£	£
General Assembly Assessments					
Presbytery fees					
Ministry and support staff costs					
Congregational running expenses					
Donations to Missions and charities					
Governance costs					
	-----	-----	-----	-----	-----
				-	
	-----	-----	-----	-----	-----
				-	

NOTES TO THE ACCOUNTS (cont'd)
31 December 2019

9. OTHER EXPENDITURE

	Unrestrict ed Funds	Restricted Funds	Endowmen t Funds	Total 2018	Total 2019
	£	£	£	£	£
Investment properties expenses					
	-----	-----	-----	-----	-----
	-----	-----	-----	-----	-----

10. FIXED ASSETS

The congregation owns the Church premises situated at [address of property] and the associated fixtures, fittings, plant and machinery. These have an insurance value of £[enter amount at last renewal date].

11. INVESTMENTS

The congregation has the following investments. Amounts are shown at market valuation.

				2018	2019
				£	£
General Investment Fund					
Property					
Other investments					

				-----	-----
				-----	-----

NOTES TO THE ACCOUNTS (cont'd)

31 December 2019

12. FUND BALANCES

Fund	Balance at start	Receipts	Payment	Surplus / (Deficit)	Transfer	Balance at end
	£	£	£	£	£	£
Unrestricted Funds						
[Name of Fund]						
[Name of Fund]						
	-----	-----	-----	-----	-----	-----
	-----	-----	-----	-----	-----	-----
Restricted Funds						
[Name of Fund]						
[Name of Fund]						
[Name of Fund]						
[Name of Fund]						
[Name of Fund]						
	-----	-----	-----	-----	-----	-----
	-----	-----	-----	-----	-----	-----
Endowment Funds						
[Name of Fund]						
[Name of Fund]						
[Name of Fund]						
[Name of Fund]						
[Name of Fund]						
	-----	-----	-----	-----	-----	-----
	-----	-----	-----	-----	-----	-----
Total						
	-----	-----	-----	-----	-----	-----

Ballycrochan Presbyterian Church a congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105230

Annual return

**Independent examiner's report to the charity trustees of
Ballycrochan Presbyterian Church**

I report on the accounts of Ballycrochan Presbyterian Church for the year ended 31 December 2023. Charity Number CCNI105230.

Respective responsibilities of charity trustees and examiner

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the Charities Act (Northern Ireland) 2008. 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 Commission under section 65(9)(b) of the Charities Act
- state whether particular matters have come to my attention.

Basis of independent examiner's report

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

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

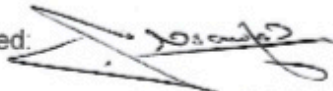
My role is to state whether any material matters have come to my attention giving me cause to believe:

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

Independent examiner's statement

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

Signed:



Name: Andrew Crawford FMAAT

Address: 8 Beverley Crescent, Newtownards, County Down BT23 7UN

Date: 14th May 2024

Ballycrochan Presbyterian Church a congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105230

Accounts

BALLYCROCHAN PRESBYTERIAN CHURCH

Accounts

Year ended 31 December 2022

Charity Number 105230



**Ballycrochan
Presbyterian
Church**

**Awakened and
transformed by
the love of Jesus**

BALLYCROCHAN PRESBYTERIAN CHURCH
Statement of Financial Activities (Receipts & Payments Account)
Year ended 31 December 2022

	<i>Notes</i>	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
Receipts						
Donations & legacies	2	87,540	71,362	-	158,903	158,820
Charitable Activities	3	4,700	6,164	-	10,864	7,060
Other trading Activities	4	-	180	-	180	225
Investment Income	5	396	27	-	423	381
Other	6	1,985	19,867	-	21,851	5,870
		94,620	97,600	-	192,220	172,356
Sale of Investments		-	-	-	-	-
Sale of fixed assets		-	-	-	-	-
Loans Received		-	-	-	-	-
		-	-	-	-	-
Total Receipts		94,620	97,600	-	192,220	172,356
Payments						
Raising funds	7	542	227	-	769	583
Charitable activities	8	86,117	92,529	-	178,647	116,927
Investment costs / other	9	-	-	-	-	-
Total Payments		86,660	92,756	-	179,416	117,510
Net receipts / (payments)		7,961	4,843	-	12,804	54,846
Transfers between funds - in		1,251	12,534		13,785	21,698
- out		(5,911)	(7,874)		(13,785)	(21,698)
Net movement in funds		3,301	9,503	-	12,804	54,846
Funds brought forward		92,733	77,446		170,179	115,333
Funds carried forward		96,034	86,949	-	182,983	170,179

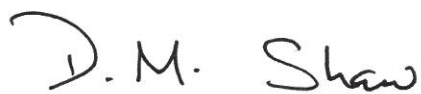
BALLYCROCHAN PRESBYTERIAN CHURCH

Statement of Assets & Liabilities

Year ended 31 December 2022

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
CURRENT ASSETS					
Bank & cash Balances					
No 1 account	96,034	3,329	-	99,363	94,235
No 2 account	-	43,844	-	43,844	39,332
No 3 account	-	25,124	-	25,124	26,141
Organisations	-	14,652	-	14,652	10,470
	96,034	86,949	-	182,983	170,179
NET CURRENT ASSETS	96,034	86,949	-	182,983	170,179
NET ASSETS				182,983	170,179
FUNDS					
Unrestricted Funds				96,034	92,733
Restricted Funds				72,297	66,976
Organisation Funds				14,652	10,470
				182,983	170,179

Approved by the Kirk Session at a meeting on 21st May 2023 and signed on its behalf by:



Rev Mark Shaw
Minister



Mrs Isobel Walker
Treasurer

BALLYCROCHAN PRESBYTERIAN CHURCH

Notes to the Accounts

Year ended 31 December 2022

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act (Northern Ireland) 2008.

