

Ballygowan Presbyterian Church

Congregation of the Presbyterian Church in Ireland

Northern Ireland · Charity number 105295

Details

Known as	Ballygowan Presbyterian Church
Status	Received
Registered	2016-08-05
Register	View on the Charity Commission for Northern Ireland register

Contact

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Website	https://www.ballygowanpresbyterian.org.uk

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	£237,438	£233,447	£0	5

Trustees

Name	Role	Appointed
Dr Roy Harper		
Miss Jennifer Gabbey		
Mr Andrew Gilbert		
Mr Colin John Scott		
Mr David Clark Mckee		
Mr David Cleland		
Mr David Mark McMullen		
Mr Hubert Scott		
Mr James Desmond Milligan		
Mr James Megraw		
Mr John Ralph		
Mr Robert Burgess		
Mr Robert Gibson		
Mr Samuel Arthur Cleland		
Mr Stanley Maxwell Hiles		
Mr Thomas Mark Lyons		
Mr William Frederick John McMordie		
Mrs Heather Alexander		
Mrs Janet Gribbon		
Mrs Martha Maureen Sharon Cleland		
Mrs Mary Gibson		
Mrs Sharon McCloy		
Ms Wendy Patterson		
Rev Nick Cooper		

Ballygowan Presbyterian Church Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105295

Accounts

Ballygowan Presbyterian Church

Statement of Financial Activities
for the year ended 31 December 2024

	Notes	Unrestricted fund £	Restricted fund £	Endowment fund £	2024 Total funds £	2023 Total funds £
INCOME AND ENDOWMENTS FROM						
Donations and legacies	2	161,821	44,058	-	205,879	210,813
Charitable activities						
Donations to Missions and Charities	4	4,600	-	-	4,600	8,250
Charitable Activities		12,673	9,279	-	21,952	12,731
Congregational running expenses		-	-	-	-	1,200
Investment income	3	1,899	-	-	1,899	1,418
Other income		-	-	3,108	3,108	5,328
Total		<u>180,993</u>	<u>53,337</u>	<u>3,108</u>	<u>237,438</u>	<u>239,740</u>
EXPENDITURE ON						
Charitable activities						
General Assembly Assessments	5	15,797	-	-	15,797	15,912
Depreciation		11,514	-	-	11,514	11,569
Ministry & Support Staff Costs		126,330	-	-	126,330	140,411
Donations to Missions and Charities		-	8,000	-	8,000	7,500
Charitable Activities		2,449	15,444	-	17,893	20,638
Congregational running expenses		19,937	23,194	-	43,131	44,575
Governance Costs		10,782	-	-	10,782	5,729
Total		<u>186,809</u>	<u>46,638</u>	<u>-</u>	<u>233,447</u>	<u>246,334</u>
NET						
INCOME/(EXPENDITURE)		(5,816)	6,699	3,108	3,991	(6,594)
Transfers between funds	16	(6,887)	6,889	(2)	-	-
Net movement in funds		<u>(12,703)</u>	<u>13,588</u>	<u>3,106</u>	<u>3,991</u>	<u>(6,594)</u>
RECONCILIATION OF FUNDS						
Total funds brought forward		581,089	34,772	67,134	682,995	689,589
TOTAL FUNDS CARRIED FORWARD		<u><u>568,386</u></u>	<u><u>48,360</u></u>	<u><u>70,240</u></u>	<u><u>686,986</u></u>	<u><u>682,995</u></u>

The notes form part of these financial statements

Ballygowan Presbyterian Church

Balance Sheet
31 December 2024

	Notes	2024 £	2023 £
FIXED ASSETS			
Tangible assets	10	114,423	125,937
Investment property	11	410,973	410,973
		<u>525,396</u>	<u>536,910</u>
CURRENT ASSETS			
Debtors	12	13,063	11,880
Investments	13	70,240	67,134
Cash at bank		93,060	83,418
		<u>176,363</u>	<u>162,432</u>
CREDITORS			
Amounts falling due within one year	14	(14,773)	(16,347)
		<u>161,590</u>	<u>146,085</u>
NET CURRENT ASSETS			
		<u>686,986</u>	<u>682,995</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			
		<u>686,986</u>	<u>682,995</u>
NET ASSETS			
		<u>686,986</u>	<u>682,995</u>
FUNDS			
	16		
Unrestricted funds		568,386	581,089
Restricted funds		48,360	34,772
Endowment funds		70,240	67,134
		<u>686,986</u>	<u>682,995</u>
TOTAL FUNDS			
		<u>686,986</u>	<u>682,995</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 20/8/2025 and were signed on its behalf by:

N Cooper
Trustee

[Signature]
Trustee

The notes form part of these financial statements

Ballygowan Presbyterian Church

Notes to the Financial Statements for the year ended 31 December 2024

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act (Northern Ireland) 2008. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably. Gift aid claims are recognised in the period to which they relate.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

All fixed assets are initially recorded at cost. The Trustees will conduct an impairment review when events or circumstances indicate that the carrying amount of fixed assets may not be recoverable.

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 2% on cost
Fixtures and fittings	- 10% on cost

Investment property

Investment property is shown at most recent valuation. Any aggregate surplus or deficit arising from changes in fair value is recognised in the Statement of Financial Activities.

Taxation

Ballygowan Presbyterian Church is recognised as a charity for the purposes of applicable taxation legislation and therefore is not subject to tax on its charitable activities. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT

Fund accounting

Funds are classified as either restricted or unrestricted funds, defined as follows.

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor with their authority or created through the legal process, but still within the wider objects of the charity.

Endowment funds are funds which have been given on the condition that the original capital sum is not reduced, but the income there from is used for the purpose defined in accordance with the objects of the charity.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Ballygowan Presbyterian Church

Notes to the Financial Statements - continued
for the year ended 31 December 2024

1. ACCOUNTING POLICIES - continued

Investments

Fixed asset investments are stated at market value at the balance sheet date. Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year or, if purchased in the year, the difference between cost and market value at the end of the year. Realised gains and losses represent the difference between proceeds on disposal and the market value at the start of the year or cost if purchased in the year.

2. DONATIONS AND LEGACIES

	Unrestricted funds £	Restricted funds £	Endowment funds £	2024 Total funds £	2023 Total funds £
Freewill Offering	154,323	-	-	154,323	158,201
Building Fund	-	12,531	-	12,531	11,415
Stipend	2,755	-	-	2,755	3,745
United Appeal	-	7,235	-	7,235	6,894
Gift Sundays	-	4,566	-	4,566	6,723
Harvest Appeal	-	19,340	-	19,340	18,906
Donated services and facilities	670	-	-	670	450
Orphan Society	-	193	-	193	246
World Development Appeal	-	193	-	193	246
GA on small donations	4,073	-	-	4,073	3,987
	<u>161,821</u>	<u>44,058</u>	<u>-</u>	<u>205,879</u>	<u>210,813</u>

Amounts above include gift aid of £29,894(2023:£30,976).

3. INVESTMENT INCOME

	Unrestricted funds £	Restricted funds £	Endowment funds £	2024 Total funds £	2023 Total funds £
Bequest Income	<u>1,899</u>	<u>-</u>	<u>-</u>	<u>1,899</u>	<u>1,418</u>

Ballygowan Presbyterian Church

Notes to the Financial Statements - continued
for the year ended 31 December 2024

4. INCOME FROM CHARITABLE ACTIVITIES

		2024	2023
	Activity	£	£
Moldova trip	Donations to Missions and Charities	4,600	8,250
Indoor Bowling Club	Charitable Activities	600	600
Girls Brigade	Charitable Activities	500	500
Mother & Toddler Club	Charitable Activities	200	200
PWA	Charitable Activities	100	100
Badminton Club	Charitable Activities	150	200
Wider World Magazine	Charitable Activities	336	343
Herald Magazine	Charitable Activities	560	504
Use of Hall	Charitable Activities	3,077	1,440
Sale or Rental of Books etc.	Charitable Activities	54	81
Catering Corps	Charitable Activities	7,000	5,000
Other donations	Charitable Activities	245	758
Youth Mission	Charitable Activities	-	250
Boy's Brigade	Charitable Activities	250	200
Legacy	Charitable Activities	5,000	2,000
A Norrie	Charitable Activities	-	555
New Elders Service	Charitable Activities	497	-
A Martin collection	Charitable Activities	2,195	-
G McBride bench	Charitable Activities	1,188	-
Energy Scheme	Congregational running expenses	-	1,200
		<u>26,552</u>	<u>22,181</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 6) £	Totals £
General Assembly Assessments	15,797	-	15,797
Depreciation	11,514	-	11,514
Ministry & Support Staff Costs	126,330	-	126,330
Donations to Missions and Charities	8,000	-	8,000
Charitable Activities	17,893	-	17,893
Congregational running expenses	43,131	-	43,131
Governance Costs	-	10,782	10,782
	<u>222,665</u>	<u>10,782</u>	<u>233,447</u>

Ballygowan Presbyterian Church

Notes to the Financial Statements - continued
for the year ended 31 December 2024

6. SUPPORT COSTS

	Finance £	Governance costs £	Totals £
Governance Costs	746	10,036	10,782

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2024 nor for the year ended 31 December 2023.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2024 nor for the year ended 31 December 2023.

