

Banbridge Baptist Church

Northern Ireland · Charity number 107389

Details

Status	Received
Registered	2020-05-11
Register	View on the Charity Commission for Northern Ireland register

Contact

Address	41 Weavers Meadow Banbridge Co.Down Bt32 4rl BT32 4RL
Phone	02840628371
Website	www.banbridgebaptist.co.uk

Activities

Purposes: The purpose of the charity is the promotion and advancement of Christianity based on New Testament principles as found in the Christian Bible.

What the charity does: The advancement of religion

How the charity works: Religious activities

Who the charity helps: Children (5-13 year olds), General public, Older people, Overseas/developing countries, Parents, Preschool (0-5 year olds), Women, Youth (14-25 year olds)

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£188,012	£177,192	£0	2

Trustees

Name	Role	Appointed
Mr Colin Buchanan		
Mr Gilbert Beck		
Mr Ian Brown		
Mr Kenneth Acheson		
Mr Mark Harland		
Mr Stephen Gamble		
Mr William Gribben		
Mr Woody Price		
Pastor John Taylor		

Banbridge Baptist Church

Northern Ireland - Charity number 107389

Accounts

Banbridge Baptist Church

Accounts for the Year ended 31/12/2024

Assets and Liabilities 2024

Assets & Liabilities	At 31st December 2024
Fixed Assets	
Tangible Assets	E650,000
Current Assets	
Credit in Bank	f105,569.36
Fixed Rate Deposit Account	240,000
Debtors	
Current Liabilities	
Creditors	
Current Assets	
Net	345,569.36
Overall Assets	
Total	E995,569.36

Banbridge Baptist Church

Northern Ireland - Charity number 107389

Accounts

STATEMENT OF ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2023

INCOME		EXPENDITURE	
Credit Balance in Bank on 01-01-23	£326,061.46	Total Gifts to Mission Work	£50,517.62
Offerings in Envelopes	£78,590.00	Salaries, Pulpit Supplies, NIC, Motor Expenses, & Pension Contributions	£46,707.92
Offerings not in Envelopes	£30,056.85	Sunday School	£963.37
Total offerings for Missions including Church Support Scheme, Weeknights, Local Outreach, Missionary convention, Designated gifts and Harvest.	£24,122.62	Electricity, Gas, Water, Property Insurance & Trustees Indemnity Insurance	£11,632.57
Sunday School	£647.20	Telephone, Internet, Livestreaming & Recording	£1,826.82
Church Magazines	£264.00	Church Magazines	£264.00
Recovered from HMRC Charities per Gift Aid	£18,769.76	Printing & Advertising	£1,767.00
ABC Council Bin Collection Refund	£12.08	Caretaking and Church Property Maintenance	£20,028.54
NIE Government Energy Support	£600.00	Benevolent Fund	£794.00
NIES - Wayleave	£7.80	Youth Fellowship, Good News Club & Holiday Bible Club	£4,754.52
Benevolent Fund	£794.00	Parent & Toddlers	£183.47
Designated Gift – Youth Fellowship (RAP Service)	£429.15	Creche & Children's Church	£225.68
Gifts re Funerals/Wedding	£1,120.00	ICO Data Protection	£35.00
Gifts focDS	£30.00	CCL – Copyright Licence	£802.00
Curry Night	£910.00	Amazing Journey	£1,473.00
Bank Interest	£534.15	LOCL Prices	£435.00
		CEF Leadership Course (L McDonald)	£750.00
		Curry Night	£1,937.00
		Local Outreach	£2,523.35
		Banbridge High School Hardship Fund	£200.00
		Bank Fees	£377.89
		Transfer to Fixed Rate Deposit Account	£240,000.00
		Credit Balance in Bank on 31-12-23	£388,199.35
			£94,749.72
Total	£482,949.07	Total	£482,949.07

Banbridge Baptist Church
Accounts for the Year ended 31/12/2023

Assets and Liabilities 2023

Assets & Liabilities	At 31st December 2023
Fixed Assets	
Tangible Assets	£650,000
Current Assets	
Credit in Bank	£94,749.72
Fixed Rate Deposit Account	£240,000
Debtors	-
Current Liabilities	
Creditors	-
Current Assets	
Net	334,749.72
Overall Assets	
Total	£984,749.72

Banbridge Baptist Church

Northern Ireland - Charity number 107389

Annual report

Banbridge Baptist Church

The Trustees present their Annual Report of the charity for the year ended 31st December 2023.