BASIS OF PREPARATION

The accounts are prepared on a strict Receipts and Payments basis. Bank and Cash balances are the only Assets included in the Assets and Liabilities Statement.

FUND ACCOUNTING

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Designated funds are unrestricted funds earmarked by the trustee for particular future project or commitment.

2. DONATIONS AND LEGACIES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
Recorded giving	71,604	47,352		118,956	116,299
Loose collections	841	-		841	311
Donations & gifts	-	12,401		12,401	9,592
Gift Aid	15,095	11,610		26,705	32,618
Legacy & bequests				-	
	87,540	71,362	-	158,903	158,820

BALLYCROCHAN PRESBYTERIAN CHURCH

Notes to the Accounts

Year ended 31 December 2022

3. CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
Fees from weddings and funerals				-	-
Fundraising events	-	5,164		5,164	5,126
Membership fees				-	-
Grants	4,700	1,000		5,700	1,934
	4,700	6,164	-	10,864	7,060

4. OTHER TRADING ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
NITB - donation for use of premises	-	180		180	225
	-	180	-	180	225

5. INVESTMENT INCOME

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
Deposit interest		27		27	-
Other investment income	396			396	381
	396	27	-	423	381

6. OTHER INCOME

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
Insurance claims	-	5,894		5,894	781
Other income	1,985	2,640		4,625	597
Organisations income	-	11,333		11,333	4,492
	1,985	19,867	-	21,851	5,870

BALLYCROCHAN PRESBYTERIAN CHURCH

Notes to the Accounts

Year ended 31 December 2022

7. RAISING FUNDS

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
FWO Envelopes	542	-	-	542	583
Fundraising events	-	227	-	227	-
	542	227	-	769	583

8. CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
General Assembly Assessment	8,309	-	-	8,309	8,594
Presbtery Fees	687	-	-	687	687
Ministry & Support Staff costs	61,721	8,646	-	70,368	6,045
Congregational running expenses	10,229	58,065	-	68,294	73,264
Donations to Missions & charities	3,999	19,126	-	23,124	21,802
Governance costs	1,172	638	-	1,810	2,744
Organisations	-	6,055	-	6,055	3,792
	86,117	92,529	-	178,647	116,928

9. OTHER EXPENDITURE

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

10. INVESTMENTS

Investments have been made through the Presbyterian Church in Ireland (PCI) on behalf of 3 bequest funds (2 restricted and 1 unrestricted). The current value of these investments is advised by the PCI. As these investments are non-cash items, the values and movements thereon are not included in the accounts. The movements during the year and the balances at the year end are:

	Dec-22	Dec-21	Loss in value
Shareholding in General Investment Fund	£17,916	£19,521	-£1,605

BALLYCROCHAN PRESBYTERIAN CHURCH

Notes to the Accounts

Year ended 31 December 2022

11. PLAYGROUP

The Ballycrochan Playgroup organisation is under the umbrella of Ballycrochan Church but, as it is a separate organisation, its receipts and payments are not included within the accounts of the Church, but are disclosed below.

	As at 01-Jan-22	Income	Expenditure	As at 31-Dec-22
Ballycrochan Playgroup	39,188	122,037	(122,211)	39,014

BALLYCROCHAN PRESBYTERIAN CHURCH

Summary of Funds Year ended 31 December 2022

	Income	Transfers in	Expenditure	Transfers Out	Net	Opening Balance	Closing Balance
Unrestricted Funds							
General Fund	87,041	1,251	(86,106)	(2,199)	(13)	80,747	80,734
Easter Development Fund	6,179		(350)	(2,515)	3,314	11,986	15,300
Deane WJ Bequest	78			(78)	-	-	-
Loose Offering	1,004		(147)	(857)	-	-	-
Bob Walker Invest	262			(262)	-	-	-
Flower box	56		(56)		-	-	-
	94,620	1,251	(86,660)	(5,911)	3,301		
Restricted Congregational Property Funds							
Kitchen Refurb					-	518	518
Property/Building Fund	57,499	4,518	(57,505)		4,512	38,815	43,326
Harvest	4,138		(400)	(3,738)	-	-	-
	61,637	4,518	(57,905)	(3,738)	4,512		
Restricted Congregational Mission & Charity Funds							
United Appeal	7,411	699	(8,110)	-	-	-	-
	7,411	699	(8,110)	-	-		
World Development Appeal	1,393		(1,393)		-	-	-
Peru Playgroup	3,057	131	(1,425)		1,763	14	1,776
British Legion Poppy Appeal	189		(189)		-	-	-
Afghanistan Appeal	1,422		(1,422)		-	-	-
Rwanda - Aid for Education	1,473	131	(1,275)		329	10	339
Moderators Appeal - Ukraine	2,428		(2,428)		-	-	-
	9,960	262	(8,130)	-	2,092		
Other Restricted Congregational Funds							
Ministers Discretionary	633		(108)		525	750	1,275
Student Bursary Fund			(249)		(249)	435	186
Youth Ministry	88	1,500	(2,128)		(541)	293	247
Hospitality Fund (formerly Wedding & Funeral Fund)	-				-	-	-
No3 Development Fund	5,813	3,040	(9,870)		(1,018)	26,141	25,124
Easter Development Outreach	525	2,515		(3,040)	-	-	-
Herald	165		(165)		-	-	-
	7,223	7,055	(12,521)	(3,040)	(1,283)		
Organisations see below	11,333		(6,055)	(1,096)	4,182	10,470	14,652
	192,185	13,785	(179,380)	(13,785)	12,804	170,179	182,983

