

Ballygilbert Congregation of The Presbyterian Church In Ireland

Northern Ireland · Charity number 105298

Details

Status	Received
Registered	2016-08-05
Register	View on the Charity Commission for Northern Ireland register

Contact

Address	30 Lord Wardens Avenue Bangor Bt19 1ye BT19 1YE
Phone	02891452044
Email	office@ballygilbert.co.uk
Website	www.ballygilbert.co.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
2025-12-31	£195,865	£161,472	£0	5
2024-12-31	£152,216	£144,092	£0	5

Trustees

Name	Role	Appointed
Katie Armstrong		
Mr Alastair Vance		
Mr Andrew Davison		
Mr Francis Robinson		
Mr Ian Schofield		
Mr John Adamson		
Mr Peter William Davison		
Mrs Gillian Davison		
Mrs Natalie Alcorn		
Mrs Sarah Schofield		
Mrs Sharon Lockhart		
Mrs Vivien Vance		
Rev Craig Jackson		
Richard White		
Vicky Mclaughlin		

Ballygilbert Congregation of The Presbyterian Church In Ireland

Northern Ireland - Charity number 105298

Accounts

BALLYGILBERT PRESBYTERIAN CHURCH

a congregation of the Presbyterian Church in Ireland

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

Registered Charity in Northern Ireland (NIC105298)

**BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
TRUSTEES ANNUAL REPORT**

The Trustees present their Annual Report and Financial Statements for the year ended 31 December 2024 including a Statement of Assets and Liabilities as at that date.

REFERENCE AND ADMINISTRATIVE DETAILS

Ballygilbert Congregation of the Presbyterian Church in Ireland
376 Belfast Road, Ballyrobert, Bangor BT19 1UH
Registered Charity in Northern Ireland (NIC105298)

CHARITY TRUSTEES

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

John Adamson		Natalie Alcorn	
Pamela Blakley		John Blakley	
Andrew Davison		Gillian Davison	
Peter Davison		Sharon Lockhart	
Craig Jackson		Perry McDonnell	(resigned May 2024)
Sarah Schofield		Ian Schofield	
Alastair Vance		Frank Robinson	
Katie Armstrong	(from 8 June 2025)	Vivien Vance	
Richard White	(from 8 June 2025)	Vicky McLaughlin	(from 8 June 2025)

PRINCIPAL OFFICE BEARERS

Minister	Rev. Craig Jackson
Clerk of Session	Sarah Schofield
Treasurer	David Boyd

INDEPENDENT EXAMINER

Hugh Gibson, BA (Hons) FCA

BANKERS

Bank of Ireland 82 Main Street Bangor BT20 4AG

SOLICITORS

Russell & Co, Solicitors 1 Lower Mary Street Newtownards BT23 4JJ

BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

STRUCTURE AND MANAGEMENT

The Kirk Session

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

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

Stated meetings of the Kirk session are held at least seven times in each year.

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

Presbytery

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

**BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
TRUSTEES ANNUAL REPORT (cont'd)**

DESCRIPTION AND PURPOSE

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

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

The congregation's mission statement is:

To be a 'caring and living community of Christ's people reaching out to others'

In this regard, we want to:

- Provide an opportunity for all to come to, and grow in, a living faith
- Make you feel welcome
- Create a caring community where you are involved and feel valued
- Be family-focused
- Provide a high standard of worship, embracing the best of the old and new
- Reach out to the wider community, both at home and abroad to show practical Christianity in action

We are not about buildings or activities - but we are about people. Worship plays a central role in our life together in Ballygilbert. We offer services which are upbeat, where a clear Bible-based message is presented and made relevant for life in today's world.

We have a strong belief in our ministry to children, teenagers and young adults. We want them to feel valued and to develop a vibrant and sustained faith.

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.

BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

ACTIVITIES AND OBJECTIVES

The congregation meets for worship every Sunday and visitors are welcome to join. The Sacrament of the Lord's Supper is observed on several occasions during the year and all those who have been baptised and who have made a profession of faith in the Lord Jesus Christ are admitted to the Lord's Supper. The congregation resumed regular bible study meetings in home groups. Session meets every week for prayer and we have a wide range of organisations including

- Congregational prayer meeting
- Sunday School (Lighthouse) and Creche
- MADhouse (Youth fellowship)
- Ballygilbert Toddlers
- JAM worship for young families
- Youth Club
- Holiday Bible Club
- Girl Guides and Brownies
- Junior and senior badminton
- Coffee and chat
- "Hymns we love"
- Variety of meetings for the women in the congregation

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation normally meets for worship each Sunday at 11am. During the week we have a congregational prayer meeting and the Kirk Session also met separately for prayer. There are also congregational and Session prayerlink (phone groups) for sharing prayer requests. There are Home bible study groups open to all members.

At 31 December 2024 there were 206 families connected with the congregation. The average weekly attendance at morning worship is 75.

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 members of the congregation's informal pastoral care structure.

Mission and outreach

The congregation supports a wide variety of local and overseas projects ranging from Storehouse in Bangor, Christmas collection of gifts for Women's Aid in Bangor, financial support for E3 Scripture Union Schools project in North Down; Thompson House, Tiny Life; ePap Childrens' project in South Africa, Samaritan's Purse shoeboxes and others. We have a long standing relationship with Mulanje Mission Hospital providing both financial and material support through boxes of education and health supplies.

**BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
TRUSTEES ANNUAL REPORT (cont'd)**

ACHIEVEMENTS AND PERFORMANCE (cont'd)

Mission and Outreach (Contd)

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

Presbytery

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

General Assembly

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

Property

Property expenditure comprised routine maintenance.

Organisations

Our Church week starts on Sunday at 11am when an average of 75 folk meet for worship, there have been averages of 2 at Creche, 10 at Lighthouse (for 4-11 years) and 2 at MADhouse (11-18 years). We also have a JAM (Jesus and me) service every month for young families.

One of the major outreach events every year is the Holiday Bible Club week in July/August which attracts children and their parents, many of whom have little church connection. This year there will again be a focus on secondary school age children and we anticipate approximately 40 in attendance.

Many organisations meet regularly on week days. Girl Guides and Brownies meet every Thursday. On Wednesday we have the junior and senior badminton clubs. Thursday sees some 20 carers and children at Ballygilbert Toddlers, the majority are not members of the church. On Friday we have the Youth Club with around 40 young people. Coffee and Chat for our ladies meets twice a month with 15-20 attending. "Hymns we love" meets once a month.

**BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
TRUSTEES ANNUAL REPORT (cont'd)
ACHIEVEMENTS AND PERFORMANCE (cont'd)**

Volunteers

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

PUBLIC BENEFIT STATEMENT

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

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

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

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

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

The Kirk Session has had regard to the Charity Commission's Public benefit requirement statutory guidance.

BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

TRUSTEES ANNUAL REPORT (cont'd)

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 142 contributors during the year (152 in 2023) donating a total of £90,930 (£88,842 in 2023) before gift aid.

Total Income of the congregation during the year was £152,216 compared to £150,177 in the previous year.

Total expenditure decreased from £148,730 to £144,092.

STATEMENT OF TRUSTEE RESPONSIBILITIES

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

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

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

GOING CONCERN

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

RESERVES POLICY

The Trustees have considered the level of unrestricted reserves that it is appropriate to hold taking account of current and ongoing commitments. It is the policy of the Trustees to attain a holding of around three month's normal expenditure. Currently there are no material unrestricted reserves and the Trustees are working to remedy this position.

**BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
TRUSTEES ANNUAL REPORT (cont'd)**

RISK REVIEW

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

Approved by the Kirk Session on 29 October 2025 and signed on its behalf by

Sarah Schofield

Peter Davison

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

I report on the accounts of the Trust for the year ended 31 December 2024 which are set out on pages 10 to 14.

Respective responsibilities of charity trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report

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

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

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

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

Independent examiner's statement

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

Hugh Gibson BA (Hons) FCA
5 Meadow Park North, Crawfordsburn BT19 1HR
29 October 2025

BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)
for the year ended 31 December 2024

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
		£	£	£	£	£
Receipts						
Donations and legacies	2	112,099	29,656	-	141,755	143,415
Charitable activities	3	2,519	850	-	3,369	5,225
Investment Income	4	523	9	-	532	628
Other	5	6,560	-	-	6,560	909
		-----	-----	-----	-----	-----
		121,701	30,515	-	152,216	150,177
Sale of fixed assets		-	-	-	-	-
		-----	-----	-----	-----	-----
Total Receipts		121,701	30,515	-	152,216	150,177
		-----	-----	-----	-----	-----
Payments						
Raising funds	6	-	-	-	-	640
Charitable activities	7	124,798	19,294	-	144,092	148,090
		-----	-----	-----	-----	-----
		124,798	19,294	-	144,092	148,730
Purchase of Investments	9	-	-	-	-	-
Purchase of fixed assets	8	-	-	-	-	-
		-----	-----	-----	-----	-----
Total Payments		124,798	19,294	-	144,092	148,730
		-----	-----	-----	-----	-----
Net receipts (payments)		(3,097)	11,221	-	8,124	1,447
Transfers between funds		(100)	100	-	-	-
		-----	-----	-----	-----	-----
Net movement in funds		(3,197)	11,321	-	8,124	1,447
Funds brought forward		1,826	52,813	7,809	62,448	61,001
		-----	-----	-----	-----	-----
Funds carried forward	10	(1,371)	64,134	7,809	70,572	62,448
		=====	=====	=====	=====	=====

**BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF ASSETS AND LIABILITIES**

As at 31 December 2024

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£	£
Funds Reconciliation					
At start of year	1,826	52,813	7,809	62,448	61,001
Net movement in funds	(3,197)	11,321	-	8,124	1,447
	-----	-----	-----	-----	-----
At end of year	(1,371)	64,134	7,809	70,572	62,448
	=====	=====	=====	=====	=====
Bank & Cash Balances					
Bank Current Accounts				70,522	62,398
Cash in Hand				50	50
				-----	-----
				70,572	62,448
				=====	=====
Additional information					
Investments held as fixed assets				7,809	7,809
				=====	=====

Approved by the Kirk Session at a meeting on 29 October 2025 signed on its behalf by

Alastair Vance

Peter Davison

BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 December 2024

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

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

FUND ACCOUNTING

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

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

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

2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Recorded giving	90,930	24,156	-	115,086	110,935
Loose collections	2,398	-	-	2,398	1,590
Donations and gifts	150	360	-	510	50
Gift Aid	18,621	5,140	-	23,761	24,840
Legacies and bequests	-	-	-	-	6,000
	-----	-----	-----	-----	-----
	112,099	29,656	-	141,755	143,415
	-----	-----	-----	-----	-----

3. CHARITABLE ACTIVITIES INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Income from charitable activities	1,015	720	-	1,735	2,213
Fees from weddings and funerals	200	130	-	330	88
Fundraising events	1,304	-	-	1,304	2,324
Grants	-	-	-	-	600
	-----	-----	-----	-----	-----
	2,519	850	-	3,369	5,225
	-----	-----	-----	-----	-----

BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS (Cont'd)
31 December 2024

4. INVESTMENT INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
General Investment Fund	523	9	-	532	628
	-----	-----	-----	-----	-----
	523	9		532	628
	-----	-----	-----	-----	-----

5. OTHER INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Other income	6,560	-	-	6,560	909
	-----	-----	-----	-----	-----

6. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
FWO envelopes	-	-	-	-	640
Fundraising events	-	-	-	-	-
	-----	-----	-----	-----	-----
	-	-	-	-	640
	-----	-----	-----	-----	-----

7. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
General Assembly Assessments	11,501	-	-	11,501	11,191
Presbytery fees	1,026	-	-	1,026	977
Ministry and support staff costs	86,037	-	-	86,037	84,113
Congregational running expenses	26,234	5,147	-	31,381	33,288
Donations to Missions and charities	-	14,147	-	14,147	18,521
	-----	-----	-----	-----	-----
	124,798	19,294	-	144,092	148,090
	-----	-----	-----	-----	-----

BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS (Cont'd)

31 December 2024

8. FIXED ASSETS

The congregation owns the Church premises situated at 376 Belfast Road, Ballyrobert and the manse at 4 Rushfield, Helen's Bay together with the associated fixtures, fittings, plant and machinery. These have an insurance value of £4.5 million.

The congregation also owns the fixtures and fittings within the church, including audio/visual presentation and recording equipment, play equipment, tables and chairs, and office equipment.

