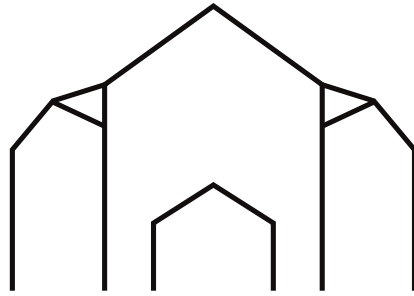


Ballycraigy Congregational Church



**Trustees' Report and Annual Financial Statements
219th Year ended 31st December 2024**

Services & Organisations

Sunday

Prayer Meeting		10:30
Bible Class		10:20
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
----------------------------------	------------------	------

Tuesday

Lunchtime hour (1 st Tuesday)	Mr Adrian Magowan	12:00
Girls Brigade	Captain - Mrs Deborah Robinson	19:00
Fellowship Groups	(Ballyclare & Mallusk) (Every 3 rd week)	19.30

Wednesday

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

Thursday

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

Friday

Friday Bible Club	Mrs Alex Millar	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
Young Adults (As Announced)	Mr Josh Patterson	

**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
Minister / Pastor	Rev Andrew Quinn
Pastor in Training	Mr Josh Patterson
Church Visitors	Mr Adrian Magowan Mrs Valerie Magowan Mrs Janice Quinn
Secretary	Dr Gareth Morton
Treasurer	Mr Adrian Magowan
Bankers	Danske Bank Ltd
Independent Examiner	Mr J.L Grant FCCA

Missionary Family

Andrew & Grace Morton

Working as "Church Planters" in Earlesfield Estate Grantham, Lincolnshire, England.

Brian & Hazel Parker

Working with the Faith Mission in Co. Cavan & Monaghan Republic of Ireland

Henry & Beth Montgomery

Working as Irish Reps and Women's Ministries for AsiaLink

Ballycraigy Congregational Church Pastor's Letter

Dear Ballycraigy Church,

Five years have passed since we as a family started our journey with Ballycraigy Congregational Church. Babies in prams are now started school, those who were then just starting big school are sitting their GCSE's, and the teenage boys of 2019 are now long left school and some are established in the working world. At a glance five years seems short but when we consider such growth and change it is a substantial period of time.

The scriptures encourage us to 'number our days', 'redeem the time', 'to press on toward the goal', even to 'run with perseverance the race marked out for us.' Jesus was never hurried but always purposeful, the Apostle Paul kept the mission of God paramount in his mind, and so must we. As a church we look back with gratitude, God has been kind to us, but primarily we look forward.

Listening to God and thinking on our future we want to:

1. Scatter as much seed on the ground as possible that it may yield a harvest, Mark 4.26-29.
2. Proclaim Christ 'warning everyone and teaching everyone with all wisdom, that we may present everyone mature in Christ', Col 1.28.
3. 'Equip the saints for the work of ministry', Eph 4.12.
4. Watch and pray to see who God is sending out from us and support them as they go, Acts 8.29, 11.12, 13.1-4, 15.40.

If we do this with full reliance on God surely, we shall see souls saved, the church built up in faith and obedience, people serving the Lord with renewed vigor and skill and the work of God's kingdom extended further.

As a church leadership over recent months we have spent time considering our vision and seeking God for our future. We have been asking what is God doing among us and how can we best invest our resources to serve the church and facilitate outreach and mission. Considering the current makeup of our church together with our history and culture it seems apparent that investing in the young and those maturing into adulthood is a priority area to target, while hopefully never neglecting any demographic or need. As stated above, five years brings a big development in a young person's life and we want that change to be shaped by God's Word and Spirit to the fullest extent. We value prayer as we continue with a process of planning for the future and look to God to guide and unite us in every detail.

We give thanks again for the hard work of the army of people who make our church function and flourish. We give thanks for the incredible generosity of so many as we continue to maintain the work of the church at home, support others on missions and pay off outstanding debt on our church halls.

I give thanks for Josh's role as Pastor in Training and give thanks that as this training role comes toward an end, he seems to me to be a man called and well equipped to serve the Lord in church leadership. We as a church continue to benefit from Adrian, Valerie, Janice and Josh's diligence in pastoral care, may each know a sense of joy in serving Christ.

As a Diaconate, we continue to enjoy rich times of fellowship and surely step by step we are aware of the Lord's help and courage. Looking back over the past year it seems appropriate to thank Sam Beattie again for his years of faithful service as our church secretary and we pray for Gareth as he has taken on this role. At the beginning of this report, I record a word of thanks to all who work to put this together with contributions from church organisations and those who serve in finance and administrative roles.

What a joy to be part of God's great kingdom building work. Gospel work is always forward facing, always hopeful, and certain of victory and completion. However, we never leave down the tools thinking it doesn't depend on us giving our all.

Thank-you for your partnership in the gospel. - In Christ,

Andrew

He who goes out weeping, bearing the seed for sowing, shall come home with shouts of joy, bringing his sheaves with him. Psalm 126.6

Ballycraigy Congregational Church **Trustees' Annual Report for the year ended 31st December 2024**

Ballycraigy 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 Ballycraigy 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 2024 AGM held on 27th March 2024, Mr Stephen McLoughlin and Dr Gareth Morton 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 2025

S. Beattie
P. McLain

AGM 2026

P. Hamilton
A. Magowan
R. Ashcroft

AGM 2027

S. McLoughlin
G. Morton

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 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, Myrtle McLoughlin, wife of Stephen McLoughlin receives remuneration in her role as finance administrator. Adam Hamilton, son of Peter Hamilton receives remuneration for undertaking cleaning duties. All appointments being made with the agreement 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 unfailing love and to share it with all mankind. Throughout 2024 the church 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: The Church has again in 2024 clearly 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 attendees are encouraged to embrace God's Plan of Salvation and 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 2024 the total income received for Mission and charities was £42,070 and the total amount distributed was £46,225, representing approximately 20% of total church expenditure.

