

# Rathfriland Baptist Church

Northern Ireland · Charity number 107417

## Details

Status	Received
Registered	2020-06-08
Register	<a href="#">View on the Charity Commission for Northern Ireland register</a>

## Contact

Address	11 Loughbrickland Road Rathfriland Newry Bt34 5aa BT34 5AA
Phone	07596 915645
Website	<a href="http://www.rathfrilandbaptist.com">http://www.rathfrilandbaptist.com</a>

## Activities

**Purposes:** We sinners saved by grace and immersed into the likeness of Christ's death and resurrection, do hereby unite in Church fellowship, so that as a holy brotherhood we may advocate the truth of God, proclaim the riches of His Sovereign mercy to the lost and perishing and by sympathy and counsel help one another in the Christ-like and Heavenward life. We solemnly undertake, by the Spirit's aid, to bear one another's burdens and in the exercise of a tender hearted, tolerant, forgiving kindness to avoid ungenerous criticism, recognising in each other fellow members of that mystical body of which our risen Saviour is the Head.

**What the charity does:** The advancement of religion

**How the charity works:** Religious activities

**Who the charity helps:** Addictions (drug/solvent/alcohol abuse), Children (5-13 year olds), Community safety/crime prevention, Ethnic minorities, Ex-offenders and prisoners, General public, Men, Older people, Parents, Preschool (0-5 year olds), Victim support, Women, Youth (14-25 year olds)

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-09-30	£266,765	£84,376	£-141,767	1
2024-09-30	£269,250	£111,407	£-342,668	2

## Trustees

Name	Role	Appointed
Mr Enoch Mcauley		
Mr George Mccrum		
Mr Graham Anderson		
Mr Ian Mcconnell		
Mr Jack Scott		
Mr John Boyd		
Mr John Henry		
Mr Kenneth Mckinstry		
Mr Kyle Parks		
Mr Marcus Scott		
Mr Ronald Stewart		

**Rathfriland Baptist Church**

Northern Ireland - Charity number 107417

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# Accounts

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Charity No: NIC107417

**Rathfriland Baptist Church**

**Trustee Report  
and  
Financial Statements  
for the year ended 30 September 2025**

**RATHFRILAND BAPTIST**

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISORS**

Charity name: Rathfriland Baptist

Church Address: Loughbrickland Road, Rathfriland. BT34 5PZ.

Email: [ian@rathfrilandbaptist.com](mailto:ian@rathfrilandbaptist.com)

Website: [www.rathfrilandbaptist.com](http://www.rathfrilandbaptist.com)

## **RATHFRILAND BAPTIST**

### **TRUSTEES**

The Charity Trustees are the members of the Church Oversight Committee which consists of Pastor, Elders and Deacons.

All male members of the Church are eligible to stand for election as a deacon unless disqualified by Statute from holding office as a trustee. Elections to the Office of Deacon are conducted at the Annual Members Meeting. Attendance at the Annual Church Meeting is open to all church members. At the 30 September 2025 there were 91 members.

The Church's Constitution requires two thirds majority of those voting for the appointment of Pastors or Elders. Elders are elected for life unless they choose to retire or leave the Fellowship. Pastors serve for the period of their pastorate.

### **INDUCTION AND TRAINING OF TRUSTEES**

Following appointment each newly appointed Trustee receives an Induction Pack containing copies of Charity Commission for Northern Ireland publications: 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 the date of signing this report are listed below. Mr. Ian Wilson, who had faithfully served the Lord in the church as Pastor for the previous 13 years resigned as a Trustee on 31 January 2025, having accepted a call to move to Coagh Baptist Church. The Trustee's wish to extend their deepest thanks and gratitude to Mr. Wilson for his service.

G Anderson	
J Henry	
R Stewart	Church Secretary
G McCrum	
I McConnell	Church Treasurer
J Boyd	
E McAuley	Child Safeguarding Officer
K McKinstry	
Jack Scott	Youth Coordinator
Kyle Parkes	

### **PAYMENTS 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. Where Trustees purchase items on behalf of the Charity these costs may be reimbursed.

## **RATHFRILAND BAPTIST**

### **ADVISORS**

Bankers:	Danske Bank, High Street, Portadown, BT62 1LB.
Accountants:	WHR Accountants Ltd, 56 Upper English St, Armagh, BT61 7LG.
Insurance Adviser:	Kingdom Bank, Media House, Padge Rd, Beeston, HG9
Solicitors:	Bell Gordon & Son, 9 Newry St, Rathfriland, BT34 5PY

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

Rathfriland Baptist Church is a registered charity. The charity is registered in Northern Ireland with the Charity Commission in Northern Ireland with the charity number 107417. It has been registered as a charity since June 8<sup>th</sup>, 2020.

## **RATHFRILAND BAPTIST**

### **TRUSTEES ANNUAL REPORT cont'd**

#### **MANAGEMENT**

The Trustees continued to meet regularly to discuss the work of the church, and to make decisions concerning the regular activities within the church and also outreach activities. Matters are reported to Church Members via the Annual Church Members Meeting when the Report and Accounts are also presented. Matters requiring approval of a Church Members Meeting, other than appointment of Elders or Pastors, are decided by majority vote. In event of a tie the Chairman of the Church Members Meeting has a casting vote. Approval at a Church Members Meeting is required for significant projects, such as a building program, prior to commencing any major new undertaking.

Volunteers continue to play key roles in various Departments of the Church. It is not possible to quantify this support as much is done behind the scenes. However, Rathfriland Baptist Church could not function as it does without their faithful support.

#### **RISK MANAGEMENT**

The Trustees have evaluated charity risks and reviewed measures to reduce them. Risk assessment covering fire, health & safety and the protection of children, young people and vulnerable adults is an ongoing process and is reviewed annually or before any new major undertaking.

## **RATHFRILAND BAPTIST**

### **TRUSTEES ANNUAL REPORT cont'd**

#### **FINANCIAL REVIEW**

The church is funded by voluntary gifts and donations, and use is made of the Gift Aid Scheme. The church does not seek funds from other sources.

Income for the year amounted to £266,765. An amount of £28,800, recognised as income during the year related to Gift Aid Rebates but had not been received as at 30<sup>th</sup> September 2025. Expenditure amounted to £84,376, which includes £2,100 of depreciation on equipment, leaving a surplus of £182,388 for the year.

A Loan facility of £450,000 was agreed and drawn down from Danske bank during 2022 to ensure adequate funds were available to pay for the accrued costs of capital works relating to the new church and hall complex. At the 30 September 2025 the Loan balance had been reduced to £139,367.

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. Building Fund. 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 Fund.

#### **RESERVES POLICY**

A policy on reserves has been reviewed and agreed by the Trustees. The income of the church is stable, and sufficient to both meet normal expenses and pay off the cost of planned capital works. 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 three months' expenditure is an appropriate level of reserve balance at the present time. Cash balance at year end exceeded the level of Reserves required.

#### **SIGNED ON BEHALF OF TRUSTEES BY:**



**I McConnell**  
Church Treasurer  
Date: 8 April 2026



**R Stewart**  
Church Secretary  
Date: 8 April 2026

## Rathfriland Baptist Church

### Independent Examiner's Report to the Charity Trustees of Rathfriland Baptist Church

I report on the accounts of the Charity for the year ended 30 September 2025.

#### 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, to follow the procedures laid down in the general directions given by the Commission under section 65(9)(b) of the Charities Act
- to state whether particular matters have come to my attention.

#### Basis of independent examiner's report:

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

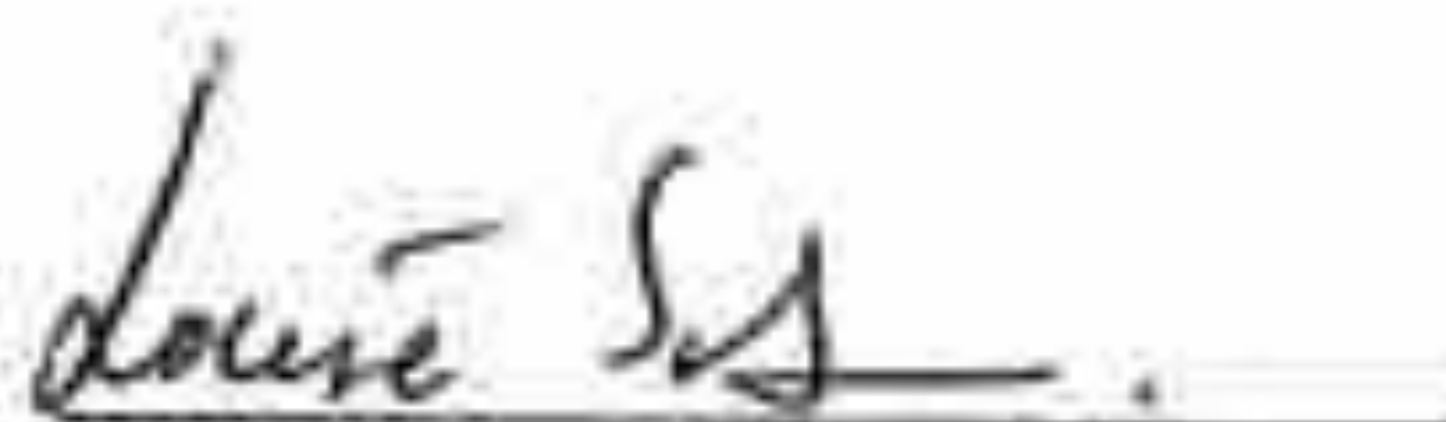
My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