9. INVESTMENTS

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

		2024	2023
		£	£
General Investment Fund	1,650 shares	22,107	22,166

10. FUND BALANCES

Fund	Balance at start	Receipts	Payments	Surplus / (Deficit)	Transfer	Balance at end
	£	£	£	£	£	£
Unrestricted Funds						
General Fund	1,826	121,701	(124,798)	(3,097)	(100)	(1,371)
	-----	-----	-----	-----	-----	-----
	1,826	121,701	(124,798)	(3,097)	(100)	(1,371)
	-----	-----	-----	-----	-----	-----
Restricted Funds						
Mission Fund	10,505	4,612	(3,631)	981	-	11,486
Property Repair Fund	34,479	12,498	(4,667)	7,831	-	42,310
Special collections	1,442	11,930	(10,516)	1,414	-	2,856
Designated funds	6,189	755	-	755	-	6,944
Organisations	198	720	(480)	240	100	538
	-----	-----	-----	-----	-----	-----
	52,813	30,515	(19,294)	11,221	100	64,134
	-----	-----	-----	-----	-----	-----
Endowment Funds						
Sundry endowments	7,809	-	-	-	-	7,809
	-----	-----	-----	-----	-----	-----
Total	62,448	152,216	(144,092)	8,124	-	70,572
	-----	-----	-----	-----	-----	-----

Ballygilbert Congregation of The Presbyterian Church In Ireland

Northern Ireland - Charity number 105298

Accounts

BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)
for the year ended 31 December 2025

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
		£	£	£	£	£
Receipts						
Donations and legacies	2	138,580	45,091	-	183,671	141,755
Charitable activities	3	1,888	1,126	-	3,014	3,369
Investment Income	4	561	-	-	561	532
Other	5	588	8,031	-	8,619	6,560
		-----	-----	-----	-----	-----
		141,617	54,248	-	195,865	152,216
Sale of fixed assets		-	-	-	-	-
		-----	-----	-----	-----	-----
Total Receipts		141,617	54,248	-	195,865	152,216
		-----	-----	-----	-----	-----
Payments						
Raising funds	6	660	-	-	660	-
Charitable activities	7	125,759	35,053	-	160,812	144,092
		-----	-----	-----	-----	-----
		126,419	35,053	-	161,472	144,092
Purchase of Investments	9	-	-	-	-	-
Purchase of fixed assets	8	-	-	-	-	-
		-----	-----	-----	-----	-----
Total Payments		126,419	35,053	-	161,472	144,092
		-----	-----	-----	-----	-----
Net receipts (payments)		15,198	19,195	-	34,393	8,124
Transfers between funds		100	(100)	-	-	-
		-----	-----	-----	-----	-----
Net movement in funds		15,298	19,095	-	34,393	8,124
Funds brought forward		(1,371)	64,134	7,809	70,572	62,448
		-----	-----	-----	-----	-----
Funds carried forward	10	13,927	83,229	7,809	104,965	70,572
		=====	=====	=====	=====	=====

**BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF ASSETS AND LIABILITIES**

As at 31 December 2025

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£	£
Funds Reconciliation					
At start of year	(1,371)	64,134	7,809	70,572	62,448
Net movement in funds	15,298	19,095	-	34,393	8,124
	-----	-----	-----	-----	-----
At end of year	13,927	83,229	7,809	104,965	70,572
	=====	=====	=====	=====	=====
Bank & Cash Balances					
Bank Current Accounts				104,915	70,522
Cash in Hand				50	50
				-----	-----
				104,965	70,572
				=====	=====
Additional information					
Investments held as fixed assets				7,809	7,809
				=====	=====

Approved by the Kirk Session at a meeting on 14 May 2026 signed on its behalf by

Sarah Schofield

Peter Davison

BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 December 2025

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

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

FUND ACCOUNTING

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

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

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

2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
Recorded giving	90,564	36,550	-	127,114	115,086
Loose collections	2,071	-	-	2,071	2,398
Donations and gifts	-	119	-	119	510
Gift Aid	20,945	8,422	-	29,367	23,761
Legacies and bequests	25,000	-	-	25,000	-
	-----	-----	-----	-----	-----
	138,580	45,091	-	183,671	141,755
	-----	-----	-----	-----	-----

3. CHARITABLE ACTIVITIES INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
Income from charitable activities	1,808	1,126	-	2,934	1,735
Fees from weddings and funerals	80	-	-	80	330
Fundraising events	-	-	-	-	1,304
Grants	-	-	-	-	-
	-----	-----	-----	-----	-----
	1,888	1,126	-	3,014	3,369
	-----	-----	-----	-----	-----

**BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS (Cont'd)
31 December 2025**

4. INVESTMENT INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
General Investment Fund	561	-	-	561	532
	-----	-----	-----	-----	-----
	561	-	-	561	532
	-----	-----	-----	-----	-----

5. OTHER INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
Insurance claims	-	8,031	-	8,031	-
Other income	588	-	-	588	6,560
	-----	-----	-----	-----	-----
	588	8,031	-	8,619	6,560
	-----	-----	-----	-----	-----

6. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
FWO envelopes	660	-	-	660	-
Fundraising events	-	-	-	-	-
	-----	-----	-----	-----	-----
	660	-	-	660	-
	-----	-----	-----	-----	-----

7. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
General Assembly Assessments	10,492	-	-	10,492	11,501
Presbytery fees	1,062	-	-	1,062	1,026
Ministry and support staff costs	86,670	-	-	86,670	86,037
Congregational running expenses	27,535	17,410	-	44,945	31,381
Donations to Missions and charities	-	17,643	-	17,643	14,147
	-----	-----	-----	-----	-----
	125,759	35,053	-	160,812	144,092
	-----	-----	-----	-----	-----

BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (Cont'd)

31 December 2025

8. FIXED ASSETS

The congregation owns the Church premises situated at 376 Belfast Road, Ballyrobert and the manse at 4 Rushfield, Helen's Bay together with the associated fixtures, fittings, plant and machinery. These have an insurance value of £4.5 million.

The congregation also owns the fixtures and fittings within the church, including audio/visual presentation and recording equipment, play equipment, tables and chairs, and office equipment.

