

Ballyloughan Congregation of the Presbyterian Church in Ireland

Northern Ireland · Charity number 105323

Details

Status	Received
Registered	2016-08-10
Register	View on the Charity Commission for Northern Ireland register

Contact

Address
Ballyloughan Presbyterian Church
Doury Road
Ballymena
County Antrim
BT43 6je
BT43 6JE

Phone 02825639766

Email office@ballyloughanchurch.org.uk

Website www.ballyloughanchurch.org.uk

Activities

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

What the charity does: The advancement of religion

How the charity works: Religious activities

Who the charity helps: General public

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£420,160	£272,134	£-255,300	7

Trustees

Name	Role	Appointed
Mr Colin George Orr		
Mr Crawford Gillespie		
Mr David Tony Farquhar		
Mr Desmond Fulton		
Mr James Mcvicker Morrison		
Mr John Wesley Cummings		
Mr Kenneth Johnston		
Mr Philip Small		
Mr Richard Nevin		
Mr Robert James Heatherington		
Mr Stanley David Warwick		
Mr Stephen David Burns		
Mr Stephen Johnston		
Mr Thomas James Kerr		
Mr Thomas Mcneill		
Mr William Stuart Mckay		
Nick Greer		
Rev Darran Basil Mccorrison		

Ballyloughan Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105323

Accounts

BALLYLOUGHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

**STATEMENT OF FINANCIAL ACTIVITY
FOR YEAR ENDED 31 DECEMBER 2024**

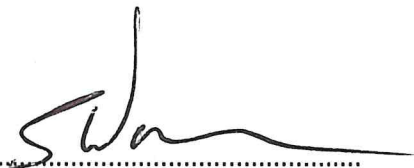
		UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL 2024	TOTAL 2023
		£	£	£	£
Income and endowments from					
Donations and legacies	2	214,916	180,786	395,702	440,126
Charitable activities	3	3,032	21,426	24,458	31,373
Total		217,948	202,212	420,160	471,499
Expenditure on:					
Raising funds	4	888	0	888	0
Charitable activities	5	161,994	109,252	271,246	256,716
Total		162,882	109,252	272,134	256,716
Net income/(expenditure)		55,066	92,960	148,026	214,783
Transfers between funds		(727,575)	727,575	0	0
Net movement in funds		(672,509)	820,535	148,026	214,783
Reconciliation of funds:					
Total funds brought forward		835,406	170,612	1,006,018	791,235
Total funds carried forward		162,897	991,147	1,154,044	1,006,018

BALLYLOUGHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

**BALANCE SHEET
AS AT 31 DECEMBER 2024**

	NOTES	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2024	TOTAL FUNDS 2023
		£	£	£	£
FIXED ASSETS					
Tangible assets	8	0	1,166,043	1,166,043	1,124,977
Total fixed assets		<u>0</u>	<u>1,166,043</u>	<u>1,166,043</u>	<u>1,124,977</u>
CURRENT ASSETS					
Debtors	9	35,316	26,460	61,776	74,062
Cash at bank and in hand	10	132,479	49,046	181,525	206,299
Total current assets		<u>167,795</u>	<u>75,506</u>	<u>243,301</u>	<u>280,361</u>
LIABILITIES					
Creditors: amounts falling due within one year	11(i)	4,898	40,195	45,093	33,946
Creditors: more than one year	11(ii)	0	210,207	210,207	365,374
Total Liabilities		<u>4,898</u>	<u>250,402</u>	<u>255,300</u>	<u>399,320</u>
Net current assets		<u>162,897</u>	<u>(174,896)</u>	<u>(11,999)</u>	<u>(118,959)</u>
Total net assets		<u>162,897</u>	<u>991,147</u>	<u>1,154,044</u>	<u>1,006,018</u>
FUNDS OF THE CHARITY					
Unrestricted funds	12	162,897	0	162,897	835,406
Restricted funds	12	0	991,147	991,147	170,612
Total charity funds		<u>162,897</u>	<u>991,147</u>	<u>1,154,044</u>	<u>1,006,018</u>

Approved by the Kirk Session at a meeting on 24th March 2025 and signed on its behalf by



Mr Stanley Warwick
(Clerk of Session)

Dated : 24th March 2025



Mr Colin Orr
(Treasurer)

Dated : 24th March 2025

BALLYLOUGHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 DECEMBER 2024

1 ACCOUNTING POLICIES

Basis of financial statements

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

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

Fund accounting

Restricted funds comprise revenue donations or grants for a specific congregational activity intended by the donor. Where these funds have unspent balance, interest on their pooled investment is apportioned to the individual funds on an average 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.

Income resources

(i) Recognition of incoming resources

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

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

(ii) Incoming resources with related expenditure

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

(iii) Grants and donations

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

(iv) Tax reclaims on donations and gifts

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

BALLYLOUGHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 DECEMBER 2024

1 ACCOUNTING POLICIES - CONT'D

(v) Contractual income and performance related grants
This is only included in the SoFA once the related goods or services have been delivered.

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

Expenditure and liabilities

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

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

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

(x) Grants payable without performance conditions
These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

(xi) Tangible fixed assets

Tangible fixed assets for use by charity are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or, if gifted, at the value to the charity on receipt.

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

Buildings	over 50 years
Fixtures, fittings and equipment	over 10 years
Computers, software and technical equipment	over 4 years

BALLYLOUGHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

**NOTES TO THE ACCOUNTS
31 DECEMBER 2024**

2 INCOME FROM DONATIONS AND LEGACIES

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2024	TOTAL FUNDS 2023
	£	£	£	£
Recorded giving	175,300	123,021	298,321	312,058
Loose collections	6,545	0	6,545	11,228
Donations and gifts	1,224	31,305	32,529	46,213
Gift aid	31,847	26,460	58,307	70,627
	<u>214,916</u>	<u>180,786</u>	<u>395,702</u>	<u>440,126</u>

3 INCOME FROM CHARITABLE ACTIVITIES

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2024	TOTAL FUNDS 2023
	£	£	£	£
Organisation income	0	21,426	21,426	20,988
Sale of study books etc	231	0	231	850
Income from church events	2,801	0	2,801	9,493
Miscellaneous income	0	0	0	42
Grants	0	0	0	0
	<u>3,032</u>	<u>21,426</u>	<u>24,458</u>	<u>31,373</u>