The church has in place a Missionary Policy which sets out the responsibilities of the Committee and its financial support policy, this Policy was approved by the members of the Church. A new Policy was developed in 2024 for approval and adoption in 2025.

Committee Membership: The Committee is required to consist of between 6 to 10 persons, inclusive of at least two deacons one of whom should be appointed Chairman by the Diaconate. The pastoral team are ex-officio members; each member of the Committee must be a full member of the Church;

Responsibilities of the Missionary Committee:

- a) To encourage the development of prayer concern;
- b) To encourage each individual Church member to be actively involved in Mission;
- c) To promote a caring ministry towards our Missionary Family;
- d) To liaise with the Pastoral team and diaconate in the arrangement of the annual Missionary Convention, Valedictory, Home Coming and Re-Commissioning Services as necessary;
- e) To liaise with the Pastoral team and Diaconate in the arrangement of Missionary meetings. While Societies with whom our own Missionaries are serving will normally be given preference, the Missionary Committee will seek to encourage the widest possible Missionary vision;
- f) Maintain close links with Missionary Societies that the Church is interested in;
- g) To allocate funds set aside by the Church for our Missionary Family.

Financial Support Policy: The Church realise its responsibility in providing financial support to its Missionaries to the fullest possible extent. However, no specific level of support is guaranteed although the Church sees the provision of funds adequate to the needs of the Missionary as its responsibility before the Lord.

Throughout 2024 the church has accepted responsibility for supporting financially and through prayer three families who are members of the church and have been "sent out" by the Church .

Andrew and Grace Morton continued to work in a church planting and building capacity in the Earlesfield Estate, Grantham, England, a work they commenced back in 2013. Initially this work was undertaken in conjunction with the Faith Mission, however in June 2023, Andrew and Grace Morton left the Faith Mission at which stage the Church agreed to provide £500 monthly support for the work of building up and establishing the Earlesfield Community Church, this support continued throughout 2024.

Brian and Hazel Parker continue to work with the Faith Mission in Ireland as Area Workers for Counties Monaghan and Cavan.

Henry and Beth Montgomery continue to work with Asia Link, encouraging and challenging the churches in Ireland to have a prayerful and giving heart for the people of Asia. We wish them much blessing in the work and safety in their many travels as they traverse the roads of Ireland and journey further afield into some of the remotest and inhospitable parts of Asia.

In addition to the financial support provided through the auspices of the Missionary Committee, further financial support from the church to our missionary family, other missionary organisations and charities involved in humanitarian work, is also provided.

The Deacons wish to place on record their sincere thanks to the many people who faithfully support and pray for the work of Mission and Evangelism knowing the promise *that "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". . Isaiah 55 v 11*

Charity: A total of was £3,000 was gifted to a number of secular charities and organisations.

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 the church continues in all aspects of ministry to serve God. The trustees wish to formally acknowledge everyone involved for their contribution and commitment throughout 2024. It is estimated that if paid for the monetary value of the contribution made by volunteers to church life would be in excess of £100k.

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 N. Ireland, the church is required to be wholly transparent in all that it does and be 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 219th Annual Report for the year ending 31st December 2024 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: The financial performance during 2024 was very satisfactory with an overall net increase in reserves of £37,679. Throughout the year God continued to meet all and more 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. A significant number of gifts, including those given anonymously for the work of the church, missionaries, missionary organisations and charities are also received. No subscription, trading or fundraising activities are permitted in accordance with the Constitution.

In 2024 total income exceeded costs by an excellent £74,060 (2023 - £64,102). Total income from all sources was £306,074 (2023 - £277,444) an increase of £28,630 (10.3%) above last year. Free Will, Loose and Building Fund offerings at £215,318 were an excellent £10,237 (5%) above the £205,081 received in 2023. As a direct result, Gift Aid received from HMRC at £45,391 was £855 (2%) above the £44,536 received in 2023.

Excluding capital loan repayments, total expenditure was £232,014, an increase of £18,672 (8%) compared to expenditure of £213,342 in 2023. The ministerial team payroll costs, increased by £9,963 (14%) from £71,892 to £81,855 due to the fulltime appointment of Josh (Pastor in Training) Ministerial visitation costs increased by £775 (8%) from £9,816 to £10,591.

Costs in relation to Mission, Outreach and Teaching and Fellowship was £76,617 an increase of £15,343 (25%) on the £61,274 spent in 2023.

The costs of running the church and church buildings at £46,635 were £3,773 (7.5%) below the £50,408 spent in 2023. The most significant cost saving relating to the cost of Heat, Light and Power which fell from £19,540 in 2023 to £16,605, a reduction of £2,935 (17.7%)

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 circa £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 2024, interest of £11,778 and a capital repayment of £47,398, a total repayment of £59,176 was made to Danske Bank. At the 31st

December 2024 a total of £162,014 (2023 - £209,412) remains payable. The current Bank Loan with Danske Bank is due to be renegotiated and restructured in July 2025.

At the end of 2024 the church finds itself in a good financial position with a surplus in its General Fund of £35,465 (2023 - £33,262) Total cash and current account bank balances at 31st December 2024 amount to a healthy £146,119 (2023 - £121,802) an increase of £24,317 (20%) on the start of the year.

Total net assets are stated at £1,064,214 (2023 - £1,026,535) an increase of £37,679 on the start of the year. The net asset total includes the cost of the church, halls and manse at a net book value of £1,072,877, being their historic build cost of £1,819,025 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 applying to online banking activity.

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

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 £40,000.