	Opening Balance	Receipts	Payments	Donations to the church	Closing Balance
Ladies Badminton	48	308	(231)	(80)	44
Bowling Club	617	335	(151)	(200)	601
10th Bangor BB	8,759	5,530	(2,336)	(300)	11,653
Flower Fund	131	54	(40)		145
Kids Club	42	269	(241)		70
Parent & Toddlers	362	1,233	(682)	(150)	763
Turn on the Tap	237	265			502
Walking Group	12	1,033	(1,015)		30
Circle of Friends	224	1,980	(1,357)	(50)	797
Mens Fellowship	39	326		(316)	48
	10,470	11,333	(6,055)	(1,096)	14,652

BALLYCROCHAN PRESBYTERIAN CHURCH

Independent Examiners Report to the Independent Examiner's Report to the Trustee of Ballycrochan Presbyterian Church Year ended 31 December 2022

I report to the trustee on my examination of the financial statements of Ballycrochan Presbyterian Church for the year ended 31 December 2022.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's financial statements as carried out under section 65 of the 2008 Act. In carrying out my examination I have followed the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the 2008 Act.

Independent examiner's statement

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:

- 1 accounting records were not kept as required by with section 63 of the 2008 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of the 2008 Act; or
- 4 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 an independent examination.

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

Independent Examiner

BALLYCROCHAN PRESBYTERIAN CHURCH

APPENDIX 1 - Detailed Income

Year ended 31 December 2022

	2022			2021
	£	£	£	£
Recorded Givings	Unrestricted	Restricted	Total	Total
Freewill Offering - Envelopes	39,958	-	39,958	42,277
Freewill Offering - Standing Orders	28,304	-	28,304	24,138
Easter Gift Day / Easter Development	2,515	420	2,935	4,115
Property & Maintenance - Envelopes	-	16,127	16,127	16,763
Property & Maintenance - Standing Orders	-	8,000	8,000	7,060
Harvest Gift Day	-	3,402	3,402	4,570
Worship resources	-	-	-	340
Afghanistan Appeal	-	1,187	1,187	-
United Appeal - Envelopes	-	2,827	2,827	3,424
United Appeal - Standing Orders	-	3,180	3,180	3,145
World Development Appeal	-	1,120	1,120	675
Peru Playgroup Project	-	2,802	2,802	2,361
Rwanda - Aid for Education	-	1,236	1,236	2,161
Rwanda - Medical Insurance	-	30	30	20
Royal British Legion Poppy Appeal	-	189	189	98
Ministers Discretionary Fund	-	501	501	207
Student Mission Bursary Fund	827	-	827	-
Moderator Appeal - Ukraine	-	1,662	1,662	255
Development Fund nominal	-	470	470	490
Development Fund Standing Order	-	4,200	4,200	4,200
	71,604	47,352	118,956	116,299
Loose Collections				
Loose Offering	841	-	841	311
	841	-	841	311
Donations & gifts				
Donations to No1 account	-	-	-	400
Donation for roof repair	-	36	36	46
Donations to No2 account	-	3,200	3,200	-
Youth Ministry	-	70	70	6
Hospitality Fund	-	344	344	-
Heat & light contribution	-	8,750	8,750	9,140
	-	12,401	12,401	9,592
Gift Aid				
Freewill Offering - Gift Aid	14,338	-	14,338	17,097
Loose Offering - Gift Aid	163	-	163	36
Easter Gift Day - Gift Aid	594	105	699	1,558
Property & Maintenance - Gift Aid	-	6,329	6,329	7,586
Harvest Gift Day - Gift Aid	-	736	736	944
United Appeal - Gift Aid	-	1,404	1,404	1,895
Afghanistan Appeal - Gift Aid	-	235	235	-
World Development Appeal - Gift Aid	-	273	273	20
Peru Playgroup Project - Gift Aid	-	254	254	843
Rwanda - Aid for Education - Gift Aid	-	207	207	432
Ministers Discretionary Fund - Gift Aid	-	132	132	149
Moderator Appeal Ukraine - Gift Aid	-	766	766	755
Youth Ministry - Gift Aid	-	18	18	-
Development Fund Gift Aid	-	1,151	1,151	1,303
	15,095	11,610	26,705	32,618
Fundraising events				
Fund Raising Event Income	-	5,164	5,164	5,126
	-	5,164	5,164	5,126

