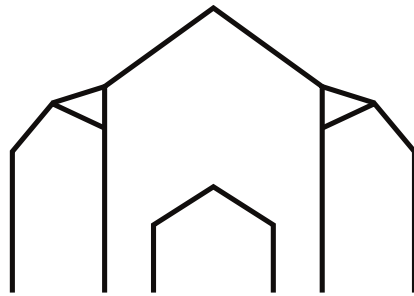


# **Ballycraigy Congregational Church**



**Trustees' Report and Annual Financial Statements  
218<sup>th</sup> Year ended 31<sup>st</sup> December 2023**

## Services & Organisations

### Sunday

Prayer Meeting		10:30
Bible Class	Mr & Mrs Colin Barr	10:30
<b>Morning Service</b>		<b>11:30</b>
Crèche	Mrs Janice Quinn	11:30
Kid's Church	Mrs Jayne Morton	11:50
<b>Evening Service</b>		<b>18:30</b>
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 <sup>st</sup> Tuesday)	Mr Adrian Magowan	12:00
Girls Brigade	Captain-Mrs Deborah Robinson	19:00
Fellowship Groups (Ballyclare & Mallusk) (Every 3 <sup>rd</sup> week)		19.30

### Wednesday

Tots Time	Mrs Janice Quinn	10:00
Bible Study & Prayer		20.00
Fellowship Groups (Parkgate, Straid Glengormley, Church) (Every 3 <sup>rd</sup> week)		19.30

### Thursday

Boys Brigade	Captain-Mr Glenn Goodman Company Section	20:00
Anchor Boys & Juniors		18:45
Coffee Morning (3 <sup>rd</sup> Thursday)	Mr Adrian Magowan	10.00

### 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 <sup>st</sup> Saturday)	Mrs Alison Ritchie	17:30
Young Adults (As Announced)	Mr Josh Patterson	

**Ballycraigy Congregational Church  
References and Administrative Details**

<b>Name</b>	Ballycraigy Congregational Church
<b>Address</b>	Ballycraigy Road Newtownabbey Co. Antrim BT36 4TB
<b>Website</b>	<a href="http://www.ballycraigy.org.uk">www.ballycraigy.org.uk</a>
<b>Charity Registration Number</b>	NIC 101413
<b>Trustees</b>	Mr Adrian Magowan Mr Peter Hamilton Mr Colin Barr
<b>Deacons</b>	Mr Sam Beattie Mr Adrian Magowan Mr Peter Hamilton Mr Robert Ashcroft Mr Stephen McLoughlin Dr Gareth Morton Mr Philip McLain
<b>Minister / Pastor</b>	Rev Andrew Quinn
<b>Pastor in Training</b>	Mr Josh Patterson
<b>Church Visitors</b>	Mr Adrian Magowan Mrs Valerie Magowan Mrs Janice Quinn
<b>Secretary</b>	Mr Sam Beattie
<b>Treasurer</b>	Mr Adrian Magowan
<b>Bankers</b>	Danske Bank Ltd
<b>Independent Examiner</b>	Mr J.L Grant FCCA

**Ballycraigy Congregational Church**  
**Pastor's Letter**

Dear Ballycraigy Church,

Psalm 81 begins with these lines *"Sing aloud to God our strength; shout for joy to the God of Jacob!*

It then goes on to remind God's people that it was, *"the Lord who relieved your shoulder of the burden; your hands were freed from the basket."* The burden was labouring as slaves for Pharaoh in Egypt, carrying baskets of materials to make bricks and baskets of bricks for the building projects. Their Exodus from Egypt taught God's people that they would only be saved by God's power. Again, on their journey through the wilderness, they learned to rely on God for food and water. It should be obvious that only in God's strength are we saved, only by God's strength do we live - we cannot survive, we cannot do anything on our own. God our strength! However, the famous and recurring narrative with God's ancient people Israel was that they forgot this. God speaks in the psalm to rebuke them, saying, *"I hear a language I had not known..."* *"There shall be no strange god among you; you shall not bow down to a foreign god."* They had lapsed, looking elsewhere for their provision other than to the Lord. If so, as was too often the case, God had to withhold His grace and send his wrath that they might discover the consequences of going away from God, or even relaxing in their sense of dependence on Him. As we read *"I gave them over to their stubborn hearts, to follow their own counsels."* Then, from the place of need, they would hear God's promise heralded: *"Oh, that my people would listen to me, that Israel would walk in my ways! I would soon subdue their enemies and turn my hand against their foes. He would feed you with the finest of the wheat, and with honey from the rock I would satisfy you."*