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 2024 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

Dr. Gareth Morton

Trustee and Treasurer
26th March 2025

Secretary

Ballycraig Congregational Church
Statement of Financial Activities
For the Year Ended 31st December 2024

	Note	Free General Fund £	Mission £	Designated Organis ations £	Building £	Total 2024 £	Total 2023 £
Incoming Resources							
Free Will Offerings & Loose	2	115,086	19,546	4,084	76,602	215,318	205,081
Gift Aid	2.1	27,175	-	-	18,216	45,391	44,536
Gifts and Donations	2.2	-	22,524	-	304	22,828	7,446
Miscellaneous Other Income	2.3	13,715	-	7,440	-	21,155	19,577
Bank Interest	2.4	1,034	-	30	318	1,382	804
Total Income		157,010	42,070	11,554	95,440	306,074	277,444
Resources Expended							
Charitable Activities:							
Ministry Team - Salaries	3	81,855	-	-	-	81,855	71,892
Ministerial & Visitation costs	4	10,591	-	-	-	10,591	9,816
Mission, Outreach & Charity	5	-	46,225	750	-	46,975	39,922
Teaching & Fellowship	6	17,795	-	11,847	-	29,642	21,352
Cost of Church Utilities	7	46,635	-	-	-	46,635	50,408
Administration & Governance	8	4,054	-	-	-	4,054	4,007
Bank Interest & Fees	9	402	-	82	11,778	12,262	15,945
Total Expenses		161,332	46,225	12,679	11,778	232,014	213,342
Net Incoming (Outgoing)		(4,322)	(4,155)	(1,125)	83,662	74,060	64,102
Less: Depreciation	10	-	-	-	36,381	36,381	36,381
Transfer to (from) Reserves		(4,322)	(4,155)	(1,125)	47,281	37,679	27,721
Balance at Start of Year		33,262	4,080	10,966	978,227	1,026,535	998,814
Net Movement in Funds		(4,322)	(4,155)	(1,125)	47,281	37,679	27,721
Transfer between funds		6,525	1,869	-	(8,394)	-	-
Balance at End of Year	15	35,465	1,794	9,841	1,017,114	1,064,214	1,026,535

Ballycraigy Congregational Church
Balance Sheet
As at 31st December 2024

		Free General Fund £	Mission £	Designated Organisa tions £	Building £	Total 2024 £	Total 2023 £
Fixed Assets							
Tangible Assets	11	-	-	-	1,072,877	1,072,877	1,109,258
Current Assets							
Debtors	12	6,950	-	-	4,660	11,610	11,842
Bank & cash on hand	13	30,713	1,794	9,841	103,771	146,119	121,802
Total Current Assets		37,663	1,794	9,841	108,431	157,729	133,644
Current Liabilities							
Creditors & accruals	14	1,000	-	-	2,180	3,180	3,005
Other creditors	14	1,198	-	-	-	1,198	3,950
Loans payable within one year	15	-	-	-	50,785	50,785	47,500
Total Current Liabilities		2,198	-	-	52,965	55,163	54,455
Net Current Assets (Liabilities)		35,465	1,794	9,841	55,466	102,566	79,189
Less: Bank loans payable after one year	15	-	-	-	111,229	111,229	161,912
Total Net Assets		35,465	1,794	9,841	1,017,114	1,064,214	1,026,535
Reserves							
Free reserves	16.1	35,465	-	-	-	35,465	33,262
Designated reserves	16.3	-	1,794	9,841	1,017,114	1,028,749	993,273
Total Reserves		35,465	1,794	9,841	1,017,114	1,064,214	1,026,535

Source and Application of Funds

	Free General Fund £	Mission £	Designated Organisa tions £	Building £	Total 2024 £	Total 2023 £
Net incoming (outgoing)	(4,322)	(4,155)	(1,125)	83,662	74,060	64,102
Transfer between Funds	6,525	1,869	-	(8,394)	-	-
Movement in working capital	(1,786)	-	-	(559)	(2,345)	-
Capital repaid on loan	-	-	-	(47,398)	(47,398)	(44,504)
(Outflow) / Inflow of Funds	417	(2,286)	(1,125)	27,311	24,317	19,598
Bank and Cash Balances						
As at 31st December 2023	30,296	4,080	10,966	76,460	121,802	102,204
(Outflow) / Inflow of Funds	417	(2,286)	(1,125)	27,311	24,317	19,598
As at 31st December 2024	30,713	1,794	9,841	103,771	146,119	121,802

APPROVED by the Church Meeting held on 26th March 2025 and signed on its behalf by:

Dr Gareth Morton
Church Secretary
26th March 2025

Ballycraig Congregational Church
Notes to the Financial Statements
For the Year ended 31st December 2024

1 Accounting Policies

1a Basis of Accounting

The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP) Accounting and Reporting by Charities. The accruals basis of accounting has been adopted and the principal accounting policies set out below are applied consistently.

1b Fund Accounting

Free (unrestricted) funds are available for use at the discretion of the church in furtherance of its charitable objects. Designated funds have been raised and expended for a specific purpose.

1c Tangible Fixed Assets

Freehold property: The Trustees hold the church and manse buildings upon trust for purposes connected with Ballycraig Congregational Church. Repair and maintenance expenditure on the church and manse is written off in the year which it is incurred. The cost of constructing the church, manse and halls has been capitalised and is being depreciated at a rate of 2% (over 50 years) on a straight-line basis.

Equipment: Depreciation is provided at the following annual rates calculated to write off the assets over their estimated useful life.

- Fixtures, Fittings and Equipment: 25% straight line (over 4 years)
- Motor Vehicles: 20% straight line (over 5 years)

1d Incoming Resources

All voluntary giving is included in the financial statements for the period in which it is received. Receipts received through Gift Aid are accounted for on a receipt and receivable basis. All other income including legacies and gifts are generally accounted for when received.

1e Resources Expended

Resources expended are recognised in the period to which they are incurred and include VAT which cannot be recovered. They are allocated to the particular activity to which they relate. As most of the activity and management of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

1f Taxation

As a Church, the church is an exempt charity within the meaning of the Taxes Acts. Accordingly, it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusive charitable purposes. No provision for taxation has been made in these financial statements.