Grant Income

PCI Community Outreach worker	4,700	-	4,700	-
Jubilee grant	-	1,000	1,000	-
Furlough income	-	-	-	1,934
	4,700	1,000	5,700	1,934

Letting of premises

Blood Transfusion	-	180	180	225
	-	180	180	225

Investment Income

Interest on No3 bank account	-	27	27	-
Interest from W J Deane Bequest	78	-	78	75
George Thompson Bequest Interest	56	-	56	54
Interest from Bob Walker Bequest	262	-	262	252
	396	27	423	381

Insurance Claim

Insurance credit received	-	237	237	-
Insurance claim received	-	5,657	5,657	781
	-	5,894	5,894	781

Other Income

Presbyterian Herald	-	165	165	-
Simon Community	130	-	130	-
Ministry Outreach	-	-	-	65
Church Weekend Event	100	475	575	-
Donation towards printing & stationery	-	-	-	20
Refund from Power NI	-	2,000	2,000	-
Bank refund	36	-	36	-
Vine Community	245	-	245	220
Refund from BT	-	-	-	113
North Down Storehouse	1,245	-	1,245	100
Bookstall	229	-	229	79
	1,985	2,640	4,625	597

Organisations

Ladies Badminton	-	308	308	200
Bowling Club	-	335	335	146
10th Bangor BB	-	5,530	5,530	2,156
Flower Fund	-	54	54	58
Kids Club	-	269	269	-
Parent & Toddlers	-	1,233	1,233	368
Turn on the Tap	-	265	265	208
Walking Group	-	1,033	1,033	90
Circle of Friends	-	1,980	1,980	1,029
Mens Fellowship	-	326	326	239
	-	11,333	11,333	4,492

Total Receipts

94,620	97,600	192,220	172,356
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BALLYCROCHAN PRESBYTERIAN CHURCH

APPENDIX II - Detailed Expenditure

Year ended 31 December 2022

	2022			2021
	£	£	£	£
	Unrestricted	Restricted	Total	Total
Raising Funds				
Church Envelopes	542	-	542	583
Fundraising activities		227	227	-
	542	227	769	583
General Assembly Assessment				
Central Ministry Fund	2,710	-	2,710	2,975
Retired Ministers Fund	-	-	-	-
Widows of Ministers Fund	564	-	564	682
Incidental Fund	2,089	-	2,089	2,293
Prolonged Disability Fund	451	-	451	496
Sick Supply Fund	34	-	34	50
Church House Extension	1,129	-	1,129	1,302
Ministerial Development Fund	259	-	259	322
Student Bursary Fund	1,073	-	1,073	434
	8,309	-	8,309	8,554
Presbytery Fees				
Ards Presbytery - Incidental Fund	687	-	687	687
	687	-	687	687
Ministry & Support Staff costs				
Ministerial Stipend	34,154	-	34,154	-
PCI Ministerial Car Allowance	3,757	-	3,757	-
PCI Ministerial Duties Allowance	2,505	-	2,505	-
PCI E'ers NIC on Ministerial Allowance	911	-	911	-
National Insurance	3,654	-	3,654	-
Pension Fund	8,197	-	8,197	-
Ministers mileage	335	-	335	-
Ministers expenses	125	-	125	-
Other Support Staff - administrator	7,912	-	7,912	6,045
C.O.W. - Salary		8,027	8,027	-
C.O.W. - Mileage & expenses		619	619	-
PCI Apprenticeship Levy	171	-	171	-
	61,721	8,646	70,368	6,045
Congregational running expenses				
Pulpit Supply	607	-	607	3,891
Vacancy convener	915	-	915	9,295
Organist	-	-	-	35
Worship Resources (incl website)	342	-	342	1,404
Ministry Outreach (including local outreach)	538	213	751	440
Copyright & licences	1,095	-	1,095	1,043
Church weekend 2022	-	215	215	370
In-House Church Weekend		354	354	-
Gift to helpers	723	100	823	573
Petty cash float	184	-	184	165
Stationery	828	-	828	422
Photocopier maintenance	1,594	-	1,594	538
Data protection fee	35	-	35	35
Telephone	752	-	752	585
TV Licence	159	-	159	159