8. STAFF COSTS

	2024 £	2023 £
Wages and salaries	108,882	123,785
Social security costs	6,189	5,903
Other pension costs	11,259	10,723
	<u>126,330</u>	<u>140,411</u>

The average monthly number of employees during the year was as follows:

	2024	2023
Number of ministerial staff	1	1
Number of administrative staff	4	6
	<u>5</u>	<u>7</u>

No employees received emoluments in excess of £60,000.

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Endowment fund £	Total funds £
INCOME AND ENDOWMENTS FROM				
Donations and legacies	166,383	44,430	-	210,813
Charitable activities				
Donations to Missions and Charities	8,250	-	-	8,250
Charitable Activities	8,571	4,160	-	12,731
Congregational running expenses	-	1,200	-	1,200
Investment income	1,418	-	-	1,418
Other income	-	-	5,328	5,328
Total	<u>184,622</u>	<u>49,790</u>	<u>5,328</u>	<u>239,740</u>

Ballygowan Presbyterian Church

Notes to the Financial Statements - continued
for the year ended 31 December 2024

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £	Restricted fund £	Endowment fund £	Total funds £
EXPENDITURE ON				
Charitable activities				
General Assembly Assessments	15,912	-	-	15,912
Depreciation	11,569	-	-	11,569
Ministry & Support Staff Costs	140,411	-	-	140,411
Donations to Missions and Charities	-	7,500	-	7,500
Charitable Activities	3,525	17,113	-	20,638
Congregational running expenses	18,218	26,357	-	44,575
Governance Costs	5,729	-	-	5,729
Total	<u>195,364</u>	<u>50,970</u>	<u>-</u>	<u>246,334</u>
NET INCOME/(EXPENDITURE)	(10,742)	(1,180)	5,328	(6,594)
Transfers between funds	(2,001)	-	2,001	-
Net movement in funds	(12,743)	(1,180)	7,329	(6,594)
RECONCILIATION OF FUNDS				
Total funds brought forward	593,832	35,952	59,805	689,589
TOTAL FUNDS CARRIED FORWARD	<u>581,089</u>	<u>34,772</u>	<u>67,134</u>	<u>682,995</u>

10. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Totals £
COST			
At 1 January 2024 and 31 December 2024	484,280	145,194	629,474
DEPRECIATION			
At 1 January 2024	363,718	139,819	503,537
Charge for year	9,262	2,252	11,514
At 31 December 2024	372,980	142,071	515,051
NET BOOK VALUE			
At 31 December 2024	<u>111,300</u>	<u>3,123</u>	<u>114,423</u>
At 31 December 2023	<u>120,562</u>	<u>5,375</u>	<u>125,937</u>

The Trustees consider that legal title to all of the land and property comprised in the underlying deeds relating to the various lands held are ultimately held under the membership of the Education Board of the Down Presbytery as the Holding Trustees in relation to the title of the Church's properties.

The property is held at cost less accumulated depreciation. The Trustees are of the opinion that this is an appropriate valuation.

Ballygowan Presbyterian Church

Notes to the Financial Statements - continued
for the year ended 31 December 2024

11. INVESTMENT PROPERTY

	£
FAIR VALUE	
At 1 January 2024	
and 31 December 2024	<u>410,973</u>
NET BOOK VALUE	
At 31 December 2024	<u><u>410,973</u></u>
At 31 December 2023	<u><u>410,973</u></u>

Investment property relates to the church manse owned by the charity and is included at its depreciated cost as at 31 December 2021. The trustees are of the opinion that this is an appropriate carrying value as at 31 December 2024.

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Tax refunds from HMRC	7,606	9,716
Donations due	1,689	1,100
Prepayments and accrued income	3,768	1,064
	<u>13,063</u>	<u>11,880</u>

13. CURRENT ASSET INVESTMENTS

	2024	2023
	£	£
Bequest Investments	68,668	65,568
Bequest deposit account	1,572	1,566
	<u>70,240</u>	<u>67,134</u>

The Bequest investments are held in the General Investment Fund of the Presbyterian Church in Ireland for designated endowment fund purposes and comprise shares in the General Investment Fund.. The assets are included in the financial statements at market value having been restated in line with the Statement of Recommended Practice. These investments were bequested to the Church and the capital sums cannot be used for general purposes. The income can be used for the purposes set out in accordance with the bequest terms.

Ballygowan Presbyterian Church

Notes to the Financial Statements - continued
for the year ended 31 December 2024

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Other creditors	<u>14,773</u>	<u>16,347</u>

Other creditors include a loan from a member of the congregation of £1000 which is unsecured, interest free and repayable on demand.

15. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted fund	Restricted fund	Endowment fund	2024 Total funds	2023 Total funds
	£	£	£	£	£
Fixed assets	114,423	-	-	114,423	125,937
Investments	410,973	-	-	410,973	410,973
Current assets	49,263	56,860	70,240	176,363	162,432
Current liabilities	(6,273)	(8,500)	-	(14,773)	(16,347)
	<u>568,386</u>	<u>48,360</u>	<u>70,240</u>	<u>686,986</u>	<u>682,995</u>

The unrestricted funds represent the free funds of the church which are not designated for particular purposes.

The restricted funds have been set up to assist in identifying those funds that are not free funds and it is represented by bank accounts held (£49,971) less loans from members of the congregation (£1,000), and United Appeal contributions payable (£7,500).

16. MOVEMENT IN FUNDS

	At 1/1/24	Net movement in funds	Transfers between funds	At 31/12/24
	£	£	£	£
Unrestricted funds				
General fund	581,089	(5,816)	(6,887)	568,386
Restricted funds				
Restricted income funds	34,772	6,699	6,889	48,360
Endowment funds				
Endowment	67,134	3,108	(2)	70,240
TOTAL FUNDS	<u>682,995</u>	<u>3,991</u>	<u>-</u>	<u>686,986</u>

Ballygowan Presbyterian Church

Notes to the Financial Statements - continued
for the year ended 31 December 2024

16. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	180,993	(186,809)	(5,816)
Restricted funds			
Restricted income funds	53,337	(46,638)	6,699
Endowment funds			
Endowment	3,108	-	3,108
TOTAL FUNDS	<u>237,438</u>	<u>(233,447)</u>	<u>3,991</u>

Comparatives for movement in funds

	At 1/1/23 £	Net movement in funds £	Transfers between funds £	At 31/12/23 £
Unrestricted funds				
General fund	593,832	(10,742)	(2,001)	581,089
Restricted funds				
Restricted income funds	35,952	(1,180)	-	34,772
Endowment funds				
Endowment	59,805	5,328	2,001	67,134
TOTAL FUNDS	<u>689,589</u>	<u>(6,594)</u>	<u>-</u>	<u>682,995</u>

Ballygowan Presbyterian Church

**Notes to the Financial Statements - continued
for the year ended 31 December 2024**

16. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	184,622	(195,364)	(10,742)
Restricted funds			
Restricted income funds	49,790	(50,970)	(1,180)
Endowment funds			
Endowment	5,328	-	5,328
TOTAL FUNDS	239,740	(246,334)	(6,594)

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/1/23 £	Net movement in funds £	Transfers between funds £	At 31/12/24 £
Unrestricted funds				
General fund	593,832	(16,558)	(8,888)	568,386
Restricted funds				
Restricted income funds	35,952	5,519	6,889	48,360
Endowment funds				
Endowment	59,805	8,436	1,999	70,240
TOTAL FUNDS	689,589	(2,603)	-	686,986

Ballygowan Presbyterian Church

Notes to the Financial Statements - continued
for the year ended 31 December 2024

16. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	365,615	(382,173)	(16,558)
Restricted funds			
Restricted income funds	103,127	(97,608)	5,519
Endowment funds			
Endowment	8,436	-	8,436
TOTAL FUNDS	<u>477,178</u>	<u>(479,781)</u>	<u>(2,603)</u>

Transfers between funds relate to the reclassification of certain prior year expenditure from unrestricted to restricted funds

17. RELATED PARTY DISCLOSURES

The Trustees' report includes a description of various organisations affiliated to the church. The financial transactions and affairs of all or any of these organisations are outside the scope of these financial statements and none of the funds or assets held by these organisations are included in these financial accounts.

Ballygowan Presbyterian Church Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105295

Accounts

Ballygowan Presbyterian Church

Statement of Financial Activities
for the year ended 31 December 2023

	Notes	Unrestricted fund £	Restricted fund £	Endowment fund £	2023 Total funds £	2022 Total funds £
INCOME AND ENDOWMENTS FROM						
Donations and legacies	2	166,383	44,430	-	210,813	195,798
Charitable activities						
Donations to Missions and Charities	4	8,250	-	-	8,250	4,630
Charitable Activities		8,571	4,160	-	12,731	5,908
Congregational running expenses		-	1,200	-	1,200	-
Investment income	3	1,418	-	-	1,418	1,382
Other income		-	-	5,328	5,328	(5,218)
Total		<u>184,622</u>	<u>49,790</u>	<u>5,328</u>	<u>239,740</u>	<u>202,500</u>
EXPENDITURE ON						
Charitable activities						
General Assembly Assessments	5	15,912	-	-	15,912	20,466
Depreciation		11,569	-	-	11,569	21,755
Ministry & Support Staff Costs		140,411	-	-	140,411	125,720
Donations to Missions and Charities		-	7,500	-	7,500	7,425
Charitable Activities		3,525	17,113	-	20,638	11,986
Congregational running expenses		18,218	26,357	-	44,575	41,574
Governance Costs		5,729	-	-	5,729	6,243
Total		<u>195,364</u>	<u>50,970</u>	<u>-</u>	<u>246,334</u>	<u>235,169</u>
NET						
INCOME/(EXPENDITURE)		(10,742)	(1,180)	5,328	(6,594)	(32,669)
Transfers between funds	16	(2,001)	-	2,001	-	-
Net movement in funds		(12,743)	(1,180)	7,329	(6,594)	(32,669)
RECONCILIATION OF FUNDS						
Total funds brought forward		593,832	35,952	59,805	689,589	722,258
TOTAL FUNDS CARRIED FORWARD		<u>581,089</u>	<u>34,772</u>	<u>67,134</u>	<u>682,995</u>	<u>689,589</u>