9. INVESTMENTS

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

		2025	2024
		£	£
General Investment Fund	1,650 shares	22,039	23,029

10. FUND BALANCES

Fund	Balance at start	Receipts	Payments	Surplus / (Deficit)	Transfer	Balance at end
	£	£	£	£	£	£
Unrestricted Funds						
General Fund	(1,371)	116,617	(126,419)	(9,802)	100	(11,073)
Legacies	-	25,000	-	25,000	-	25,000
	-----	-----	-----	-----	-----	-----
	(1,371)	141,617	(126,419)	15,198	100	13,927
	-----	-----	-----	-----	-----	-----
Restricted Funds						
Mission Fund	11,486	3,974	(6,992)	(3,018)	-	8,468
Property Repair Fund	42,310	18,930	(12,956)	5,974	-	48,284
Special collections	2,856	10,393	(10,650)	(257)	-	2,599
Organ fund	1,648	19,325	(3,600)	15,725	-	17,373
Designated funds	5,296	500	-	500	-	5,796
Organisations	538	1,126	(855)	271	(100)	709
	-----	-----	-----	-----	-----	-----
	64,134	54,248	(35,053)	19,195	(100)	83,229
	-----	-----	-----	-----	-----	-----
Endowment Funds						
Sundry endowments	7,809	-	-	-	-	7,809
	-----	-----	-----	-----	-----	-----
Total	70,572	195,865	(161,472)	34,393	-	104,965
	-----	-----	-----	-----	-----	-----

Ballygilbert Congregation of The Presbyterian Church In Ireland

Northern Ireland - Charity number 105298

Annual report

**BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
TRUSTEES ANNUAL REPORT**

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

REFERENCE AND ADMINISTRATIVE DETAILS

Ballygilbert Congregation of the Presbyterian Church in Ireland
376 Belfast Road, Ballyrobert, Bangor BT19 1UH
Registered Charity in Northern Ireland (NIC105298)

CHARITY TRUSTEES

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

John Adamson		Natalie Alcorn	
Pamela Blakley	(Emeritus from February 2026)	John Blakley	(deceased 15 December 2025)
Andrew Davison		Gillian Davison	
Peter Davison		Sharon Lockhart	
Craig Jackson		Ian Schofield	
Sarah Schofield		Frank Robinson	
Alastair Vance		Vivien Vance	
Katie Armstrong	(from 8 June 2025)	Vicky McLaughlin	(from 8 June 2025)
Richard White	(from 8 June 2025)		

PRINCIPAL OFFICE BEARERS

Minister	Rev. Craig Jackson
Clerk of Session	Sarah Schofield
Treasurer	David Boyd

INDEPENDENT EXAMINER

Hugh Gibson, BA (Hons) FCA

BANKERS

Bank of Ireland 82 Main Street Bangor BT20 4AG

SOLICITORS

Russell & Co, Solicitors 1 Lower Mary Street Newtownards BT23 4JJ

BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

STRUCTURE AND MANAGEMENT

The Kirk Session

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

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

Stated meetings of the Kirk session are held at least seven times in each year.

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

Presbytery

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

**BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
TRUSTEES ANNUAL REPORT (cont'd)**

DESCRIPTION AND PURPOSE

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

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

The congregation's mission statement is:

To be a 'caring and living community of Christ's people reaching out to others'

In this regard, we want to:

- Provide an opportunity for all to come to, and grow in, a living faith
- Make you feel welcome
- Create a caring community where you are involved and feel valued
- Be family-focused
- Provide a high standard of worship, embracing the best of the old and new
- Reach out to the wider community, both at home and abroad to show practical Christianity in action

We are not about buildings or activities - but we are about people. Worship plays a central role in our life together in Ballygilbert. We offer services which are upbeat, where a clear Bible-based message is presented and made relevant for life in today's world.

We have a strong belief in our ministry to children, teenagers and young adults. We want them to feel valued and to develop a vibrant and sustained faith.

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.

**BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
TRUSTEES ANNUAL REPORT (cont'd)**

ACTIVITIES AND OBJECTIVES

The congregation meets for worship every Sunday and visitors are welcome to join. The Sacrament of the Lord's Supper is observed on several occasions during the year and all those who have been baptised and who have made a profession of faith in the Lord Jesus Christ are admitted to the Lord's Supper. The congregation resumed regular bible study meetings in home groups. Session meets every week for prayer and we have a wide range of organisations including

- Congregational prayer meeting
- Sunday School (Lighthouse) and Creche
- MADhouse (Youth fellowship)
- Ballygilbert Toddlers
- JAM worship for young families
- Youth Club
- Holiday Bible Club
- Girl Guides and Brownies
- Junior and senior badminton
- Coffee and chat
- "Hymns we love"
- Variety of meetings for the women in the congregation

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation normally meets for worship each Sunday at 11am. During the week we have a congregational prayer meeting and the Kirk Session also met separately for prayer. There are also congregational and Session prayerlink (phone groups) for sharing prayer requests. There are Home bible study groups open to all members.

At 31 December 2025 there were 193 families connected with the congregation. The average weekly attendance at morning worship is 75.

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 members of the congregation's informal pastoral care structure.

Mission and outreach

The congregation supports a wide variety of local and overseas projects ranging from Storehouse in Bangor, Christmas collection of gifts for Women's Aid in Bangor, financial support for E3 Scripture Union Schools project in North Down; Thompson House, Tiny Life; ePap Childrens' project in South Africa, Samaritan's Purse shoeboxes and others. We have a long standing relationship with Mulanje Mission Hospital providing both financial and material support through boxes of education and health supplies.

BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

ACHIEVEMENTS AND PERFORMANCE (cont'd)

Mission and Outreach (Contd)

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

Presbytery

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

General Assembly

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

Property

Property expenditure comprised routine maintenance.

Organisations

Our Church week starts on Sunday at 11am when an average of 75 folk meet for worship, there have been averages of 2 at Creche, 10 at Lighthouse (for 4-11 years) and 2 at MADhouse (11-18 years). We also have a JAM (Jesus and me) service every month for young families.

One of the major outreach events every year is the Holiday Bible Club week in July/August which attracts children and their parents, many of whom have little church connection. This year there will again be a focus on secondary school age children and we anticipate approximately 40 in attendance.

Many organisations meet regularly on week days. Girl Guides and Brownies meet every Thursday. On Wednesday we have the junior and senior badminton clubs. Thursday sees some 20 carers and children at Ballygilbert Toddlers, the majority are not members of the church. On Friday we have the Youth Club with around 40 young people. Coffee and Chat for our ladies meets twice a month with 15-20 attending. "Hymns we love" meets once a month.

**BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
TRUSTEES ANNUAL REPORT (cont'd)
ACHIEVEMENTS AND PERFORMANCE (cont'd)**

Volunteers

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

PUBLIC BENEFIT STATEMENT

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

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

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

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

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

The Kirk Session has had regard to the Charity Commission's Public benefit requirement statutory guidance.

BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

TRUSTEES ANNUAL REPORT (cont'd)

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 142 contributors during the year (142 in 2024) donating a total of £90,564 (£90,930 in 2024) before gift aid. Two unrestricted legacies amounting to £25,000 were received during the year.

Total Income of the congregation during the year was £195,865 compared to £152,216 in the previous year.

Total expenditure increased from £144,092 to £161,472.

STATEMENT OF TRUSTEE RESPONSIBILITIES

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

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

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

GOING CONCERN

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

RESERVES POLICY

The Trustees have considered the level of unrestricted reserves that it is appropriate to hold taking account of current and ongoing commitments. It is the policy of the Trustees to attain a holding of around three month's normal expenditure. Currently there are no material unrestricted reserves and the Trustees are working to remedy this position.

**BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
TRUSTEES ANNUAL REPORT (cont'd)**

RISK REVIEW

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

Approved by the Kirk Session on 14 May 2026 and signed on its behalf by

Sarah Schofield

Peter Davison

Ballygilbert Congregation of The Presbyterian Church In Ireland

Northern Ireland - Charity number 105298

Annual return

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

I report on the accounts of the Trust for the year ended 31 December 2025 which are set out on pages 10 to 14.

Respective responsibilities of charity trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report

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

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

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

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

Independent examiner's statement

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

Hugh Gibson BA (Hons) FCA
5 Meadow Park North, Crawfordsburn BT19 1HR
14 May 2026

Ballygilbert Congregation of The Presbyterian Church In Ireland

Northern Ireland - Charity number 105298

Accounts

BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)
for the year ended 31 December 2023

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
		£	£	£	£	£
Receipts						
Donations and legacies	2	116,158	27,257	-	143,415	139,868
Charitable activities	3	2,053	3,172	-	5,225	2,147
Investment Income	4	628	-	-	628	446
Other	5	909	-	-	909	1,076
		-----	-----	-----	-----	-----
		119,748	30,429	-	150,177	143,537
Sale of fixed assets		-	-	-	-	-
		-----	-----	-----	-----	-----
Total Receipts		119,748	30,429	-	150,177	143,537
		-----	-----	-----	-----	-----
Payments						
Raising funds	6	640	-	-	640	1,180
Charitable activities	7	126,040	22,050	-	148,090	142,659
		-----	-----	-----	-----	-----
		126,680	22,050	-	148,730	143,839
Purchase of Investments	9					
Purchase of fixed assets	8					
		-----	-----	-----	-----	-----
Total Payments		126,680	22,050	-	148,730	143,839
		-----	-----	-----	-----	-----
Net receipts (payments)		(6,932)	8,379	-	1,447	(302)
Transfers between funds		200	(200)	-	-	-
		-----	-----	-----	-----	-----
Net movement in funds		(6,732)	8,179	-	1,447	(302)
Funds brought forward		8,558	44,634	7,809	61,001	61,303
		-----	-----	-----	-----	-----
Funds carried forward	10	1,826	52,813	7,809	62,448	61,001
		=====	=====	=====	=====	=====

**BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF ASSETS AND LIABILITIES**

As at 31 December 2023

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£	£
Funds Reconciliation					
At start of year	8,558	44,634	7,809	61,001	61,303
Net movement in funds	(6,732)	8,179	-	1,447	(302)
	-----	-----	-----	-----	-----
At end of year	1,826	52,813	7,809	62,448	61,001
	=====	=====	=====	=====	=====
Bank & Cash Balances					
Bank Current Accounts				62,398	60,951
Cash in Hand				50	50
				-----	-----
				62,448	61,001
				=====	=====
Additional information					
Investments held as fixed assets				7,809	7,809
				=====	=====

Approved by the Kirk Session at a meeting on 13 June 2024 and signed on its behalf by

Alastair Vance

Peter Davison

BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**NOTES TO THE ACCOUNTS****31 December 2023****1. ACCOUNTING POLICIES****BASIS OF FINANCIAL STATEMENTS**

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

FUND ACCOUNTING

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

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

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

2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Recorded giving	88,842	22,093	-	110,935	101,816
Loose collections	1,439	151	-	1,590	843
Donations and gifts	50	-	-	50	-
Gift Aid	19,827	5,013	-	24,840	33,209
Legacies and bequests	6,000	-	-	6,000	4,000
	-----	-----	-----	-----	-----
	116,158	27,257	-	143,415	139,868
	-----	-----	-----	-----	-----

3. CHARITABLE ACTIVITIES INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Income from charitable activities	1,453	760	-	2,213	1,917
Fees from weddings and funerals	-	88	-	88	230
Fundraising events	-	2,324	-	2,324	-
Grants	600	-	-	600	-
	-----	-----	-----	-----	-----
	2,053	3,172	-	5,225	2,147
	-----	-----	-----	-----	-----

BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND**NOTES TO THE ACCOUNTS (Cont'd)****31 December 2023****4. INVESTMENT INCOME**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
General Investment Fund	628	-	-	628	446
	-----	-----	-----	-----	-----
	628			628	446
	-----	-----	-----	-----	-----

5. OTHER INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
Other income	909	-	-	909	1,076
	-----	-----	-----	-----	-----

6. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
FWO envelopes	640	-	-	640	1,180
Fundraising events	-	-	-	-	-
	-----	-----	-----	-----	-----
	640	-	-	640	1,180
	-----	-----	-----	-----	-----

7. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
	£	£	£	£	£
General Assembly Assessments	11,191	-	-	11,191	12,620
Presbytery fees	977	-	-	977	875
Ministry and support staff costs	84,113	-	-	84,113	79,257
Congregational running expenses	29,755	3,533	-	33,288	31,260
Donations to Missions and charities	4	18,517	-	18,521	18,647
	-----	-----	-----	-----	-----
	126,040	22,050	-	148,090	142,659
	-----	-----	-----	-----	-----

BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS (Cont'd)

31 December 2023

8. FIXED ASSETS

The congregation owns the Church premises situated at 376 Belfast Road, Ballyrobert and the manse at 4 Rushfield, Helen's Bay together with the associated fixtures, fittings, plant and machinery. These have an insurance value of £4.5 million.