4 EXPENDITURE ON RAISING FUNDS

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2024	TOTAL FUNDS 2023
	£	£	£	£
FWO envelopes	888	0	888	0
	<u>888</u>	<u>0</u>	<u>888</u>	<u>0</u>

BALLYLOUGHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

**NOTES TO THE ACCOUNTS
31 DECEMBER 2024**

5 EXPENDITURE ON CHARITABLE ACTIVITIES

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2024	TOTAL FUNDS 2023
	£	£	£	£
General assembly assessments	15,214	0	15,214	13,650
Presbytery fees	659	0	659	573
Ministry and support staff costs	100,912	0	100,912	108,858
Congregational running expenses	43,169	49,836	93,005	80,956
Donations to Missions and charities	0	31,195	31,195	39,436
Governance costs	2,040	0	2,040	1,950
Depreciation charge and loss on disposal of assets	0	28,221	28,221	11,293
	<u>161,994</u>	<u>109,252</u>	<u>271,246</u>	<u>256,716</u>

6 EMPLOYEES

Employment costs

	TOTAL FUNDS 2024	TOTAL FUNDS 2023
	£	£
Wages and salaries	84,529	92,657
Social security costs	5,188	4,950
Pension contributions	9,651	9,467
	<u>99,368</u>	<u>107,074</u>

Number of employees

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

	2024	2023
	£	£
Average number of employees	<u>6</u>	<u>7</u>

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

BALLYLOUGHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS
31 DECEMBER 2024

7 PENSION COSTS

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

The contributions made by the congregation during the year were:

	TOTAL FUNDS 2024 £	TOTAL FUNDS 2023 £
Contributions	<u>9,517</u>	<u>9,064</u>

The congregation contributes to a defined contribution pension scheme for one of its employees. The pension charge represents the contributions due from the congregation during that year.

	TOTAL FUNDS £	TOTAL FUNDS £
Contributions	<u>134</u>	<u>403</u>

BALLYLOUGHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS
31 DECEMBER 2024

8 TANGIBLE FIXED ASSETS

	BUILDINGS	FIXTURES FITTINGS & EQUIPMENT	COMPUTERS & TECHINICAL EQUIPMENT	TOTAL
	£	£	£	£
COST OR VALUATION				
At start of year	1,170,167	23,267	18,158	1,211,592
Additions	66,104	2,166	1,017	69,287
Disposals	0	0	(4,535)	(4,535)
At end of year	<u>1,236,271</u>	<u>25,433</u>	<u>14,640</u>	<u>1,276,344</u>
DEPRECIATION				
At start of year	56,111	14,131	16,373	86,615
Provision for year	24,661	2,328	1,232	28,221
Disposals	0	0	(4,535)	(4,535)
At end of year	<u>80,772</u>	<u>16,459</u>	<u>13,070</u>	<u>110,301</u>
NET BOOK VALUE				
At start of year	<u>1,114,056</u>	<u>9,136</u>	<u>1,785</u>	<u>1,124,977</u>
At end of year	<u><u>1,155,499</u></u>	<u><u>8,974</u></u>	<u><u>1,570</u></u>	<u><u>1,166,043</u></u>

BALLYLOUGHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS
31 DECEMBER 2024

9 DEBTORS

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2024	TOTAL FUNDS 2023
	£	£	£	£
Gift Aid Recoverable	29,847	26,460	56,307	68,877
Prepayments	5,469	0	5,469	5,185
Sundry debtors	0	0	0	0
	<u>35,316</u>	<u>26,460</u>	<u>61,776</u>	<u>74,062</u>

10 CASH AT BANK AND IN HAND

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2024	TOTAL FUNDS 2023
	£	£	£	£
Bank current accounts	132,455	48,825	181,280	206,116
Bank deposit account	24	0	24	24
Cash in hand	0	221	221	159
	<u>132,479</u>	<u>49,046</u>	<u>181,525</u>	<u>206,299</u>

11(i) CREDITORS: amounts falling due within one year

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2024	TOTAL FUNDS 2023
	£	£	£	£
Accruals	4,898	2,052	6,950	2,929
Loans	0	38,143	38,143	31,017
	<u>4,898</u>	<u>40,195</u>	<u>45,093</u>	<u>33,946</u>

11(ii) CREDITORS: amounts falling due in more than one year

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2024	TOTAL FUNDS 2023
	£	£	£	£
Loans	-	210,207	210,207	365,374
	<u>-</u>	<u>210,207</u>	<u>210,207</u>	<u>365,374</u>

BALLYLOUGHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS
31 DECEMBER 2024

12 FUND BALANCES AND RECONCILIATION OF FUNDS

Fund	BALANCE AT START £	INCOME £	EXPEND £	TRANSFER £	BALANCE AT END £
UNRESTRICTED FUNDS					
General account	835,406	217,948	(162,882)	(727,575)	162,897
	<u>835,406</u>	<u>217,948</u>	<u>(162,882)</u>	<u>(727,575)</u>	<u>162,897</u>
RESTRICTED FUNDS					
Missionary	9,699	38,697	(30,195)		18,201
Other mission support	0	1,000	(1,000)		0
Property	145,963	141,090	(58,559)	728,585	957,079
Community initiative	8,840	6,315	(3,053)	(1,010)	11,092
Kids church	250	247	(120)		377
Girls Brigade	1,366	2,557	(3,583)		340
Boys Brigade	755	2,732	(2,573)		914
Toddlers	2,032	276	(215)		2,093
Mix	1,569	9,298	(9,955)		912
Men's group	139				139
	<u>170,612</u>	<u>202,212</u>	<u>(109,252)</u>	<u>727,575</u>	<u>991,147</u>
TOTAL FUNDS	<u>1,006,018</u>	<u>420,160</u>	<u>(272,134)</u>	<u>0</u>	<u>1,154,044</u>

13 RELATED PARTY TRANSACTION

One of the Trustees, the minister of the congregation received remuneration of £39,657 and expenses of £7,036 for acting in that capacity. Pension contributions of £9,517 were paid by the congregation in respect of the minister to the Presbyterian Church in Ireland Pension Scheme (2009). None of the other trustees received any remuneration or expenses during the year in connection with their duties.

During the year the congregation contributed the following amounts to Funds of the General Assembly of the Presbyterian Church in Ireland a separate charity
£15,214 for congregational assessments
£12,260 towards the United Appeal
£3,400 towards Orphans and Children Society

The congregation contributed £659 towards Presbytery Assessments during the year. There were no other related party transactions.