Church Computers	612	-	612	80
George Thompson Bequest to Flower Fund	56	-	56	54
Advertising	1,270	286	1,556	-
Presbyterian Herald Magazine	-	165	165	-
Caretaker Salary	-	9,792	9,792	8,839
Repairs - Church	-	6,498	6,498	6,917
Repairs - Halls	-	2,627	2,627	2,793
Repairs - SPU	-	11	11	374
Repairs - Manse	-	849	849	2,439
Repairs - Equipment	-	281	281	600
Hall Roof Repairs	-	450	450	-
Repairs - Grounds	-	375	375	170
Electricity	-	10,845	10,845	2,124
Gas	-	6,271	6,271	4,180
Insurance	-	5,285	5,285	5,022
Training	-	83	83	-
Rates/Ground rent (manse)	-	993	993	898
Water	-	504	504	1,800
Catering	-	88	88	298
Furnishing & Equipment - Church	479	2,727	3,207	15,341
Furnishing & Equipment - Office	-	1,048	1,048	-
Furnishing & Equipment - SPU	-	379	379	-
Furnishing & Equipment - Halls	-	240	240	-
Furnishing & Equipment - Grounds	-	1,076	1,076	-
Removal costs	-	500	500	-
Cleaning Materials	-	904	904	1,172
Entertainment Licence for Hall Buildings	-	-	-	50
Gardener	-	1,980	1,980	950
Cleaner	-	-	-	12
Hospitality Fund (formerly Wedding & Funeral)	-	502	502	195
Food Ministry	-	91	91	-
Jubilee Celebration Event	-	1,864	1,864	-
Christmas Tree Event	-	433	433	-
Ministry Development	-	35	35	-
PCI - Ground Rent (church)	40	-	40	40
	10,229	58,065	68,294	73,304

Donations to Missions & charities

Scripture Union	200	-	200	200
North Down Storehouse	1,300	-	1,300	125
Air Ambulance	100	-	100	-
Presbyterian Children's Society	200	-	200	200
Samaritans Purse	620	-	620	1,000
Vine Community	301	-	301	275
Simon Community	130	-	130	-
Easter Gift Day / Easter Development	-	-	-	500
Harvest Gift Day	-	400	400	-
United Appeal	-	8,110	8,110	7,867
World Development Appeal	-	1,393	1,393	695
Royal British Legion Poppy Appeal	-	189	189	98
Ministers Discretionary Fund	-	108	108	387
Student Mission Bursary Fund	-	249	249	50
Peru Playgroup Project	-	1,425	1,425	4,801
Rwanda - Aid for Education	-	1,275	1,275	2,924
Moderators Appeal - Ukraine	-	2,428	2,428	1,010
Afghanistan Appeal	-	1,422	1,422	-
Loose offering	147	-	147	-
World in Need	-	-	-	500
Youth Ministry	-	2,128	2,128	1,170
Student Bursary Fund	1,000	-	1,000	-
	3,999	19,126	23,124	21,802

Governance costs

Accountants fees	-	-	-	900
Bank charges	1,172	638	1,810	1,844
	1,172	638	1,810	2,744

Organisations

Ladies Badminton	-	231	231	6
Bowling Club	-	151	151	28
10th Bangor BB	-	2,336	2,336	1,304
Flower Fund	-	40	40	-
Kids Club	-	241	241	-
Parent & Toddlers	-	682	682	461
Turn on the Tap	-	-	-	-
Walking Group	-	1,015	1,015	1,118
Circle of Friends	-	1,357	1,357	876
Mens Fellowship	-	-	-	-
	-	6,055	6,055	3,792
Total Payments	86,660	92,756	179,416	117,510

Ballycrochan Presbyterian Church a congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105230

Annual report

BALLYCROCHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

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

CHURCH IN IRELAND

TRUSTEES ANNUAL REPORT

The Trustees present their Annual Report and Financial Statements for the year ended 31st December 2022 including a Statement of Assets and Liabilities as at that date.

REFERENCE AND ADMINISTRATIVE DETAILS

Ballycrochan Congregation of the Presbyterian Church in Ireland
34a Silverbirch Road,
Bangor,
Co. Down.
Registered Charity in Northern Ireland (NIC105230)

CHARITY TRUSTEES

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

Rev. Mark Shaw	Robert Larke
Bill Aiken	Barry Lowry
John Armstrong	Jim Angela Martin Patterson
Florence Blair	Brian Payne
Michael Brackenridge	Evelyn Shaw
Brian Gartland	Tom Shaw
Maureen Greer	Isobel Walker
Tom Henry	Pat Woods
Billy Hyndman	

PRINCIPAL OFFICE BEARERS

Minister	Rev. Mark Shaw
Clerk of Session	Billy Hyndman
Treasurer	Isobel Walker

INDEPENDENT EXAMINER

Mr Jack Crawford, FMAAC
8 Beverley Crescent
Newtownards
BT 23 7UN

BANKERS

First Trust
85 Main Street
Bangor

SOLICITORS

Elizabeth Warden
92 Bowtown Road
Newtownards
BT23 8SL.

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 each month, occasionally with the exception of July and August. 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 (requiring one third or more of the votes cast to be elected) or by the Kirk Session (requiring two thirds or more of the votes cast to be elected).

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. Ballycrochan congregation of the Presbyterian Church has been assigned to the Ards Presbytery of the Presbyterian Church in Ireland. The membership of the Presbytery consists mainly of the active ministers of congregations assigned to it by the General Assembly, ministers who have retired from active duty and an elder appointed by the Kirk Session of the congregation.

The General Assembly

The General Assembly is the supreme court of the Church, representing in one body the whole Church and acting as its supreme legislative, administration and judicial authority, in dealing with all matters brought before it. The General Assembly is normally constituted during the first week in June for worship and to conduct its business. At the end of

business, it is dissolved. The membership of the General Assembly consists mainly of the active ministers of each congregation, retired ministers and a representative elder appointed by the Kirk Session of each congregation.