The notes form part of these financial statements

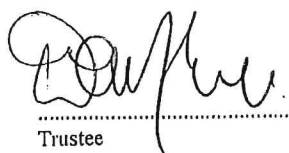
Ballygowan Presbyterian Church

Balance Sheet
31 December 2023

	Notes	2023 £	2022 £
FIXED ASSETS			
Tangible assets	10	125,937	137,506
Investment property	11	410,973	410,973
		<u>536,910</u>	<u>548,479</u>
CURRENT ASSETS			
Debtors	12	11,880	11,386
Investments	13	67,134	59,805
Cash at bank		83,418	85,644
		<u>162,432</u>	<u>156,835</u>
CREDITORS			
Amounts falling due within one year	14	(16,347)	(15,725)
		<u>146,085</u>	<u>141,110</u>
NET CURRENT ASSETS			
		<u>146,085</u>	<u>141,110</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			
		<u>682,995</u>	<u>689,589</u>
NET ASSETS			
		<u>682,995</u>	<u>689,589</u>
FUNDS			
	16		
Unrestricted funds		581,089	593,832
Restricted funds		34,772	35,952
Endowment funds		67,134	59,805
		<u>682,995</u>	<u>689,589</u>
TOTAL FUNDS			
		<u>682,995</u>	<u>689,589</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 4/06/2024 and were signed on its behalf by:


Trustee


Trustee

The notes form part of these financial statements

Ballygowan Presbyterian Church

Notes to the Financial Statements
for the year ended 31 December 2023

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act (Northern Ireland) 2008. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably. Gift aid claims are recognised in the period to which they relate.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

All fixed assets are initially recorded at cost. The Trustees will conduct an impairment review when events or circumstances indicate that the carrying amount of fixed assets may not be recoverable.

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 2% on cost
Fixtures and fittings	- 10% on cost

Investment property

Investment property is shown at most recent valuation. Any aggregate surplus or deficit arising from changes in fair value is recognised in the Statement of Financial Activities.

Taxation

Ballygowan Presbyterian Church is recognised as a charity for the purposes of applicable taxation legislation and therefore is not subject to tax on its charitable activities. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT

Fund accounting

Funds are classified as either restricted or unrestricted funds, defined as follows.

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor with their authority or created through the legal process, but still within the wider objects of the charity.

Endowment funds are funds which have been given on the condition that the original capital sum is not reduced, but the income there from is used for the purpose defined in accordance with the objects of the charity.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Ballygowan Presbyterian Church

Notes to the Financial Statements - continued
for the year ended 31 December 2023

1. ACCOUNTING POLICIES - continued

Investments

Fixed asset investments are stated at market value at the balance sheet date. Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year or, if purchased in the year, the difference between cost and market value at the end of the year. Realised gains and losses represent the difference between proceeds on disposal and the market value at the start of the year or cost if purchased in the year.

2. DONATIONS AND LEGACIES

	Unrestricted funds £	Restricted funds £	Endowment funds £	2023 Total funds £	2022 Total funds £
Freewill Offering	158,201	-	-	158,201	147,998
Building Fund	-	11,415	-	11,415	9,169
Stipend	3,745	-	-	3,745	2,995
United Appeal	-	6,894	-	6,894	7,013
Gift Sundays	-	6,723	-	6,723	4,783
Harvest Appeal	-	18,906	-	18,906	18,473
Donated services and facilities	450	-	-	450	620
Orphan Society	-	246	-	246	142
World Development Appeal	-	246	-	246	142
GA on small donations	3,987	-	-	3,987	2,195
Moderators Appeal	-	-	-	-	2,268
	<u>166,383</u>	<u>44,430</u>	<u>-</u>	<u>210,813</u>	<u>195,798</u>

Amounts above include gift aid of £30,976 (2022:£27,980).

3. INVESTMENT INCOME

	Unrestricted funds £	Restricted funds £	Endowment funds £	2023 Total funds £	2022 Total funds £
Bequest Income	<u>1,418</u>	<u>-</u>	<u>-</u>	<u>1,418</u>	<u>1,382</u>

Ballygowan Presbyterian Church

Notes to the Financial Statements - continued
for the year ended 31 December 2023

4. INCOME FROM CHARITABLE ACTIVITIES

		2023	2022
	Activity	£	£
Moldova trip	Donations to Missions and Charities	8,250	4,630
Grants	Charitable Activities	-	300
Indoor Bowling Club	Charitable Activities	600	600
Girls Brigade	Charitable Activities	500	500
Mother & Toddler Club	Charitable Activities	200	100
PWA	Charitable Activities	100	100
Badminton Club	Charitable Activities	200	200
Wider World Magazine	Charitable Activities	343	336
Herald Magazine	Charitable Activities	504	465
Use of Hall	Charitable Activities	1,440	1,452
Sale or Rental of Books etc.	Charitable Activities	81	32
Catering Corps	Charitable Activities	5,000	-
Other donations	Charitable Activities	758	66
Car parking on Black Sunday	Charitable Activities	-	885
Youth Mission	Charitable Activities	250	250
Boy's Brigade	Charitable Activities	200	200
Legacy	Charitable Activities	2,000	-
A Norrie	Charitable Activities	555	422
Energy Scheme	Congregational running expenses	1,200	-
		<u>22,181</u>	<u>10,538</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 6)	Totals
	£	£	£
General Assembly Assessments	15,912	-	15,912
Depreciation	11,569	-	11,569
Ministry & Support Staff Costs	140,411	-	140,411
Donations to Missions and Charities	7,500	-	7,500
Charitable Activities	19,558	1,080	20,638
Congregational running expenses	44,575	-	44,575
Governance Costs	-	5,729	5,729
	<u>239,525</u>	<u>6,809</u>	<u>246,334</u>

Ballygowan Presbyterian Church

Notes to the Financial Statements - continued
for the year ended 31 December 2023

6. SUPPORT COSTS

	Finance £	Governance costs £	Totals £
Charitable Activities	-	1,080	1,080
Governance Costs	<u>816</u>	<u>4,913</u>	<u>5,729</u>
	<u>816</u>	<u>5,993</u>	<u>6,809</u>

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2023 nor for the year ended 31 December 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2023 nor for the year ended 31 December 2022.

8. STAFF COSTS

	2023 £	2022 £
Wages and salaries	123,785	115,540
Social security costs	5,903	5,800
Other pension costs	<u>10,723</u>	<u>10,213</u>
	<u>140,411</u>	<u>131,553</u>

The average monthly number of employees during the year was as follows:

	2023	2022
Number of ministerial staff	1	1
Number of administrative staff	<u>6</u>	<u>6</u>
	<u>7</u>	<u>7</u>

No employees received emoluments in excess of £60,000.

Ballygowan Presbyterian Church

Notes to the Financial Statements - continued
for the year ended 31 December 2023

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES	Unrestricted fund £	Restricted fund £	Endowment fund £	Total funds £
INCOME AND ENDOWMENTS FROM				
Donations and legacies	156,076	39,722	-	195,798
Charitable activities				
Donations to Missions and Charities	-	4,630	-	4,630
Charitable Activities	4,685	1,223	-	5,908
Investment income	1,382	-	-	1,382
Other income	-	-	(5,218)	(5,218)
Total	<u>162,143</u>	<u>45,575</u>	<u>(5,218)</u>	<u>202,500</u>
EXPENDITURE ON				
Charitable activities				
General Assembly Assessments	20,466	-	-	20,466
Depreciation	21,755	-	-	21,755
Ministry & Support Staff Costs	125,720	-	-	125,720
Donations to Missions and Charities	125	7,300	-	7,425
Charitable Activities	4,349	7,637	-	11,986
Congregational running expenses	13,406	28,168	-	41,574
Governance Costs	6,243	-	-	6,243
Total	<u>192,064</u>	<u>43,105</u>	<u>-</u>	<u>235,169</u>
NET INCOME/(EXPENDITURE)	(29,921)	2,470	(5,218)	(32,669)
RECONCILIATION OF FUNDS				
Total funds brought forward	623,753	33,482	65,023	722,258
TOTAL FUNDS CARRIED FORWARD	<u>593,832</u>	<u>35,952</u>	<u>59,805</u>	<u>689,589</u>

Ballygowan Presbyterian Church
Notes to the Financial Statements - continued
for the year ended 31 December 2023

10. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Totals £
COST			
At 1 January 2023 and 31 December 2023	<u>484,280</u>	<u>145,194</u>	<u>629,474</u>
DEPRECIATION			
At 1 January 2023	354,403	137,565	491,968
Charge for year	<u>9,315</u>	<u>2,254</u>	<u>11,569</u>
At 31 December 2023	<u>363,718</u>	<u>139,819</u>	<u>503,537</u>
NET BOOK VALUE			
At 31 December 2023	<u>120,562</u>	<u>5,375</u>	<u>125,937</u>
At 31 December 2022	<u>129,877</u>	<u>7,629</u>	<u>137,506</u>

The Trustees consider that legal title to all of the land and property comprised in the underlying deeds relating to the various lands held are ultimately held under the membership of the Education Board of the Down Presbytery as the Holding Trustees in relation to the title of the Church's properties.