Ballyloughan Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105323

Accounts

BALLYLOUGHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

**STATEMENT OF FINANCIAL ACTIVITY
FOR YEAR ENDED 31 DECEMBER 2023**

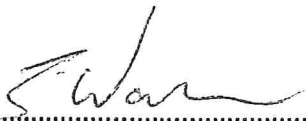
		UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL 2023	TOTAL 2022
		£	£	£	£
Income and endowments from					
Donations and legacies	2	184,788	255,338	440,126	302,371
Charitable activities	3	11,235	20,138	31,373	13,232
Total		196,023	275,476	471,499	315,603
Expenditure on:					
Raising funds	4	0	0	0	1,027
Charitable activities	5	182,319	74,397	256,716	223,594
Total		182,319	74,397	256,716	224,621
Net income/(expenditure)		13,704	201,079	214,783	90,982
Transfers between funds		487,361	(487,361)	0	0
Net movement in funds		501,065	(286,282)	214,783	90,982
Reconciliation of funds:					
Total funds brought forward		334,341	456,894	791,235	700,253
Total funds carried forward		835,406	170,612	1,006,018	791,235

BALLYLOUGHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

**BALANCE SHEET
AS AT 31 DECEMBER 2023**

	NOTES	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2023	TOTAL FUNDS 2022
		£	£	£	£
FIXED ASSETS					
Tangible assets	8	1,124,976	0	1,124,976	252,517
Total fixed assets		<u>1,124,976</u>	<u>0</u>	<u>1,124,976</u>	<u>252,517</u>
CURRENT ASSETS					
Debtors	9	33,749	40,313	74,062	48,578
Cash at bank and in hand	10	76,001	130,299	206,299	495,938
Total current assets		<u>109,750</u>	<u>170,612</u>	<u>280,362</u>	<u>544,516</u>
LIABILITIES					
Creditors: amounts falling due within one year	11	2,929	0	2,929	5,798
Creditors: more than one year	11i		396,391	396,391	
Total Liabilities		<u>2,929</u>	<u>396,391</u>	<u>399,320</u>	<u>5,798</u>
Net current assets		<u>106,821</u>	<u>(225,779)</u>	<u>(118,958)</u>	<u>538,718</u>
Total net assets		<u>1,231,797</u>	<u>(225,779)</u>	<u>1,006,018</u>	<u>791,235</u>
FUNDS OF THE CHARITY					
Unrestricted funds	12	835,406	0	835,406	334,341
Restricted funds	12	0	170,612	170,612	456,894
Total charity funds		<u>835,406</u>	<u>170,612</u>	<u>1,006,018</u>	<u>791,235</u>

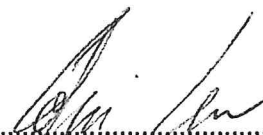
Approved by the Kirk Session at a meeting on 20th May 2024 and signed on its behalf by



Mr Stanley Warwick
(Clerk of Session)

Dated :

20/5/24



Mr Colin Orr
(Treasurer)

Dated :

20/5/24

BALLYLOUGHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 DECEMBER 2023

1 ACCOUNTING POLICIES

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Fund accounting

Restricted funds comprise revenue donations or grants for a specific congregational activity intended by the donor. Where these funds have unspent balance, interest on their pooled investment is apportioned to the individual funds on an average 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.

Income resources

(i) Recognition of incoming resources

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

- the congregation becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
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(ii) Incoming resources with related expenditure

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

(iii) Grants and donations

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

(iv) Tax reclaims on donations and gifts

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

BALLYLOUGHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

**NOTES TO THE ACCOUNTS
31 DECEMBER 2023**

1 ACCOUNTING POLICIES - CONT'D

(v) Contractual income and performance related grants
This is only included in the SoFA once the related goods or services have been delivered.

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

Expenditure and liabilities

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

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

(x) Grants payable without performance conditions
These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

(xi) Tangible fixed assets

Tangible fixed assets for use by charity are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or, if gifted, at the value to the charity on receipt.

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

Buildings	over 50 years
Fixtures, fittings and equipment	over 10 years
Computers, software and technical equipment	over 4 years

BALLYLOUGHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

**NOTES TO THE ACCOUNTS
31 DECEMBER 2023**

2 INCOME FROM DONATIONS AND LEGACIES

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2023	TOTAL FUNDS 2022
	£	£	£	£
Recorded giving	142,665	169,393	312,058	232,064
Loose collections	11,228		11,228	6,237
Donations and gifts	581	45,632	46,213	17,947
Gift aid	30,314	40,313	70,627	46,123
	<u>184,788</u>	<u>255,338</u>	<u>440,126</u>	<u>302,371</u>

3 INCOME FROM CHARITABLE ACTIVITIES

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2023	TOTAL FUNDS 2022
	£	£	£	£
Organisation income	850	20,138	20,988	6,384
Sale of study books etc	850	0	850	770
Income from church events	9,493	0	9,493	6,025
Miscellaneous income	42		42	53
Grants	0	0	0	0
	<u>11,235</u>	<u>20,138</u>	<u>31,373</u>	<u>13,232</u>

4 EXPENDITURE ON RAISING FUNDS

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2023	TOTAL FUNDS 2022
	£	£	£	£
FWO envelopes	<u>0</u>	<u>0</u>	<u>0</u>	<u>1,027</u>
	<u>0</u>	<u>0</u>	<u>0</u>	<u>1,027</u>

BALLYLOUGHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

**NOTES TO THE ACCOUNTS
31 DECEMBER 2023**

5 EXPENDITURE ON CHARITABLE ACTIVITIES

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2023	TOTAL FUNDS 2022
	£	£	£	£
General assembly assessments	13,650	0	13,650	13,553
Presbytery fees	573	0	573	586
Ministry and support staff costs	108,858	0	108,858	100,635
Congregational running expenses	45,995	34,961	80,956	62,625
Donations to Missions and charities	0	39,436	39,436	33,130
Governance costs	1,950	0	1,950	1,920
Depreciation charge and loss on disposal of assets	11,293		11,293	11,145
	<u>182,319</u>	<u>74,397</u>	<u>256,716</u>	<u>223,594</u>

6 EMPLOYEES

Employment costs

	TOTAL FUNDS 2023	TOTAL FUNDS 2022
	£	£
Wages and salaries	92,658	85,554
Social security costs	4,950	4,844
Pension contributions	9,467	8,854
	<u>107,074</u>	<u>99,252</u>

Number of employees

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

	2023	2022
	£	£
Average number of employees	<u>7</u>	<u>7</u>

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

BALLYLOUGHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS
31 DECEMBER 2023

7 PENSION COSTS

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

The contributions made by the congregation during the year were:

	TOTAL FUNDS 2023 £	TOTAL FUNDS 2022 £
Contributions	<u>9,064</u>	<u>8,633</u>

The congregation contributes to a defined contribution pension scheme for one of its employees. The pension charge represents the contributions due from the congregation during that year.