Purpose

The principal purpose of the charity is the promotion and advancement of Christianity based on New Testament principles as found in the Christian Bible.

Achievements and Performance

The Trustees have had regard to the Charity Commission for Northern Ireland's guidance on the provision of public benefit and are confident that Banbridge Baptist Church fully satisfied this requirement throughout 2023 through its activities.

In 2023 Banbridge Baptist Church has continued with its full range of community activities but also maintained the 'livestreaming' of services. This has greatly benefitted some parishioners who have issues such as mobility problems etc., and also because a diverse group of people not connected with the Church including a significant number from overseas are regularly joining or later viewing the services. The Church's social media site received roughly 1000 hits each week.

The various departments of the Church also fully resumed their programs. Over the Autumn, Winter and Spring months we have the following activities: - on Sunday's we have the Sunday School, Bible Class and Youth Fellowship for the children and young people. We also have the Good News Club on a Tuesday night which has 70 children enrolled. The Friday night Youth Club had approximately 40 young people attending weekly. The weekly Bible Study and Prayer meeting is on a Wednesday evening throughout the year. The Church also facilitates a Parents and Toddlers meeting every Tuesday morning to enable socialisation and support to be provided. There are also a number of regular monthly meetings with a craft class, a Woman's Fellowship meeting, the Fellowship Hour takes place on a Tuesday afternoon and is intended to provide a social gathering for those no longer in full time employment. The Torch Fellowship also meets monthly on a Saturday and is intended to provide a venue for those who are blind or with sight impairment to meet and socialise. Banbridge Baptist Church also commenced a number of new public service ventures with the commencement of a 'warmroom' on Monday mornings to provide a warm and safe venue for people to meet and socialise over a cup of tea or coffee. Another venture was the commencement of a Junior Youth Challenge (JYC) meeting for young people of secondary school age (11-15) on a Tuesday evening.

Banbridge Baptist Church was able to resume the normal summer activities which included the Holiday Bible Club over the 1st week in August 2023 (Monday to Friday evening). Some 100 children along with 40 helpers were involved each evening.

In September 2023 Banbridge Baptist Church hosted the annual missionary convention week with 6 Missionary Societies giving reports. There were also a number of additional missionary reports throughout the year. The purpose of these meetings was to give members the opportunity to receive the work of missions both here in Northern Ireland and further afield.

Visitation of the sick, consolation and support of members suffering bereavement continued in 2023 as the Pastor, Elders and others within the Fellowship sought to provide pastoral support and comfort to those in need.

Reference and Administrative Details of the Charity, the Trustees and Advisers

Charity name. Banbridge Baptist Church
Church Address 23 Kenlis Street, Banbridge. BT32 3LR
Email support@banbridgebaptist.co.uk
Website <https://www.banbridgebaptist.co.uk>

Trustees

The Charity Trustees comprise of some of the members of the Church Oversight Committee (namely the Pastor and Elder's) along with some Custodian Trustees.

Note – All male members of the Church are eligible for elections as deacons at the annual AGM. Excluding the Pastor anyone intending to serve as an Elder must be serving deacon at the time of the election. The Pastor serves for the period of their pastorate. Elders serve for life however they allow their names to go forward for revalidation every 5 years. Any trustee who serves as a deacon will serve for a period of 3 years before being subject to re-election. The Church's Constitution requires a quorum of members to be present at any constituted meeting. The constitution also requires a two thirds majority of those voting for the appointment of Pastors, Elders, or transactions involving property. Attendance at the Annual General Meeting or at any 'Special Members Meeting' is open to all church members.

Induction and Training of Trustees.

Following appointment each newly appointed Trustee receives an induction pack containing copies of the Charity Commission for Northern Ireland publication – 'Running Your Charity'.

Trustees are also encouraged to access further information available on the Charity Commission for Northern Ireland website.

The Trustees in office at 31st December 2023 and on the date of signing this report were: -

J Taylor Pastor
I Brown
S Price
C Buchanan
S Gamble Church Treasurer
K Acheson
G Beck
M Harland Church Secretary
W Gribben

Payment to Trustees

No Trustee received payment for undertaking trustee duties. Payments to the Pastor relate to expenses incurred in the performance of the duties of pastor. Were Trustees purchase items on behalf of the Charity these costs may be reimbursed.