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

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

#### Independent examiner's statement

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



Louise Silvey F.C.A.  
WHR Accountants Limited  
Chartered Certified Accountants  
56 English Street  
Armagh  
BT61 7LG

31/03/2026  
Date

## Rathfriland Baptist Church

### Statement of Financial Activity for the Year Ended 30 September 2025

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
<b>Income from:</b>						
Donations & Legacies	2	124,851	141,775	-	266,626	269,129
Investment income	3	137	2	-	139	121
<b>Total income</b>		<b>124,988</b>	<b>141,777</b>	<b>-</b>	<b>266,765</b>	<b>269,250</b>
<b>Expenditure on:</b>						
Charitable Activities	4	63,687	17,629	-	81,316	107,512
Other Expenses	5	960	2,100	-	3,060	3,895
<b>Total expenditure</b>		<b>64,647</b>	<b>19,729</b>	<b>-</b>	<b>84,376</b>	<b>111,407</b>
<b>Net Income / (deficit)</b>		<b>60,340</b>	<b>122,048</b>	<b>-</b>	<b>182,388</b>	<b>157,843</b>
Transfers between funds		-107,295	107,295	-	-	-
Revaluation of fixed assets		-	-	-	-	-
<b>Net movement in funds</b>		<b>-46,955</b>	<b>229,343</b>	<b>-</b>	<b>182,388</b>	<b>157,843</b>
Reconciliation of funds:						
<b>Total funds brought forward</b>		<b>253,825</b>	<b>590,517</b>	<b>-</b>	<b>844,342</b>	<b>686,499</b>
<b>Total funds carried forward</b>		<b>206,870</b>	<b>819,860</b>	<b>-</b>	<b>1,026,730</b>	<b>844,342</b>

Rathfriland Baptist Church

Balance Sheet as at 30th September 2025

		Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
<b>Fixed assets:</b>						
Tangible assets	8	200,000	866,567	-	1,066,567	1,068,667
<b>Total fixed assets</b>		<b>200,000</b>	<b>866,567</b>	<b>-</b>	<b>1,066,567</b>	<b>1,068,667</b>
<b>Current assets</b>						
Debtors and prepayments	9	13,175	15,625	-	28,800	58,902
Cash at bank and in hand	10		73,131	-	73,131	59,441
<b>Total current assets</b>		<b>13,175</b>	<b>88,756</b>	<b>-</b>	<b>101,931</b>	<b>118,343</b>
<b>Current liabilities</b>						
Creditors due within one year	11	2,400	-	-	2,400	2,400
Bank Loans & Overdrafts	12	3,905	135,462	-	139,367	340,268
<b>Total current liabilities</b>		<b>6,305</b>	<b>135,462</b>	<b>-</b>	<b>141,767</b>	<b>342,668</b>
<b>Net current assets</b>		<b>6,870</b>	<b>-46,706</b>	<b>-</b>	<b>-39,836</b>	<b>-224,325</b>
<b>Total net assets</b>		<b>206,870</b>	<b>819,861</b>	<b>-</b>	<b>1,026,731</b>	<b>844,342</b>
<b>Funds of the charity</b>						
Unrestricted funds	13	206,870	-	-	206,870	253,825
Restricted funds	13	-	819,860	-	819,860	590,517
<b>Total charity funds</b>		<b>206,870</b>	<b>819,860</b>	<b>-</b>	<b>1,026,730</b>	<b>844,342</b>

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Signed on behalf of the Trustees By:



Treasurer: Mr I McConnell



Church Secretary: Mr R Stewart

Date: 31/03/2026

Date: 31/03/2026

**Rathfriland Baptist Church**

**Cash Flow Statement for the Year Ended 30th September 2025**

	<b>Total Funds 2025 £</b>	<b>Total Funds 2024 £</b>
<b>Cash flow from operating activities</b>		
Net (outgoing) / incoming resources before interest received	182,250	157,722
Depreciation	2,100	2,100
Increase in debtors and prepayments	30,102	(11,483)
(Decrease) / increase in creditors and accruals	-	-498,800
<b>Net cash (outflow) / inflow from incoming resources</b>	<b>214,452</b>	<b>(350,461)</b>
 <b>Return on investments and servicing of finance</b>		
Interest received	139	121
	<b>139</b>	<b>121</b>
 <b>Capital expenditure</b>		
Purchase of tangible fixed assets	-	(962)
	<b>-</b>	<b>(962)</b>
 <b>Net (decrease) / increase in cash for the year</b>	<b>214,590</b>	<b>(351,302)</b>
 Cash and cash equivalents at the beginning of the year	<b>-280,827</b>	<b>70,475</b>
 <b>Cash and cash equivalents at the end of the year</b>	<b>(66,236)</b>	<b>-280,827</b>

## Rathfriland Baptist Church

### Notes to the Accounts - Year Ended 30 September 2025

#### 1. ACCOUNTING POLICIES

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in preparation of the financial statements are as follows:

##### a Basis of preparation

The accounts are prepared in accordance with the Charities Statement of Recommended Practice (Charities SORP 2022), FRS102 and with the Charities Act 2011.

##### b Income recognition

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

##### c Donations

Donations are accounted for gross when received. Fixed asset gifts in kind are recognised when receivable and are included at fair value.

##### d Legacies

Legacies are accounted for when probate has been completed, the amount of the legacy can be reliably quantified and the conditions of the legacy are within the control of the Church.

##### e Investment income

Investment income is included in the accounts in the year in which it is receivable.

##### f Expenditure recognition

All expenditure is accounted for on an accruals basis. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

##### g Support costs

Support costs are those that assist the work of the Church but do not directly represent charitable activities and include office costs and governance costs. Where the support costs cannot be directly attributed to particular headings they have been allocated to the cost of raising funds and expenditure on charitable activities on a basis consistent with the use of resources. This represents direct expenditure on the governance of the Church. Most of the management is carried out without charge by volunteers. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost to the volunteers for their service.

##### h Fixed assets

Tangible fixed assets are capitalised if they can be used for more than one year and cost at least £1,000. They are initially recognised at cost, or for donated assets, at a reasonable estimate of their value on receipt.

The new Church building and Church hall have been valued at cost. The existing car park and graveyard have a fair value of £10,000 as there is no reliable information regarding this.

##### i Depreciation

During the year ended 30th September 2025, depreciation has been provided on all fixed assets, other than the Church building and Church Hall, to write off the cost on a straight-line basis over their expected useful life, at the following rate:

Equipment	15%
Fixtures and fittings	10%

No depreciation will be provided on the Church building and Church Hall as its remaining useful life currently exceeds 50 years.

The fair value of all tangible fixed assets will be reviewed by the Trustees annually.

## Rathfriland Baptist Church

### Notes to the Accounts - Year Ended 30 September 2025 (cont'd)

#### j Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for specific purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

#### k Employee benefits

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payment obligations. The contributions are recognised as an expense when they are due. Amounts not paid are shown in accruals in the balance sheet. These assets of the plan are held separately from the charity in an independently administered fund.

#### l Preparation of accounts on a going concern basis

The Church generally meets its day-to-day working capital requirements from its annual income. The Trustees have obtained and reviewed cash flow forecasts for the incoming year and based on these are satisfied that the Church has resources to provide a reasonable expectation that it can continue to meet its financial obligations as they fall due for the foreseeable future. Therefore, these financial statements have been prepared on a going concern basis.

#### 2. DONATIONS & LEGACIES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
Donations and gifts	111,676	126,150	-	237,826	235,753
Gift Aid on donations, gifts, legacies and bequests	13,175	15,625	-	28,800	33,376
	<u>124,851</u>	<u>141,775</u>	<u>-</u>	<u>266,626</u>	<u>269,129</u>

#### 3. INVESTMENT INCOME

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
Deposit Interest	137	2	-	139	121
	<u>137</u>	<u>2</u>	<u>-</u>	<u>139</u>	<u>121</u>

#### 4. CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
Church Envelopes	-	-	-	-	215
Ministry and support staff costs	28,538	-	-	28,538	49,727
Utilities	11,559	-	-	11,559	9,936
General Church activity expenses	19,256	80	-	19,336	27,794
Building Loan Interest Charges	-	17,489	-	17,489	19,132
Donations and gifts	4,335	60	-	4,395	708
	<u>63,687</u>	<u>17,629</u>	<u>-</u>	<u>81,316</u>	<u>107,512</u>

**Rathfriland Baptist Church**

**Notes to the Accounts - Year Ended 30 September 2025 (cont'd)**

**5. OTHER EXPENSES**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
Governance costs	960	-	-	960	1,795
Depreciation	-	2,100	-	2,100	2,100
	<u>960</u>	<u>2,100</u>	<u>-</u>	<u>3,060</u>	<u>3,895</u>

**6. TOTAL EXPENDITURE**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
Charitable Activities	63,687	17,629	-	81,316	107,512
Other Expenses	960	2,100	-	3,060	3,895
Fixed Asset Additions	-	-	-	-	962
	<u>64,647</u>	<u>19,729</u>	<u>-</u>	<u>84,376</u>	<u>112,369</u>

**7. EMPLOYEES**

**Employment Costs**

Wages and salaries

Total 2025 £	Total 2024 £
<u>28,538</u>	<u>49,727</u>
<u>28,538</u>	<u>49,727</u>

**Number of employees**

The average number of employees during the year was:

2025	2024
<u>1</u>	<u>2</u>

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

The Pastor acts as one of the Church's trustees in accordance with the Trust deed and received remuneration, expenses allowance and pension contributions totalling £1,230.45 in respect of his services as Pastor. To fulfil his role within the Church, he is also provided with accommodation at the Church Manse which the Church rent on his behalf.