The property is held at cost less accumulated depreciation. The Trustees are of the opinion that this is an appropriate valuation.

11. INVESTMENT PROPERTY

	£
FAIR VALUE	
At 1 January 2023 and 31 December 2023	<u>410,973</u>
NET BOOK VALUE	
At 31 December 2023	<u>410,973</u>
At 31 December 2022	<u>410,973</u>

Investment property relates to the church manse owned by the charity and is included at its depreciated cost as at 31 December 2021. The trustees are of the opinion that this is an appropriate carrying value as at 31 December 2023.

Ballygowan Presbyterian Church

Notes to the Financial Statements - continued
for the year ended 31 December 2023

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Tax refunds from HMRC	9,716	7,493
Donations due	1,100	750
Prepayments and accrued income	<u>1,064</u>	<u>3,143</u>
	<u>11,880</u>	<u>11,386</u>

13. CURRENT ASSET INVESTMENTS

	2023	2022
	£	£
Bequest Investments	65,568	58,244
Bequest deposit account	<u>1,566</u>	<u>1,561</u>
	<u>67,134</u>	<u>59,805</u>

The Bequest investments are held in the general investment fund of the Presbyterian Church in Ireland for designated endowment fund purposes and comprise shares in the Genera Investment Fund.. The assets are included in the financial statements at market value having been restated in line with the Statement of Recommended Practice. These investments were bequested to the Church and the capital sums cannot be used for general purposes. The income can be used for the purposes set out in accordance with the bequest terms.

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Other creditors	<u>16,347</u>	<u>15,725</u>

Other creditors include a loan from a member of the congregation of £1000 which is unsecured, interest free and repayable on demand.

15. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted fund	Restricted fund	Endowment fund	2023 Total funds	2022 Total funds
	£	£	£	£	£
Fixed assets	125,937	-	-	125,937	137,506
Investments	410,973	-	-	410,973	410,973
Current assets	52,526	42,772	67,134	162,432	156,835
Current liabilities	<u>(8,347)</u>	<u>(8,000)</u>	<u>-</u>	<u>(16,347)</u>	<u>(15,725)</u>
	<u>581,089</u>	<u>34,772</u>	<u>67,134</u>	<u>682,995</u>	<u>689,589</u>

The unrestricted funds represent the free funds of the church which are not designated for particular purposes.

The restricted funds have been set up to assist in identifying those funds that are not free funds and it is represented by bank accounts held (£42,772) less loans from members of the congregation (£1,000), and United Appeal contributions payable (£7,000).

Ballygowan Presbyterian Church

Notes to the Financial Statements - continued
for the year ended 31 December 2023

16. MOVEMENT IN FUNDS

	At 1/1/23 £	Net movement in funds £	Transfers between funds £	At 31/12/23 £
Unrestricted funds				
General fund	593,832	(10,742)	(2,001)	581,089
Restricted funds				
Restricted income funds	35,952	(1,180)	-	34,772
Endowment funds				
Endowment	59,805	5,328	2,001	67,134
TOTAL FUNDS	<u>689,589</u>	<u>(6,594)</u>	<u>-</u>	<u>682,995</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	184,622	(195,364)	(10,742)
Restricted funds			
Restricted income funds	49,790	(50,970)	(1,180)
Endowment funds			
Endowment	5,328	-	5,328
TOTAL FUNDS	<u>239,740</u>	<u>(246,334)</u>	<u>(6,594)</u>

Comparatives for movement in funds

	At 1/1/22 £	Net movement in funds £	At 31/12/22 £
Unrestricted funds			
General fund	623,753	(29,921)	593,832
Restricted funds			
Restricted income funds	33,482	2,470	35,952
Endowment funds			
Endowment	65,023	(5,218)	59,805
TOTAL FUNDS	<u>722,258</u>	<u>(32,669)</u>	<u>689,589</u>

Ballygowan Presbyterian Church

Notes to the Financial Statements - continued
for the year ended 31 December 2023

16. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	162,143	(192,064)	(29,921)
Restricted funds			
Restricted income funds	45,575	(43,105)	2,470
Endowment funds			
Endowment	(5,218)	-	(5,218)
	<u>202,500</u>	<u>(235,169)</u>	<u>(32,669)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/1/22 £	Net movement in funds £	Transfers between funds £	At 31/12/23 £
Unrestricted funds				
General fund	623,753	(40,663)	(2,001)	581,089
Restricted funds				
Restricted income funds	33,482	1,290	-	34,772
Endowment funds				
Endowment	65,023	110	2,001	67,134
	<u>722,258</u>	<u>(39,263)</u>	<u>-</u>	<u>682,995</u>

Ballygowan Presbyterian Church

Notes to the Financial Statements - continued
for the year ended 31 December 2023

16. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	346,765	(387,428)	(40,663)
Restricted funds			
Restricted income funds	95,365	(94,075)	1,290
Endowment funds			
Endowment	110	-	110
TOTAL FUNDS	<u>442,240</u>	<u>(481,503)</u>	<u>(39,263)</u>

Transfers between funds relate to the reclassification of certain prior year expenditure from unrestricted to restricted funds

17. RELATED PARTY DISCLOSURES

The Trustees' report includes a description of various organisations affiliated to the church. The financial transactions and affairs of all or any of these organisations are outside the scope of these financial statements and none of the funds or assets held by these organisations are included in these financial accounts.

Ballygowan Presbyterian Church
Detailed Statement of Financial Activities
for the year ended 31 December 2023

	2023	2022
	£	£
INCOME AND ENDOWMENTS		
Donations and legacies		
Freewill Offering	158,201	147,998
Building Fund	11,415	9,169
Stipend	3,745	2,995
United Appeal	6,894	7,013
Gift Sundays	6,723	4,783
Harvest Appeal	18,906	18,473
Donated services and facilities	450	620
Orphan Society	246	142
World Development Appeal	246	142
GA on small donations	3,987	2,195
Moderators Appeal	-	2,268
	210,813	195,798
Investment income		
Bequest Income	1,418	1,382
Charitable activities		
Grants	-	300
Indoor Bowling Club	600	600
Girls Brigade	500	500
Mother & Toddler Club	200	100
PWA	100	100
Badminton Club	200	200
Wider World Magazine	343	336
Herald Magazine	504	465
Use of Hall	1,440	1,452
Sale or Rental of Books etc.	81	32
Catering Corps	5,000	-
Other donations	758	66
Moldova trip	8,250	4,630
Car parking on Black Sunday	-	885
Youth Mission	250	250
Boy's Brigade	200	200
Legacy	2,000	-
A Norrie	555	422
Energy Scheme	1,200	-
	22,181	10,538
Other income		
Unrealised gain / loss on investment	5,328	(5,218)
Total incoming resources	239,740	202,500

This page does not form part of the statutory financial statements

Ballygowan Presbyterian Church
Detailed Statement of Financial Activities
for the year ended 31 December 2023

	2023	2022
	£	£
EXPENDITURE		
Charitable activities		
Wages	123,785	115,540
Social security	5,903	5,800
Pensions	10,723	10,213
Rates and water	911	569
Insurance	6,017	5,550
Light and heat	15,973	13,751
Telephone	580	677
Postage and stationery	3,839	3,736
Sundries	17,113	12,871
Pulpit Supplies	1,289	1,323
Down Presbytery Fees	1,068	936
United Appeal	7,000	7,000
General Maintenance	13,225	13,458
Manse Rates	1,673	1,573
Orphan Society	250	150
World Development Appeal	250	150
Church magazines	1,281	1,282
Children & youth ministries	1,664	2,840
Payments under assembly assessments	15,287	14,635
UCB word of the day	75	75
Daily Bread Ministries	50	50
Depreciation of tangible fixed assets	<u>11,569</u>	<u>11,731</u>
	239,525	223,910
Support costs		
Finance		
Bank charges	816	776
Governance costs		
Accountancy and legal fees	<u>5,993</u>	<u>10,483</u>
Total resources expended	<u>246,334</u>	<u>235,169</u>
Net expenditure	<u>(6,594)</u>	<u>(32,669)</u>

This page does not form part of the statutory financial statements

Ballygowan Presbyterian Church Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105295

Annual report

Ballygowan Presbyterian Church

Report of the Trustees for the year ended 31 December 2023

The trustees present their report with the financial statements of the charity for the year ended 31 December 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charitable purpose of the congregation is the advancement of the Christian religion.

The Ballygowan 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 members to play their part in fulfilling God's mission to our world.

The congregation's mission statement reads:

'for the glory of God, Ballygowan Presbyterian Church desires to see the making and maturing of disciples of Jesus Christ, this through worship, fellowship, service and evangelism'

Our vision is, by the grace of God, to be an inclusive, welcoming community of Christ's people of all ages, which:

- is increasingly characterised by love for God, and love and concern for others;
- is committed to the historic Christian gospel as revealed in the Bible;
- remains relevant to people of this time and place.

The congregation aims to live out its Mission and Vision as a family of God's people by being:

- A Covenant Community: where our relationships are rooted in the promises of God by living faithfully toward him and toward one another.
- An Intergenerational Community: where adults intentionally take the lead to engage with, encourage and nurture younger members to maturity in Christ.
- An Outward looking Community: where we want the blessings of God that belong to us in the gospel to become blessings for others beyond the bounds of our community.