Custodian Trustees

Premises owned by the Church are held under trust by 'Custodian Trustees' whose role is to hold the property assets of the Church. Custodian Trustees do not serve on the Oversight unless also elected to the Office of Deacon or Elder.

Advisors	Amber River NI – 8 Cromac Place, Belfast. BT7 2JB
Bankers.	Danske Bank – 33-39 Bridge Street, Banbridge BT32 3SL
Independent Examiner.	Mr Malcolm McClean
Insurance Adviser.	T L Dallas (NI) Ltd – 63 Malone Road, Belfast BT9 6SA
Solicitors.	Trevor McBurney & Co. 11 Downshire Place, Banbridge BT32 3DF

Structure, governance and management

Banbridge Baptist Church is constituted by a Trust Deed in 1845 as an unincorporated association and is an independent Fellowship with no affiliations to any other Church of Association. It is governed by its Constitution with the most recent version being adopted by the members on 9th October 2019.

Banbridge Baptist Church is registered with The Charity Commission for Northern Ireland, number NIC107359 refers.

Management

The Trustees continue to meet regularly to discuss the work of the Church, and to make decisions concerning the regular activities within the Church, also Church outreach activities. Matters are reported to Church members via the Annual General Meeting of the Church. At the AGM reports regarding the work of the Church are outlined to the members and the annual accounts are presented for scrutiny. Matters requiring approval of a Members Meeting are decided by majority vote apart from appointment of Elders or a Pastor which requires a 2/3^{rds} majority. In the event of a tie the Chairman of the Members Meeting has a casting vote. Approval at a Church Members Meeting is required for significant projects, such as a building programme, prior to commencing any major new undertaking.

Volunteers play a key role in the various Departments of the Church. It is not possible to quantify this support as much is done behind the scenes. However, Banbridge Baptist Church could not function as it does without the volunteer's faithful support.

Risk Management

The Trustees have conducted an assessment of the risks to which the charity is exposed and have reviewed systems and procedures to mitigate such risks. Risk assessments covering areas such as fire

protection, health and safety and the protection of children, young persons and vulnerable adults are ongoing processes that are reviewed annually. A child Safeguarding officer has been appointed along with an officer to review Health and Safety issues for the Church. The reports of the child safeguarding officer and the health and safety officer are standing agenda items at the monthly Trustee meetings.

Data Protection

Banbridge Baptist Church is registered with the Information Commissioners Office. Church membership records are encrypted and held by the Data Protection Officer with encrypted backups stored separately. Personal information held relates to the activities conducted by each department operating under the auspices of Banbridge Baptist Church. This data is disposed of securely when no longer required. The Trustees are satisfied that the levels of information held by each department are appropriate to fulfil the need to operate in accordance with both GDPR and the Church's Child Protection Policies.

Financial Review

The Church is funded by voluntary gifts and donations with use being made of the Gift Aid scheme. The Banbridge Baptist Church does not seek funds from other sources.

Income for 2023 was £156,888 which is a (£74,136.00 or) decrease on the previous year. However, 2022 accounts were impacted by the repayment of a £57,500.00 housing loan to a former assistant Pastor. Note – there is also a cash asset of £240,000.00 from the sale of the manse in 2019 (now moved into a separate bank account)

An amount of £18,769 in respect of Gift Aid was recovered from HRMC. This is a small increase on last year.

Expenditure for the year was £148,199 which was down on the previous year (£178,602). One of the factors was the reduction in salary contribution owed to the movement of our assistant Pastor into his own Pastorate. With the movement of the funds from the sale of the former manse into a separate account this mean that the Church had a credit balance of £94,749.72 in the bank as of 31st December 2023. The Church had no other liabilities or commitments.

The Church uses Restricted and Unrestricted Funds in its accounting policies. Restricted Funds are used for money donated to the Church for specific purposes e.g. Missions, Youth Ministries etc. Unrestricted Funds from general offerings are used for all other purposes. Any shortfalls in the Restricted Funds are made up by transfers from the Unrestricted Funds.