The only amounts paid to the remaining Trustees were for out-of-pocket expenses.

The Church pays pension contributions for its Pastor to Standard Life, a defined contribution scheme, which is not contracted out of the State second pension. The scheme is a multi-employer scheme and it is not possible to identify the assets and liabilities of the scheme which are attributable to the Church.

The Assistant Pastor who is not a Trustee of the Church received remuneration of £2,000 and an expenses allowance of £0. Life Assurance of £45 was paid to Unum and Pension contributions of £100 were also paid by the congregation in respect of the Assistant Pastor to the Standard Life.

## Rathfriland Baptist Church

### Notes to the Accounts - Year Ended 30 September 2025 (cont'd)

#### 8. TANGIBLE FIXED ASSETS

	Church, Church Hall, Car Park & Graveyard £	Manse £	Equipment £	Fixtures and fittings £	Total £
<b>Cost/valuation</b>					
As at 1st October 2024	1,058,867	-	14,000	-	1,072,867
Additions	-	-	-	-	-
Revaluation	-	-	-	-	-
<b>As at 30th September 2025</b>	<b>1,058,867</b>	<b>-</b>	<b>14,000</b>	<b>-</b>	<b>1,072,867</b>
<b>Depreciation</b>					
As at 1st October 2024	-	-	4,200	-	4,200
Charge for the year	-	-	2,100	-	2,100
<b>As at 30th September 2025</b>	<b>-</b>	<b>-</b>	<b>6,300</b>	<b>-</b>	<b>6,300</b>
<b>Net Book Value</b>					
As at 30th September 2025	<b>1,058,867</b>	<b>-</b>	<b>7,700</b>	<b>-</b>	<b>1,066,567</b>
As at 30th September 2024	1,058,867	-	9,800	-	1,068,667

The assets of the Church comprise:

- Church building, and Church Hall and their contents along with a graveyard and car park.

During the year ended 30th September 2025, the depreciation has been provided on all fixed assets, other than the Church building and Church Hall. No depreciation will be provided on the Church buildings as its remaining useful life currently exceeds 50 years.

The fair value of all tangible fixed assets will be reviewed by the Trustees annually.

#### 9. DEBTORS AND PREPAYMENTS

	2025 £	2024 £
Debtors	28,800	58,902

#### 10. CASH AT BANK AND IN HAND

	2025 £	2024 £
Cash in hand	73,131	59,441

#### 11. CREDITORS DUE WITHIN ONE YEAR

	2025 £	2024 £
Accruals	2,400	2,400

#### 12. BANK LOANS AND OVERDRAFTS

	2025 £	2024 £
Bank Loans and Overdrafts	139,367	340,268

**Rathfriland Baptist Church**

**Notes to the Accounts - Year Ended 30 September 2025 (cont'd)**

**13. FUND BALANCES**

	Balance at start £	Income £	Costs (including revaluation) £	Surplus/ (Deficit) £	Transfers nett £	Balance at end £
<b>Unrestricted Funds</b>						
- Fund	253,825	124,988	64,647	60,340	(107,295)	206,870
<b>Total Unrestricted Funds</b>	<b>253,825</b>	<b>124,988</b>	<b>64,647</b>	<b>60,340</b>	<b>(107,295)</b>	<b>206,870</b>
<b>Restricted Funds</b>						
- Fund	590,517	141,777	19,729	122,048	107,295	819,860
<b>Total Restricted Funds</b>	<b>590,517</b>	<b>141,777</b>	<b>19,729</b>	<b>122,048</b>	<b>107,295</b>	<b>819,860</b>
<b>Endowment Funds</b>						
- Fund	-	-	-	-	-	-
<b>Total Endowment Funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Funds</b>	<b>844,342</b>	<b>266,765</b>	<b>84,376</b>	<b>182,388</b>	<b>-</b>	<b>1,026,730</b>

**Analysis of closing funds**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Fixed assets	200,000	866,567	1,066,567	1,068,667
Current assets	13,175	88,756	101,931	118,343
Current liabilities	(6,305)	(135,462)	(141,767)	(342,668)
<b>Total Funds</b>	<b>206,870</b>	<b>819,861</b>	<b>1,026,731</b>	<b>844,342</b>

**14. RELATED PARTY TRANSACTIONS**

Pastor Ian Wilson is a trustee of the Church. In his capacity as the Pastor of the congregation he received remuneration of £24,608.50 and an expenses allowance of £0. Life Assurance of £553.72 was paid to Unum and Pension contributions of £1,230.45 were also paid by the congregation in respect of the Pastor to the Standard Life.

None of the other trustees received any remuneration, only reimbursement for out-of-pocket expenses incurred in connection with their duties.

There were no other related party transactions.

**15. CRITICAL ACCOUNTING JUDGEMENTS AND ESTIMATION UNCERTAINTY**

Estimates and judgements made in the process of preparing the financial statements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The Trustees do not consider that there are any critical accounting estimates or assumptions which may have a significant risk of causing a material adjustment to carrying amounts of assets and liabilities within the next financial year.

**Rathfriland Baptist Church**

**Notes to the Accounts - Year Ended 30 September 2025 (cont'd)**

**16. PENSION**

The Church pays pension contributions for its Pastor to Standard Life, a defined contribution scheme, which is not contracted out of the State second pension. The scheme is a multi-employer scheme and it is not possible to identify the assets and liabilities of the scheme which are attributable to the Church. Therefore, in accordance with FRS102 Section 28, the scheme is accounted for as a defined contribution scheme.

**17. CAPITAL COMMITMENTS**

At 30th September 2025 the Church had no capital commitments.

**Rathfriland Baptist Church**

Northern Ireland - Charity number 107417

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# Accounts

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# **RATHFRILAND BAPTIST CHURCH**

**Trustees Annual Report and Financial Statements  
for the year ended 30th September 2024**

# **RATHFRILAND BAPTIST**

## **TRUSTEES ANNUAL REPORT**

The Trustees present their Annual Report of the charity for the year ended 30 September 2024.

### **PURPOSE**

The principal purpose of Rathfriland Baptist Church is the advancement of the Christian faith according to Biblical principles.

### **ACHIEVEMENTS AND PERFORMANCE**

The Trustees have had regard to the Charity Commission for Northern Ireland's guidance on provision of public benefit and are confident that the Church fully satisfied this requirement throughout 2024 through its activities.

Sunday services and the mid-week Bible Study are livestreamed via the Churches U Tube Channel. These services are freely available on an ongoing basis on this Channel. Services are also uploaded onto SermonAudio website where they may be also freely accessed on an ongoing basis. Drive-in Gospel services were again conducted in the carpark of Rathfriland Farmers Coop, kindly granted, as a gospel outreach on Sunday afternoon from June to the middle of September.

Youth fellowship (CAST) meetings are held on alternate Sunday evenings, after the evening service, during October to April. CAST also organised a number of social events throughout the year. Our Ladies Fellowship meeting also continued on the 1<sup>st</sup> Monday of each month during the period September to May.

In addition to the usual monthly activities during 2024, the annual soccer club was held over the course of 4 evenings in early June as a special outreach, with over 100 boys and girls attending. The annual holiday bible club was also held in late July with up to 130 children attending.

A number of Missionary Societies and Christian organisations attended the Fellowship to provide members the opportunity to receive information on their work.

Visitation of the sick, consolation and support of members suffering bereavement continued in 2024 as the Pastor and the Assistant Pastor, together with others from within the Fellowship, sought to provide comfort and support for those affected.

A new church complex was completed in August 2023, work having commenced in March 2022. The first service was held in the new building on the 30 August of 2023, with Sunday services commencing mid-September and the official opening following in October 2023. The Trustees wish to record they're thanks to Walter Graham for his efforts and faithfulness in undertaking the construction of the new church complex.

## **RATHFRILAND BAPTIST**

### **REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISORS**

Charity name: Rathfriland Baptist

Church Address: Loughbrickland Road, Rathfriland. BT34 5PZ.

Email: [ian@rathfrilandbaptist.com](mailto:ian@rathfrilandbaptist.com)

Website: [www.rathfrilandbaptist.com](http://www.rathfrilandbaptist.com)

## **RATHFRILAND BAPTIST**

### **TRUSTEES**

The Charity Trustees are the members of the Church Oversight Committee which consists of Pastor, Elders and Deacons.

All male members of the Church are eligible to stand for election as a deacon unless disqualified by Statute from holding office as a trustee. Elections to the Office of Deacon are conducted at the Annual Members Meeting. Attendance at the Annual Church Meeting is open to all church members.

The Church's Constitution requires a two thirds majority of those voting for the appointment of Pastors or Elders. Elders are elected for life unless they choose to retire or leave the Fellowship. Pastors serve for the period of their pastorate.

### **INDUCTION AND TRAINING OF TRUSTEES**

Following appointment each newly appointed Trustee receives an Induction Pack containing copies of Charity Commission for Northern Ireland publications: 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 30 January 2024 and the date of signing this report were:

I Wilson	Pastor
G Anderson	
J Henry	
R Stewart	Church Secretary
G McCrum	
J Boyd	
I McConnell	Church Treasurer
E McAuley	Child Safeguarding Officer
K McKinstry	
L McKinstry	
M Scott	Youth Coordinator

### **PAYMENTS 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. Where Trustees purchase items on behalf of the Charity these costs may be reimbursed.

