

Ballycraigy Congregational Church

**Trustees' Report and Annual Financial Statements
217th Year ended 31st December 2022**

Services & Organisations

Sunday

Prayer Meeting		10:30
Bible Class	Mr & Mrs Colin Barr	10:30
Morning Service		11:30
Crèche	Mrs Janice Quinn	11:30
Kid's Church	Mrs Jayne Morton	11:50
Evening Service		18:30
Youth Fellowship	Mrs Aileen Humphreys	20:00

Monday

Women @ Ballycraigy (2nd Monday)	Mrs Helen Morton	8.00
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Tuesday

Lunchtime hour (1 st Tuesday)	Mr Adrian Magowan	12:00
Girls Brigade	Captain-Mrs Deborah Robinson	19:00
Fellowship Group (Manse)		19.15

Wednesday

Tots Time		10:00
Bible Study & Prayer		20.00
Fellowship Groups (Every 3 rd week)		19.30

Thursday

Boys Brigade	Captain-Mr Glenn Goodman Company Section	20:00
	Anchor Boys & Juniors	18:45

Friday

Friday Bible Club	Mr Peter Hamilton	18.45
Youth Club	Mr Andrew Goodman	20.15
Boys Bible Study (1st Friday)	Mr Richard Harris	20.00
Girls Bible Study (1st Friday)	Mrs Cynthia Reid & Mrs Janice Quinn	20.00

Saturday

Junior Youth Club (1 st Saturday)	Mrs Alison Ritchie	17:30
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Ballycraigy Congregational Church References and Administrative Details

Name	Ballycraigy Congregational Church
Address	Ballycraigy Road Newtownabbey Co. Antrim BT36 4TB
Website	www.ballycraigy.org.uk
Charity Registration Number	NIC 101413
Trustees	Mr Adrian Magowan Mr Peter Hamilton Mr Colin Barr
Deacons	Mr Sam Beattie Mr Adrian Magowan Mr Peter Hamilton Mr Robert Ashcroft Mr Stephen McLoughlin Dr Gareth Morton Mr Philip McLain (Appointed March 2022)
Minster / Pastor	Rev Andrew Quinn
Student Pastor Pastoral Assistant	Mr Josh Patterson Mr Nathaniel Barr
Church Visitors	Mr Adrian Magowan Mrs Valerie Magowan Mrs Janice Quinn
Secretary	Mr Sam Beattie
Treasurer	Mr Adrian Magowan
Bankers	Danske Bank Ltd
Independent Examiner	Mr J.L Grant FCCA

Ballycraigy Congregational Church Pastor's Letter

Dear Ballycraigy Church,

Each year end provides a helpful moment to stop and reflect on what the Lord has done among us. Looking back over the past 12 months we can see God's grace in protection and provision in so many ways. We can say with Samuel, "Till now the LORD has helped us."

As before I will use the categories of outreach, growth, training and sending as a framework for evaluation and aspiration.

Reach - our responsibility to be witnesses to the gospel of Christ in our place and generation: Outreach in Ballycraigy across all ages is continually happening, lots of young people who don't know Jesus personally attend our various children's and youth organisations. Also Tots Time, Lunchtime Hour, Coffee Morning, Women @ Ballycraigy and pastoral care visitation all give real and regular opportunities to present Christ to those who don't know Him and some have come to saving faith in 2022.

Just under a year ago, having essentially met the first post covid target of getting our regular programme up and running, we targeted three specific opportunities aimed at outreach; Messy Church, relaunch of our Youth Club on Fridays and a Tent Mission.

Messy Church has worked really well to reach out to the whole family, in September 2022 and January 2023 we had approximately 80 people attending each time, about half of whom are not part of the church. At Messy Church we do crafts on a bible theme, have a short time of worship including bible teaching and share a meal together. We believe Messy Church is a useful addition to our programme.