Reserve Policy

A policy on reserves has been reviewed and agreed by Trustees. The income of the Church is stable, and the risk of a sudden significant reduction in income is regarded as unlikely. In the event of an unexpected financial need the Trustees are confident that members would respond accordingly. The Trustees are satisfied that a figure equating to approximately two month's expenditure is an appropriate level of reserve balances at the present time. Cash balance at year end exceeded the level of Reserve required.

Funds Held as Custodian Trustees on behalf of others.

Banbridge Baptist Church does not hold any funds as Custodian Trustees on behalf of others.

Signed on behalf of the Trustees

Sydney Gamble

M Harland

S Gamble

M Harland

Date 19th October 2024

Treasurer

Secretary

Banbridge Baptist Church

Northern Ireland - Charity number 107389

Annual return

Independent examiner's report to the charity trustees of Banbridge Baptist Church

I report on the accounts of Banbridge Baptist Church for the year ended 31st December 2023, which are set out on pages 2 to 6.

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 Charities Commission under section 65(9)(b) of the Charities Act.
- State whether particular matters have come to my attention.

Basis of Independent Examiner's Report

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

My examination includes 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.

Malcolm McLean

Mr Malcolm McLean

Independent Validator (Retired Tax Inspector)

8 Greenan Drive,

Loughbrickland. BT323YD

Tel 02840624446

Email mhdmclean@gmail.com

Banbridge Baptist Church

Northern Ireland - Charity number 107389

Accounts

STATEMENT OF ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2022

INCOME	
Credit Balance in Bank on 01-01-22	£273,539.98
Offerings in Envelopes	£78,348.20
Offerings not in Envelopes	£28,816.50
Total offerings for Missions including Church Support Scheme, Weeknights, Missionary convention, Designated gifts and Harvest.	£39,417.30
Sunday School	£735.00
Church Magazines	£288.00
Recovered from HMRC Charities per Gift Aid	£18,416.37
Answers in Genesis (sale of Books/DVDs)	£664.00
Interest Free Loan Repayment	£57,500.00
NIES - Wayleave	£7.11
Benevolent Fund	£767.50
Designated Gift – Youth Fellowship	£150.00
Money in Lieu of Flowers ref the late Pearl Greer, Elsie McCreedy, Greta McKinstry, Essie Spiers & Jim McBurney	£1,615.00
Pastor Craig's Farewell Gift	£2,355.00
Family Fun Night, Curry Night	£1,325.00
Bank Interest	£718.57
Total	£504,663.53

EXPENDITURE	
Total Gifts to Mission Work	£67,967.80
Salaries, Pulpit Supplies, NIC, Motor Expenses, & Pension Contributions	£60,863.54
Sunday School	£732.71
Electricity, Gas, Water, Property Insurance & Trustees Indemnity Insurance	£9,512.46
Telephone, Internet, Livestreaming & Recording	£1,963.75
Church Magazines	£288.00
Printing & Advertising	£787.59
Caretaking and Church Property Maintenance	£20,727.04
Benevolent Fund	£767.50
Youth Fellowship, Young Adults, Good News Club & Holiday Bible Club	£4,059.34
Parent & Toddlers	£501.14
Creche & Children's Church	£285.41
ICO Data Protection	£35.00
CCLI – Copyright Licence	£788.28
ABC Council (Open Airs)	£90.00
Answers in Genesis (sales of books/DVDs)	£664.00
Pastor Craigs Farewell Gift	£3,719.00
Church BBQ, Family Fun Night, Curry Night	£3,070.52
Local Outreach	£1,345.45
Bank Fees	£433.54
	<u>£178,602.07</u>
Credit Balance in Bank on 31-12-22	£326,061.46
Total	£504,663.53

Banbridge Baptist Church

Northern Ireland - Charity number 107389

Annual report

Banbridge Baptist Church

The Trustees present their Annual Report of the charity for the year ended 31st December 2022.

Purpose

The principal purpose of the charity is the promotion and advancement of Christianity based on New Testament principles as found in the Christian Bible.

Achievements and Performance

The Trustees have had regard to the Charity Commission for Northern Ireland's guidance on the provision of public benefit and are confident that Banbridge Baptist Church fully satisfied this requirement throughout 2022 through its activities.