## **RATHFRILAND BAPTIST**

### **ADVISORS**

Bankers:	Danske Bank, High Street, Portadown, BT62 1LB.
Accountants:	WHR Accountants Ltd, 56 Upper English St, Armagh, BT61 7LG.
Insurance Adviser:	Kingdom Bank, Media House, Padge Rd, Beeston, HG9
Solicitors:	Bell Gordon & Son, 9 Newry St, Rathfriland, BT34 5PY

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

Rathfriland Baptist Church is a registered charity. The charity is registered in Northern Ireland with the Charity Commission in Northern Ireland with the charity number 107417. It has been registered as a charity since June 8<sup>th</sup>, 2020.

## **RATHFRILAND BAPTIST**

### **TRUSTEES ANNUAL REPORT cont'd**

#### **MANAGEMENT**

The Trustees continued to meet regularly to discuss the work of the church, and to make decisions concerning the regular activities within the church, and also outreach activities. Matters are reported to Church Members via the Annual Church Members Meeting when the Report and Accounts are also presented. Matters requiring approval of a Church Members Meeting, other than appointment of Elders or Pastors, are decided by majority vote. In event of a tie the Chairman of the Church Members Meeting has a casting vote. Approval at a Church Members Meeting is required for significant projects, such as a building program, prior to commencing any major new undertaking.

Volunteers continue to play key roles in various Departments of the Church. It is not possible to quantify this support as much is done behind the scenes. However, Rathfriland Baptist Church could not function as it does without their 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 assessment covering fire, health & safety and the protection of children, young people and vulnerable adults is an ongoing process and is reviewed annually or before any new major undertaking.

## **RATHFRILAND BAPTIST**

### **TRUSTEES ANNUAL REPORT cont'd**

#### **FINANCIAL REVIEW**

The church is funded by voluntary gifts and donations and use is made of the Gift Aid Scheme. The church does not seek funds from other sources.

Income for the year amounted to £269,250. An amount of £33,376, recognised as income during the year related to Gift Aid Rebates but had not been received as at 30<sup>th</sup> September 2024. In addition a further Gift Aid Rebate of £25,526 relating to covenant offerings in the previous financial year had also not been received. Expenditure amounted to £111,407, which includes £2100 of depreciation on equipment, leaving a surplus of £157,843 for the year.

A Loan facility of £450,000 was agreed and drawn down from Danske bank to ensure adequate funds were available to pay for the accrued costs of capital works relating to the new church and hall complex. At the 30 September 2024 the Loan balance had been reduced to £340,268.

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. Building Fund. 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 Fund.

#### **RESERVES POLICY**

A policy on reserves has been reviewed and agreed by the Trustees. The income of the church is stable, and sufficient to both meet normal expenses and pay off the cost of planned capital works. 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 three months' expenditure is an appropriate level of reserve balances at the present time. Cash balance at year end exceeded the level of Reserves required.

#### **SIGNED ON BEHALF OF TRUSTEES BY:**

**I McConnell**  
Church Treasurer  
Date: 27 January 2025

**R Stewart**  
Church Secretary  
Date: 27 January 2025

## Rathfriland Baptist Church

### Independent Examiner's Report to the Charity Trustees of Rathfriland Baptist Church

I report on the accounts of the Charity for the year ended 30 September 2024.

#### 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, to follow the procedures laid down in the general directions given by the Commission under section 65(9)(b) of the Charities Act
- to state whether particular matters have come to my attention.

#### Basis of independent examiner's report:

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

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

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

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

#### Independent examiner's statement

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



James Robinson F.C.C.A.  
WHR Accountants Limited  
Chartered Certified Accountants  
56 English Street  
Armagh  
BT61 7LG

27/01/2025

Date

Rathfriland Baptist Church

Statement of Financial Activity for the Year Ended 30 September 2024

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
<b>Income from:</b>						
Donations & Legacies	2	148,097	121,032	-	269,129	291,119
Investment income	3	120	1	-	121	908
<b>Total Income</b>		<b>148,217</b>	<b>121,033</b>	<b>-</b>	<b>269,250</b>	<b>292,027</b>
<b>Expenditure on:</b>						
Charitable Activities	4	84,825	22,687	-	107,512	70,623
Other Expenses	5	1,795	2,100	-	3,895	2,935
<b>Total expenditure</b>		<b>86,620</b>	<b>24,787</b>	<b>-</b>	<b>111,407</b>	<b>73,558</b>
<b>Net Income / (deficit)</b>		61,597	96,246	-	157,843	218,469
Transfers between funds		(63,863)	63,863	-	0.00	-
Revaluation of fixed assets		-	-	-	-	10,000
<b>Net movement in funds</b>		<b>(2,266)</b>	<b>160,109</b>	<b>-</b>	<b>157,843</b>	<b>228,469</b>
Reconciliation of funds:						
<b>Total funds brought forward</b>		<b>256,091</b>	<b>430,408</b>	<b>-</b>	<b>686,499</b>	<b>458,030</b>
<b>Total funds carried forward</b>		<b>253,825</b>	<b>590,517</b>	<b>-</b>	<b>844,342</b>	<b>686,499</b>

**Rathfriland Baptist Church**

**Balance Sheet as at 30th September 2024**

		Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
<b>Fixed assets:</b>						
Tangible assets	8	200,000	868,667	-	1,068,667	1,069,805
<b>Total fixed assets</b>		<b>200,000</b>	<b>868,667</b>	<b>-</b>	<b>1,068,667</b>	<b>1,069,805</b>
<b>Current assets</b>						
Debtors and prepayments	9	26,120	32,782	-	58,902	47,419
Cash at bank and in hand	10	30,105	29,336	-	59,441	70,475
<b>Total current assets</b>		<b>56,225</b>	<b>62,118</b>	<b>-</b>	<b>118,343</b>	<b>117,894</b>
<b>Current liabilities</b>						
Creditors due within one year	11	2,400	-	-	2,400	501,200
Bank Loans & Overdrafts	12	-	340,268	-	340,268	-
<b>Total current liabilities</b>		<b>2,400</b>	<b>340,268</b>	<b>-</b>	<b>342,668</b>	<b>501,200</b>
<b>Net current assets</b>		<b>53,825</b>	<b>(278,150)</b>	<b>-</b>	<b>(224,325)</b>	<b>(383,306)</b>
<b>Total net assets</b>		<b>253,825</b>	<b>590,517</b>	<b>-</b>	<b>844,342</b>	<b>686,499</b>
<b>Funds of the charity</b>						
Unrestricted funds	13	253,825	-	-	253,825	256,091
Restricted funds	13	-	590,517	-	590,517	430,408
<b>Total charity funds</b>		<b>253,825</b>	<b>590,517</b>	<b>-</b>	<b>844,342</b>	<b>686,499</b>

Signed on behalf of the Trustees By:

\_\_\_\_\_  
Treasurer: Mr I McConnell

\_\_\_\_\_  
Church Secretary: Mr R Stewart

\_\_\_\_\_  
Date: 27/01/2025

\_\_\_\_\_  
Date: 27/01/2025

Rathfriland Baptist Church

Cash Flow Statement for the Year Ended 30th September 2024

	Total Funds 2024 £	Total Funds 2023 £
<b>Cash flow from operating activities</b>		
Net (outgoing) / incoming resources before interest received	157,722	217,561
Depreciation	2,100	2,100
Increase in debtors and prepayments	(11,483)	(47,419)
(Decrease) / increase in creditors and accruals	(498,800)	501,200
<b>Net cash (outflow) / inflow from incoming resources</b>	(350,461)	673,442
<b>Return on investments and servicing of finance</b>		
Interest received	121	908
	121	908
<b>Capital expenditure</b>		
Purchase of tangible fixed assets	(962)	(1,061,905)
	(962)	(1,061,905)
Net (decrease) / increase in cash for the year	(351,302)	(387,555)
Cash and cash equivalents at the beginning of the year	70,475	458,030
<b>Cash and cash equivalents at the end of the year</b>	(280,827)	70,475

## Rathfriland Baptist Church

### Notes to the Accounts - Year Ended 30 September 2024

#### 1. ACCOUNTING POLICIES

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in preparation of the financial statements are as follows:

##### a Basis of preparation

The accounts are prepared in accordance with the Charities Statement of Recommended Practice (Charities SORP 2022), FRS102 and with the Charities Act 2011.

##### b Income recognition

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

##### c Donations

Donations are accounted for gross when received. Fixed asset gifts in kind are recognised when receivable and are included at fair value.

##### d Legacies

Legacies are accounted for when probate has been completed, the amount of the legacy can be reliably quantified and the conditions of the legacy are within the control of the Church.

##### e Investment income

Investment income is included in the accounts in the year in which it is receivable.

##### f Expenditure recognition

All expenditure is accounted for on an accruals basis. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

##### g Support costs

Support costs are those that assist the work of the Church but do not directly represent charitable activities and include office costs and governance costs. Where the support costs cannot be directly attributed to particular headings they have been allocated to the cost of raising funds and expenditure on charitable activities on a basis consistent with the use of resources. This represents direct expenditure on the governance of the Church. Most of the management is carried out without charge by volunteers. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost to the volunteers for their service.

##### h Fixed assets

Tangible fixed assets are capitalised if they can be used for more than one year and cost as least £1,000. They are initially recognised at cost, or for donated assets, at a reasonable estimate of their value on receipt.

The new Church building and Church hall have been valued at cost. The existing car park and graveyard have a fair value of £10,000 as there is no reliable information regarding this.

##### i Depreciation

During the year ended 30th September 2024, depreciation has been provided on all fixed assets, other than the Church building and Church Hall, to write off the cost on a straight-line basis over their expected useful life, at the following rate:

Equipment	15%
Fixtures and fittings	10%

No depreciation will be provided on the Church building and Church Hall as its remaining useful life currently exceeds 50 years.

The fair value of all tangible fixed assets will be reviewed by the Trustees annually.