Ballycraig Congregational Church
Notes to the Financial Statement
For the Year ended 31st December 2024

	Unrestricted General Fund	Designated Funds			Total 2024	Total 2023
	£	Mission	Organi- sations	Building	£	£
2 Incoming Resources						
2.0 Free Will Offerings & Loose						
Recorded Free Will & Building Fund	114,261	-	-	76,602	190,863	183,784
Loose Offerings	825	18,540	4,084		23,449	19,581
Missionary Boxes		1,006			1,006	1,716
	115,086	19,546	4,084	76,602	215,318	205,081
2.1 Income from Gift Aid	27,175	-	-	18,216	45,391	44,536
2.2 Gifts and Donations						
Legacies and Gifts	-	-	-	304	304	120
Designated Gifts for Charities	-	3,000	-	-	3,000	1,500
Gifts for Missionary Orgs & Outreach	-	9,734	-	-	9,734	4,694
Gifts for "Own Missionaries"	-	9,790	-	-	9,790	1,132
	-	22,524	-	304	22,828	7,446
2.3 Miscellaneous Other Income						
Grant from Irish Baptist Union	3,000	-	-	-	3,000	1,500
Donations for church utilities	800	-	-	-	800	1,373
Donations for catering	283	-	-	-	283	813
Church Weekend (June 2024)	9,622	-	-	-	9,622	-
NIE Wayleaves	10	-	-	-	10	9
Income from organisations	-	-	7,440	-	7,440	15,882
	13,715	-	7,440	-	21,155	19,577
2.4 Bank & Investment Income						
Bank Interest	1,034	-	30	318	1,382	804
Total Income	157,010	42,070	11,554	95,440	306,074	277,444

Ballycraig Congregational Church
Notes to the Financial Statement
For the Year ended 31st December 2024

	General Fund £	Mission £	Organi- sations £	Building £	Total 2024 £	Total 2023 £
Resources Expended						
3 Ministry Team - Salaries						
Salaries/NIC/Pensions	81,855	-	-	-	81,855	71,892
4 Ministerial & Visitation costs						
Training & development	767	-	-	-	767	-
Books, IT & study materials	493	-	-	-	493	1,245
Manse expenses	4,472	-	-	-	4,472	4,495
Manse maintenance	232	-	-	-	232	193
Mileage & travel costs	4,499	-	-	-	4,499	3,883
Miscellaneous	128	-	-	-	128	-
	10,591	-	-	-	10,591	9,816
5 Mission, Outreach & Charity						
Andrew and Grace Morton		9,810			9,810	7,340
Brian & Hazel Parker		8,160			8,160	6,290
Henry & Beth Montgomery/AsiaLink		7,040	100		7,140	6,290
Earlesfield Church (Grantham)		6,000			6,000	4,900
Rev Ronnie McCracken		300			300	300
Alan & Mary McBride		300			300	300
Gemma Montgomery		300			300	300
Greater Ballyclare Youth for Christ	-	1,550	-	-	1,550	1,000
Abana & Other Missionary Orgs	-	3,295	550	-	3,845	-
Church Planting – Claremorris	-	1,500	-	-	1,500	-
Droysden Church (EFC)	-	1,000	-	-	1,000	-
Prison Fellowship NI	-	1,400	-	-	1,400	-
Child Evangelism Fellowship	-	1,000	-	-	1,000	-
Scripture Union N.I.	-	-	100	-	100	-
Slavic Gospel Association (SGA)	-	820	-	-	820	740
QUB Christian Union	-	500	-	-	500	-
SPARK - Newtownabbey	-	250	-	-	250	-
Ukraine Family Appeal	-	-	-	-	-	5,409
Tent Mission – May 2023	-	-	-	-	-	4,921
Donation to Charities	-	3,000	-	-	3,000	2,132
	-	46,225	750	-	46,975	39,922
6 Teaching & Fellowship						
Pulpit Supply	3,490	-	-	-	3,490	1,830
Children, Young People, Messy	2,043	-	1,350	-	3,393	2,816
Church Youth Activities	200	-	8,348	-	8,548	15,135
Church Adult Activities	-	-	1,249	-	1,249	1,149
Gifts and Prizes	752	-	900	-	1,652	422
Church Weekend (June 2024)	11,310	-	-	-	11,310	-
	17,795	-	11,847	-	29,642	21,352
7 Costs of Church Utilities						
Heat, Light, Power, Water etc.	16,605	-	-	-	16,605	19,540
Insurance	4,400	-	-	-	4,400	3,709
Building & Equipment maintenance	11,151	-	-	-	11,151	13,671
Cleaning salaries	3,076	-	-	-	3,076	2,617
Licenses & Membership Fees	2,195	-	-	-	2,195	2,351
Catering & consumables	5,786	-	-	-	5,786	6,116
Minibus & other travel	2,084	-	-	-	2,084	1,524
Printing, postage, stationery	1,338	-	-	-	1,338	880
	46,635	-	-	-	46,635	50,408

Ballycraigy Congregational Church
Notes to the Financial Statement
For the Year ended 31st December 2024

	General Fund	Mission	Organi- sations	Building	Total 2024	Total 2023
	£	£	£	£	£	£
8 Admin & Governance						
Administration salary	3,679	-	-	-	3,679	3,347
Legal & Professional Fees	375	-	-	-	375	660
	4,054	-	-	-	4,054	4,007
9 Bank Fees and Charges						
Bank fees	402	-	82	-	484	482
Capital Loan Interest	-	-	-	11,778	11,778	15,463
	402	-	82	11,778	12,262	15,945
Total Resources Expended	161,332	46,225	12,679	11,778	232,014	213,342
10 Depreciation for Year	-	-	-	36,381	36,381	36,381