In 2022 Banbridge Baptist Church was able to resume its full range of community activities albeit the 'livestreaming' of services that was brought in as a way of continuing the purpose of the Church during the Covid pandemic has continued and prospered. This has greatly benefitted some parishioners who have issues such as mobility problems etc., and also because a diverse group of people not connected with the Church including a significant number from overseas are regularly joining or later viewing the services. The Church's social media site received roughly 1000 hits each week.

The various departments of the Church have also fully resumed their programs. On Sunday's we have the Sunday School, Bible Class and Youth Fellowship for the children and young people. We also have the Good News Club on a Tuesday night which has 70 children enrolled. The Friday night Youth Club also has resumed. The Church also facilitates a Parents and Toddlers meeting every Tuesday morning to enable socialisation and support to be provided. There are also a number of regular monthly meetings with a craft class, a Woman's Fellowship meeting, the Fellowship Hour takes place on a Tuesday afternoon and is intended to provide a social gathering for those no longer in full time employment. The Torch Fellowship also meets monthly on a Saturday and is intended to provide a venue for those who are blind or with sight impairment to meet and socialise.

Banbridge Baptist Church was able to resume the normal summer activities which included the Holiday Bible Club over the 1st week in August 2022. Some 90 children along with 40 odd helpers were involved each evening.

In September 2022 Banbridge Baptist Church hosted the annual missionary convention week with 6 Missionary Societies giving reports. There were also a number of additional missionary reports throughout the year. The purpose of these meetings was to give members the opportunity to receive the work of missions both here in Northern Ireland and further afield.

Visitation of the sick, consolation and support of members suffering bereavement continued in 2022 as the Pastor's along with others within the Fellowship sought to provide pastoral support and comfort to those in need.

Reference and Administrative Details of the Charity, the Trustees and Advisers

Charity name.	Banbridge Baptist Church
Church Address	23 Kenlis Street, Banbridge. BT32 3LR

Email support@banbridgebaptist.co.uk

Website <https://www.banbridgebaptist.co.uk>

Trustees

The Charity Trustees comprise of some of the members of the Church Oversight Committee (namely the Pastor and Elder's) along with some Custodian Trustees.

Note – All male members of the Church are eligible for elections as deacons at the annual AGM. Excluding the Pastor anyone intending to serve as an Elder must be serving deacon at the time of the election. The Pastor serves for the period of their pastorate. Elders serve for life however they allow their names to go forward for revalidation every 5 years. Any trustee who serves as a deacon will serve for a period of 3 years before being subject to re-election. The Church's Constitution requires a quorum of members to be present at any constituted meeting. The constitution also requires a two thirds majority of those voting for the appointment of Pastors, Elders, or transactions involving property. Attendance at the Annual General Meeting or at any 'Special Members Meeting' is open to all church members.

Induction and Training of Trustees.

Following appointment each newly appointed Trustee receives an induction pack containing copies of the Charity Commission for Northern Ireland publication – 'Running Your Charity'.

Trustees are also encouraged to access further information available on the Charity Commission for Northern Ireland website.

The Trustees in office at 31st December 2022 and on the date of signing this report were: -

J Taylor Pastor

I Brown

S Price

C Buchanan

S Gamble Church Treasurer

K Acheson

G Beck

M Harland Church Secretary

W Gribben

Payment to Trustees

No Trustee received payment for undertaking trustee duties. Payments to the Pastor and Assistant Pastor relate to expenses incurred in the performance of the duties of pastor. Were Trustees purchase items on behalf of the Charity these costs may be reimbursed.

Custodian Trustees

Premises owned by the Church are held under trust by 'Custodian Trustees' whose role is to hold the property assets of the Church. Custodian Trustees do not serve on the Oversight unless also elected to the Office of Deacon or Elder.

Advisors

Bankers.	Danske Bank – 33-39 Bridge Street, Banbridge BT32 3SL
Independent Examiner.	Mr Malcolm McClean
Insurance Adviser.	T L Dallas (NI) Ltd – 63 Malone Road, Belfast BT9 6SA
Solicitors.	Trevor McBurney & Co. 11 Downshire Place, Banbridge BT32 3DF

Structure, governance and management

Banbridge Baptist Church is constituted by a Trust Deed in 1845 as an unincorporated association and is an independent Fellowship with no affiliations to any other Church of Association. It is governed by its Constitution with the most recent version being adopted by the members on 9th October 2019.