Ballygilbert Congregation of The Presbyterian Church In Ireland

Northern Ireland - Charity number 105298

Annual report

BALLYGILBERT PRESBYTERIAN CHURCH

a congregation of the Presbyterian Church in Ireland

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

Registered Charity in Northern Ireland (NIC105298)

**BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
TRUSTEES ANNUAL REPORT**

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

REFERENCE AND ADMINISTRATIVE DETAILS

Ballygilbert Congregation of the Presbyterian Church in Ireland
376 Belfast Road, Ballyrobert, Bangor BT19 1UH
Registered Charity in Northern Ireland (NIC105298)

CHARITY TRUSTEES

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

John Adamson		Natalie Alcorn	
Pamela Blakley		John Blakley	
Kenneth Calvert	(resigned May 2023)	Gillian Davison	
Andrew Davison		Craig Jackson	
Peter Davison		Terence McKeag	(deceased October 2023)
Sharon Lockhart		Ian Schofield	
Perry McDonnell	(resigned May 2024)	Frank Robinson	
Sarah Schofield		Vivien Vance	
Alastair Vance			

PRINCIPAL OFFICE BEARERS

Minister	Rev. Craig Jackson
Clerk of Session	Peter Davison
Treasurer	David Boyd

INDEPENDENT EXAMINER

Hugh Gibson, BA (Hons) FCA

BANKERS

Bank of Ireland 82 Main Street Bangor BT20 4AG

SOLICITORS

Russell & Co, Solicitors 1 Lower Mary Street Newtownards BT23 4JJ

STRUCTURE AND MANAGEMENT

The Kirk Session

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

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

Stated meetings of the Kirk session are held at least seven times in each year.

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

Presbytery

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

The General Assembly

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

DESCRIPTION AND PURPOSE

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

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

The congregation's mission statement is:

To be a 'caring and living community of Christ's people reaching out to others'

In this regard, we want to:

- Provide an opportunity for all to come to, and grow in, a living faith
- Make you feel welcome
- Create a caring community where you are involved and feel valued
- Be family-focused
- Provide a high standard of worship, embracing the best of the old and new
- Reach out to the wider community, both at home and abroad to show practical Christianity in action

We are not about buildings or activities - but we are about people. Worship plays a central role in our life together in Ballygilbert. We offer services which are upbeat, where a clear Bible-based message is presented and made relevant for life in today's world.

We have a strong belief in our ministry to children, teenagers and young adults. We want them to feel valued and to develop a vibrant and sustained faith.

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.

**BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
TRUSTEES ANNUAL REPORT (cont'd)**

ACTIVITIES AND OBJECTIVES

The congregation meets for worship every Sunday and visitors are welcome to join. The Sacrament of the Lord's Supper is observed on several occasions during the year and all those who have been baptised and who have made a profession of faith in the Lord Jesus Christ are admitted to the Lord's Supper. The congregation resumed regular bible study meetings in home groups. Session meets every week for prayer and we have a wide range of organisations including

- Congregational prayer meeting
- Sunday School (Lighthouse) and Creche
- MADhouse (Youth fellowship)
- Ballygilbert Toddlers
- JAM worship for young families
- Youth Club
- Holiday Bible Club
- Girl Guides and Brownies
- Junior and senior badminton
- Coffee and chat
- Variety of meetings for the women in the congregation

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation normally meets for worship each Sunday at 11am. During the week we have a congregational prayer meeting and the Kirk Session also met separately for prayer. There are also congregational and Session prayerlink (phone groups) for sharing prayer requests.

At 31 December 2023 there were 207 families connected with the congregation. The average weekly attendance at morning worship is 75.

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 members of the congregation's informal pastoral care structure.

Mission and outreach

The congregation supports a wide variety of local and overseas projects ranging from Storehouse in Bangor, Christmas collection of gifts for Women's Aid in Bangor, financial support for E3 Scripture Union Schools project in North Down; Thompson House, Tiny Life; ePap Childrens' project in South Africa, Samaritan's Purse shoeboxes and others. We have a long standing relationship with Mulanje Mission Hospital providing both financial and material support through boxes of education and health supplies.

ACHIEVEMENTS AND PERFORMANCE (cont'd)

Mission and Outreach (Contd)

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

Presbytery

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

General Assembly

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

Property

Property expenditure comprised routine maintenance.

Organisations

Our Church week starts on Sunday at 11am when an average of 75 folk meet for worship, there have been averages of 2 at Creche, 10 at Lighthouse (for 4-11 years) and 2 at MADhouse (11-18 years). We also have a JAM (Jesus and me) service every month for young families.

One of the major outreach events every year is the Holiday Bible Club week in July/August which attracts children and their parents, many of whom have little church connection. This year there will again be a focus on secondary school age children and we anticipate approximately 60 in attendance.

Many organisations meet regularly on week days. Girl Guides and Brownies meet every Thursday. On Wednesday we have the junior and senior badminton clubs. Thursday sees some 20 carers and children at Ballygilbert Toddlers, the majority are not members of the church. On Friday we have the Youth Club with around 40 young people. Coffee and Chat for our ladies meets twice a month with 15-20 attending.

Volunteers

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

PUBLIC BENEFIT STATEMENT

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

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

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

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

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

The Kirk Session has had regard to the Charity Commission's Public benefit requirement statutory guidance.

**BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
TRUSTEES ANNUAL REPORT (cont'd)**

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 152 contributors during the year (144 in 2022) donating a total of £108,669 (£107,434 in 2022).

Total Income of the congregation during the year was £150,177 compared to £143,537 in the previous year.

Total expenditure increased from £143,839 to £148,730.

STATEMENT OF TRUSTEE RESPONSIBILITIES

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

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

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

GOING CONCERN

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

RESERVES POLICY

The Trustees have considered the level of unrestricted reserves that it is appropriate to hold taking account of current and ongoing commitments. It is the policy of the Trustees to attain a holding of around three month's normal expenditure. Currently there are no material unrestricted reserves and the Trustees are working to remedy this position.

RISK REVIEW

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

Approved by the Kirk Session on 13 June 2024 and signed on its behalf by

Alastair Vance

Peter Davison

Ballygilbert Congregation of The Presbyterian Church In Ireland

Northern Ireland - Charity number 105298

Annual return

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

I report on the accounts of the Trust for the year ended 31 December 2023 which are set out on pages 10 to 14.