	TOTAL FUNDS £	TOTAL FUNDS £
Contributions	<u>402</u>	<u>221</u>

BALLYLOUGHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 DECEMBER 2023

8 TANGIBLE FIXED ASSETS

	BUILDINGS	FIXTURES FITTINGS & EQUIPMENT	COMPUTERS & TECHINCAL EQUIPMENT	TOTAL
	£	£	£	£
COST OR VALUATION				
At start of year	291,118	19,132	17,589	327,839
Additions	879,049	4,135	568	883,752
Disposals	0	0		0
At end of year	<u>1,170,167</u>	<u>23,267</u>	<u>18,157</u>	<u>1,211,591</u>
DEPRECIATION				
At start of year	50,289	11,804	13,229	75,322
Provision for year	5,822	2,327	3,144	11,293
Disposals	0	0		0
At end of year	<u>56,111</u>	<u>14,131</u>	<u>16,373</u>	<u>86,615</u>
NET BOOK VALUE				
At start of year	<u>240,829</u>	<u>7,328</u>	<u>4,360</u>	<u>252,517</u>
At end of year	<u>1,114,056</u>	<u>9,137</u>	<u>1,784</u>	<u>1,124,976</u>

BALLYLOUGHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

**NOTES TO THE ACCOUNTS
31 DECEMBER 2023**

9 DEBTORS

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2023	TOTAL FUNDS 2022
	£	£	£	£
Gift Aid Recoverable	28,564	40,313	68,877	43,807
Prepayments	5,185	0	5,185	4,771
Sundry debtors	0	0	0	0
	<u>33,749</u>	<u>40,313</u>	<u>74,062</u>	<u>48,578</u>

10 CASH AT BANK AND IN HAND

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2023	TOTAL FUNDS 2022
	£	£	£	£
Bank current accounts	75,977	130,139	206,116	495,888
Bank deposit account	24	0	24	24
Cash in hand	0	160	160	26
	<u>76,001</u>	<u>130,299</u>	<u>206,299</u>	<u>495,938</u>

11 CREDITORS: amounts falling due within one year

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2023	TOTAL FUNDS 2022
	£	£	£	£
Accruals	2,929	0	2,929	5,798
Loans	0	0	0	0
	<u>2,929</u>	<u>0</u>	<u>2,929</u>	<u>5,798</u>

11i CREDITORS: amounts falling due in more than one year

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2023	TOTAL FUNDS 2022
	£	£	£	£
Loans	0	396,391	396,391	396,391
	<u>0</u>	<u>396,391</u>	<u>396,391</u>	<u>396,391</u>

BALLYLOUGHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS
31 DECEMBER 2023

12 FUND BALANCES AND RECONCILIATION OF FUNDS

Fund	BALANCE AT START £	INCOME £	EXPEND £	TRANSFER £	BALANCE AT END £
UNRESTRICTED FUNDS					
General account	334,341	196,023	(182,319)	487,361	835,406
	<u>334,341</u>	<u>196,023</u>	<u>(182,319)</u>	<u>487,361</u>	<u>835,406</u>
RESTRICTED FUNDS					
Missionary	9,646	39,489	(39,436)	0	9,699
Other mission support	0	0	0	0	0
Property	435,196	215,849	(17,721)	0 (487,361)	145,963
Community initiative	7,459	2,318	(937)	0	8,840
Kids church	347	115	(212)	0	250
Girls Brigade	1,695	2,593	(2,923)	0	1,366
Boys Brigade	514	2,684	(2,442)	0	755
Toddlers	1,898	535	(402)	0	2,032
Mix	0	11,893	(10,324)		1,569
Men's group	139	0	0	0	139
	<u>456,894</u>	<u>275,476</u>	<u>(74,397)</u>	<u>(487,361)</u>	<u>170,612</u>
TOTAL FUNDS	<u>791,235</u>	<u>471,499</u>	<u>(256,716)</u>	<u>(0)</u>	<u>1,006,018</u>

13 RELATED PARTY TRANSACTION

One of the Trustees, the minister of the congregation received remuneration of £38,269 and expenses of £6,701 for acting in that capacity. Pension contributions of £9,064 were paid by the congregation in respect of the minister to the Presbyterian Church in Ireland Pension Scheme (2009). None of the other trustees received any remuneration or expenses during the year in connection with their duties.

During the year the congregation contributed the following amounts to Funds of the General Assembly of the Presbyterian Church in Ireland a separate charity
 £13,650 for congregational assessments
 £11,785 towards the United Appeal
 £3,750 towards Orphans and Children Society

The congregation contributed £573 towards Presbytery Assessments during the year. There were no other related party transactions.

Ballyloughan Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105323

Annual report

BALLYLOUGHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

TRUSTEES ANNUAL REPORT

The Trustees of Ballyloughan Congregation of the Presbyterian Church in Ireland present their Annual Report and Financial Statements for the year ended 31 December 2023 and a Statement of Assets and Liabilities as at that date.

REFERENCE AND ADMINISTRATIVE DETAILS

Ballyloughan Congregation of the Presbyterian Church in Ireland, 88 Doury Road, Ballymena, BT43 6JE

Registered Charity in Northern Ireland (NIC105323)

CHARITY TRUSTEES

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

Rev Darran McCorrison
Stephen Burns
Wesley Cummings
Tony Farquhar
Desmond Fulton
Crawford Gillespie
Nick Greer
Jim Heatherington
Tom Kerr
Stuart McKay
Thomas McNeill
James Morrison
Colin Orr
Stanley Warwick

PRINCIPAL OFFICE BEARERS

Minister	Rev Darran McCorrison
Clerk of Session	Mr Stanley Warwick
Treasurer	Mr Colin Orr
Secretary	Mr Stephen Wilson

INDEPENDENT EXAMINER

D T Carson & Co, Chartered Accountants, 51-53 Thomas Street, Ballymena, BT43 6AZ

BANKERS

Ulster Bank Ltd, 49 Wellington Street, Ballymena, BT43 6AD

BALLYLOUGHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

TRUSTEES ANNUAL REPORT – CONT'D

SOLICITORS

Thomas Taggart, 27 Church Street, Ballymoney, BT53 6HS

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 several times each year as required.