Banbridge Baptist Church is registered with The Charity Commission for Northern Ireland, number NIC107359 refers.

Management

The Trustees continue to meet regularly, either physical or via zoom, to discuss the work of the Church, and to make decisions concerning the regular activities within the Church, also Church outreach activities. Matters are reported to Church members via the Annual General Meeting of the Church. At the AGM reports regarding the work of the Church are outlined to the members and the annual accounts are presented for scrutiny. Matters requiring approval of a Members Meeting are decided by majority vote apart from appointment of Elders or a Pastor which requires a 2/3rd majority. In the event of a tie the Chairman of the Members Meeting has a casting vote. Approval at a Church Members Meeting is required for significant projects, such as a building programme, prior to commencing any major new undertaking.

Volunteers play a key role in the various Departments of the Church. It is not possible to quantify this support as much is done behind the scenes. However, Banbridge Baptist Church could not function as it does without the volunteer's faithful support.

Risk Management

The Trustees have conducted an assessment of the risks to which the charity is exposed and have reviewed systems and procedures to mitigate such risks. Risk assessments covering areas such as fire protection, health and safety and the protection of children, young persons and vulnerable adults are ongoing processes that are reviewed annually. A child Safeguarding officer has been appointed along with an officer to review Health and Safety issues for the Church. The reports of the child safeguarding officer and the health and safety officer are standing agenda items at the monthly Trustee meetings.

Data Protection

Banbridge Baptist Church is registered with the Information Commissioners Office. Church membership records are encrypted and held by the Data Protection Officer with encrypted backups stored separately. Personal information held relates to the activities conducted by each department operating under the auspices of Banbridge Baptist Church. This data is disposed of securely when no longer required. The Trustees are satisfied that the levels of information held by each department are appropriate to fulfil the need to operate in accordance with both GDPR and the Church's Child Protection Policies.

Financial Review

The Church is funded by voluntary gifts and donations with use being made of the Gift Aid scheme. The Banbridge Baptist Church does not seek funds from other sources.

Income for 2022 increased to £231,024 which is a (£68,295.00 or) 42% increase on the previous year but this largely accounted for by the repayment of a £57,500.00 housing loan to a former assistant Pastor. Note – there is also a cash asset of £240,000.00 from the sale of the manse in 2019.

An amount of £18,416 in respect of Gift Aid was recovered from HRMC. This is an increase of over £4000 on last year but is due to increased offerings

Expenditure for the year was £22,312 higher at £178,602 resulting in a surplus for the year of £52,521. This increase is accounted for by the repayment of a housing loan (as outlined above) by our former assistant Pastor. The Church had no other liabilities or commitments.

The Church uses Restricted and Unrestricted Funds in its accounting policies. Restricted Funds are used for money donated to the Church for specific purposes e.g. Missions, Youth Ministries etc. Unrestricted Funds from general offerings are used for all other purposes. Any shortfalls in the Restricted Funds are made up by transfers from the Unrestricted Funds.

Reserve Policy

A policy on reserves has been reviewed and agreed by Trustees. The income of the Church is stable, and the risk of a sudden significant reduction in income is regarded as unlikely. In the event of an unexpected financial need the Trustees are confident that members would respond accordingly. The Trustees are satisfied that a figure equating to approximately two month's expenditure is an appropriate level of reserve balances at the present time. Cash balance at year end exceeded the level of Reserve required.

Funds Held as Custodian Trustees on behalf of others.

Banbridge Baptist Church does not hold any funds as Custodian Trustees on behalf of others.

Signed on behalf of the Trustees

S Gamble

M Harland

Date **12 October 2023**

Treasurer

Secretary



Banbridge Baptist Church

Northern Ireland - Charity number 107389

Annual return

Independent examiner's report to the charity trustees of Banbridge Baptist Church

I report on the accounts of Banbridge Baptist Church for the year ended 31st December 2022, which are set out on pages 2 to 6.

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 Charities Commission under section 65(9)(b) of the Charities Act.
- State whether particular matters have come to my attention.

Basis of Independent Examiner's Report

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

My examination include 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.

Malcolm McLean

Mr Malcolm McLean

Independent Validator

8 Greenan Drive,

Loughbrickland. BT323YD

Tel 02840624446

Email mhdmclean@gmail.com