We too have learned to rely on God. Personally, everybody that ever becomes a Christian must forsake independence, self-sufficiency to totally rely on God. Further, the Christian life is a process of learning to rely on God, suffering and insurmountable things being given to us that we might lean in to Him and remember how much we need His strength. Yet still we forget and look elsewhere for help and enjoyment.

As a church, we have learned many times that God is our strength. Even during this past year as we have stepped out to take on a big outreach event in our Tent Mission, as we weekly seek to carry on a busy programme in church life, and as we rely on God to deal with our outstanding debt we have demonstrated that God is our strength and we have learned that we couldn't do what we've done in our strength.

Thus, keeping the output of this short word simple, I encourage you to remember that God is our strength, without Him we can do nothing. In our personal lives as we manage relationships, finance, care-loads (looking after the young or the elderly), making decisions, employment, etc. - remember that that God is our strength. Seek to consciously present your life and need to God in prayer to avail of his wisdom and help. Resist the temptation to be self-supporting, the essence of a Christian is that we have learned and are learning to depend on God and find protection, provision and delight through Him. Listen to Him, walk in His ways and He will feed you with the finest of wheat.

Similarly, as a church we must never forget that God is our strength. We have not arrived at a destination, a place where we can twiddle our thumbs or rest in past accomplishments. In every sector of church life, we must press on. As a leadership we continually monitor what we are doing in evangelism, growth, training and mission and seek to keep developing and pushing the boundaries of what we can attempt for the kingdom. God is our strength - we must continue to pray and look to Him.

God has been so good to us financially as you will read in this report, but the need with our outstanding debt and ongoing cost is significant and certainly beyond us without the help of the Lord. As a church, God is our strength, please join us weekly on Wednesday evenings or Sunday mornings to pray as we demonstrate our reliance on God and enjoy Him.

I am so thankful for our Diaconate, a team of men, committed and united in the task of building God's kingdom. We rejoice in the two years we had with Nathanael as our Ministry Apprentice and Josh, our Pastor in Training continues to be a blessing to us, serving and learning in various aspects of church

life. Every week I realise afresh a gratitude for the Pastoral Care team and I trust you too know the uplift that they provide for us as a family.

I also wish to state my sincere thanks for all the work that has gone into writing this report with input from all the church organisations and those who serve in various finance and administration roles within the church.

In 2024, God is our strength, let us never lose the focus, listen to Him, open your mouth wide and God will fill it.

**In Christ,**

**Andrew Quinn**

**Pastor**

**Ballycraig Congregational Church**  
**Trustees' Annual Report for the year ended 31<sup>st</sup> December 2023**

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 2023 AGM held on 16<sup>th</sup> March 2023, Mr Peter Hamilton, Mr Adrian Magowan and Mr Robert Ashcroft were unanimously re-appointed as deacons, for a term of three years. The current deacons and dates for their re-election are as follows;

**AGM 2024**  
S. McLoughlin  
G. Morton

**AGM 2025**  
S. Beattie  
P. McLain

**AGM 2026**  
P. Hamilton  
A. Magowan  
R. Ashcroft

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 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. Valerie

Magowan, wife of Adrian Magowan and Janice Quinn, wife of Andrew Quinn, also receive remuneration in their roles as Church Visitors. All appointments were unanimously agreed and endorsed by the vote of Church Members.

**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 unending love and to share it with all mankind. Throughout 2023 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 2023 demonstrated very clearly that it has delivered on its charitable purpose of "the advancement of religion". The aim of the church is to worship God and to present to all people the Good News of the Gospel of Jesus Christ and the way of Salvation and to pray, support and comfort those in spiritual, physical and social need. Through systematic biblical teaching all who attend are encouraged to embrace not only God's Plan of Salvation but also to follow the teachings of the Bible for a spirit filled life.

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. 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.

The church has clearly shown that it is 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 and work of God.