Youth Club has relaunched on Friday evenings and has steadily built through the year. We look forward to a good group of our P7's joining in April and into next year. The group has a balance of our own young people and friends they bring along. We give thanks for this and pray as in previous generations it will be a stepping stone to faith in Christ and belonging in the church for young people and even their families.

A Tent Mission is scheduled for May 2023 at Ballyhartfield, Templepatrick. We look forward to this event and pray for God to use it for His glory.

Grow - the health and vitality of Christians: It is a tremendous privilege to preach and teach God's word to the gathered church, three times each week. We give thanks for a varied preaching team with Josh, Nathanael and others from within and without Ballycraigy, alongside myself, faithfully teaching God's word. We believe that God is continually at work to challenge and encourage and so we press on. In addition, we give thanks for the additional commitment to Pastoral Care made at our last AGM. We are seeing the fruit of additional time invested in people. We give thanks for Adrian, Valerie and Janice as they give themselves wholeheartedly in this vital work.

Train - equipping our own to lead and training the next generation of teachers and evangelists: It's hard to believe that the two-year programme that Nathanael started with Cornhill in September 2021 will come to an end in June 2023. We give thanks for all that Nathanael has brought to us and for the front row seat we've had in seeing the Lord lead his servant forward. We pray on for Nathanael as he completes the remaining months of his Apprenticeship and embarks on the next chapter. Josh too, is coming to the end of his undergraduate course at Irish Baptist College, we give thanks for his significant input into church life at Ballycraigy and pray on for him as he continues to follow the call of God on his life.

Send - supporting our missionaries: We give thanks to God for our Mission family. Henry and Beth continue to be busy with the work of Asialink developing and supporting partners in gospel work across Asia. After a couple of years of restrictions due to Covid, they were able to visit India this past summer and then they shared their experience with the church. We were left with a

sense of the great need for a people enshrouded in darkness and idolatry, to hear the gospel of Christ! Yet in response to need, God is at work. A work is being done to train up young men and women to carry the gospel across to the people of North India and beyond.

It is a joy to read Brian and Hazel's prayer reports every couple of weeks, God has surely opened up a door of opportunity for them and is equipping them for the task. Reaching out to all ages in various locations across Cavan and Monaghan, supporting small churches, reaching into schools, running summer camps and speaking specifically to individuals who are beginning to hear God speak.

January 2023 has brought change for Andrew and Grace, in that, by the Lord's leading and providence they stood down from membership of The Faith Mission. Their work however, continues at Earlesfield Community Church. Many in Ballycraigy, were touched as Andrew shared about the ministry of the church on the Earlesfield estate, in January. So much of their time is given to working continually with people, teaching them the scriptures, preaching the gospel, building relationships. As Andrew preached, his points were 1) Don't waste your life, 2) Don't quit, 3) Don't lose sight of the finish line. These points sum up the whole life commitment that Andrew and Grace have for the work in Grantham.

At the 2022 AGM Philip McLain was brought onto the Diaconate - we thank God for his commitment, spirituality and wisdom and for each of the men who serve on the Diaconate.

Much has been done, much is happening at present and yet as always there is so much more to be doing. Outreach never ends and we need to be continually developing our approach to reach an increasingly secular society. As the nurture of family must change with changing ages, so the shape of church programmes must evolve that they might serve the purpose of presenting everyone mature in Christ.

Please continue as you have done to worship wholeheartedly, give and serve sacrificially and pray always for the work of the Gospel at Ballycraigy and beyond.

In Christ,

Andrew Quinn
Pastor

Ballycraig Congregational Church Trustees' Annual Report for the year ended 31st December 2022

Ballycraig Congregational Church (the church) is an independent autonomous fellowship of Christians, who having declared personal faith in Jesus Christ, agreeing to be banded together as a New Testament church with Jesus Christ as its sole head.

The church has accepted the designation of Congregationalism as a denomination. Within Congregationalism the administration and regulation of the church is self-contained, each church being a separate and distinct entity.

The church has a published Constitution including a Covenant and Code of Doctrine that all members are expected wholeheartedly to adhere to. Copies of the Constitution are available on request. As a charity and as required by legislation the church is registered with the Charity Commission for Northern Ireland.