**Notes to the Financial Statement
For the Year ended 31st December 2024**

11 Fixed Assets	General Fund		Building Fund			Total £
	Minibus £	Halls £	Church £	Manse £	FF&E £	
Opening Cost / Value	17,566	1,062,084	500,000	256,941	13,660	1,850,251
Disposals in Year	-	-	-	-	-	-
Additions in Year	-	-	-	-	-	-
Closing Cost / Value	17,566	1,062,084	500,000	256,941	13,660	1,850,251
Opening Depn	17,566	297,266	320,000	92,501	13,660	740,993
Disposals in Year	-	-	-	-	-	-
Additions in Year	-	21,242	10,000	5,139	-	36,381
Closing Depn	17,566	318,508	330,000	97,640	13,660	777,374
Opening NBV	-	764,858	180,000	164,440	-	1,109,258
Closing NBV	-	743,616	170,000	159,301	-	1,072,877
	Free Funds General £	Designated Funds Mission £	Organis ations £	Building £	Total 2024 £	Total 2023 £
12 Debtors						
Gift Aid Receivable	6,950	-	-	4,660	11,610	11,842
	6,950	-	-	4,660	11,650	11,842
13 Bank Balances						
Bank Current Acc's	2,051	1,794	9,841	18,539	32,225	35,813
Bank Deposit Acc's	28,662	-	-	85,232	113,894	85,989
	30,713	1,794	9,841	103,771	146,119	121,802
14 Current Liabilities						
PAYE & NIC	1,198	-	-	-	1,198	3,238
Accruals	1,000	-	-	-	1,000	712
Interest on Bank Loan	-	-	-	2,180	2,180	3,005
Total Liabilities	2,198	-	-	2,180	4,378	6,955
15 Loans						
Danske Bank Loan	-	-	-	162,014	162,014	209,412
Due within one year					50,785	47,500
Due after more than one year					111,229	161,912
Total Capital Repayable					162,014	209,412

Ballycraig Congregational Church
Notes to the Financial Statement
For the Year ended 31st December 2024

16 Designated Funds

In addition to the General Fund the Church operates two " Designated Funds"

Missionary Fund - This fund receives income directly from the church as and when required to meet its commitments. It also receives funding directly by way of individual donations and gifts from various organisations and individuals associated with the church. The money in the Mission Fund is used to make payments to members of the church involved in the Christian ministry, Missionary Organisations and secular charities which the church or donors wishes to support.

Ministry Funds - This fund provides funding for the Child, Youth and Adult organisations operated by the Church. The Fund receives transfers from the General Fund on a needs basis as well as income from a range of other sources including donations, gifts, fees and grants. Monies are held in separate bank accounts by the individual organisations, a designated member of each organisation is responsible for its administration, control and accountability.

16.1 Movements on the General and Designated Funds during the year were:

	Free General £	Designated Funds Mission £	Ministry £	Total 2024 £	Total 2023 £
Balance b/f at 01.01.2024	33,262	4,080	10,966	48,308	63,959
Net increase (decrease) in funds	(4,322)	(4,155)	(1,125)	(9,602)	(15,651)
Transfer (from) to funds	6,525	1,869	-	8,394	-
Closing c/f at 31.12.2024	35,465	1,794	9,841	47,100	48,308

16.2 Designated Funds

The church accounts include a Building Fund Account, where the monies can only be used for the specific purpose for which they were entrusted to the church. These monies are not at the disposal of the church for any other purpose other than the development and maintenance of the church, including the church building, its halls and manse. The Fund receives transfers from the General Fund as well as directly from designated FWO, gifts and legacies etc.

16.3 Movements on the Building Fund during the year was as follows:

	Halls £	Church £	Manse £	Total 2024 £	Total 2023 £
Opening Capital Balance	633,787	180,000	164,440	978,227	934,855
Net increase in funds during year	83,662	-	-	83,662	79,753
Current year depreciation	(21,242)	(10,000)	(5,139)	(36,381)	(36,381)
Transfer from Reserves	(8,394)	-	-	(8,394)	-
Closing Capital Balance	687,813	170,000	159,301	1,017,114	978,227

Ballycraigy Congregational Church
Independent Examiner's Report to the Members
of Ballycraigy Congregational Church
Year Ended 31 December 2024

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 9 to 17.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 65 (1) of the Charities Act (Northern Ireland) 2008 and that an independent examination is needed.

Having satisfied ourselves that the charity is not subject to audit under charity law, and is eligible for independent examination, it is our responsibility to:

- (i) examine the accounts under section 65 of the Charities Act;
follow the procedures laid down in the general Directions given by the Charity
- (ii) Commission for Northern Ireland under section 65(9)(b) of the Charities Act;
- (iii) to state whether particular matters have come to our attention.

BASIS OF INDEPENDENT EXAMINER'S REPORT

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.


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. The examination included a review of the accounting records kept by the charity and a comparison of the accounts presents with those records. It also included a 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 (Northern Ireland) 2008;
2. That the accounts do not accord with those accounting records;
3. That the accounts do not comply with the accounting requirements of section 68 of the Charities Act (Northern Ireland) 2008 and with the methods and principles of the Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland;
4. That there is further information needed for a proper understanding of the accounts to be reached.

INDEPENDENT EXAMINER'S STATEMENT

I can confirm that I am a qualified to undertake the examination because I am a registered member of the Association of Certified Chartered Accountants, which is one of the listed bodies. I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with the following the Directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.