## Rathfriland Baptist Church

### Notes to the Accounts - Year Ended 30 September 2024 (cont'd)

#### j Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for specific purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

#### k Employee benefits

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payment obligations. The contributions are recognised as an expense when they are due. Amounts not paid are shown in accruals in the balance sheet. These assets of the plan are held separately from the charity in an independently administered fund.

#### l Preparation of accounts on a going concern basis

The Church generally meets its day-to-day working capital requirements from its annual income. The Trustees have obtained and reviewed cash flow forecasts for the incoming year and based on these are satisfied that the Church has resources to provide a reasonable expectation that it can continue to meet its financial obligations as they fall due for the foreseeable future. Therefore, these financial statements have been prepared on a going concern basis.

### 2. DONATIONS & LEGACIES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
Donations and gifts	129,676	106,077	-	235,753	243,700
Gift Aid on donations, gifts, legacies and bequests	18,421	14,955	-	33,376	47,419
	<u>148,097</u>	<u>121,032</u>	<u>-</u>	<u>269,129</u>	<u>291,119</u>

### 3. INVESTMENT INCOME

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
Deposit Interest	120	1	-	121	908
	<u>120</u>	<u>1</u>	<u>-</u>	<u>121</u>	<u>908</u>

### 4. CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
Church Envelopes	215	-	-	215	188
Ministry and support staff costs	49,727	-	-	49,727	39,287
Utilities	9,936	-	-	9,936	3,292
General Church activity expenses	24,609	3,185	-	27,794	20,389
Building Loan Interest Charges	-	19,132	-	19,132	-
Donations and gifts	338	370	-	708	7,467
	<u>84,825</u>	<u>22,687</u>	<u>-</u>	<u>107,512</u>	<u>70,623</u>

**Rathfriland Baptist Church**

**Notes to the Accounts - Year Ended 30 September 2024 (cont'd)**

**5. OTHER EXPENSES**

		Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
Governance costs		1,795	-	-	1,795	835
Depreciation		-	2,100	-	2,100	2,100
		<u>1,795</u>	<u>2,100</u>	<u>-</u>	<u>3,895</u>	<u>2,935</u>

**6. TOTAL EXPENDITURE**

		Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
Charitable Activities	4	84,825	22,687	-	107,512	70,623
Other Expenses	5	1,795	2,100	-	3,895	2,935
Fixed Asset Additions	8	-	962	-	962	1,061,905
		<u>86,620</u>	<u>25,749</u>	<u>-</u>	<u>112,369</u>	<u>1,135,463</u>

**7. EMPLOYEES**

**Employment Costs**

	Total 2024 £	Total 2023 £
Wages and salaries	<u>49,727</u>	<u>39,287</u>
	<u>49,727</u>	<u>39,287</u>

**Number of employees**

	2024	2023
The average number of employees during the year was:	<u>2</u>	<u>2</u>

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

The Pastor acts as one of the Church's trustees in accordance with the Trust deed and received remuneration, expenses allowance and pension contributions totalling £1,140 in respect of his services as Pastor. To fulfil his role within the Church, he is also provided with accommodation at the Church Manse which the Church rent on his behalf.

The only amounts paid to the remaining Trustees were for out-of-pocket expenses.

The Church pays pension contributions for its Pastor to Standard Life, a defined contribution scheme, which is not contracted out of the State second pension. The scheme is a multi-employer scheme and it is not possible to identify the assets and liabilities of the scheme which are attributable to the Church.

The Assistant Pastor who is not a Trustee of the Church received remuneration of £21,137 and an expenses allowance of £3,231. Life Assurance of £476 was paid to Unum and Pension contributions of £1057 were also paid by the congregation in respect of the Assistant Pastor to the Standard Life.

Rathfriland Baptist Church

Notes to the Accounts - Year Ended 30 September 2024 (cont'd)

8. TANGIBLE FIXED ASSETS

	Church, Church Hall, Car Park & Graveyard £	Manse £	Equipment £	Fixtures and fittings £	Total £
<b>Cost/valuation</b>					
As at 1st October 2023	1,057,905	-	14,000	-	1,071,905
Additions	962	-	-	-	962
Revaluation	-	-	-	-	-
<b>As at 30th September 2024</b>	<b>1,058,867</b>	<b>-</b>	<b>14,000</b>	<b>-</b>	<b>1,072,867</b>
<b>Depreciation</b>					
As at 1st October 2023	-	-	2,100	-	2,100
Charge for the year	-	-	2,100	-	2,100
<b>As at 30th September 2024</b>	<b>-</b>	<b>-</b>	<b>4,200</b>	<b>-</b>	<b>4,200</b>
<b>Net Book Value</b>					
<b>As at 30th September 2024</b>	<b>1,058,867</b>	<b>-</b>	<b>9,800</b>	<b>-</b>	<b>1,068,667</b>
As at 30th September 2024	1,057,905	-	11,900	-	1,069,805

The assets of the Church comprise:

- Church building, and Church Hall and their contents along with a graveyard and car park.

During the year ended 30th September 2024, the depreciation has been provided on all fixed assets, other than the Church building and Church Hall. No depreciation will be provided on the Church buildings as its remaining useful life currently exceeds 50 years.

The fair value of all tangible fixed assets will be reviewed by the Trustees annually.

9. DEBTORS AND PREPAYMENTS

	2024 £	2023 £
Debtors	58,902	47,419

10. CASH AT BANK AND IN HAND

	2024 £	2023 £
Cash in hand	59,441	70,475

11. CREDITORS DUE WITHIN ONE YEAR

	2024 £	2023 £
Accruals	2,400	501,200

12. BANK LOANS AND OVERDRAFTS

	2024 £	2023 £
Bank Loans and Overdrafts	340,268	-

Rathfriland Baptist Church

Notes to the Accounts - Year Ended 30 September 2024 (cont'd)

13. FUND BALANCES

	Balance at start £	Income £	Costs (including revaluation) £	Surplus/ (Deficit) £	Transfers nett £	Balance at end £
<b>Unrestricted Funds</b>						
- Fund	256,091	148,217	86,620	61,597	(63,863)	253,825
<b>Total Unrestricted Funds</b>	<b>256,091</b>	<b>148,217</b>	<b>86,620</b>	<b>61,597</b>	<b>(63,863)</b>	<b>253,825</b>
<b>Restricted Funds</b>						
- Fund	430,408	121,033	24,787	96,246	63,863	590,517
<b>Total Restricted Funds</b>	<b>430,408</b>	<b>121,033</b>	<b>24,787</b>	<b>96,246</b>	<b>63,863</b>	<b>590,517</b>
<b>Endowment Funds</b>						
	-	-	-	-	-	-
<b>Total Endowment Funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Funds</b>	<b>686,499</b>	<b>269,250</b>	<b>111,407</b>	<b>157,843</b>	<b>0</b>	<b>844,342</b>

Analysis of closing funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Fixed assets	200,000	868,667	1,068,667	1,069,805
Current assets	56,225	62,118	118,343	117,894
Current liabilities	(2,400)	(340,268)	(342,668)	(501,200)
<b>Total Funds</b>	<b>253,825</b>	<b>590,517</b>	<b>844,342</b>	<b>686,499</b>

14. RELATED PARTY TRANSACTIONS

Pastor Ian Wilson is a trustee of the Church. In his capacity as the Pastor of the congregation he received remuneration of £22,800 and an expenses allowance of £0. Life Assurance of £513 was paid to Unum and Pension contributions of £1,140 were also paid by the congregation in respect of the Pastor to the Standard Life.

None of the other trustees received any remuneration, only reimbursement for out-of-pocket expenses incurred in connection with their duties.

There were no other related party transactions.

15. CRITICAL ACCOUNTING JUDGEMENTS AND ESTIMATION UNCERTAINTY

Estimates and judgements made in the process of preparing the financial statements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The Trustees do not consider that there are any critical accounting estimates or assumptions which may have a significant risk of causing a material adjustment to carrying amounts of assets and liabilities within the next financial year.

**Rathfriland Baptist Church**

**Notes to the Accounts - Year Ended 30 September 2024 (cont'd)**

**16. PENSION**

The Church pays pension contributions for its Pastor to Standard Life, a defined contribution scheme, which is not contracted out of the State second pension. The scheme is a multi-employer scheme and it is not possible to identify the assets and liabilities of the scheme which are attributable to the Church. Therefore, in accordance with FRS102 Section 28, the scheme is accounted for as a defined contribution scheme.

**17. CAPITAL COMMITMENTS**

At 30th September 2024 the Church had no capital commitments.