Meetings for fellowship and worship are held in the church premises situated at Ballycraig Road, Newtownabbey. From time to time meetings for worship or fellowship may be held outside of these premises. The church only meets for properly constituted business meetings at its premises.

Leadership: The deacons, with the Pastor / Minister are the leaders of the church.

The church leadership is responsible for the oversight and administration of the congregation, for this purpose regular meetings of the diaconate are convened.

Deacons are appointed by the membership of the church at Members Meetings/AGM's for a term of 3 years and on retirement are eligible for re-election. All males who have reached the age of 18, have been members of the church for at least one year and, possess the necessary gifts and qualifications of a deacon as detailed in scripture are eligible for consideration for service on the Diaconate. Further requirements for the role are as detailed in the Constitution.

At the 2022 AGM held on 16th March 2022, Mr Philip McLain was unanimously appointed by the church members as a deacon and Mr Sam Beattie re-appointed as a deacon, both for a term of three years. The current deacons and dates for their re-election are as follows;

AGM 2023
P. Hamilton
A. Magowan
R. Ashcroft

AGM 2024
S. McLoughlin
G. Morton

AGM 2025
S. Beattie
P McLain

The deacons are responsible for appointing appropriate persons from within their number to be the Church Treasurer and Secretary and also to assist and oversee the activities of each organisation connected with the church. The leadership has a clear and acknowledged responsibility before God and the membership of the church for ensuring each organisation or group encompassing all aspects of voluntary service and activities of the church, act firstly in accordance to principles and precepts of the Bible, then in accordance with the Constitution.

All leadership appointments within the uniformed and non-uniformed organisations and activities of the congregation are to be notified to the diaconate. All appointments are subject to the individual receiving clearance through the governing statutory Child Protection authorities and in accordance with the church's child protection policy.

The Minister/Pastor is appointed to lead the church in spiritual worship, to teach from the whole Bible and to provide pastoral care. The spiritual gifts and abilities necessary for this role are as detailed in the Bible with additional requirements for appointment being detailed within the Constitution.

Trustees: Trustees are appointed by the congregation from within the membership of the church at Members Meetings/AGM's. No Trustee or Deacons of the church receives remuneration for

their role as trustees or deacons, these duties being fulfilled in a wholly voluntary capacity. Adrian Magowan (trustee and deacon) receives remuneration in his capacity as a church visitor.

Membership: Church members are those Christians' who, having regard to the requirements of the Constitution and further, having undertaken appropriate prayerful contemplation, accept the principles and precepts of membership as laid out in the Constitution. Those persons having been proposed, interviewed for and accepted unto church membership at a Members Meeting or AGM will be recorded as church members and accordingly are permitted to vote at the church business meetings and AGM. The definition of a Christian and a member of the church, as understood by the membership of the church are specified within the Constitution and relevant texts of Holy Scripture contained within the Word of God (The Bible) No other documentary material, reference or text has any bearing on the church's definition.

The membership of the church acknowledges the fellowship of all true believers in Christ and that the church community at Ballycraigy is made up of members and non-members (adherents). Adherents have no voting rights in the church business meetings or the AGM. The worship and activities of the congregation of the church is further attended by persons who are non-christian, meaning those persons outside of personal faith in Jesus Christ, such persons also have no voting rights in the church business meetings or the AGM.

Charitable Purposes: The charitable purpose of the church is the advancement of religion. This is carried out by the church thorough the faithful preaching, teaching and proclamation of the full panoply of the Gospel message of the Lord Jesus Christ. By providing pastoral care to members, their families and adherents. Through church activities that are intended to reach out to the church and the wider Newtownabbey community with the Gospel and an understanding of Christian doctrine and its application to living.