**Mission and Evangelism:** The church has a very strong heart and vision for local Evangelism, World Mission and supporting the work of secular charities involved in activities which resonate with the church community. During 2023 the church incurred expenditure of £27,460 in support of Mission and local evangelism. During May 2023 a two-week Tent Mission was also held where each evening the Good News of the Gospel of Jesus Christ was faithfully preached, knowing and believing the promise of Isaiah 55 v 11 “so shall my word be that goes out from my mouth, it shall not return to me empty, but it shall accomplish that which I purpose, and shall succeed in the thing for which I sent it”. The Deacons wish to place on record their sincere thanks to the many people who were involved in the planning and in delivering the Mission.

In 2022 the church sponsored and financially, physically and prayerfully supported a family from the Ukraine to relocate and settle in Newtownabbey, Co. Antrim, the family arriving in early December 2022. Having settled well into the local community the family felt strong and independent enough by mid-2023 to financially support themselves, as a result the financial and support commitment from the church ceased. A total of £10,779 was spent by the church in support of the family, we wish the family much happiness and God’s richest blessing in the years ahead.

A total of was £2,132 was provided to a number of secular charities and organisations.

In 2023 a total of £40,385, nearly 15% of total church income, was spent in support of Mission, Outreach and charitable activities.

**Volunteering:** The church could not and would not exist without the goodwill and volunteering of so many people who as an act of worship freely give their time, talents and gifts to ensure 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 2023. 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 218<sup>th</sup> Annual Report for the year ending 31<sup>st</sup> December 2023 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 2023, 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 2023 total income exceeded costs by an excellent £64,102. Total income from all sources was £277,444 (2022 - £256,875) an increase of £20,569 (8%) above last year. Free Will, Loose and Building Fund offerings at £203,365 were an excellent £12,432 (6.5%) above the £190,933 received in 2022. As a direct result, Gift Aid received from HMRC at £44,536 was 6.8%, £2,833 above the £41,703 received in 2022. Total expenditure was £213,342 an increase of £37,396 (21%) compared to £175,946 in 2022. The ministerial team payroll and associated visitation costs, increased by £12,685 (18%) from £69,023 to £81,708 due to the appointment of Josh (Pastor in Training) and Janice and Valerie as Church Visitors part way through 2022.

Costs in relation to Mission, Outreach and Teaching and fellowship was £61,274 and increase of £15,214 (28%) compared to 2022.

The costs of running the church and church buildings at £50,408 increased by £8,127 (19%) compared to the cost in 2022 of £42,281. The most significant cost variance relating to the cost of Heat, Light and Power which increased from £15,003 to £19,540 an increase of £4,537 or 30%!

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 2023, interest of £15,463 and a capital repayment of £44,811, a total repayment of £60,274, was made to Danske Bank. At the 31<sup>st</sup> December 2023 a total of £209,412 (2022 - £254,223) remains payable. The current loan has a further 4 years to run before completion. The loan, capital and interest repayments in 2024 are projected at £60,000 of which £10,000 relates to interest and £50,000 to capital repayments.

At the end of 2023 the church finds itself in a good financial position with a surplus in its General Fund of £33,262 (2022- £53,148) Total cash and current account bank balances at 31<sup>st</sup> December 2023 amount to £121,802 (2022-£102,204) an increase of £19,598 on the start of the year.

Total net assets are stated at £1,026,535 (2021 - £998,814) an increase of £27,721 on the start of the year. The net asset total includes the cost of the church, halls and manse at a value of £1,109,258, 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.


**Reserve Policy:** It is policy to maintain a balance on the General Fund Account equating to three months payments of circa £35,000.

**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.

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.

The law applicable to charities in Northern Ireland with income of more than £250,000 and with assets less than £3.26m, requires the 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. In accordance with this requirement, the financial statements of the church have been examined and reported upon by Mr Lowry Grant FCCA who has once again provided an Independent Report on our 2023 Accounts. The Trustees wish to express their sincere thanks to Mr Grant for the examination performed by him and their appreciation that the examination was undertaken by Mr Grant on a pro bono basis.

**Signed on behalf of the Trustees**

Mr. Adrian Magowan   
Trustee and Treasurer  
27<sup>th</sup> March 2024

Mr. Sam Beattie   
Secretary