Respective responsibilities of charity trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report

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

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

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

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

Independent examiner's statement

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

Hugh Gibson BA (Hons) FCA
5 Meadow Park North, Crawfordsburn BT19 1HR
13 June 2024

Ballygilbert Congregation of The Presbyterian Church In Ireland

Northern Ireland - Charity number 105298

Accounts

BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)
for the year ended 31 December 2022

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
		£	£	£	£	£
Receipts						
Donations and legacies	2	112,176	27,692	-	139,868	135,306
Charitable activities	3	1,635	512	-	2,147	9,574
Investment Income	4	446	-	-	446	599
Other	5	1,076	-	-	1,076	607
		-----	-----	-----	-----	-----
		115,333	28,204	-	143,537	146,086
Sale of fixed assets		-	-	-	-	-
		-----	-----	-----	-----	-----
Total Receipts		115,333	28,204	-	143,537	146,086
		-----	-----	-----	-----	-----
Payments						
Raising funds	6	1,180	-	-	1,180	991
Charitable activities	7	122,327	20,332	-	142,659	130,665
		-----	-----	-----	-----	-----
		123,507	20,332	-	143,839	131,656
Purchase of Investments	9					
Purchase of fixed assets	8					
		-----	-----	-----	-----	-----
Total Payments		123,507	20,332	-	143,839	131,656
		-----	-----	-----	-----	-----
Net receipts (payments)		(8,174)	7,872	-	(302)	14,430
Transfers between funds		(123)	123	-	-	-
		-----	-----	-----	-----	-----
Net movement in funds		(8,297)	7,995	-	(302)	14,430
Funds brought forward		16,855	36,639	7,809	61,303	46,873
		-----	-----	-----	-----	-----
Funds carried forward	10	8,558	44,634	7,809	61,001	61,303
		=====	=====	=====	=====	=====

**BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF ASSETS AND LIABILITIES**

As at 31 December 2022

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
Funds Reconciliation					
At start of year	16,855	36,639	7,809	61,303	46,873
Net movement in funds	(8,297)	7,995	-	(302)	14,430
	-----	-----	-----	-----	-----
At end of year	8,558	44,634	7,809	61,001	61,303
	=====	=====	=====	=====	=====
Bank & Cash Balances					
Bank Current Accounts				60,951	61,253
Cash in Hand				50	50
				-----	-----
				61,001	61,303
				=====	=====
Additional information					
Investments held as fixed assets				7,809	7,809
				=====	=====

Approved by the Kirk Session at a meeting on 6 June 2023 and signed on its behalf by

Alastair Vance

Peter Davison

BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 December 2022

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

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

FUND ACCOUNTING

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

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

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

2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
Recorded giving	81,246	20,570	-	101,816	110,917
Loose collections	742	101	-	843	686
Donations and gifts	-	-	-	-	4,047
Gift Aid	26,188	7,021	-	33,209	18,656
Legacies and bequests	4,000	-	-	4,000	1,000
	-----	-----	-----	-----	-----
	112,176	27,692	-	139,868	135,306
	-----	-----	-----	-----	-----

3. CHARITABLE ACTIVITIES INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
Income from charitable activities	1,585	332	-	1,917	1,625
Fees from weddings and funerals	50	180	-	230	250
Fundraising events	-	-	-	-	-
Grants	-	-	-	-	7,699
	-----	-----	-----	-----	-----
	1,635	512	-	2,147	9,574
	-----	-----	-----	-----	-----

BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS (Cont'd)
31 December 2022

4. INVESTMENT INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
General Investment Fund	446	-	-	446	599
	-----	-----	-----	-----	-----

5. OTHER INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
Other income	1,076	-	-	1,076	607
	-----	-----	-----	-----	-----

6. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
FWO envelopes	1,180	-	-	1,180	990
Fundraising events	-	-	-	-	1
	-----	-----	-----	-----	-----
	1,180	-	-	1,180	991
	-----	-----	-----	-----	-----

7. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
	£	£	£	£	£
General Assembly Assessments	12,620	-	-	12,620	11,720
Presbytery fees	875	-	-	875	875
Ministry and support staff costs	79,257	-	-	79,257	77,495
Congregational running expenses	29,575	1,685	-	31,260	25,934
Donations to Missions and charities	-	18,647	-	18,647	14,641
	-----	-----	-----	-----	-----
	122,327	20,332	-	142,659	130,665
	-----	-----	-----	-----	-----

BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS (Cont'd)

31 December 2022

8. FIXED ASSETS

The congregation owns the Church premises situated at 376 Belfast Road, Ballyrobert and the manse at 4 Rushfield, Helen's Bay together with the associated fixtures, fittings, plant and machinery. These have an insurance value of £4.5 million.

The congregation also owns the fixtures and fittings within the church, including audio/visual presentation and recording equipment, play equipment, tables and chairs, and office equipment.

9. INVESTMENTS

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

		2022	2021
		£	£
General Investment Fund	1,650 shares	20,164	21,970

10. FUND BALANCES

Fund	Balance at start	Receipts	Payments	Surplus / (Deficit)	Transfer	Balance at end
	£	£	£	£	£	£
Unrestricted Funds						
General Fund	16,855	115,333	(123,507)	(8,174)	(123)	8,558
	-----	-----	-----	-----	-----	-----
	16,855	115,333	(123,507)	(8,174)	(123)	8,558
	-----	-----	-----	-----	-----	-----
Restricted Funds						
Mission Fund	11,806	4,312	(5,158)	(846)	-	10,960
Property Repair Fund	17,892	10,143	(1,460)	8,683	-	26,575
Special collections	183	13,236	(13,489)	(253)	223	153
Designated funds	5,921	180	-	180	-	6,101
Organisations	837	333	(225)	108	(100)	845
	-----	-----	-----	-----	-----	-----
	36,639	28,204	(20,332)	7,872	123	44,634
	-----	-----	-----	-----	-----	-----
Endowment Funds						
Sundry endowments	7,809	-	-	-	-	7,809
	-----	-----	-----	-----	-----	-----
Total	61,303	143,537	(143,839)	(302)	-	61,001
	-----	-----	-----	-----	-----	-----

Ballygilbert Congregation of The Presbyterian Church In Ireland

Northern Ireland - Charity number 105298

Annual report

**BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
TRUSTEES ANNUAL REPORT**

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

REFERENCE AND ADMINISTRATIVE DETAILS

Ballygilbert Congregation of the Presbyterian Church in Ireland
376 Belfast Road, Ballyrobert, Bangor BT19 1UH
Registered Charity in Northern Ireland (NIC105298)