**Rathfriland Baptist Church**

Northern Ireland - Charity number 107417

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# Accounts

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Rathfriland Baptist Church

Statement of Financial Activity for the Year Ended 30 September 2023

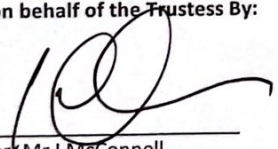
	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £
<b>Income from:</b>					
Donations & Legacies	2	125,423	165,696	-	291,119
Investment income	3	725	183	-	908
<b>Total Income</b>		<b>126,148</b>	<b>165,879</b>	<b>-</b>	<b>292,027</b>
<b>Expenditure on:</b>					
Charitable Activities	4	68,900	1,723	-	70,623
Other Expenses	5	835	2,100	-	2,935
<b>Total expenditure</b>		<b>69,735</b>	<b>3,823</b>	<b>-</b>	<b>73,558</b>
<b>Net Income / (deficit)</b>		<b>56,413</b>	<b>162,056</b>	<b>-</b>	<b>218,469</b>
Transfers between funds		(33,000)	33,000	-	-
Revaluation of fixed assets		-	10,000	-	10,000
<b>Net movement in funds</b>		<b>23,413</b>	<b>205,056</b>	<b>-</b>	<b>228,469</b>
Reconciliation of funds: <b>Total funds brought forward</b>		<b>232,678</b>	<b>225,352</b>	<b>-</b>	<b>458,030</b>
<b>Total funds carried forward</b>		<b>256,091</b>	<b>430,408</b>	<b>-</b>	<b>686,499</b>

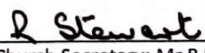
Rathfriland Baptist Church

Balance Sheet as at 30th September 2023

		Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £
<b>Fixed assets:</b>					
Tangible assets	8	200,000	869,805	-	1,069,805
<b>Total fixed assets</b>		<b>200,000</b>	<b>869,805</b>	<b>-</b>	<b>1,069,805</b>
<b>Current assets</b>					
Debtors and prepayments	9	25,214	22,205	-	47,419
Cash at bank and in hand	10	32,077	38,398	-	70,475
<b>Total current assets</b>		<b>57,291</b>	<b>60,603</b>	<b>-</b>	<b>117,894</b>
<b>Current liabilities</b>					
Creditors due within one year	11	1,200	500,000	-	501,200
<b>Total current liabilities</b>		<b>1,200</b>	<b>500,000</b>	<b>-</b>	<b>501,200</b>
<b>Net current assets</b>		<b>56,091</b>	<b>(439,397)</b>	<b>-</b>	<b>(383,306)</b>
<b>Total net assets</b>		<b>256,091</b>	<b>430,408</b>	<b>-</b>	<b>686,499</b>
<b>Funds of the charity</b>					
Unrestricted funds	12	256,091	-	-	256,091
Restricted funds	12	-	430,408	-	430,408
<b>Total charity funds</b>		<b>256,091</b>	<b>430,408</b>	<b>-</b>	<b>686,499</b>

Signed on behalf of the Trustees By:

  
Treasurer: Mr I McConnell

  
Church Secretary: Mr R Stewart

Date: 15/08/2024

Date: 15/08/2024

Rathfriland Baptist Church

Cash Flow Statement for the Year Ended 30th September 2023

	Total Funds 2023 £
<b>Cash flow from operating activities</b>	
Net (outgoing) / incoming resources before interest received	217,561
Depreciation	2,100
Increase in debtors and prepayments	(47,419)
(Decrease) / increase in creditors and accruals	501,200
	<hr/>
<b>Net cash (outflow) / inflow from incoming resources</b>	<b>673,442</b>
<b>Return on investments and servicing of finance</b>	
Interest received	908
	<hr/>
	908
<b>Capital expenditure</b>	
Purchase of tangible fixed assets	(1,061,905)
	<hr/>
	(1,061,905)
Net (decrease) / increase in cash for the year	(387,555)
Cash and cash equivalents at the beginning of the year	458,030
	<hr/>
<b>Cash and cash equivalents at the end of the year</b>	<b>70,475</b>

Rathfriland Baptist Church

Notes to the Accounts - Year Ended 30 September 2023

**ACCOUNTING POLICIES**

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in preparation of the financial statements are as follows:

**a Basis of preparation**

The accounts are prepared in accordance with the Charities Statement of Recommended Practice (Charities SORP 2022), FRS102 and with the Charities Act 2011.

**b Income recognition**

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

**c Donations**

Donations are accounted for gross when received. Fixed asset gifts in kind are recognised when receivable and are included at fair value.

**d Legacies**

Legacies are accounted for when probate has been completed, the amount of the legacy can be reliably quantified and the conditions of the legacy are within the control of the Church.

**e Investment income**

Investment income is included in the accounts in the year in which it is receivable.

**f Expenditure recognition**

All expenditure is accounted for on an accruals basis. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

**g Support costs**

Support costs are those that assist the work of the Church but do not directly represent charitable activities and include office costs and governance costs. Where the support costs cannot be directly attributed to particular headings they have been allocated to the cost of raising funds and expenditure on charitable activities on a basis consistent with the use of resources. This represents direct expenditure on the governance of the Church. Most of the management is carried out without charge by volunteers. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost to the volunteers for their service.

**h Fixed assets**

Tangible fixed assets are capitalised if they can be used for more than one year and cost at least £1,000. They are initially recognised at cost, or for donated assets, at a reasonable estimate of their value on receipt.

The new Church building and Church hall have been valued at cost. The existing car park and graveyard have a fair value of £10,000 as there is no reliable information regarding this.

**i Depreciation**

During the year ended 30th September 2023, depreciation has been provided on all fixed assets, other than the Church building and Church Hall, to write off the cost on a straight-line basis over their expected useful life, at the following rate:

Equipment	15%
Fixtures and fittings	10%

No depreciation will be provided on the Church building and Church Hall as its remaining useful life currently exceeds 50 years.

The fair value of all tangible fixed assets will be reviewed by the Trustees annually.

Rathfriland Baptist Church

Notes to the Accounts - Year Ended 30 September 2023 (cont'd)

**j Funds**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for specific purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

**k Employee benefits**

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payment obligations. The contributions are recognised as an expense when they are due. Amounts not paid are shown in accruals in the balance sheet. These assets of the plan are held separately from the charity in an independently administered fund.

**l Preparation of accounts on a going concern basis**

The Church generally meets its day-to-day working capital requirements from its annual income. The Trustees have obtained and reviewed cash flow forecasts for the incoming year and based on these are satisfied that the Church has resources to provide a reasonable expectation that it can continue to meet its financial obligations as they fall due for the foreseeable future. Therefore, these financial statements have been prepared on a going concern basis.

**2. DONATIONS & LEGACIES**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £
Donations and gifts	100,209	143,491	-	243,700
Gift Aid on donations and gifts	25,214	22,205	-	47,419
Legacies and bequests	-	-	-	-
	<u>125,423</u>	<u>165,696</u>	<u>-</u>	<u>291,119</u>

**3. INVESTMENT INCOME**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £
Deposit Interest	725	183	-	908
	<u>725</u>	<u>183</u>	<u>-</u>	<u>908</u>

**4. CHARITABLE ACTIVITIES**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £
Church Envelopes	188	-	-	188
Ministry and support staff costs	39,287	-	-	39,287
Utilities	3,292	-	-	3,292
General Church activity expenses	19,876	513	-	20,389
Donations and gifts	6,257	1,210	-	7,467
	<u>68,900</u>	<u>1,723</u>	<u>-</u>	<u>70,623</u>

Rathfriland Baptist Church

Notes to the Accounts - Year Ended 30 September 2023 (cont'd)

5. OTHER EXPENSES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £
Governance costs	835	-	-	835
Depreciation	-	2,100	-	2,100
	<u>835</u>	<u>2,100</u>	<u>-</u>	<u>2,935</u>

6. TOTAL EXPENDITURE

		Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £
Charitable Activities	4	68,900	1,723	-	70,623
Other Expenses	5	835	2,100	-	2,935
Fixed Asset Additions	8	200,000	861,905	-	1,061,905
		<u>269,735</u>	<u>865,728</u>	<u>-</u>	<u>1,135,463</u>

7. EMPLOYEES

<b>Employment Costs</b>	<b>Total 2023 £</b>
Wages and salaries	<u>39,287</u>
	<u>39,287</u>
<b>Number of employees</b>	<b>2023</b>
The average number of employees during the year was:	<u>2</u>

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

The Pastor acts as one of the Church's trustees in accordance with the Trust deed and received remuneration, expenses allowance and pension contributions totalling £1,193 in respect of his services as Pastor. To fulfil his role within the Church, he is also provided with accommodation at the Church Manse which the Church rent on his behalf.

The only amounts paid to the remaining Trustees were for out-of-pocket expenses.

The Church pays pension contributions for its Pastor to Standard Life, a defined contribution scheme, which is not contracted out of the State second pension. The scheme is a multi-employer scheme and it is not possible to identify the assets and liabilities of the scheme which are attributable to the Church.

The Assistant Pastor who is not a Trustee of the Church received remuneration of £12,550 and an expenses allowance of £1,279. Life Assurance of £282 was paid to Unum and Pension contributions of £628 were also paid by the congregation in respect of the Assistant Pastor to the Standard Life.

Rathfriland Baptist Church

Notes to the Accounts - Year Ended 30 September 2023 (cont'd)

8. TANGIBLE FIXED ASSETS

	Church, Church Hall, Car Park & Graveyard £	Manse £	Equipment £	Fixtures and fittings £	Total £
<b>Cost/valuation</b>					
As at 1st October 2022	-	-	-	-	-
Additions	1,047,905	-	14,000	-	1,061,905
Revaluation	10,000	-	-	-	10,000
<b>As at 30th September 2023</b>	<b>1,057,905</b>	<b>-</b>	<b>14,000</b>	<b>-</b>	<b>1,071,905</b>
<b>Depreciation</b>					
As at 1st October 2022	-	-	-	-	-
Charge for the year	-	-	2,100	-	2,100
<b>As at 30th September 2023</b>	<b>-</b>	<b>-</b>	<b>2,100</b>	<b>-</b>	<b>2,100</b>
<b>Net Book Value</b>					
As at 30th September 2023	1,057,905	-	11,900	-	1,069,805
As at 30th September 2022	-	-	-	-	-

The assets of the Church comprise:

- Church building, and Church Hall and their contents along with a graveyard and car park.

During the year ended 30th September 2023, the depreciation has been provided on all fixed assets, other than the Church building and Church Hall. No depreciation will be provided on the Church buildings as its remaining useful life currently exceeds 50 years.

The fair value of all tangible fixed assets will be reviewed by the Trustees annually.