As a congregation of the Presbyterian Church in Ireland, we believe that the Bible is the supreme authority over all we do, and that the Westminster Confession of Faith, along with the Larger and Shorter Catechisms set out what we understand the Bible teaches on key matters of Christian faith and practice.

Significant activities

The year 2023 continued to be a challenging one. The numbers attending Sunday morning worship have been slowly growing since the pandemic. The Sacrament of the Lord's Supper is usually observed on three occasions during the year and all those who have been baptised and who have made a profession of faith in the Lord Jesus Christ are admitted to the Lord's Supper.

Ballygowan Presbyterian Church

Report of the Trustees for the year ended 31 December 2023

OBJECTIVES AND ACTIVITIES

The congregation holds regular bible study meetings and has a wide range of organisations including

- Sunday School / Bible Class
- Youth Club / Youth Fellowship / Young Men's Group / Girls' Group
- Midweek Fellowship / Life Groups / Energise
- Presbyterian Women's Group
- Parent and Toddlers
- Boys Brigade
- Girls Brigade
- Bowling Club
- Badminton Club
- Various other groups

Public benefit

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

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

Generally the above benefits are delivered locally by congregations and their members, or are facilitated through presbyteries or are organised and delivered centrally. Local delivery is facilitated by central resources in almost all cases. Public access is made known through the use of noticeboards, printed material, press advertisement, websites, and social media or in other ways. The benefits are demonstrated through regular evaluation of the services and informal and ad-hoc feedback from members, their families, and members of the public.

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

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

Volunteers

The Trustees wish to acknowledge their deep appreciation of those who give freely of their time by serving on committees and helping with our organisations and other church activities. We continue to have robust child protection policies and procedures in place.

Ballygowan Presbyterian Church

Report of the Trustees for the year ended 31 December 2023

ACHIEVEMENT AND PERFORMANCE

Ministry team

The ministry team is led by our minister the Rev Nick Cooper. Andrew Martin started as a student assistant on 19th September 2021.

Our youth ministry throughout 2023 has been led by our part time youth worker Andrew Norrie. However Andrew resigned on 12th November 2023.

Pastoral care and visitation is supported by Robin Fairbairn our pastoral care worker.

Worship and prayer

The congregation usually meets for worship each Sunday at 11:30am and for half the year in the evening at 6:45pm. Average attendance at Sunday morning worship is around 130. During the week there are opportunities for members to meet together again for fellowship, to study the scriptures and for a time of prayer.

As well as our regular Sunday services during the year we acknowledged God's gift of new life at 7 Sacraments of Baptism and 1 Dedication and sought to comfort those who had been bereaved during the year. 3 marriage services were conducted in 2023.

At 31 December 2023 there were 311 communicant members and 503 families connected with the congregation, 85 of whom do not contribute financially.

Pastoral care

Members of the congregation who are unable to attend church due to sickness or age are visited on a regular basis by the minister, elders or by the congregation's pastoral care worker.

Mission and outreach

At a local level the congregation normally reaches out to our community regularly through the work of our part-time pastoral care worker and through the work of our various action teams who organize regular events e.g. Café Church, Family Fun Days, Holiday Bible Club, Cinema nights, Concerts, picnics, trips and other special events.

At an international level the congregation previously completed a substantial fund-raising effort to help refurbish the outpatient and emergency departments of Kiwoko Hospital in rural Uganda - a Christian hospital we have developed strong links with. During 2023 we continued to sponsor rural eye clinics from Kiwoko Hospital and it is anticipated that this sponsorship will continue year on year. Another overseas mission focus is in helping encourage and support the local church and villagers in a small village (Budai) in Moldova. A team from our Church went out in 2023.

The church continues to make regular donations to other various external missions and agencies and this continued in 2023.

The congregation also 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, assists with the running costs of Union Theological College, the Church's training college for ministry students, and financially supports congregations in the areas of worship, discipleship, global mission, outreach, leadership and pastoral care.

Presbytery

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

Ballygowan Presbyterian Church

Report of the Trustees for the year ended 31 December 2023

General Assembly

The meeting of the General Assembly of the Presbyterian Church in Ireland was held in Assembly Buildings, Belfast.

Property

The congregation continues to maintain its buildings and facilities.

Finances

The trustees give thanks for the ongoing support of so many who continue to give financially to the work of the Church. However our financial situation is giving us concern with the current high costs of electricity, heating oil etc.

Organisations

The table below gives a brief summary of the organisations and average attendances.

Organisation	Age Range	Frequency of meeting	Average attendance	% non members	Notes
Ballygowan PW Group	45-90	Monthly (Sept-May) Bi-Weekly	30-35	3	
Midweek Fellowship	40-90	(Sept-June)	10	0	
Badminton Club	18+	Weekly (Sept-Apr)	15	66	
Girls Brigade	3-Adult	Weekly (Sept-Apr)	Sat 21, Wed 90-110	unknown	
Bowling Club	18-90	Weekly (Sept-Apr)	24	50	
Boys Brigade	3-18	Weekly (Sept-Apr)	90-100	70	
		Twice monthly before (Easter, Harvest, Christmas)			
Choir	45-80	Twice monthly	18	0	
Energise	40-80	(Sept-May) Weekly	14	7	
Parents & Toddlers	0-4	(Sept-June) Twice monthly	30-35	80	
Life Groups	18-90	(Sept-Apr)	20	0	
Female Focus	40-65	Alternate months	12	0	
Sunday School & Bible Class	3-18	Weekly (Sept - June)	66	0	
		Junior YC, once per month, Senior YC twice per month Sept-June)			
Youth Club	11-18	month Sept-June)	Junior 40 Senior 20	13	
Evening Services	6-85	Weekly (Oct-May)	25	0	
Cafe Church	3-85	Twice Yearly	80	0	
Catering Corps	18-80	As required	21	0	
		Weekly (Restarted Feb 18)			
Youth Fellowship	11-18	Feb 18)	12	0	

Ballygowan Presbyterian Church

**Report of the Trustees
for the year ended 31 December 2023**

FINANCIAL REVIEW

Reserves policy

The Congregational Committee have examined the Church's requirements for reserves in light of the main risks to the Church. It has established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets held by the Church should be between 3 and 6 months of the expenditure.

The reserves are needed to meet the working capital needs of the Church and the Congregational Committee are confident they would be able to continue the current activities of the Church in the event of a drop in funding. At the year end the level of reserves available to the Church is £581,089. £536,910 of this is represented by investment in fixed assets. The remaining £44,179 is sufficient to cover the 3 months reserves policy.

At 31 December 2023 the Church also held £34,772 of restricted funds which have been provided for the purposes specified in note 15.

Review of the year

The results for the year are set out in detail on pages 9 to 22. The results show unrestricted net outgoing resources for the year of -£12,743 (2022 -£29,921).

FUTURE PLANS

The Church plans continuing the activities outlined within the Annual Report in the forthcoming years.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Kirk Session

The charity trustees of the Ballygowan congregation of the Presbyterian Church in Ireland 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 the 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 and beyond. The Kirk Session has delegated to its Congregational Committee the temporal affairs of the congregation including administering all funds and property belonging to the congregation. Members of the Kirk Session are ex-officio members of the Congregational Committee.

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

Stated meetings of the Kirk Session are held every two months and sometimes more frequently if required.

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

Ballygowan Presbyterian Church

Report of the Trustees for the year ended 31 December 2023

STRUCTURE, GOVERNANCE AND MANAGEMENT

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

The General Assembly

The General Assembly is the supreme court of the Church, representing in one body the whole Church and acting as its supreme legislative, 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.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

CN105295

Principal address

14 Church Hill
Ballygowan
Co Down
BT23 6JA

Trustees

Rev N Cooper
Mr R Burgess
Mr S Cleland
Mrs S Cleland
Mr J Gabbey
Mrs M Gibson
Mr R Gibson
Mrs J Gribbon
Dr R Harper
Mr M Hiles
Mr J Johnston
Mr M Lyons
Mr D McKee (Clerk)
Mr J McMordie
Mr M McMullen
Mr J Megraw
Mr D Milligan
Mr J Ralph
Mr C Scott
Mr H Scott

Independent Examiner

McIlveen Howard Limited
Chartered Accountants
169a Upper Newtownards Road
Belfast
BT4 3HZ

Ballygowan Presbyterian Church

Report of the Trustees
for the year ended 31 December 2023

REFERENCE AND ADMINISTRATIVE DETAILS

Bankers

Danske Bank
Donegal Square West
Belfast
BT1 6JS

Solicitors

Hewitt & Gilpin
Thomas House
14-16 James Street South
Belfast
BT2 7GA

Minister

Rev. Dr. Nick Cooper

Clerk of Session

David McKee

Secretary to Congregational Committee

Sharon McCloy

Church Treasurer

Wendy Patterson

Independent Examiner

McIlveen Howard Limited have been re-appointed as Independent Examiners for the ensuing year.

Approved by order of the board of trustees on 04/05/2024 and signed on its behalf by:

N Cooper
Trustee

Ballygowan Presbyterian Church Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105295

Annual return

**Independent Examiner's Report to the Trustees of
Ballygowan Presbyterian Church**

I report on the accounts of the charity for the year ended 31 December 2023, which are set out on pages nine to twenty.

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 requirements of the Charities Act (Northern Ireland) 2008.