To be chosen for the office of the eldership in the congregation a person must be a voting member and a regular attendant on its ordinances. The selection of those proposed to be called to the office can be either by the congregation or by the Kirk Session. Members are elected if they obtain the votes of 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. Ballyloughan congregation of the Presbyterian Church has been assigned to the Ballymena 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, administrative 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.

BALLYLOUGHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

TRUSTEES ANNUAL REPORT – CONT'D

DESCRIPTION AND PURPOSE

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

The congregation's mission purpose is to grow whole-life followers of Jesus who love God wholeheartedly, each other sacrificially, and God's world generously:

- We aim to love God wholeheartedly because in Jesus He has first loved us.
- We aim to love each other sacrificially as Jesus has loved us, by being committed to each other, encouraging each other, praying for each other, and offering practical help to those in need.
- We aim to love God's world generously, locally and globally, by showing respect to everyone, being committed to doing whatever is good, and by sharing the good news of Jesus.

ACHIEVEMENTS AND PERFORMANCE

Sunday Worship

Sunday worship is at the heart of the life of the church family. Ballyloughan Presbyterian Church aims for its worship to be intergenerational and inclusive, a place where all are welcome. Services take place every Sunday morning at 9.30am and 11.00am as well as a twice monthly programme on Sunday evenings. Our Sunday Services are also livestreamed online. The Sacrament of the Lord's Supper is observed on several occasions during the year and baptisms are administered to children of believing parents and adults upon profession of faith. Children are welcomed and encouraged to participate in worship. There is a busy Thrive programme for primary children, and a breakfast group and 'SOLID' Bible class for young people. There is also a crèche on Sunday mornings for pre-school children. Prayer is also offered to individuals following each service.

During the year our minister conducted 3 baptisms and we admitted 18 new people into full membership of our church. At 31st December 2023 there were 289 communicant members and 333 families connected with the congregation. The average weekly attendance at morning worship has grown to an average attendance of around 350 across our two morning Services.

Pastoral care

Members of the congregation are visited by the Minister, Pastoral Worker and elders. Those who are sick, elderly, the bereaved and those facing difficult circumstances are given special attention through regular visits, phone calls and the provision of support, friendship and prayer.

TRUSTEES ANNUAL REPORT – CONT'D

Mission and outreach

Meeting together for Sunday worship is at the centre of the life of our church family and continues to be well supported. We recognise that we learn more and journey better when we journey as an inter-generational community. Above all we seek, in worship to glorify God, to enjoy coming together as a family of all-ages and stages in His presence and to leave challenged to be agents of change in the spheres of work and life to which we return.

An Alpha course is run regularly to seek to engage those who are seeking or wanting to explore the Christian faith further. We operate Ballymena North Foodbank under the umbrella of the Trussell Trust. Each Thursday we run an 'Open Door' drop-in, to which people can come for breakfast, help from Foodbank, information about our Job Club or other assistance.

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

The congregation also supports financially, prayerfully and practically the work of Dublin Christian Mission, the work of a Baptist church in Koprivnica, Croatia; AsiaLink which reaches out to. We also operate a monthly envelope scheme administered by our Missions Committee which allocates the proceeds to other charitable causes and mission partners including AsianLink, Hope & Light Ministries which reaches out to children and women enslaved in parts of East Asia, Coaching for Christ, Christians in Sport, Scripture Union, and others.

Presbytery

The congregation was represented at the regular meetings of Presbytery by our minister and 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

During 2023 our church carried out some major refurbishment work to both our main church building and other areas on the premises. This necessitated us vacating the majority of the building for 9 months (January to September), and Sunday Services were held in the local primary school during that period. The work was completed by late September and we were able to resume Sunday Services and a full programme of activity in our buildings from 1st October.

BALLYLOUGHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

TRUSTEES ANNUAL REPORT – CONT'D

Organisations

Ballyloughan Presbyterian Church runs numerous organisations for the benefit of the community. These include significant provision for children and young people. Our Girls' Brigade and Boys' Brigade Companies provide a varied programme of activities for children of primary school age, as does our Community Youth Club. On Friday evenings, a youth group is run with a Christian focus called The Mix, led by the church's Youth Worker and other volunteers. Opportunities for deeper discussion and prayer are provided by small groups, a 'Deeper' programme, and our monthly Kingdom Come Worship and Prayer nights. A weekly Parents / Carers and Tots group is held. Alongside these activities, there is a weekly Wednesday cafe for folks to drop in to, including senior citizens, as well as a monthly Thursday Lunch Club for seniors. We also run occasional bi-monthly meetings for women and men.

Volunteers

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

PUBLIC BENEFIT STATEMENT

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

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

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

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

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

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

BALLYLOUGHAN 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 212 contributing families during the year donating a total of £142,665.

Total Income of the congregation during the year was £471,499 compared to £315,603 in the previous year. Total expenditure increased from £224,621 to £256,716.

RESPONSIBILITIES IN RESPECT OF THE FINANCIAL STATEMENTS

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

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

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

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

GOING CONCERN

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

RESERVES POLICY

The Trustees have considered the level of unrestricted reserves that it is appropriate to hold taking account of current and ongoing commitments. It is the policy of the Trustees to hold at least six month's normal expenditure. At the year end unrestricted net current assets were £84,955 and are sufficient to meet this policy. The Trustees consider it prudent to hold reserves at this level as the funding of its present activities is dependent of the ongoing financial support of members.

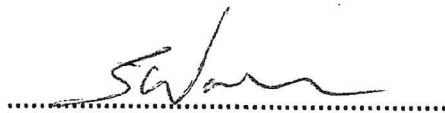
BALLYLOUGHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

TRUSTEES ANNUAL REPORT – CONT'D

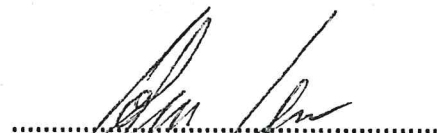
RISK REVIEW

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 at a meeting on 20th May 2024 and signed on its behalf by



.....
Mr Stanley Warwick
(Clerk of Session)



.....
Mr Colin Orr
(Treasurer)

Dated : 20th May 2024

Dated : 20th May 2024

Ballyloughan Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105323

Annual return

BALLYLOUGHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

INDEPENDENT EXAMINER'S REPORT TO THE CHARITY TRUSTEES OF BALLYLOUGHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

We report on the accounts for the year ended 31 December 2023, which are set out on pages 9 to 18.