9. DEBTORS AND PREPAYMENTS

	2023 £
Debtors	47,419

10. CASH AT BANK AND IN HAND

	2023 £
Cash in hand	70,475

11. CREDITORS DUE WITHIN ONE YEAR

	2023 £
Accruals	501,200

Rathfriland Baptist Church

Notes to the Accounts - Year Ended 30 September 2023 (cont'd)

12. FUND BALANCES

	Balance at start £	Income £	Costs (including revaluation) £	Surplus/ (Deficit) £	Transfers nett £	Balance at end £
<b>Unrestricted Funds</b>						
- Fund	232,678	126,148	69,735	56,413	(33,000)	256,091
<b>Total Unrestricted Funds</b>	<b>232,678</b>	<b>126,148</b>	<b>69,735</b>	<b>56,413</b>	<b>(33,000)</b>	<b>256,091</b>
<b>Restricted Funds</b>						
- Fund	225,352	165,879	(6,177)	172,056	33,000	430,408
<b>Total Restricted Funds</b>	<b>225,352</b>	<b>165,879</b>	<b>(6,177)</b>	<b>172,056</b>	<b>33,000</b>	<b>430,408</b>
<b>Endowment Funds</b>						
	-	-	-	-	-	-
<b>Total Endowment Funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Funds</b>	<b>458,030</b>	<b>292,027</b>	<b>63,558</b>	<b>228,469</b>	<b>-</b>	<b>686,499</b>

Analysis of closing funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Fixed assets	200,000	869,805	1,069,805
Current assets	57,291	60,603	117,894
Current liabilities	(1,200)	(500,000)	(501,200)
<b>Total Funds</b>	<b>256,091</b>	<b>430,408</b>	<b>686,499</b>

13. RELATED PARTY TRANSACTIONS

Pastor Ian Wilson is a trustee of the Church. In his capacity as the Pastor of the congregation he received remuneration of £22,800 and an expenses allowance of £53. Life Assurance of £513 was paid to Unum and Pension contributions of £1,140 were also paid by the congregation in respect of the Pastor to the Standard Life.

None of the other trustees received any remuneration, only reimbursement for out-of-pocket expenses incurred in connection with their duties.

There were no other related party transactions.

14. CRITICAL ACCOUNTING JUDGEMENTS AND ESTIMATION UNCERTAINTY

Estimates and judgements made in the process of preparing the financial statements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The Trustees do not consider that there are any critical accounting estimates or assumptions which may have a significant risk of causing a material adjustment to carrying amounts of assets and liabilities within the next financial year.

**Rathfriland Baptist Church**

**Notes to the Accounts - Year Ended 30 September 2023 (cont'd)**

**15. PENSION**

The Church pays pension contributions for its Pastor to Standard Life, a defined contribution scheme, which is not contracted out of the State second pension. The scheme is a multi-employer scheme and it is not possible to identify the assets and liabilities of the scheme which are attributable to the Church. Therefore, in accordance with FRS102 Section 28, the scheme is accounted for as a defined contribution scheme.

**16. CAPITAL COMMITMENTS**

At 30th September 2023 the Church had no capital commitments.

**Rathfriland Baptist Church**

Northern Ireland - Charity number 107417

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# Annual report

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## **RATHFRILAND BAPTIST**

### **TRUSTEES ANNUAL REPORT**

The Trustees present their Annual Report of the charity for the year ended 30 September 2023.

#### **PURPOSE**

The principal purpose of Rathfriland Baptist Church is the advancement of the Christian faith according to Biblical principles.

#### **ACHIEVEMENTS AND PERFORMANCE**

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

Sunday services and the mid-week Bible Study are livestreamed via the Churches U Tube Channel. These services are freely available on an ongoing basis on this Channel. Services are also uploaded onto SermonAudio website where they may be also freely accessed on an ongoing basis. Drive-in Gospel services were again conducted in the carpark of Rathfriland Farmers Coop, kindly granted, as a gospel outreach on Sunday afternoon from June to the middle of September.

Youth fellowship (CAST) meetings are held on alternate Sunday evenings, after the evening service, during October to April. CAST also organised a number of social events throughout the year. Our Ladies Fellowship meeting also continued on the 1<sup>st</sup> Monday of each month during the period September to May.

In addition to the usual monthly activities during 2023, a soccer club was held over the course of 4 evenings in early June as a special outreach, with over 120 boys and girls attending. A holiday bible club was also held in late July with over 170 children attending.

A number of Missionary Societies and Christian organisations attended the Fellowship to provide members the opportunity to receive information on their work.

Visitation of the sick, consolation and support of members suffering bereavement continued in 2023 as the Pastor and the Assistant Pastor, together with others from within the Fellowship, sought to provide comfort and support for those affected.

In March 2022 worked commenced on our new church complex, with the old building, which the congregation had grown out of, being demolished. The Elders and Committee of 2<sup>nd</sup> and 3<sup>rd</sup> Rathfriland Presbyterian congregations kindly granted the use of the 2<sup>nd</sup> Church building where services were held from March 2022 until completion of the new Church and Hall in September 2023. The first service was held in the new building on the 30 August of 2023, with Sunday services commencing mid September and the official opening following in October 2023. The Trustees wish to record they're thanks to Walter Graham for his efforts and faithfulness in undertaking the construction of the new church complex.

**RATHFRILAND BAPTIST**

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISORS**

Charity name: Rathfriland Baptist

Church Address: Loughbrickland Road, Rathfriland. BT34 5PZ.

Email: [ian@rathfrilandbaptist.com](mailto:ian@rathfrilandbaptist.com)

Website: [www.rathfrilandbaptist.com](http://www.rathfrilandbaptist.com)

## **RATHFRILAND BAPTIST**

### **TRUSTEES**

The Charity Trustees are the members of the Church Oversight Committee which consists of Pastor, Elders and Deacons.

All male members of the Church are eligible to stand for election as a deacon unless disqualified by Statute from holding office as a trustee. Elections to the Office of Deacon are conducted at the Annual Members Meeting. Attendance at the Annual Church Meeting is open to all church members.

The Church's Constitution requires a two thirds majority of those voting for the appointment of Pastors or Elders. Elders are elected for life unless they choose to retire or leave the Fellowship. Pastors serve for the period of their pastorate.

### **INDUCTION AND TRAINING OF TRUSTEES**

Following appointment each newly appointed Trustee receives an Induction Pack containing copies of Charity Commission for Northern Ireland publications: 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 30 July 2024 and the date of signing this report were:

I Wilson	Pastor
G Anderson	
J Henry	
R Stewart	Church Secretary
G McCrum	
J Boyd	
I McConnell	Church Treasurer
E McAuley	
K McKinstry	
L McKinstry	
M Scott	

### **PAYMENTS 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. Where Trustees purchase items on behalf of the Charity these costs may be reimbursed.

**RATHFRILAND BAPTIST  
ADVISORS**

Bankers: Danske Bank, High Street, Portadown, BT62 1LB.  
Accountants: WHR Accountants Ltd, 56 Upper English St, Armagh, BT61 7LG.  
Insurance Adviser: Kingdom Bank, Media House, Padge Rd, Beeston, HG9  
Solicitors: Bell Gordon & Son, 9 Newry St, Rathfriland, BT34 5PY

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

Rathfriland Baptist Church is a registered charity. The charity is registered in Northern Ireland with the Charity Commission in Northern Ireland with the charity number 107417. It has been registered as a charity since June 8<sup>th</sup>, 2020.

## **RATHFRILAND BAPTIST**

### **TRUSTEES ANNUAL REPORT cont'd**

#### **MANAGEMENT**

The Trustees continued to meet regularly to discuss the work of the church, and to make decisions concerning the regular activities within the church, and also outreach activities. Matters are reported to Church Members via the Annual Church Members Meeting when the Report and Accounts are also presented. Matters requiring approval of a Church Members Meeting, other than appointment of Elders or Pastors, are decided by majority vote. In event of a tie the Chairman of the Church 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 continue to play key roles in various Departments of the Church. It is not possible to quantify this support as much is done behind the scenes. However, Rathfriland Baptist Church could not function as it does without their 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 assessment covering fire, health & safety and the protection of children, young people and vulnerable adults is an ongoing process and is reviewed annually or before any new major undertaking.

## RATHFRILAND BAPTIST

### TRUSTEES ANNUAL REPORT cont'd

#### FINANCIAL REVIEW

The church is funded by voluntary gifts and donations and use is made of the Gift Aid Scheme. The church does not seek funds from other sources.

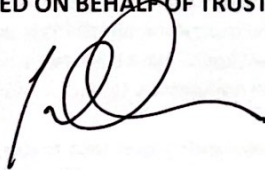
Income for the year amounted to £292,027. An amount of £47,419, recognised as income related to Gift Aid Rebates and was included as cash in bank but not received at 30<sup>th</sup> September 2023. Expenditure amounted to £1,135,463 of which £1,061,905 related to expenditure on the new church building programme. This resulted in a cash deficit £387,555. Loan facilities were agreed with Danske bank to ensure adequate funds were available to pay for and complete capital works relating to the new church and hall complex.

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. Building Fund. 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 Fund.

#### RESERVES POLICY

A policy on reserves has been reviewed and agreed by the Trustees. The income of the church is stable, and sufficient to both meet normal expenses and pay off the cost of planned capital works. 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 three months' expenditure is an appropriate level of reserve balances at the present time. Cash balance at year end exceeded the level of Reserves required.