Lowry Grant, FCCA

Date: 26th March 2025

**Ballycraigy Congregational Church
Free Will Offering (FWO) and Building Fund Envelopes in 2024**

The following contributed through FWO and Building Fund Envelopes in 2024

Mr W Agnew	Mr & Mrs A Henry	Mr & Mrs J Millar
Mrs D Agnew	Miss R Hunter	Mr R Moore
Mr & Mrs R Anderson	Mr R Ireland	Mr & Mrs D Morton
Mr & Mrs R Ashcroft	Mr & Mrs S Irvine	Mr & Mrs G Morton
Mr & Mrs S Bailie	Mrs L Jackson	Mr & Mrs V McDougall
Mr & Mrs C Barr	Mr & Mrs P Johnston	Mrs M Noonan
Mr & Mrs S Beattie	Mr & Mrs A Jones	Mr & Mrs O O'Connor
Mr & Mrs H Bingham	Mrs S Kelso-Robb	Mr & Mrs J Patterson
Mr J Bradley	Miss M Kennedy	Mr & Mrs G Quigley
Mr & Mrs J Brown	Mr & Mrs G Kirk	Mr & Mrs A Quinn
Mr & Mrs F Bryson	Mr & Mrs C Lennox	Mr R Reid
Mr & Mrs T Cinnamond	Mr & Mrs A Magowan	Mr & Mrs S Reid
Mr & Mrs Wm Coates	Mr & Mrs S Magowan	Mr D Ritchie
Miss S Coates	Mrs C Martin	Mr & Mrs A Ritchie
Mr & Mrs D Connor	Mr R Martin	Mr & Mrs G Ritchie
Mr Derek Connor	Mr & Mrs V Martin	Mrs D Robinson
Mr J Cowan	Mrs F McBride	Mrs J Ross
Mrs E Croft	Mrs N McCammond	Mr & Mrs D Seamore
Mrs D Cushley	Mr & Mrs N McCausland	Mr & Mrs A Shannon
Mr & Mrs J Davidson	Mrs E McClean	Mr & Mrs J Sheridan
Mr A Dodds	Mrs M McCombe	Mr & Mrs F Smyth
Mr & Mrs J Duncan	Mrs D McCormick	Mrs R Smyth
Mrs P Fenton	Mrs R McCullough	Miss L Smyth
Mr & Mrs P Fleck	Miss A McCullough	Mr & Mrs J Strange
Mrs M Fletcher	Mr & Mrs C McFarland	Mrs H Thompson
Mr & Mrs A Goodman	Mrs S McFarlane	Mr S Thompson
Mr & Mrs G Goodman	Mr & Mrs R McKendry	Mrs M Todd
Mr. & Mrs. D Graham	Mr & Mrs J McKnight	Mrs P Wilson
Mr G Hagan	Mr & Mrs P McLain	Mr & Mrs D Wilson
Mr & Mrs P Hamilton	Mr & Mrs S McLoughlin	Mr & Mrs W Wylie
Mr & Mrs S Harper	Miss M McMullan	
Mr R Harris	Mr & Mrs T McNaul	

ENV NO	FWO	B/FUND	TOTAL
1	340.00	330.00	670.00
2	92.00	110.00	202.00
3	1,567.00	4,230.00	5,797.00
4	1,000.00	505.00	1,505.00
5	840.00	280.00	1,120.00
6	245.00	20.00	265.00
7	960.00	610.00	1,570.00
8	1,650.00	1,650.00	3,300.00
9	860.00	140.00	1,000.00
10	700.00	-	700.00
11	960.00	80.00	1,040.00
12	25.00	140.00	165.00
13	450.00	50.00	500.00
14	500.00	560.00	1,060.00
15	230.00	20.00	250.00
16	1,660.00	220.00	1,880.00
17	245.00	310.00	555.00
18	340.00	1,210.00	1,550.00
19	1,450.00	1,120.00	2,570.00
20	2,350.00	1,250.00	3,600.00
21	860.00	280.00	1,140.00
22	300.00	-	300.00
23	-	580.00	580.00
24	910.00	325.00	1,235.00
25	64.00	2.00	66.00
26	215.00	265.00	480.00
27	1,100.00	100.00	1,200.00
28	4,900.00	2,953.00	7,853.00
29	520.00	956.00	1,476.00
30	250.00	270.00	520.00
31	260.00	-	260.00
32	360.00	20.00	380.00
33	350.00	20.00	370.00
34	5,800.00	750.00	6,550.00
35	980.00	1,240.00	2,220.00
38	2,510.00	120.00	2,630.00
39	2,190.00	4,780.00	6,970.00
41	500.00	300.00	800.00
42	295.00	315.00	610.00
43	870.00	40.00	910.00
45	1.00	17.50	18.50
47	2,040.00	2,010.00	4,050.00
48	2,000.00	-	2,000.00
49	80.00	155.00	235.00
50	-	375.00	375.00
53	535.00	40.00	575.00
54	2,280.00	210.00	2,490.00
56	960.00	2,000.00	2,960.00
59	1,132.00	3,330.00	4,462.00

ENV NO	FWO	B/FUND	TOTAL
62	98.00	8.00	106.00
63	-	1,000.00	1,000.00
101	2,010.00	610.00	2,620.00
102	480.00	480.00	960.00
103	2,000.00	400.00	2,400.00
104	1,110.00	-	1,110.00
105	5,100.00	2,200.00	7,300.00
106	2,600.00	200.00	2,800.00
107	3,180.00	1,200.00	4,380.00
108	2,000.00	-	2,000.00
109	1,400.00	1,200.00	2,600.00
111	2,400.00	600.00	3,000.00
112	1,000.00	2,500.00	3,500.00
113	2,900.00	500.00	3,400.00
114	1,200.00	-	1,200.00
115	-	3,200.00	3,200.00
116	960.00	-	960.00
117	1,300.00	1,750.00	3,050.00
118	600.00	600.00	1,200.00
119	840.00	-	840.00
120	-	4,590.00	4,590.00
121	1,500.00	1,500.00	3,000.00
122	3,950.00	400.00	4,350.00
123	1,200.00	1,600.00	2,800.00
124	1,200.00	-	1,200.00
125	-	1,200.00	1,200.00
126	1,500.00	1,550.00	3,050.00
127	-	4,500.00	4,500.00
128	900.00	950.00	1,850.00
129	-	600.00	600.00
130	719.58	-	719.58
131	1,512.00	2,450.00	3,962.00
132	3,780.00	-	3,780.00
133	1,560.00	610.00	2,170.00
134	360.00	-	360.00
136	-	3,460.00	3,460.00
137	260.00	260.00	520.00
138	480.00	40.00	520.00
139	2,500.00	840.00	3,340.00
140	2,390.00	80.00	2,470.00
141	960.00	-	960.00
142	-	1,060.00	1,060.00
143	2,760.00	-	2,760.00
145	1,200.00	-	1,200.00
146	690.00	175.00	865.00
147	350.00	-	350.00
148	865.00	-	865.00
149	3,150.00	-	3,150.00
150	570.00	-	570.00

**Church Organisations
Annual Reports and Accounts
for the Year Ended
31st December 2024**

The Girl's Brigade
53rd Ballycraigy Congregational Church Girls Brigade

We thank God for His goodness to our GB Company over the past year. We have 30 girls in our company and we thank God for each one of them as they attend faithfully week after week.