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 our responsibility to:

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

Basis of independent examiner's report

We have examined your charity accounts as required under Section 65 of the Charities Act and our 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. Our 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.

Our role is to state whether any material matters have come to our attention giving us cause to believe:

1. The 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

We have completed our 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, we have found no matters that require drawing to your attention.



Mr Edwin R McLaughlin
D T Carson & Co
Chartered Accountants
Registered Auditor
51-53 Thomas Street
Ballymena
BT43 6AZ

Date: 20/05/2024

Ballyloughan Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105323

Accounts

BALLYLOUGHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

**STATEMENT OF FINANCIAL ACTIVITY
FOR YEAR ENDED 31 DECEMBER 2022**

		UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL 2022	TOTAL 2021
		£	£	£	£
Income and endowments from					
Donations and legacies	2	151,555	150,816	302,371	282,366
Charitable activities	3	7,092	6,140	13,232	4,729
Total		158,647	156,956	315,603	287,095
Expenditure on:					
Raising funds	4	513	514	1,027	1,365
Charitable activities	5	172,309	51,285	223,594	188,259
Total		172,822	51,799	224,621	189,624
Net income/(expenditure)		(14,175)	105,157	90,982	97,471
Transfers between funds		4,171	(4,171)	0	0
Net movement in funds		(10,004)	100,986	90,982	97,471
Reconciliation of funds:					
Total funds brought forward		344,345	355,908	700,253	602,782
Total funds carried forward		334,341	456,894	791,235	700,253

BALLYLOUGHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

**BALANCE SHEET
AS AT 31 DECEMBER 2022**

	NOTES	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2022	TOTAL FUNDS 2021
		£	£	£	£
FIXED ASSETS					
Tangible assets	8	252,517	0	252,517	259,390
Total fixed assets		<u>252,517</u>	<u>0</u>	<u>252,517</u>	<u>259,390</u>
CURRENT ASSETS					
Debtors	9	25,282	23,296	48,578	44,127
Cash at bank and in hand	10	62,340	433,598	495,938	402,007
Total current assets		<u>87,622</u>	<u>456,894</u>	<u>544,516</u>	<u>446,134</u>
LIABILITIES					
Creditors: amounts falling due within one year	11	5,798	0	5,798	5,271
Net current assets		<u>81,824</u>	<u>456,894</u>	<u>538,718</u>	<u>440,863</u>
Total net assets		<u>334,341</u>	<u>456,894</u>	<u>791,235</u>	<u>700,253</u>
FUNDS OF THE CHARITY					
Unrestricted funds	12	334,341	0	334,341	344,345
Restricted funds	12	0	456,894	456,894	355,908
Total charity funds		<u>334,341</u>	<u>456,894</u>	<u>791,235</u>	<u>700,253</u>

Approved by the Kirk Session at a meeting on 20th March 2023 and signed on its behalf by



Mr Thomas McNeill
(Clerk of Session)

Dated : 20th March 2023



Mr Colin Orr
(Treasurer)

Dated : 20th March 2023

BALLYLOUGHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 DECEMBER 2022

1 ACCOUNTING POLICIES

Basis of financial statements

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

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

Fund accounting

Restricted funds comprise revenue donations or grants for a specific congregational activity intended by the donor. Where these funds have unspent balance, interest on their pooled investment is apportioned to the individual funds on an average 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.

Income resources

(i) Recognition of incoming resources

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

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

(ii) Incoming resources with related expenditure

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

(iii) Grants and donations

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

(iv) Tax reclaims on donations and gifts

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

BALLYLOUGHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 DECEMBER 2022

1 ACCOUNTING POLICIES - CONT'D

(v) Contractual income and performance related grants
This is only included in the SoFA once the related goods or services have been delivered.

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

Expenditure and liabilities

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

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

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

(x) Grants payable without performance conditions
These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

(xi) Tangible fixed assets

Tangible fixed assets for use by charity are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or, if gifted, at the value to the charity on receipt.

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

Buildings	over 50 years
Fixtures, fittings and equipment	over 10 years
Computers, software and technical equipment	over 4 years

BALLYLOUGHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 DECEMBER 2022

2 INCOME FROM DONATIONS AND LEGACIES

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2022	TOTAL FUNDS 2021
	£	£	£	£
Recorded giving	122,270	109,794	232,064	221,112
Loose collections	6,237	0	6,237	3,085
Donations and gifts	505	17,442	17,947	18,138
Gift aid	22,543	23,580	46,123	40,031
	<u>151,555</u>	<u>150,816</u>	<u>302,371</u>	<u>282,366</u>

3 INCOME FROM CHARITABLE ACTIVITIES

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2022	TOTAL FUNDS 2021
	£	£	£	£
Organisation income	244	6,140	6,384	3,566
Sale of study books etc	770	0	770	57
Income from church events	6,025	0	6,025	1,042
Miscellaneous income	53	0	53	64
Grants	0	0	0	0
	<u>7,092</u>	<u>6,140</u>	<u>13,232</u>	<u>4,729</u>

4 EXPENDITURE ON RAISING FUNDS

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2022	TOTAL FUNDS 2021
	£	£	£	£
FWO envelopes	513	514	1,027	1,365
	<u>513</u>	<u>514</u>	<u>1,027</u>	<u>1,365</u>

BALLYLOUGHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS
31 DECEMBER 2022

5 EXPENDITURE ON CHARITABLE ACTIVITIES

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2022	TOTAL FUNDS 2021
	£	£	£	£
General assembly assessments	13,553	0	13,553	13,318
Presbytery fees	586	0	586	673
Ministry and support staff costs	100,635	0	100,635	91,391
Congregational running expenses	44,470	18,155	62,625	43,076
Donations to Missions and charities	0	33,130	33,130	26,893
Governance costs	1,920	0	1,920	1,710
Depreciation charge and loss on disposal of assets	11,145	0	11,145	11,198
	<u>172,309</u>	<u>51,285</u>	<u>223,594</u>	<u>188,259</u>

6 EMPLOYEES

Employment costs

	TOTAL FUNDS 2022	TOTAL FUNDS 2021
	£	£
Wages and salaries	85,554	76,802
Social security costs	4,844	4,498
Pension contributions	8,854	8,443
	<u>99,252</u>	<u>89,743</u>

Number of employees

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

	2022	2021
	£	£
Average number of employees	<u>7</u>	<u>7</u>

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

BALLYLOUGHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 DECEMBER 2022

7 PENSION COSTS

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

The contributions made by the congregation during the year were:

	TOTAL FUNDS 2022 £	TOTAL FUNDS 2021 £
Contributions	<u>8,633</u>	<u>8,443</u>

The congregation contributes to a defined contribution pension scheme for one of its employees. The pension charge represents the contributions due from the congregation during that year.