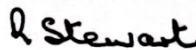
#### SIGNED ON BEHALF OF TRUSTEES BY:



**I McConnell**

Church Treasurer

Date: 15 August 2024



**R Stewart**

Church Secretary

Date: 15 August 2024

**Rathfriland Baptist Church**

Northern Ireland - Charity number 107417

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# Annual return

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**Rathfriland Baptist Church**

**Independent Examiner's Report to the Charity Trustees of  
Rathfriland Baptist Church**

I report on the accounts of the Charity for the year ended 30 September 2023.

**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, to follow the procedures laid down in the general directions given by the Commission under section 65(9)(b) of the Charities Act
- to state whether particular matters have come to my attention.

**Basis of independent examiner's report:**

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

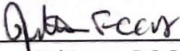
My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

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

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

**Independent examiner's statement**

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

  
James Robinson F.C.C.A.  
WHR Accountants Limited  
Chartered Certified Accountants  
56 English Street  
Armagh  
BT61 7LG

15/08/2024  
Date

**Rathfriland Baptist Church**

Northern Ireland - Charity number 107417

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# Accounts

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## RATHFRILAND BAPTIST CHURCH FINANCIAL REPORT 2021-22

<b>Income</b>	<b>£</b>	<b>Expenses</b>	<b>£</b>
Commenced Year 2019 with credit balance of	£40,477.23	Itemised on separate page	
Total Offerings	£71,536.00		
Interest	£435.00	Total Expenses	£62,389.54
HMRC	£22,640.79	<b>Balance</b>	<b>£72,699.48</b>
	<b>£135,089.02</b>		<b>£135,089.02</b>

Period October 1<sup>st</sup>, 2021 to September 30<sup>th</sup>, 2022

## RATHFRILAND BAPTIST CHURCH FINANCIAL REPORT 2021-22

<b>Expenses</b>		<b>Expenses (continued)</b>	
Telephone & Internet	£1,247.15	<b>Brought Forward</b>	£52,095.71
Payroll	£40,752.82	2 <sup>nd</sup> Presbyterian	£530.08
Bank Charges	£203.29	Abigail Millar	£160.00
Power NI	£2,532.01	Insurance	£1,137.52
Oil	£899.00	Prophetic Seminary	£780.00
Piano Tuning	£85.00	Youth work	3495.56
NI Water	£412.44	CEF	£400.00
Trim Tech	£1,413.40	Friends of Israel	£879.00
Newspaper	£72.00	Gardening	£62.40
Envelopes	£168.00	Baptist Subscription	£2,730.00
Rent	£3,600	Magazine	£119.27
Speakers and Singers	£605.00		
Surefire	£105.60		
<b>Carried Forward</b>	<b>£52,095.71</b>	<b>Total Expense</b>	<b>£62,389.54</b>

## COVENANT ACCOUNT

<b>Income</b>	<b>£</b>	<b>Expenses</b>	<b>£</b>
Commenced Year 2021 with credit balance of	£115,427.56	Bank Charges	£83.69
Total Offerings	£44,301.50		
Interest	£333.19		
		<b>Balance</b>	<b>£159,978.56</b>
	<b>£160,062.25</b>		<b>£160,062.25</b>

Period Oct 1<sup>st</sup>, 2021 to September 30<sup>th</sup>, 2022

## Building Fund

<b>Income</b>	<b>£</b>	<b>Expenses</b>	<b>£</b>
Commenced Year 2019 with credit balance of	£58,898.20	Building Control	£2767.50
Fixed Term Account	£44291.98	NIE Disconnect	£544.91
Total Offerings	£93,048.00	<b>Balance</b>	<b>£192,925.77</b>
	<b>£196,238.18</b>		<b>£196,238.18</b>

Period Oct 1<sup>st</sup>, 2021 to Sept 30<sup>th</sup>, 2022

**Business Term Account**

£

Commenced Year with credit balance of  
Interest

£32,016.64  
£9.92

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**£32,026.56**

Period Oct 1<sup>st</sup>, 2021 to Sept 30<sup>th</sup>, 2022

**Rathfriland Baptist Church**

Northern Ireland - Charity number 107417

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# Annual report

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**RATHFRILAND BAPTIST CHURCH**

**REPORTS AND ACCOUNTS**

**30<sup>th</sup> September 2022**

**Charity Registration Number 107417**

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## Rathfriland Baptist Church

### Trustees Report for the year ended 30<sup>th</sup> September 2022

#### Charity Details

The legal name of the charity is Rathfriland Baptist Church. The charity is registered in Northern Ireland with the Charity Commission in Northern Ireland with the charity number 107417. It has been registered as a charity since June 8<sup>th</sup>, 2020.

#### Organisation

The principal function of the Church is to support the advancement of the Christian religion by promoting through the work of the Church the mission of the Gospel, pastoral, social and evangelistic. All the functions of the Church relate to the advancement of religion through holding regular worship and communicating and caring for worshippers of all ages especially the sick, elderly and others in our local community.

#### Public Benefit

The expression of the precepts of the Christian religion through engagement with the general public, and in particular with the disadvantaged, the sick, the elderly and the young is a public benefit. This can be measured and evidenced through increased social integration and pastoral care delivered at the point of need. The direct benefit of participation in Church life includes the enjoyment of public worship and the giving and receiving of pastoral ministry, improved understanding of the values relating to civic engagement, community cohesion and providing a bridge between diverse groups as well as improved educational outcomes through the Church's ministry of teaching. The beneficiaries are the general public, and the public valuation of the benefits can be evidenced through attendance at public worship, participation in Church governance and willingness to support through contributions the continuing witness of the Church. The wider benefit to the public will outweigh any detriment arising in the course of Christian outreach. Any private benefit arising out of the fulfilment of our Christian ministry or to lay staff is essential to the fulfilment of the purpose of the advancement of religion. No Trustee receives remuneration, reward or other private benefit for carrying out their Trustee responsibility.

## Trustees

The trustees in office on the date the report was approved were as below: -

Pastor Ian Wilson

Mr Ronald Stewart

Mr Graham Anderson

Mr John Henry

Mr George McCrum

Mr John Boyd

Mr Enoch McAuley

Mr Andrew Parks

Mr Stephen Aiken

Mr Marcus Scott

Mr Neil Graham

Mr Paul Logan

## The main achievements and performance of the charity during the year

The Church continued to hold regular services for public worship and organised events that promoted fellowship amongst the members of the church and provided outreach opportunities with the wider community (as detailed above).

The difference the charity's performance during the year has made to the beneficiaries of the charity and to wider society

The Church continued to provide benefit to its members and the public by making known the Christian gospel of the Lord Jesus Christ through the advancement of the Christian faith.

Structure, governance, and management of the charity

The methods used to recruit and appoint new charity trustees

In accordance with the constitution, the Church shall actively promote a Board of Trustees which includes a range of skill, experience, and knowledge in keeping with the pursuance of its Objects.

## The charity's financial position at the end of the year ended 30<sup>th</sup> September 2022

The financial position of the charity at 30<sup>th</sup> September 2021 and comparatives for the prior period, as more fully detailed in the accounts, can be summarised as follows: -

	<b>2022</b>	<b>2021</b>
<b>Net Income</b>	<u>£232,371</u>	<u>£136,531.34</u>
Unrestricted Revenue Funds available for the general purpose of the charity	£232,678	£155,904.79
<b>Total Unrestricted Funds</b>	<b><u>£232,678</u></b>	<b><u>£155,904.79</u></b>
Restricted Revenue Funds	<u>£224,953</u>	<u>£135,140.48</u>
<b>Total Restricted Funds</b>	<b><u>£224,953</u></b>	<b><u>£135,140.48</u></b>
<b>Total Funds</b>	<b><u>£457,631</u></b>	<b><u>£291,045.27</u></b>

### Policies on reserves.

It is Church policy to maintain a balance on unrestricted funds (if possible), which equates to at least three months unrestricted payments to cover emergency situations that may arise from time to time. This is estimated at £50,000 of unrestricted funds and on 30th September 2022 the Church had £139,247 of unrestricted funds and designated funds available.

### Availability and adequacy of assets of each of the funds

The board of trustees is satisfied that the charity's assets in each fund are available and adequate to fulfil its obligations in respect of each fund.

## Statement of Trustees' Responsibilities

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities (Northern Ireland) Act 2008, as amended and The Charities (Accounts and Reports) Regulations (Northern Ireland) 2015.

Charity law requires the Trustees, if they prepare accounts on an accrual's basis, to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of the surplus or deficit of the charity. In preparing those financial statements the Trustees are required to: -

- to prepare the accounts in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).
- select suitable accounting policies and 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 charity will continue in business.
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements.

The law requires that the trustees must not approve the accounts unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for the year.

The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with regulations made under the Charities (Northern Ireland) Act 2008, as amended. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are also responsible for the contents of the Trustees' report, and the statutory responsibility of the Independent Examiner in relation to the Trustees' report is limited to examining the report and ensuring that, on the face of the report, there are no material inconsistencies with the figures disclosed in the financial statements.

This report was approved by the board of trustees on 9<sup>th</sup> December 2021.

**Mr Paul Logan**

Trustee

**Rathfriland Baptist Church**

Northern Ireland - Charity number 107417

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# Annual return

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## Rathfriland Baptist Church

### Independent Examiner's Report to the Charity Trustees of Rathfriland Baptist Church

I report on the accounts of the Charity for the year ended 30 September 2022.

#### Respective responsibilities of charity trustees and examiner:

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

It is my responsibility to:

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

#### Basis of independent examiner's report:

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


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

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

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

#### Independent examiner's statement

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

  
James Robinson FCCA  
WHR Accountants Limited  
Chartered Certified Accountants  
56 English Street  
Armagh  
BT61 7LG

25/08/2023  
Date