Objects: The objects of the church are:

1. To promote and advance the message of the Christian Gospel, proclaiming the way of salvation through personal faith in Jesus Christ, displaying Christian charity in accordance with the New Testament principles and with regard to our Statement of Faith.
2. To disseminate by appropriate means, the intrinsic message of the Gospel of Jesus Christ to all mankind. "Mankind" encompasses all persons regardless of their gender, nationality, ethnicity, sexuality or locality.
3. To provide a focal point for all members of the community who wish to engage in services of holy worship and praise under the auspices of the church.

Activities: At the heart of Ballycraigy Congregational Church are a people whose desire is to glorify God, to serve him, to manifest his unfailing love and to share it with all mankind. Throughout 2022 the church at Ballycraigy remained a vibrant and living community reaching out to the local people through a broad range of activities held in the church buildings, in the local community and further afield.

Achievements: Ballycraigy Congregational Church has in 2022 demonstrated very clearly that it has delivered on its charitable purpose of "the advancement of religion". It has challenged and encouraged the congregation through systematic biblical teaching to embrace God's Plan of Salvation and to follow the teachings of the Bible for a spirit filled life. The church has clearly shown that it can be a great benefit to the local community by reaching out spiritually to those in need and through its individual and collective witness in advancing the word of God.

The church buildings are a constant hub of activity. The church halls are in use virtually every night of the week and often during the day, providing significant public benefit to the local community. The church brings people of all ages, all genders, all faiths and none, together. It brings people together to praise and worship God and to pray specifically for those in spiritual, physical and social need. It offers friendship and understanding within the community and encourages respect, tolerance and an acceptance of the need to provide spiritually and physically for those less fortunate.

In 2022 the church sponsored and financially, physically and prayerfully supported a family from war torn Ukraine to relocate and settle in Newtownabbey, Co. Antrim, the family arriving in early December 2022. It is intended that support will continue throughout much of 2023. In December 2022 a dedicated offering in support of the family was held raising £2,671, this being in addition to £3,455 raised in May 2022 to support the work of Slavic Gospel Association in Ukraine.

Volunteering: The church could not and would not exist without the goodwill and volunteering of so many people who freely give their time, talents and gifts in ensuring that the church continues in all aspects of ministry to glorify and serve God. The trustees wish to formally acknowledge everyone involved for their contribution and commitment throughout 2022. It is not possible to place a monetary value on the contribution made by volunteers to church life.

Policies, Procedures and Protocols: The trustees have put in place a series of policies to ensure the application of good and proper governance. These policies, processes and protocols cover all aspects of church life including finance, IT, Data Protection, child and vulnerable adult protection aimed at preventing potential harm to anyone participating in church activities, these policies are under the control of the designated deacons.

Reporting: As a charity, registered with the Charity Commission for Northern Ireland, the church is required to be wholly transparent in all that it does and be fully accountable for the money it receives and spends. The church has a legal responsibility to submit this Annual Report and Financial Statements to the Charity Commission, seeing and acknowledging that this reporting is an important part of its witness.

Annually, the church prepares a Trustee's Report and Financial Report detailing the activities for the prior calendar year. These Reports are required to be presented within three months of the year end at an AGM of church members. This 217th Annual Report for the year ending 31st December 2022 outlines in detail the financial performance, the activities of the church and how its charitable Purpose and Objects were delivered during the year. The Report encompasses the Trustees' Report and Minister's / Pastor's letter, consolidated Financial Statements and, individual Reports and Income and Expenditure Statements from organisations within the church.

Financial Review: During 2022, God continued to meet all of the church's financial needs in and through His son Jesus Christ. The trustees and deacons are thankful to everyone associated with the church, both members and adherents, for their sacrificial giving, without whom the church could not continue to daily proclaim the Gospel to both young and old and to maintain its everyday running. All income of the church is given freely by the congregation at regular church services or other church gatherings. Personal gifts for the work of the church and missionaries are also received. No subscription, trading or fundraising activities are permitted in accordance with the Constitution.

In 2022 total income exceeded revenue costs by an excellent £80,928 (2021 - £97,963) The surplus was then used to reduce the church's Danske Bank Loan by £72,784.