	TOTAL FUNDS £	TOTAL FUNDS £
Contributions	<u>221</u>	<u>0</u>

BALLYLOUGHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 DECEMBER 2022

8 TANGIBLE FIXED ASSETS

	BUILDINGS	FIXTURES FITTINGS & EQUIPMENT	COMPUTERS & TECHNICAL EQUIPMENT	TOTAL
	£	£	£	£
COST OR VALUATION				
At start of year	287,893	19,132	16,823	323,848
Additions	3,225	0	1,046	4,271
Disposals	0	0	(280)	(280)
At end of year	<u>291,118</u>	<u>19,132</u>	<u>17,589</u>	<u>327,839</u>
DEPRECIATION				
At start of year	44,531	9,891	10,036	64,458
Provision for year	5,758	1,913	3,263	10,934
Disposals	0	0	(70)	(70)
At end of year	<u>50,289</u>	<u>11,804</u>	<u>13,229</u>	<u>75,322</u>
NET BOOK VALUE				
At start of year	<u>243,362</u>	<u>9,241</u>	<u>6,787</u>	<u>259,390</u>
At end of year	<u><u>240,829</u></u>	<u><u>7,328</u></u>	<u><u>4,360</u></u>	<u><u>252,517</u></u>

BALLYLOUGHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 DECEMBER 2022

9 DEBTORS

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2022	TOTAL FUNDS 2021
	£	£	£	£
Gift Aid Recoverable	20,511	23,296	43,807	39,705
Prepayments	4,771	0	4,771	4,347
Sundry debtors	0	0	0	75
	<u>25,282</u>	<u>23,296</u>	<u>48,578</u>	<u>44,127</u>

10 CASH AT BANK AND IN HAND

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2022	TOTAL FUNDS 2021
	£	£	£	£
Bank current accounts	62,316	433,572	495,888	401,974
Bank deposit account	24	0	24	24
Cash in hand	0	26	26	9
	<u>62,340</u>	<u>433,598</u>	<u>495,938</u>	<u>402,007</u>

11 CREDITORS: amounts falling due within one year

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2022	TOTAL FUNDS 2021
	£	£	£	£
Accruals	5,798	0	5,798	5,271
	<u>5,798</u>	<u>0</u>	<u>5,798</u>	<u>5,271</u>

BALLYLOUGHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS
31 DECEMBER 2022

12 FUND BALANCES AND RECONCILIATION OF FUNDS

Fund	BALANCE AT START £	INCOME £	EXPEND £	TRANSFER £	BALANCE AT END £
UNRESTRICTED FUNDS					
General account	344,345	158,647	(172,822)	4,171	334,341
	<u>344,345</u>	<u>158,647</u>	<u>(172,822)</u>	<u>4,171</u>	<u>334,341</u>
RESTRICTED FUNDS					
Missionary	12,811	29,965	(33,130)	0	9,646
Other mission support	0	0	0	0	0
Property	330,121	120,850	(11,504)	(4,271)	435,196
Community initiative	5,794	1,700	(35)	0	7,459
Kids church	638	50	(441)	100	347
Girls Brigade	2,457	1,898	(2,660)	0	1,695
Boys Brigade	2,067	2,329	(3,882)	0	514
Toddlers	1,881	164	(147)	0	1,898
Men's group	139	0	0	0	139
	<u>355,908</u>	<u>156,956</u>	<u>(51,799)</u>	<u>(4,171)</u>	<u>456,894</u>
TOTAL FUNDS	<u>700,253</u>	<u>315,603</u>	<u>(224,621)</u>	<u>0</u>	<u>791,235</u>

13 RELATED PARTY TRANSACTION

One of the Trustees, the minister of the congregation received remuneration of £35,970 and expenses of £6,382 for acting in that capacity. Pension contributions of £8,633 were paid by the congregation in respect of the minister to the Presbyterian Church in Ireland Pension Scheme (2009). None of the other trustees received any remuneration or expenses during the year in connection with their duties.

During the year the congregation contributed the following amounts to Funds of the General Assembly of the Presbyterian Church in Ireland a separate charity
 £13,553 for congregational assessments
 £10,827 towards the United Appeal
 £3,200 towards Orphans and Children Society

The congregation contributed £586 towards Presbytery Assessments during the year. There were no other related party transactions.

Ballyloughan Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105323

Annual report

BALLYLOUGHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

TRUSTEES ANNUAL REPORT

The Trustees of Ballyloughan Congregation of the Presbyterian Church in Ireland present their Annual Report and Financial Statements for the year ended 31 December 2022 and a Statement of Assets and Liabilities as at that date.

REFERENCE AND ADMINISTRATIVE DETAILS

Ballyloughan Congregation of the Presbyterian Church in Ireland, 88 Doury Road, Ballymena, BT43 6JE

Registered Charity in Northern Ireland (NIC105323)

CHARITY TRUSTEES

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

Rev Darran McCorriston
Stephen Burns
Wesley Cummings
Tony Farquhar
Desmond Fulton
Crawford Gillespie
Nick Greer
Jim Heatherington
Tom Kerr
Stuart McKay
Thomas McNeill
James Morrison
Colin Orr
Stanley Warwick

PRINCIPAL OFFICE BEARERS

Minister	Rev Darran McCorriston
Clerk of Session	Mr Thomas McNeill
Treasurer	Mr Colin Orr
Secretary	Mr Stephen Wilson

INDEPENDENT EXAMINER

D T Carson & Co, Chartered Accountants, 51-53 Thomas Street, Ballymena, BT43 6AZ

BANKERS

Ulster Bank Ltd, 49 Wellington Street, Ballymena, BT43 6AD

BALLYLOUGHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

TRUSTEES ANNUAL REPORT – CONT'D

SOLICITORS

Thomas Taggart, 27 Church Street, Ballymoney, BT53 6HS

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 several times each year as required.