It is my responsibility to:

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

Basis of the independent examiner's report

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



Mr R Creelman FCA
Chartered Accountants Ireland

McIlveen Howard Limited
Chartered Accountants
169a Upper Newtownards Road
Belfast
BT4 3HZ

Date: 4/6/24

Ballygowan Presbyterian Church Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105295

Accounts

Ballygowan Presbyterian Church

**Statement of Financial Activities
for the year ended 31 December 2022**

	Notes	Unrestricted fund £	Restricted fund £	Endowment fund £	2022 Total funds £	2021 Total funds £
INCOME AND ENDOWMENTS FROM						
Donations and legacies	2	156,076	39,722	-	195,798	195,191
Charitable activities						
Donations to Missions and Charities	4	-	4,630	-	4,630	-
Charitable Activities		4,685	1,223	-	5,908	9,173
Investment income	3	1,382	-	-	1,382	1,324
Other income		-	-	(5,218)	(5,218)	7,237
Total		<u>162,143</u>	<u>45,575</u>	<u>(5,218)</u>	<u>202,500</u>	<u>212,925</u>
EXPENDITURE ON						
Charitable activities						
General Assembly Assessments	5	20,466	-	-	20,466	17,024
Depreciation		21,755	-	-	21,755	22,150
Ministry & Support Staff Costs		125,720	-	-	125,720	114,141
Donations to Missions and Charities		125	7,300	-	7,425	8,225
Charitable Activities		4,349	7,637	-	11,986	14,998
Congregational running expenses		13,406	28,168	-	41,574	35,459
Governance Costs		6,243	-	-	6,243	5,590
Total		<u>192,064</u>	<u>43,105</u>	<u>-</u>	<u>235,169</u>	<u>217,587</u>
NET INCOME/(EXPENDITURE)		(29,921)	2,470	(5,218)	(32,669)	(4,662)
RECONCILIATION OF FUNDS						
Total funds brought forward		623,753	33,482	65,023	722,258	726,920
TOTAL FUNDS CARRIED FORWARD		<u>593,832</u>	<u>35,952</u>	<u>59,805</u>	<u>689,589</u>	<u>722,258</u>

The notes form part of these financial statements

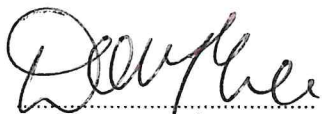
Ballygowan Presbyterian Church

Balance Sheet
31 December 2022

	Notes	2022 £	2021 £
FIXED ASSETS			
Tangible assets	10	137,506	560,210
Investment property	11	<u>410,973</u>	<u>-</u>
		548,479	560,210
CURRENT ASSETS			
Debtors	12	11,386	10,850
Investments	13	59,805	65,023
Cash at bank		<u>85,644</u>	<u>102,020</u>
		156,835	177,893
CREDITORS			
Amounts falling due within one year	14	<u>(15,725)</u>	<u>(15,845)</u>
NET CURRENT ASSETS		<u>141,110</u>	<u>162,048</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>689,589</u>	<u>722,258</u>
NET ASSETS		<u>689,589</u>	<u>722,258</u>
FUNDS			
Unrestricted funds	16	593,832	623,753
Restricted funds		35,952	33,482
Endowment funds		<u>59,805</u>	<u>65,023</u>
TOTAL FUNDS		<u>689,589</u>	<u>722,258</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 13 June 2023 and were signed on its behalf by:


Trustee REV N COOPER


Trustee M R D H KEE

The notes form part of these financial statements

Ballygowan Presbyterian Church

Notes to the Financial Statements for the year ended 31 December 2022

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act (Northern Ireland) 2008. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably. Gift aid claims are recognised in the period to which they relate.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

All fixed assets are initially recorded at cost. The Trustees will conduct an impairment review when events or circumstances indicate that the carrying amount of fixed assets may not be recoverable.

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 2% on cost
Fixtures and fittings	- 10% on cost

Investment property

Investment property is shown at most recent valuation. Any aggregate surplus or deficit arising from changes in fair value is recognised in the Statement of Financial Activities.

Taxation

Ballygowan Presbyterian Church is recognised as a charity for the purposes of applicable taxation legislation and therefore is not subject to tax on its charitable activities. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT

Fund accounting

Funds are classified as either restricted or unrestricted funds, defined as follows.

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor with their authority or created through the legal process, but still within the wider objects of the charity.

Endowment funds are funds which have been given on the condition that the original capital sum is not reduced, but the income there from is used for the purpose defined in accordance with the objects of the charity.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Ballygowan Presbyterian Church

Notes to the Financial Statements - continued
for the year ended 31 December 2022

1. ACCOUNTING POLICIES - continued

Investments

Fixed asset investments are stated at market value at the balance sheet date. Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year or, if purchased in the year, the difference between cost and market value at the end of the year. Realised gains and losses represent the difference between proceeds on disposal and the market value at the start of the year or cost if purchased in the year.

2. DONATIONS AND LEGACIES

	Unrestricted funds £	Restricted funds £	Endowment funds £	2022 Total funds £	2021 Total funds £
Freewill Offering	147,998	-	-	147,998	148,835
Building Fund	-	9,169	-	9,169	9,043
Stipend	2,995	-	-	2,995	2,625
United Appeal	-	7,013	-	7,013	7,507
Gift Sundays	-	4,783	-	4,783	4,551
Harvest Appeal	-	18,473	-	18,473	19,934
Donated services and facilities	620	-	-	620	1,700
Orphan Society	-	142	-	142	177
World Development Appeal	-	142	-	142	177
GA on small donations	2,195	-	-	2,195	642
Moderators Appeal	<u>2,268</u>	<u>-</u>	<u>-</u>	<u>2,268</u>	<u>-</u>
	<u>156,076</u>	<u>39,722</u>	<u>-</u>	<u>195,798</u>	<u>195,191</u>

Amounts above include gift aid of £27,980 (2021:£27,756).

3. INVESTMENT INCOME

	Unrestricted funds £	Restricted funds £	Endowment funds £	2022 Total funds £	2021 Total funds £
Deposit account interest	-	-	-	-	85
Bequest Income	<u>1,382</u>	<u>-</u>	<u>-</u>	<u>1,382</u>	<u>1,239</u>
	<u>1,382</u>	<u>-</u>	<u>-</u>	<u>1,382</u>	<u>1,324</u>

Ballygowan Presbyterian Church

**Notes to the Financial Statements - continued
for the year ended 31 December 2022**

4. INCOME FROM CHARITABLE ACTIVITIES

		2022	2021
	Activity	£	£
Moldova trip	Donations to Missions and Charities	4,630	-
Grants	Charitable Activities	300	4,642
Indoor Bowling Club	Charitable Activities	600	600
Girls Brigade	Charitable Activities	500	500
Mother & Toddler Club	Charitable Activities	100	-
PWA	Charitable Activities	100	-
Badminton Club	Charitable Activities	200	-
Wider World Magazine	Charitable Activities	336	-
Herald Magazine	Charitable Activities	465	-
Use of Hall	Charitable Activities	1,452	470
Sale or Rental of Books etc.	Charitable Activities	32	248
Other donations	Charitable Activities	66	173
Car parking on Black Sunday	Charitable Activities	885	-
Youth Mission	Charitable Activities	250	200
Boy's Brigade	Charitable Activities	200	200
Legacy	Charitable Activities	-	2,000
Saintfield Black	Charitable Activities	-	100
A Norrie	Charitable Activities	422	40
		<u>422</u>	<u>40</u>
		<u>10,538</u>	<u>9,173</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 6) £	Totals £
General Assembly Assessments	20,466	-	20,466
Depreciation	21,755	-	21,755
Ministry & Support Staff Costs	125,720	-	125,720
Donations to Missions and Charities	7,425	-	7,425
Charitable Activities	6,970	5,016	11,986
Congregational running expenses	41,574	-	41,574
Governance Costs	-	6,243	6,243
	<u>223,910</u>	<u>11,259</u>	<u>235,169</u>

Ballygowan Presbyterian Church

Notes to the Financial Statements - continued
for the year ended 31 December 2022

6. SUPPORT COSTS

	Finance £	Governance costs £	Totals £
Charitable Activities	-	5,016	5,016
Governance Costs	<u>776</u>	<u>5,467</u>	<u>6,243</u>
	<u>776</u>	<u>10,483</u>	<u>11,259</u>

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2022 nor for the year ended 31 December 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2022 nor for the year ended 31 December 2021.

8. STAFF COSTS

	2022 £	2021 £
Wages and salaries	115,540	98,767
Social security costs	5,800	5,386
Other pension costs	<u>10,213</u>	<u>9,988</u>
	<u>131,553</u>	<u>114,141</u>

The average monthly number of employees during the year was as follows:

	2022	2021
Number of ministerial staff	2	1
Number of administrative staff	<u>6</u>	<u>6</u>
	<u>8</u>	<u>7</u>

No employees received emoluments in excess of £60,000.