We are so thankful to God for each of our Officers and helpers, Denise, Gillian, Hannah, Suzie, Victoria, Ruth and our Sub-Officer, Emma. Through their commitment, dedication and hard work they aim to show God's love to the girls.

Tuesday nights are very busy with badgework, games, marching and baking. Our GB scripture lessons this year are titled "In GB we believe..." and we are looking at the important elements that set our Christian faith apart from other faiths including key doctrinal elements from the Bible that we believe.

We would ask for your continued prayers for our company- for the girls and their families. Also, for all the officers that as we partner with God, He will bless all our work and that His Purposes may be carried out in each of the girls lives and they may put their trust in and follow Him.

Income	£	Expenditure	£
Opening Balance B/F	3,700.12	Grant Repayment	289.02
E.A. Grant	1,887.00	Church Heat & Light	200.00
Registration Fees & Uniform	305.00	GB Registration Fees	652.76
Enrolment Collection	72.00	GB Leaders Training	140.00
Display Collection	352.45	GB Uniform, Badges & Scriptures	441.70
GB Week 2024	754.67	Badgework, Crafts & Display	259.07
Sleepover Fees	100.00	Stationery	26.43
Bank Interest	29.97	Snacks / Food / Baking	418.27
		Visit to Prison Island	285.00
		Gifts	130.00
		Bank Fees	35.72
		Cash in Hand	184.69
		Balance in Current A/C	2,379.90
		Balance in Deposit A/C	1,758.65
Total	7,201.21	Total	7,201.21
Opening Balance 1/01/2025	4,323.24		

Thank you all for your support and prayers.

Deborah Robinson
(Captain)

1st Ballycraigy Boys' Brigade Report for 2024

Our Annual display saw us saying farewell to two of our young men who took their final salute. As with previous years it was a sad occasion as we said goodbye to Andrew Doherty and James McCann. We wish the boys every success and trust they will hold on to what they have learnt in their time with us in 1st Ballycraigy. We also said farewell to Alistair and Ruth Shannon, who after a number of years in our company have decided to step down. I would like to thank them for all their hard work over the years.

Starting back in September we held our Camp in the Newport HQ at Hillsborough for the Company Section boys.

We want to praise God for the boys in the sections that started and have stuck with us this session, we have 5 Anchor Boys, 8 Junior Section and 24 Company Section boys.

We also welcomed Paul Johnston and Andrew Whitbread, both have completed their Officers training and are serving as Officers in our company, Charis Whitbread is also helping out in the younger sections.

Thanks to Josh Patterson and Andrew Whitbread for their help and in sharing the devotions with me, please remember this in prayer, that the boys will continue to be challenged and grow in their Christian walk.

Our Anchor Boys and Junior Section enjoyed a visit from Amazon Jungle. Our Anchor Boys entered the Belfast Battalion Potted Sports competition and won it, they now will represent the Belfast Battalion in the NI Districts to be held in January in Templepatrick. Our Company Section boys had a visit again from the St Johns Ambulance, here they learnt all about dressings.

Once again, we hosted the Newtownabbey Group "Building Your Skills"; this is a one-day course that all Boys wishing to gain their Presidents Award must attend. We had 33 boys from the Belfast and Down Battalions attending including 5 from our own Company. We currently have a number of young men working towards the King's Badge.

We would ask for your continued prayers for our Company. Pray that all the Boys will know God's Blessing in their life's. Please remember all the officers and helpers in your prayers as we seek God's Blessing in our Company and the advancement of Christ's Kingdom amongst our boys here in Ballycraigy Congregational.

Income	£	Expenditure	£
Opening Balance B/F	3,276.47	Bank Fees	46.78
EA Grant	1,985.00	Amazon Jungle	140.00
Dues	900.00	Dues	966.00
Enrolment	123.90	Church Heat and Electric	250.00
Gifts	10.00	Officer Training	30.00
Camp	570.00	Camp including Food	946.23
Display	280.43	Display	656.01
		Competitions including Food	96.11
		Stationary	61.58
		Sports Equipment	22.00
		Gifts inc St John's Ambulance	160.00
		Crafts Material	89.04
		Boy Training	189.00
		Christmas	82.28
		Culture Night	194.28
		Cash in Hand	54.50
		Closing Balance C/F	3,161.99
Total	7,145.80	Total	7,145.80
Opening Balance 01/01/2025	3,216.49		

Glenn Goodman
(Captain)

Women @ Ballycraigy

Having commenced a series in September 2023 on Knowing God as we journey through different circumstances, around fifty ladies continued to meet throughout 2024 as we developed that theme. We were delighted to welcome Catherine Campbell to share with us during the first three months about knowing God ...

... through the unknown
... through contentment and
... through fear

The session concluded with an evening of knowing God through praise, led by ladies from the praise group, with our own pastor Andrew Quinn bringing us a final challenge.

Pamela Murphy opened our new session in September with three separate evenings on Encountering God through the Psalms. We have been truly blessed by her insight and direction through a book which so many can relate to in their own Christian experiences.

Alongside this, each evening we introduced a Points to Ponder spot when we discussed a question together in small groups for just a few minutes and it was encouraging to see ladies engaging with each other in this way.

The year ended with our outreach breakfast which was attended by about eighty ladies and we were challenged by the words brought to us by Sharon Acheson to look deeper to discover what Christmas is really all about.