To be chosen for the office of the eldership in the congregation a person must be a voting member and a regular attendant on its ordinances. The selection of those proposed to be called to the office can be either by the congregation or by the Kirk Session. Members are elected if they obtain the votes of 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. Ballyloughan congregation of the Presbyterian Church has been assigned to the Ballymena 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, administrative 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.

BALLYLOUGHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

TRUSTEES ANNUAL REPORT – CONT'D

DESCRIPTION AND PURPOSE

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

The congregation's mission purpose is to grow whole-life followers of Jesus who love God wholeheartedly, each other sacrificially, and God's world generously:

- We aim to love God wholeheartedly because in Jesus He has first loved us.
- We aim to love each other sacrificially as Jesus has loved us, by being committed to each other, encouraging each other, praying for each other, and offering practical help to those in need.
- We aim to love God's world generously, locally and globally, by showing respect to everyone, being committed to doing whatever is good, and by sharing the good news of Jesus.

ACHIEVEMENTS AND PERFORMANCE

Sunday Worship

Sunday worship is at the heart of the life of the church family. Ballyloughan Presbyterian Church aims for its worship to be intergenerational and inclusive, a place where all are welcome. Services take place every Sunday morning at 9.30am and 11.00am as well as currently once per month on Sunday evenings at 6.30pm. Our Sunday Services are also livestreamed online. The Sacrament of the Lord's Supper is observed on several occasions during the year and baptisms are administered to children of believing parents and adults upon profession of faith. Children are welcomed and encouraged to participate in worship. There is a busy Thrive programme for primary children, and a breakfast group and 'SOLiD' Bible class for young people. There is also a crèche on Sunday mornings for pre-school children. Prayer meetings are held regularly with prayer offered to individuals following each service.

During the year our minister conducted 4 baptisms and we admitted 20 new people into full membership of our church. At 31st December 2022 there were 308 communicant members and 320 families connected with the congregation. The average weekly attendance at morning worship has grown to an average attendance of around 320 across our two morning Services.

Pastoral care

Members of the congregation are visited by the Minister, Pastoral Worker and elders. Those who are sick, elderly, the bereaved and those facing difficult circumstances are given special attention through regular visits, phone calls and the provision of support, friendship and prayer.

BALLYLOUGHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

TRUSTEES ANNUAL REPORT – CONT'D

Mission and outreach

Meeting together for Sunday worship is at the centre of the life of our church family and continues to be well supported. We recognise that we learn more and journey better when we journey as an inter-generational community. Above all we seek, in worship to glorify God, to enjoy coming together as a family of all-ages and stages in His presence and to leave challenged to be agents of change in the spheres of work and life to which we return.

An Alpha course is run regularly to seek to engage those who are seeking or wanting to explore the Christian faith further. We also act as a collection and distribution centre for Ballymena Foodbank, under the umbrella of the Trussell Trust. Each Thursday we run an 'Open Door' drop-in, to which people can come for breakfast, help from Foodbank, information about our Job Club or other assistance.

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

The congregation also supports financially, prayerfully and practically the work of Dublin Christian Mission, the work of a Baptist church in Koprivnica, Croatia, as well as having an ongoing partnership with a mission station of the United Liberian Inland Church where we support the running of a medical clinic and school. We also operate a monthly envelope scheme administered by our Missions Committee which allocates the proceeds to other charitable causes and mission partners.

Presbytery

The congregation was represented at the regular meetings of Presbytery by our minister and 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

During the year, the church was involved in the usual schedule of minor maintenance and repair works. No major work was carried out on the church premises.

BALLYLOUGHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

TRUSTEES ANNUAL REPORT – CONT'D

Organisations

Ballyloughan Presbyterian Church runs numerous organisations for the benefit of the community. These include significant provision for children and young people. Our Girls' Brigade and Boys' Brigade Companies provide a varied programme of activities for children of primary school age, as does our Community Youth Club. On Friday evenings, a youth group is run with a Christian focus called The Mix, led by the church's Youth Worker and other volunteers. Opportunities for deeper discussion and prayer are provided by small groups and our monthly Prayer Central. A weekly Parents / Carers and Tots group is held. Alongside these activities, there is a weekly Wednesday cafe for folks to drop in to, including senior citizens, as well as a monthly Thursday Lunch Club for seniors. We also run occasional meetings for women and men.

Volunteers

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

PUBLIC BENEFIT STATEMENT

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

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

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

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

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

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

BALLYLOUGHAN 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 212 contributing families during the year donating a total of £122,270.

Total Income of the congregation during the year was £315,603 compared to £287,095 in the previous year. Total expenditure increased from £189,624 to £224,621.

RESPONSIBILITIES IN RESPECT OF THE FINANCIAL STATEMENTS

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

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

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

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

GOING CONCERN

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

RESERVES POLICY

The Trustees have considered the level of unrestricted reserves that it is appropriate to hold taking account of current and ongoing commitments. It is the policy of the Trustees to hold at least six month's normal expenditure. At the year end unrestricted net current assets were £81,824 and are sufficient to meet this policy. The Trustees consider it prudent to hold reserves at this level as the funding of its present activities is dependent of the ongoing financial support of members.

BALLYLOUGHAN 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 at a meeting on 20th March 2023 and signed on its behalf by



.....
Mr Thomas McNeill
(Clerk of Session)



.....
Mr Colin Orr
(Treasurer)

Dated : 20th March 2023

Dated : 20th March 2023

Ballyloughan Congregation of the Presbyterian Church in Ireland

Northern Ireland - Charity number 105323

Annual return

BALLYLOUGHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

INDEPENDENT EXAMINER'S REPORT TO THE CHARITY TRUSTEES OF BALLYLOUGHAN CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

We report on the accounts for the year ended 31 December 2022, which are set out on pages 9 to 18.

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 our responsibility to:

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

Basis of independent examiner's report

We have examined your charity accounts as required under Section 65 of the Charities Act and our 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. Our 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.

Our role is to state whether any material matters have come to our attention giving us cause to believe:

1. The 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

We have completed our 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, we have found no matters that require drawing to your attention.



Mr John Hamilton
D T Carson & Co
Chartered Accountants
Registered Auditor
51-53 Thomas Street
Ballymena
BT43 6AZ

Date: 20th March 2023