DESCRIPTION AND PURPOSE

The charitable purpose of the congregation is the advancement of religion. Ballycrochan, a congregation of the 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 its members to play their part in fulfilling God's mission to our world. The congregation's mission is to love God, developing a family ethos and bless Bangor and beyond.

ACTIVITIES AND OBJECTIVES

The congregation met for worship every Sunday and visitors were welcome to join. When we were unable to meet together, we conducted services and meetings on-line. The Sacrament of the Lord's Supper was observed on several occasions during the year and all those who had been baptized and who had made a profession of faith in the Lord Jesus Christ were admitted to the Lord's Supper. The congregation held regular Bible study meetings, both in person and on-line. In addition, when permitted, a wide range of organisations met. These included:

- Sunday Club
- Bible Class
- Parent and Toddlers
- Craft Class
- Boys' Brigade and Guides
- Wyldlife (January - June)
- Discipleship Groups and Men's Bible Study
- Presbyterian Women / Circle of Friends
- Children's Drop-In
- Messy Church
- Kids' Club
- Youth Fellowship

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation met for worship at least once per week on Sundays at 11am, and often on Sunday evenings at 7pm. When we were not able to meet in person, because of the pandemic, we conducted services on-line. Similarly, when members could not meet together for fellowship, to study the scriptures or for a time of prayer these were continued on-line.

On the 31st of December 2022 there were 164 communicant members and 235 families connected with the congregations. The average weekly attendance at morning worship, when we were able to meet in church, was approximately 100. During 2022 we continued to support our community through frequent emails, phone-calls, visits and the distribution of free food.

Pastoral care

Members of the congregation who were unable to attend church due to sickness or age were visited on a regular basis by the minister, Elders or by one of the congregation's pastoral visiting team. This support was even more important during the pandemic when Elders contacted the members regularly and provided them with services such as doing shopping, collecting prescriptions etc.

Mission and outreach

- In January our new minister, Rev Mark Shaw was installed. This event engendered a great atmosphere of blessing, celebration and anticipation and his installation was well attended, both by the congregation and local dignitaries.
- The distribution of free food and food with a 'near to sell-by date' has continued, with food being collected from local supermarkets each Monday and distributed at the church on Monday evenings and Tuesday mornings.
- The church also continued to support Storehouse (a local charity which delivered free food to those in need). Food was donated by members of the congregation each Sunday and Monday and this was delivered to the central collection and distribution point, which was organised by Storehouse. This charity was also supported through the collection of financial donations at the church's Harvest Thanksgiving service.
- Unfortunately, the Church Weekend had to be cancelled, as a number of staff in the Hostel had contracted Covid. Instead, an 'in-house' event was held in May and the Youth Fellowship organised their own 'weekend' in the church halls.
- Bibles were presented to all P1 and Year 8 children in December.
- The process to employ a Family and Outreach worker was completed in August and Ben Cavan became not only a new member of staff but also a member of the church.
- In recognition of the problems associated with domestic abuse Ballycrochan Presbyterian Church agreed to act as a 'Safe Place' where abuse victims could be put in touch with those with specialist knowledge in this area. Mark Shaw, Renée McCracken and Tom Henry undertook on-line training to facilitate this ministry.
- A new Church Committee was elected in May. Karen Cardy became the Chair and Heather Lowry accepted the role of Congregational Secretary.
- The church's Annual General Meeting was held in May.
- A very successful event to celebrate the Jubilee of Queen Elizabeth was organised in June.
- For the first time since the on-set of Covid a CSSM outreach was held in conjunction with Ballycrochan Baptists and Silverbirch Evangelical Church. This took place in early August.
- Messy Church (once per term) and Friday evening Kids' Club (monthly) were re-introduced in the Autumn term.

- A 'Drop-In' centre for those at the upper stages of Primary School and the first years in secondary school was introduced. This operated on a weekly basis.
- Once again, the church was used as a hub for the Samaritan's Purse charity in November, when Christmas shoeboxes were collected and subsequently transported overseas.
- Tray bakes were delivered to the staff of both Kilmaine and Ballymagee Primary Schools as an acknowledgement of the work they did in the community.
- A very successful Christmas Tree event was held in the week before Christmas. This involved a large tree outside and a community carol event and an assortment of trees inside the church.

When possible, a number of weekly events were also organised for the members of the congregation and others. These included a parents and toddlers' group, Discipleship Groups and a Friday morning prayer group. In addition, the Walking Group organised regular events including a weekend away. There is also a very vibrant Playgroup under the auspices of the church. It meets daily and offers pre-school education.

The congregation supports the United Appeal for Mission, which is a central fund of the Presbyterian Church in Ireland. This fund enables congregations to support the wider mission of the denomination and to do mission and outreach on a denominational basis beyond what the congregation could do on its own. The United Appeal Fund provides financial support for mission 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. The congregation also contributed to the PCI annual World Development Appeal.

Presbytery

Our minister and one of the elders, Bill Aiken, represented Ballycrochan Presbyterian Church at the regular meetings of Presbytery. This provided an important link between the congregations and the wider structures of the church.