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Endowment fund £	Total funds £
INCOME AND ENDOWMENTS FROM				
Donations and legacies	153,802	41,389	-	195,191
Charitable activities				
Charitable Activities	7,033	2,140	-	9,173
Investment income	1,324	-	-	1,324
Other income	<u>-</u>	<u>-</u>	<u>7,237</u>	<u>7,237</u>
Total	<u>162,159</u>	<u>43,529</u>	<u>7,237</u>	<u>212,925</u>

Ballygowan Presbyterian Church

**Notes to the Financial Statements - continued
for the year ended 31 December 2022**

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £	Restricted fund £	Endowment fund £	Total funds £
EXPENDITURE ON				
Charitable activities				
General Assembly Assessments	17,024	-	-	17,024
Depreciation	22,150	-	-	22,150
Ministry & Support Staff Costs	114,141	-	-	114,141
Donations to Missions and Charities	125	8,100	-	8,225
Charitable Activities	3,408	11,590	-	14,998
Congregational running expenses	19,512	15,947	-	35,459
Governance Costs	<u>5,590</u>	<u>-</u>	<u>-</u>	<u>5,590</u>
Total	<u>181,950</u>	<u>35,637</u>	<u>-</u>	<u>217,587</u>
NET INCOME/(EXPENDITURE)	(19,791)	7,892	7,237	(4,662)
RECONCILIATION OF FUNDS				
Total funds brought forward	<u>643,544</u>	<u>25,590</u>	<u>57,786</u>	<u>726,920</u>
TOTAL FUNDS CARRIED FORWARD	<u>623,753</u>	<u>33,482</u>	<u>65,023</u>	<u>722,258</u>

10. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Totals £
COST			
At 1 January 2022	985,465	145,194	1,130,659
Reclassification	<u>(501,185)</u>	<u>-</u>	<u>(501,185)</u>
At 31 December 2022	<u>484,280</u>	<u>145,194</u>	<u>629,474</u>
DEPRECIATION			
At 1 January 2022	435,277	135,172	570,449
Charge for year	9,338	2,393	11,731
Reclassification/transfer	<u>(90,212)</u>	<u>-</u>	<u>(90,212)</u>
At 31 December 2022	<u>354,403</u>	<u>137,565</u>	<u>491,968</u>
NET BOOK VALUE			
At 31 December 2022	<u>129,877</u>	<u>7,629</u>	<u>137,506</u>
At 31 December 2021	<u>550,188</u>	<u>10,022</u>	<u>560,210</u>

The Trustees consider that legal title to all of the land and property comprised in the underlying deeds relating to the various lands held are ultimately held under the membership of the Education Board of the Down Presbytery as the Holding Trustees in relation to the title of the Church's properties.

Ballygowan Presbyterian Church

**Notes to the Financial Statements - continued
for the year ended 31 December 2022**

10. TANGIBLE FIXED ASSETS - continued

The property is held at cost less accumulated depreciation. The Trustees are of the opinion that this is an appropriate valuation.

11. INVESTMENT PROPERTY

	£
FAIR VALUE	
Reclassification	410,973
	<u>410,973</u>
At 31 December 2022	410,973
	<u>410,973</u>
NET BOOK VALUE	
At 31 December 2022	410,973
	<u>410,973</u>
At 31 December 2021	-
	<u>-</u>

Investment property relates to the church manse owned by the charity and is included at its depreciated cost as at 31 December 2021. The trustees are of the opinion that this is an appropriate carrying value as at 31 December 2022.

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Tax refunds from HMRC	7,493	7,629
Donations due	750	380
Prepayments and accrued income	3,143	2,841
	<u>11,386</u>	<u>10,850</u>
	<u>11,386</u>	<u>10,850</u>

13. CURRENT ASSET INVESTMENTS

	2022	2021
	£	£
Bequest Investments	58,244	63,462
Bequest deposit account	1,561	1,561
	<u>59,805</u>	<u>65,023</u>
	<u>59,805</u>	<u>65,023</u>

The Bequest investments are held in the general investment fund of the Presbyterian Church in Ireland for designated endowment fund purposes and comprise shares in the Genera Investment Fund.. The assets are included in the financial statements at market value having been restated in line with the Statement of Recommended Practice. These investments were bequested to the Church and the capital sums cannot be used for general purposes. The income can be used for the purposes set out in accordance with the bequest terms.

Ballygowan Presbyterian Church

Notes to the Financial Statements - continued
for the year ended 31 December 2022

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Other creditors	<u>15,725</u>	<u>15,845</u>

Other creditors include a loan from a member of the congregation of £1000 which is unsecured, interest free and repayable on demand.

15. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted fund	Restricted fund	Endowment fund	2022 Total funds	2021 Total funds
	£	£	£	£	£
Fixed assets	137,506	-	-	137,506	560,210
Investments	410,973	-	-	410,973	-
Current assets	53,078	43,952	59,805	156,835	177,893
Current liabilities	<u>(7,725)</u>	<u>(8,000)</u>	<u>-</u>	<u>(15,725)</u>	<u>(15,845)</u>
	<u>593,832</u>	<u>35,952</u>	<u>59,805</u>	<u>689,589</u>	<u>722,258</u>

The unrestricted funds represent the free funds of the church which are not designated for particular purposes.

The restricted funds have been set up to assist in identifying those funds that are not free funds and it is represented by bank accounts held (£42,182) less loans from members of the congregation (£1,000), and United Appeal contributions payable (£7,700).

16. MOVEMENT IN FUNDS

	At 1/1/22	Net movement in funds	At 31/12/22
	£	£	£
Unrestricted funds			
General fund	623,753	(29,921)	593,832
Restricted funds			
Restricted income funds	33,482	2,470	35,952
Endowment funds			
Endowment	65,023	(5,218)	59,805
	<u>722,258</u>	<u>(32,669)</u>	<u>689,589</u>

Ballygowan Presbyterian Church

Notes to the Financial Statements - continued
for the year ended 31 December 2022

16. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	162,143	(192,064)	(29,921)
Restricted funds			
Restricted income funds	45,575	(43,105)	2,470
Endowment funds			
Endowment	(5,218)	-	(5,218)
TOTAL FUNDS	<u>202,500</u>	<u>(235,169)</u>	<u>(32,669)</u>

Comparatives for movement in funds

	At 1/1/21 £	Net movement in funds £	At 31/12/21 £
Unrestricted funds			
General fund	643,544	(19,791)	623,753
Restricted funds			
Restricted income funds	25,590	7,892	33,482
Endowment funds			
Endowment	57,786	7,237	65,023
TOTAL FUNDS	<u>726,920</u>	<u>(4,662)</u>	<u>722,258</u>

Ballygowan Presbyterian Church

**Notes to the Financial Statements - continued
for the year ended 31 December 2022**

16. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	162,159	(181,950)	(19,791)
Restricted funds			
Restricted income funds	43,529	(35,637)	7,892
Endowment funds			
Endowment	7,237	-	7,237
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>212,925</u>	<u>(217,587)</u>	<u>(4,662)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/1/21 £	Net movement in funds £	At 31/12/22 £
Unrestricted funds			
General fund	643,544	(49,712)	593,832
Restricted funds			
Restricted income funds	25,590	10,362	35,952
Endowment funds			
Endowment	57,786	2,019	59,805
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>726,920</u>	<u>(37,331)</u>	<u>689,589</u>

Ballygowan Presbyterian Church

Notes to the Financial Statements - continued
for the year ended 31 December 2022

16. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	324,302	(374,014)	(49,712)
Restricted funds			
Restricted income funds	89,104	(78,742)	10,362
Endowment funds			
Endowment	2,019	-	2,019
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>415,425</u>	<u>(452,756)</u>	<u>(37,331)</u>

Transfers between funds relate to the reclassification of certain prior year expenditure from unrestricted to restricted funds

17. RELATED PARTY DISCLOSURES

The Trustees' report includes a description of various organisations affiliated to the church. The financial transactions and affairs of all or any of these organisations are outside the scope of these financial statements and none of the funds or assets held by these organisations are included in these financial accounts.

Ballygowan Presbyterian Church Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105295

Annual report

Ballygowan Presbyterian Church

Report of the Trustees for the year ended 31 December 2022

The trustees present their report with the financial statements of the charity for the year ended 31 December 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charitable purpose of the congregation is the advancement of the Christian religion.

The Ballygowan 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 members to play their part in fulfilling God's mission to our world.

The congregation's mission statement reads:

'for the glory of God, Ballygowan Presbyterian Church desires to see the making and maturing of disciples of Jesus Christ, this through worship, fellowship, service and evangelism'

Our vision is, by the grace of God, to be an inclusive, welcoming community of Christ's people of all ages, which:

- is increasingly characterised by love for God, and love and concern for others;
- is committed to the historic Christian gospel as revealed in the Bible;
- remains relevant to people of this time and place.

The congregation aims to live out its Mission and Vision as a family of God's people by being:

- A Covenant Community: where our relationships are rooted in the promises of God by living faithfully toward him and toward one another.
- An Intergenerational Community: where adults intentionally take the lead to engage with, encourage and nurture younger members to maturity in Christ.
- An Outward looking Community: where we want the blessings of God that belong to us in the gospel to become blessings for others beyond the bounds of our community.

As a congregation of the Presbyterian Church in Ireland, we believe that the Bible is the supreme authority over all we do, and that the Westminster Confession of Faith, along with the Larger and Shorter Catechisms set out what we understand the Bible teaches on key matters of Christian faith and practice.

Significant activities

The year 2022 continued to be a challenging one. The numbers attending Sunday morning worship have been slowly growing since the pandemic. The Sacrament of the Lord's Supper is usually observed on three occasions during the year and all those who have been baptised and who have made a profession of faith in the Lord Jesus Christ are admitted to the Lord's Supper.