In 2022 the total income from all sources was £256,875 (2021-£230,798) an increase of £26,077 (11%) above last year. Free Will, loose and Building Fund offerings at £190,933 was an excellent £10,857 (6%) above the £180,076 received in 2021. As a direct result, Gift Aid received from HMRC at £41,703 was £3,161 (8%) above the £38,542 received in 2021.

Total expenditure in the year was £175,946 an increase of £43,111 (32%) compared to £132,835 in 2021. The ministerial team payroll and associated visitation costs, increased by £14,956 (28%) from £54,067 to £69,023 due to the services throughout 2022 of Josh (Student Pastor) and Nathanael (Apprentice) and the appointment during the year of Janice and Valerie as church visitors.

Costs expended by our organisations increased by £4,886 (86%) from £5,666 to £10,552 reflecting that all organisations were fully up in running throughout 2022 compared to 2021 when Covid 19 restrictions were in place.

A total of £30,775 was provided to our own missionary families, various other missionary organisations, charities and in sponsoring a Ukraine family to settle in Northern Ireland, an increase of £9,359 (43%) compared to 2021.

Since 1992 the church has developed and built a new sanctuary (opened in March 1992) a manse (built in 2004) and a suite of halls, meeting rooms and supporting facilities (opened in September 2009) The total expenditure incurred on these buildings was £1.83m. The facilities were financed through sacrificial giving by the congregation, interest free loans repayable on demand and a variable rate term loan from Danske Bank. The interest free loans have now been fully repaid. During 2022 in addition to fully satisfying all loan repayments, an additional £30,000 was repaid to Danske Bank. At the 31st December 2022 a total of £254,223 (2021-£327,008) remains payable. The loan has a further 5 years to run before completion. The loan, capital and interest repayments in 2023 are projected at £60,000 of which £12,000 relates to interest and £48,000 to capital repayments.

At the end of 2022 the church finds itself in a good financial position with a surplus in its General Fund of £53,148 (2021- £61,262) Total cash and current account bank balances at 31st December 2022 amount to £102,203 (2021-£94,300) an increase of £7,903 on the start of the year.

Total net assets are stated at £988,814 (2021-£954,264) an increase of £34,550 on the start of the year. The net asset total includes the cost of the church, halls and manse at a value of £1,145,639, being their historic cost less straight-line annual depreciation at 2% per annum.

Financial Administration and Governance: All bank accounts are held in the name of the church or the relevant organisation and not in the name of any individual member or adherent. Current cheque signatories are two of the deacons. All cheques must be signed by two signatories. The same principle applies to online banking activity.

Segregation of duties is a key governance control of the church. All financial matters are under the responsibility of the Church Treasurer, Mr Adrian Magowan. Specific financial and accounting responsibilities have been assigned to individual members of the congregation.

It is appropriate to thank our finance team, which undertakes a significant amount of work, mostly unseen. Regular accounts work is looked after by Myrtle McLoughlin. Thank you also to all in our organisations who look after their finances and write reports included in this Annual Report.

In accordance with the requirements of the Charities Commission for Northern Ireland, the financial statements of the church have been examined and reported upon by an appropriately qualified individual. We would like to take this opportunity to thank Lowry Grant FCCA who has once again provided an Independent Report on our 2022 Accounts on a pro-bono basis.

Reserve Policy: It is policy to maintain a balance on the General Fund Account equating to three months payments of circa £30,000.

Statement of Trustees Responsibilities: The Trustees are responsible for preparing the Trustee's Report and the Statement of Financial Activities and the Balance Sheet in accordance with applicable law and regulations.

The law applicable to charities in Northern Ireland with income of more than £250,000 and with assets less than £3.26m, requires charity's to prepare accrual based accounts, which must be independently examined by an individual who is a member of a body approved by the Charity Commission.

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

Signed on behalf of the Trustees


Mr. Adrian Magowan


Mr. Sam Beattie

Trustee and Treasurer

Secretary

~~1st March 2023~~

15th March 2023