General Assembly

The congregation was represented at the 2022 General Assembly, in Belfast, by Tom Henry.

Property

- A new gas metre and new time clocks were fitted in the church. New speakers for the sound system were purchased for the church.
- A major water leak was discovered in the sub-floor of the vestibule, resulting in substantial refurbishment.
- The cooker in the SPU has been replaced.
- In May Gary Davidson took on the role of Fire Warden.
- Numerous fund-raising events were held, ranging from Car Boot sales to soup lunches.
- A new power outlet was installed adjacent to the carpark in front of the church.

Organisations

Our buildings were well used by organisations throughout each week of the year:

Monday - The Boys Brigade – provides a range of activities each week, including life skills, marching and Bible study.

Tuesday – Parent and Toddlers A place where people from the local community could come with their children, interact with others, relax and socialize. In the evenings (Jan – June) Wyldlife offered activities for primary school children.

Wednesday – Women’s Badminton Club met weekly.

Wednesday/Thursday – Guides - provided a range of activities specifically catering for the interests of the girls. The Guides also organised and delivered a service in the church.

Wednesday/Thursday – Approximately 60 members of the congregation were involved in a number of Discipleship Group. These groups largely followed a curriculum that extended the preaching of the previous Sunday’s teaching by the minister.

Thursday The Bowling Club met in the church halls each Thursday. It catered mainly for the older members of the congregation and was viewed as a social rather than a competitive activity.

Friday – The Friday Morning Prayer Group met to pray particularly for the local community. Tea and coffee were provided.

On the last Friday of each month Kids’ Club offered primary school children an opportunity to meet, have fun and learn more about God. Between 30 and 40 children attended.

Sunday – During the weekly service a Bible Class and Sunday Club (with 15 members) met. The classes afforded the children an opportunity to learn more about God.

In addition, Monday – Friday, the Playgroup provided facilities for pre-school children, each morning.

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).

The above benefits are delivered locally by the congregation and its members, or are facilitated through presbytery 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 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 including the Weekly Freewill Offering. There were xxx Freewill Offering contributors during 2022 donating a total of £ xxxx compared with £xxx in 2021. Total Income of the congregation during the year (excluding organisations) was £xxx compared to £159189 in 2021.

STATEMENT OF TRUSTEE RESPONSIBILITIES

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

As the congregation's total income does not exceed £250,000, the Trustees have elected under Section 64(3) of the Charities Act (Northern Ireland) 208 to prepare a receipts and payment account and a statement of assets and liabilities.

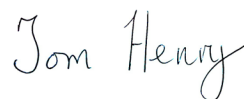
The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the congregation's transactions and disclose with reasonable accuracy at any time its financial position. They are also responsible for safeguarding the assets of the congregation and hence for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

Approved by the Kirk Session at a meeting on xx th xx, 2023 and signed on its behalf by:



Minister

x/x/23



Tom Henry

x/x/23

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

This independent report is included with the attached financial report.

**STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)
for the year ended 31 December 2019**

	Not e	Unrestrict ed Funds	Restrict ed Funds	Endowme nt Funds	Total 2018	Total 2019
		£	£	£	£	£
Receipts						
Donations and legacies	2					
Charitable activities	3					
Other trading activities	4					
Investment Income	5					
Other	6					
		-----	-----	-----	-----	-----
					--	
Sale of Investments						
Sale of fixed assets						
Loans Received						
		-----	-----	-----	-----	-----
					--	
Total Receipts						
		-----	-----	-----	-----	-----
					--	
Payments						
Raising funds	7					
Charitable activities	8					
Investment costs						
Other	9					
		-----	-----	-----	-----	-----
					--	
Purchase of Investments						
Purchase of fixed assets						

Loan Repayments						
		-----	-----	-----	-----	-----
Total Payments					--	
		-----	-----	-----	-----	-----
Net receipts / (payments)						
Transfers between funds						
		-----	-----	-----	-----	-----
Net movement in funds					--	
Funds brought forward						
		-----	-----	-----	-----	-----
Funds carried forward	12				--	
		=====	=====	=====	=====	=====
					==	

**STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)
for the year ended 31 December 2019**

As at 31 December 2019

	Unrestrict ed Funds	Restrict ed Funds	Endowme nt Funds	Total Funds 2018	Total Funds 2019
	£	£	£	£	£
Funds Reconciliation					
Bank and Cash at start of year					
Net movement in funds					
	-----	-----	-----	-----	-----
Bank and Cash at end of year					
	=====	=====	=====	=====	=====
				=	=
Bank & Cash Balances					
Bank Deposit Accounts					
Bank Current Accounts					
Cash in Hand					
				-----	-----
				=====	=====
				=	=

Other Assets					
Fixed Assets – Note 10					
• Church Premises					
• Fixtures, Fittings & Equipment					
• Vehicles					
Investments – Note 11					
Gift Aid receivable on donations					
Enter details of any other assets					
				-----	-----
				=====	=====
				=	=
Liabilities					
Loans					
Enter details of any other liabilities					
Other					
				-----	-----
				=====	=====
				=	=

Approved by the Kirk Session at a meeting on 13/10/20 and signed on its behalf by

[Name]

[Name]

[Date]

[Date]

NOTES TO THE ACCOUNTS

31 December 2019

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

As the total income of the congregation is less than £250,000 the congregation have elected in accordance with the provisions in The Charities (Accounts and Reports Regulations (Northern Ireland) 2015 to prepare its accounts on a receipts and payments basis.