Ballygowan Presbyterian Church

Report of the Trustees for the year ended 31 December 2022

OBJECTIVES AND ACTIVITIES

The congregation holds regular bible study meetings and has a wide range of organisations including

- Sunday School / Bible Class
- Youth Club / Youth Fellowship / Young Men's Group / Girls' Group
- Midweek Fellowship / Life Groups / Energise
- Presbyterian Women's Group
- Parent and Toddlers
- Boys Brigade
- Girls Brigade
- Bowling Club
- Badminton Club
- Various other groups

Public benefit

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

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

Generally the above benefits are delivered locally by congregations and their members, or are facilitated through presbyteries or are organised and delivered centrally. Local delivery is facilitated by central resources in almost all cases. Public access is made known through the use of noticeboards, printed material, press advertisement, websites, and social media or in other ways. The benefits are demonstrated through regular evaluation of the services and informal and ad-hoc feedback from members, their families, and members of the public.

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

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

Volunteers

The Trustees wish to acknowledge their deep appreciation of those who give freely of their time by serving on committees and helping with our organisations and other church activities. We continue to have robust child protection policies and procedures in place.

Ballygowan Presbyterian Church

Report of the Trustees for the year ended 31 December 2022

ACHIEVEMENT AND PERFORMANCE

Ministry team

The ministry team is led by our minister the Rev Nick Cooper. Andrew Martin started as a student assistant on 19th September 2021.

Our youth ministry continues to flourish with Andrew Norrie our part-time youth worker in post.

Pastoral care and visitation is supported by Robin Fairbairn our pastoral care worker.

Worship and prayer

The congregation usually meets for worship each Sunday at 11:30am and for half the year in the evening at 6:45pm. Average attendance at Sunday morning worship is around 130. During the week there are opportunities for members to meet together again for fellowship, to study the scriptures and for a time of prayer.

As well as our regular Sunday services during the year we acknowledged God's gift of new life at 6 Sacraments of Baptism / Dedications and sought to comfort those who had been bereaved during the year. 1 marriage service was conducted in 2022.

At 31 December 2022 there were 349 communicant members and 519 families connected with the congregation, 101 of whom do not contribute financially.

Pastoral care

Members of the congregation who are unable to attend church due to sickness or age are visited on a regular basis by the minister, elders or by the congregation's pastoral care worker.

Mission and outreach

At a local level the congregation normally reaches out to our community regularly through the work of our part-time pastoral care worker and through the work of our various action teams who organize regular events e.g. Café Church, Family Fun Days, Holiday Bible Club, Cinema nights, Concerts, picnics, trips and other special events.

At an international level the congregation previously completed a substantial fund-raising effort to help refurbish the outpatient and emergency departments of Kiwoko Hospital in rural Uganda - a Christian hospital we have developed strong links with. During 2022 we sponsored rural eye clinics from Kiwoko Hospital and it is anticipated that this sponsorship will continue year on year. Another overseas mission focus is in helping encourage and support the local church and villagers in a small village (Budai) in Moldova. A team from our Church went out in 2022.

The church continues to make regular donations to other various external missions and agencies and this continued in 2022.

The congregation also 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, assists with the running costs of Union Theological College, the Church's training college for ministry students, and financially supports congregations in the areas of worship, discipleship, global mission, outreach, leadership and pastoral care.

Presbytery

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

General Assembly

The meeting of the General Assembly of the Presbyterian Church in Ireland was held in Assembly Buildings, Belfast.

Ballygowan Presbyterian Church

**Report of the Trustees
for the year ended 31 December 2022**

Property

The congregation continues to maintain its buildings and facilities.

Finances

The trustees give thanks for the ongoing support of so many who continue to give financially to the work of the Church. However our financial situation is giving us concern with the current high costs of electricity, heating oil etc.

Organisations

The table below gives a brief summary of the organisations and average attendances.

Organisation	Age Range	Frequency of meeting	Average attendance	% non members	Notes
Ballygowan PW Group	45-90	Monthly (Sept-May)	30-35	3	
Midweek Fellowship	40-90	Bi-Weekly (Sept-June)	15	0	
Badminton Club	18+	Weekly (Sept-Apr)	15	66	
Girls Brigade	3-Adult	Weekly (Sept-Apr)	Sat 21, Wed 90-110	unknown	
Bowling Club	18-90	Weekly (Sept-Apr)	24	50	
Boys Brigade	3-18	Weekly (Sept-Apr)	90-100	70	
Choir	45-80	Twice monthly before (Easter, Harvest, Christmas)	18	0	
Energise	40-80	Twice monthly (Sept-May)	14	7	
Parents & Toddlers	0-4	Weekly (Sept-June)	30-35	60	
Life Groups	18-90	Twice monthly			
Female Focus	40-65	(Sept-Apr)	20	0	
Sunday School & Bible Class	40-65	Alternate months	12	0	
Youth Club	3-18	Weekly (Sept - June)	66	0	
Evening Services	11-18	Junior YC, once per month, Senior YC twice per month (Sept-June)	Junior 40 Senior 20	13	
Cafe Church	6-85	Weekly (Oct-May)	30	0	
Catering Corps	3-85	Twice Yearly	80	30	
Youth Fellowship	18-80	As required	21	0	
	11-18	Weekly (Restarted Feb 18)	12	0	

Ballygowan Presbyterian Church

Report of the Trustees for the year ended 31 December 2022

FINANCIAL REVIEW

Reserves policy

The Congregational Committee have examined the Church's requirements for reserves in light of the main risks to the Church. It has established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets held by the Church should be between 3 and 6 months of the expenditure.

The reserves are needed to meet the working capital needs of the Church and the Congregational Committee are confident they would be able to continue the current activities of the Church in the event of a drop in funding. At the year end the level of reserves available to the Church is £593,832. £548,479 of this is represented by investment in fixed assets. The remaining £45,353 is sufficient to cover the 3 months reserves policy.

At 31 December 2022 the Church also held £35,952 of restricted funds which have been provided for the purposes specified in note 15.

Review of the year

The results for the year are set out in detail on pages 9 to 22. The results show unrestricted net outgoing resources for the year of -£29,921 (2021 -£19,791).

FUTURE PLANS

The Church plans continuing the activities outlined within the Annual Report in the forthcoming years.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Kirk Session

The charity trustees of the Ballygowan congregation of the Presbyterian Church in Ireland 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 the 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 and beyond. The Kirk Session has delegated to its Congregational Committee the temporal affairs of the congregation including administering all funds and property belonging to the congregation. Members of the Kirk Session are ex-officio members of the Congregational Committee.

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

Stated meetings of the Kirk Session are held every two months and sometimes more frequently if required.

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

Ballygowan Presbyterian Church

Report of the Trustees for the year ended 31 December 2022

STRUCTURE, GOVERNANCE AND MANAGEMENT

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

The General Assembly

The General Assembly is the supreme court of the Church, representing in one body the whole Church and acting as its supreme legislative, 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.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

CN105295

Principal address

14 Church Hill
Ballygowan
Co Down
BT23 6JA

Trustees

Rev N Cooper
Mr R Burgess
Mr S Cleland
Mrs S Cleland
Mr J Gabbey
Mr J Gibson (resigned 22/1/22)
Mrs M Gibson
Mr R Gibson
Mrs J Gribbon
Dr R Harper
Mr M Hiles
Mr J Johnston
Mr M Lyons
Mr D McKee (Clerk)
Mr J McMordie
Mr M McMullen
Mr J Megraw
Mr D Milligan
Mr J Ralph
Mr C Scott
Mr H Scott

Independent Examiner

McIlveen Howard Limited
Chartered Accountants
169a Upper Newtownards Road
Belfast
BT4 3HZ

Ballygowan Presbyterian Church

**Report of the Trustees
for the year ended 31 December 2022**

REFERENCE AND ADMINISTRATIVE DETAILS

Bankers

Danske Bank
Donegal Square West
Belfast
BT1 6JS

Solicitors

Hewitt & Gilpin
Thomas House
14-16 James Street South
Belfast
BT2 7GA

Minister

Rev. Dr. Nick Cooper

Clerk of Session

David McKee

Secretary to Congregational Committee

Sharon McCloy

Church Treasurer

Wendy Patterson

Independent Examiner

McIlveen Howard Limited have been re-appointed as Independent Examiners for the ensuing year.

Approved by order of the board of trustees on 13 June 2023 and signed on its behalf by:



Trustee - MR D MCKEE

Ballygowan Presbyterian Church Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105295

Annual return

**Independent Examiner's Report to the Trustees of
Ballygowan Presbyterian Church**

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

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 requirements of the Charities Act (Northern Ireland) 2008 ('the Act').

I have examined your charity's accounts as required under Section 65 of the Charities Act. In carrying out my examination I have followed the Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act.

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

Basis of the independent examiner's report

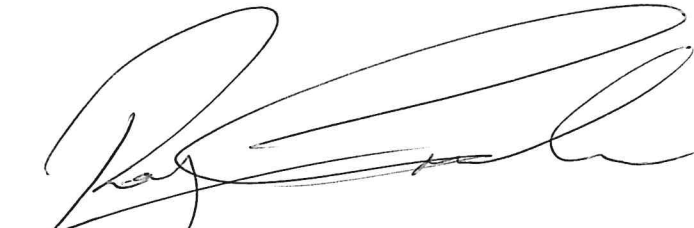
I have examined your charity accounts as required under Section 65 of the Charities Act and my examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland under Section 65(9)(b) of the Charities Act. The examination included a review of the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



Mr R Creelman FCA

McIlveen Howard Limited
Chartered Accountants
169a Upper Newtownards Road
Belfast
BT4 3HZ

Date: 13/6/23