CHARITY TRUSTEES

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

John Adamson	Natalie Alcorn
Pamela Blakley	John Blakley
Kenneth Calvert (Resigned May 2023)	Gillian Davison
Andrew Davison	Craig Jackson
Peter Davison	Terence McKeag
Sharon Lockhart	Ian Schofield
Perry McDonnell	Frank Robinson
Sarah Schofield	Vivien Vance
Alastair Vance	

PRINCIPAL OFFICE BEARERS

Minister	Rev. Craig Jackson
Clerk of Session	Peter Davison
Treasurer	David Boyd

INDEPENDENT EXAMINER

Hugh Gibson, BA (Hons) FCA

BANKERS

Bank of Ireland 82 Main Street Bangor BT20 4AG

SOLICITORS

Russell & Co, Solicitors 1 Lower Mary Street Newtownards BT23 4JJ

**BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
TRUSTEES ANNUAL REPORT (cont'd)**

STRUCTURE AND MANAGEMENT

The Kirk Session

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

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

Stated meetings of the Kirk session are held at least seven times in each year.

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

Presbytery

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

TRUSTEES ANNUAL REPORT (cont'd)

DESCRIPTION AND PURPOSE

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

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

The congregation's mission statement is:

To be a 'caring and living community of Christ's people reaching out to others'

In this regard, we want to:

- Provide an opportunity for all to come to, and grow in, a living faith
- Make you feel welcome
- Create a caring community where you are involved and feel valued
- Be family-focused
- Provide a high standard of worship, embracing the best of the old and new
- Reach out to the wider community, both at home and abroad to show practical Christianity in action

We are not about buildings or activities - but we are about people. Worship plays a central role in our life together in Ballygilbert. We offer services which are upbeat, where a clear Bible-based message is presented and made relevant for life in today's world.

We have a strong belief in our ministry to children, teenagers and young adults. We want them to feel valued and to develop a vibrant and sustained faith.

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.

BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

ACTIVITIES AND OBJECTIVES

The congregation meets for worship every Sunday and visitors are welcome to join. The Sacrament of the Lord's Supper is observed on several occasions during the year and all those who have been baptised and who have made a profession of faith in the Lord Jesus Christ are admitted to the Lord's Supper. The congregation resumed regular bible study meetings in home groups. Session meets every week for prayer and we have a wide range of organisations including

- Congregational prayer meeting
- Sunday School (Lighthouse) and Creche
- MADhouse (Youth fellowship)
- Ballygilbert Toddlers
- JAM worship for young families
- Youth Club
- Holiday Bible Club
- Girl Guides and Brownies
- Junior and senior badminton
- Coffee and chat
- Variety of meetings for the women in the congregation

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation normally meets for worship each Sunday at 11am. During the week we have a congregational prayer meeting and the Kirk Session also met separately for prayer. There are also congregational and Session prayerlink (phone) groups for sharing prayer requests.

At 31 December 2022 there were 220 families connected with the congregation. The average weekly attendance at morning worship is 75.

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 someone from the congregation's pastoral care team.

Mission and outreach

The congregation supports a wide variety of local and overseas projects ranging from Storehouse in Bangor, Christmas collection of gifts for Women's Aid in Bangor, financial support for E3 Scripture Union Schools project in North Down; Thompson House, Tiny Life; International Meeting Point; Maynooth Community Church, Samaritan's Purse shoeboxes and others. We have a long standing relationship with Mulanje Mission Hospital providing both financial and material support through boxes of education and health supplies.

**BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
TRUSTEES ANNUAL REPORT (cont'd)**

ACHIEVEMENTS AND PERFORMANCE (cont'd)

Mission and Outreach (Contd)

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

Presbytery

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

General Assembly

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

Property

Property expenditure comprised routine maintenance.

Organisations

Our Church week starts on Sunday at 11am when an average of 75 folk meet for worship, there have been averages of 2 at Creche, 10 at Lighthouse (for 4-11 years) and 2 at MADhouse (11-18 years), RePhresh (11-18 years) in the evening have 10-15 attending. We also have a JAM (Jesus and me) service every month for young families.

One of the major outreach events every year is the Holiday Bible Club week in July/August which attracts up to 100 children and teenagers and their parents, many of whom have little church connection. This year there will be a change of focus to secondary school age children and we anticipate approximately 60 in attendance.

Many organisations meet regularly on week days. Girl Guides and Brownies meet every Thursday. On Wednesday we have the junior and senior badminton clubs. Thursday sees some 20 carers and children at Ballygilbert Toddlers, the majority are not members of the church. On Friday we have the Youth Club with around 40 young people. Coffee and Chat for our ladies meets twice a month with 15-20 attending.

BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
TRUSTEES ANNUAL REPORT (cont'd)
ACHIEVEMENTS AND PERFORMANCE (cont'd)

Volunteers

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

PUBLIC BENEFIT STATEMENT

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

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

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

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

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

The Kirk Session has had regard to the Charity Commission's Public benefit requirement statutory guidance.

BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 144 contributors during the year (168 in 2021) donating a total of £107,434 (£106,524 in 2021).

Total Income of the congregation during the year was £143,537 compared to £146,086 in the previous year.

Total expenditure increased from £131,656 to £143,839.

STATEMENT OF TRUSTEE RESPONSIBILITIES

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

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

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

GOING CONCERN

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

RESERVES POLICY

The Trustees have considered the level of unrestricted reserves that it is appropriate to hold taking account of current and ongoing commitments. It is the policy of the Trustees to attain a holding of around three month's normal expenditure. Currently there are no material unrestricted reserves and the Trustees are working to remedy this position.

**BALLYGILBERT CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
TRUSTEES ANNUAL REPORT (cont'd)**

RISK REVIEW

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

Approved by the Kirk Session on 6 June 2023 and signed on its behalf by

Alastair Vance

Peter Davison

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

I report on the accounts of the Trust for the year ended 31 December 2022 which are set out on pages 10 to 14.

Respective responsibilities of charity trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report

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

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

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

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

Independent examiner's statement

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

Hugh Gibson BA (Hons) FCA
5 Meadow Park North, Crawfordsburn BT19 1HR
6 June 2023

Ballygilbert Congregation of The Presbyterian Church In Ireland

Northern Ireland - Charity number 105298

Annual return

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