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.

2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2018	Total 2019
	£	£	£	£	£
Recorded giving:					
Loose collections					
Donations and gifts					
Gift Aid					
Legacies and bequest					
	-----	-----	-----	-----	-----
	-----	-----	-----	-----	-----

NOTES TO THE ACCOUNTS
31 December 2019

3. CHARITABLE ACTIVITIES

	Unrestrict ed Funds	Restricted Funds	Endowmen t Funds	Total 2018	Total 2019
	£	£	£	£	£
Income from charitable activities					
Fees from weddings and funerals					
Fundraising events					
Membership fees					
Grants					
	-----	-----	-----	-----	-----
	-----	-----	-----	-----	-----

4. OTHER TRADING ACTIVITIES

	Unrestrict ed Funds	Restricted Funds	Endowmen t Funds	Total 2018	Total 2019
	£	£	£	£	£
Letting of premises					
Trading income					
	-----	-----	-----	-----	-----
	-----	-----	-----	-----	-----

5. INVESTMENT INCOME

	Unrestrict ed Funds	Restrict ed Funds	Endowmen t Funds	Total 2018	Total 2019
	£	£	£	£	£
Deposit interest					
General Investment Fund					
Rents investment properties					
Other investment income					
	-----	-----	-----	-----	-----
	-----	-----	-----	-----	-----

NOTES TO THE ACCOUNTS (cont'd)
31 December 2019

6. OTHER INCOME

	Unrestrict ed Funds	Restricted Funds	Endowment Funds	Total 2018	Total 2019
	£	£	£	£	£
Insurance claims					
Other income					
	-----	-----	-----	-----	-----
	-----	-----	-----	-----	-----

7. RAISING FUNDS

	Unrestrict ed Funds	Restricted Funds	Endowmen t Funds	Total 2018	Total 2019
	£	£	£	£	£
FWO envelopes					
Fundraising events					
	-----	-----	-----	-----	-----
	-----	-----	-----	-----	-----

8. CHARITABLE ACTIVITIES

	Unrestrict ed Funds	Restrict ed Funds	Endowmen t Funds	Total 2018	Total 2019
	£	£	£	£	£
General Assembly Assessments					
Presbytery fees					
Ministry and support staff costs					
Congregational running expenses					
Donations to Missions and charities					
Governance costs					
	-----	-----	-----	-----	-----
				-	
	-----	-----	-----	-----	-----
				-	

NOTES TO THE ACCOUNTS (cont'd)

31 December 2019

9. OTHER EXPENDITURE

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2018	Total 2019
	£	£	£	£	£
Investment properties expenses					
	-----	-----	-----	-----	-----
	-----	-----	-----	-----	-----

10. FIXED ASSETS

The congregation owns the Church premises situated at [address of property] and the associated fixtures, fittings, plant and machinery. These have an insurance value of £[enter amount at last renewal date].

11. INVESTMENTS

The congregation has the following investments. Amounts are shown at market valuation.

				2018	2019
				£	£
General Investment Fund					
Property					
Other investments					
				-----	-----
				-----	-----

NOTES TO THE ACCOUNTS (cont'd)

31 December 2019

12. FUND BALANCES

Fund	Balance at start	Receipts	Payments	Surplus / (Deficit)	Transfer	Balance at end
	£	£	£	£	£	£
Unrestricted Funds						
[Name of Fund]						
[Name of Fund]						
	-----	-----	-----	-----	-----	-----

	-----	-----	-----	-----	-----	-----
Restricted Funds						
[Name of Fund]						
[Name of Fund]						
[Name of Fund]						
[Name of Fund]						
[Name of Fund]						
	-----	-----	-----	-----	-----	-----
	-----	-----	-----	-----	-----	-----
Endowment Funds						
[Name of Fund]						
[Name of Fund]						
[Name of Fund]						
[Name of Fund]						
[Name of Fund]						
	-----	-----	-----	-----	-----	-----
	-----	-----	-----	-----	-----	-----
Total						
	-----	-----	-----	-----	-----	-----

Ballycrochan Presbyterian Church a congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105230

Annual return

Independent examiner's report to the charity trustees of Ballycrochan Presbyterian Church

I report on the accounts of Ballycrochan Presbyterian Church for the year ended 31 December 2022.

Respective responsibilities of charity trustees and examiner

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the Charities Act (Northern Ireland) 2008. 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 Commission under section 65(9)(b) of the Charities Act
- state whether particular matters have come to my attention.

Basis of independent examiner's report

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

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

My role is to state whether any material matters have come to my attention giving me cause to believe:

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

Independent examiner's statement

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

Signed:



Name: Andrew Crawford FMAAT

Address: 8 Beverley Crescent, Newtownards, County Down BT23 7UN

Date: 21st May 2023