As a committee we are truly appreciative of the commitment shown by everyone who has attended this year and if you haven't been along yet you would be most welcome to join us for the last few sessions.

Income	£	Expenditure	£
Opening Balance B/F	431.73	Speaker Gifts	408.00
Offerings	392.73	Gift to Missions	150.00
		Closing Balance C/F	274.46
Total	824.46	Total	824.46
Opening Balance 01/01/2025	274.46		

Take care and stay safe, - Women@Ballycraigy Committee

Men's Fellowship Group

During the year the Men's Fellowship started up again under the direction of Josh Patterson, Stephen Bailie, Adrain Magowan and Richard Harris.

It is the intention that the Group will meet every now and again for both formal and informal events. The first event was an informal "get together" in November followed by a Men's Breakfast at the start of December. The speaker at the Men's Breakfast was world-renowned Sculpture and Artist, Ross Wilson, who did not disappoint! At the end of December, a Games Night was held which included a game of "Dander Ball" (Walking Football) which we think is going to be a firm favourite. Events planned for 2025 include a Book group, a visit to Coleraine Congregational Church, the Irish Men's Convention in March, Archery and Curry Night, to name just a few.

So, men if you are 18 or over and want to enjoy some fellowship with other men come along and join in – it does exactly what is says on the tin!

Josh Patterson, Stephen Bailie, Adrian Magowan and Richard Harris.

Kid's Church

We give thanks to God for another year of Kids Church where we are able to spend time alongside a fantastic bunch of kids sharing the Gospel with them. We also are thankful to the church for the ongoing prayerful and practical support towards Kids Church. As leaders we are so encouraged for the great attendance each week, as well as so many new faces coming to join us.

In the 2024 session we changed from teaching the Mustard Seeds Curriculum to teaching using the Biggest Story Curriculum, taking the children through the Bible, starting at Genesis and telling the story of God's Grace and Salvation.

Back in June we had Children's Day where the children did a great job relaying all that they had learnt and reminded everyone of the importance of remembering that God always keeps promises and that we should spend our lives learning to trust fully on God. Also, in June, we had a day trip to Carnfunnock Country Park where the children and leaders enjoyed time together playing lots of relay games, going to the play park and having a picnic lunch.

We are thankful to all the volunteers who gave their time to help keep Kids Church running over the summer. It is so appreciated by both the leaders and children that you put so much effort into helping.

As we move into 2025 we would appreciate much prayer for our children as well as the leaders as they continue to prepare and teach the word of God, getting alongside the children week after week.

"...to teach them to their children, so the next generation might know them – even the children not yet born - and they in turn will teach their own children. So, each generation should set its hope anew on God, not forgetting his glorious miracle and obeying his commands. Psalm 78: 5 - 7.

Income	£	Expenditure	£
Opening Balance B/F	11.68	Christmas Gifts	176.00
Donations	200.79	Closing Balance C/F	36.47
Total	212.47	Total	212.47
Opening Balance 01/01/2025	36.47		

Jayne Morton, Susan Coates, Heather Coates, Susan Beattie, Rozzi Patterson, Rebekah Pearce, and Jenna Goodman

Tots Time

Tots Time continues to meet each Wednesday morning during term time. We have a good number of regular mums, dads and grandparents coming who are not associated with Ballycraig, and we have built up good relationships with each of them. Our last day before the summer holidays and Christmas time gave us an opportunity to gift each child with a bible story book and a tract for the parents/ grandparents.

Our numbers remain good with about 25- 30 adults and around 30 children each Wednesday. We are so thankful for each person who comes. We pray for opportunities to share the gospel, and we thank you for your prayers for us as a team each Wednesday morning,

Income	£	Expenditure	£
Opening Balance B/F	318.31	Catering Expenses	433.23
Donations	1,086.62	Missionaries	400.00
		Support costs and gifts	300.00
		Bibles / New testaments	134.00
		T Shirts	13.00
		Closing Balance C/F	124.70
Total	1,404.93	Total	1,404.93
Opening Balance 01/01/2025	124.70		

Tots Time Team

Youth Fellowship Report

Over the last year, Youth Fellowship has been a place for those of secondary school age to discover more of who God is, and why following Him wholeheartedly is the best way we can live our lives. We're thankful too for how YF has deepened bonds of friendship. On Sunday nights, we get to see our young people growing in authentic connection with each other, and our prayer is that these God-centred friendships would be a blessing and encouragement in their Christian lives.

Throughout our study of Joshua in our main teaching nights this year, we explored how Joshua lived a life of obedience and trusted in God's sovereignty in uncertain times. We were so thankful for various speakers within our church and beyond, who shared with us and helped apply lessons from Joshua to our lives. Other highlights in our YF programme were small groups and Rob's Court nights. Both of these provide an opportunity for our YF to explore big issues through scenario-based discussions. It is encouraging to see our young people look to the Bible as their point of reference for truth and guidance in how to live in a way which glorifies God.

We look forward to our weekend, happening in February this year in White Park Bay with speaker David Caskey. These residential trips are always great fun and a chance to get to know each other better, but more importantly it is a chance for us to revitalise our hearts around God's Word. We are excited by what God will do through this weekend.

As leaders, we value and appreciate all the support of parents and the church. We would ask you to continue to pray for YF, and for the young people who come along every week. God is working in their lives in exciting ways and we are so thankful for each of them. Please pray that they would make a commitment to living wholeheartedly for God, and that they would be bright lights for Him in their families, schools/colleges, workplaces and beyond.

All young people aged Year 8+ are very welcome on Sunday nights from 8pm-9.15pm.

Income	£	Expenditure	£
Opening Balance B/F	1,257.19	Let's Go Hydro	805.00
Gifts received	242.29	Y.F. Weekend	833.00
Let's Go Hydro	782.00	First Night FY	96.48
		Closing Balance C/F	547.00
Total	2,281.48	Total	2,281.48
Opening Balance 01/01/2025	547.00		

YF Team:

Adam Dodds, Aileen Humphreys, Gemma Montgomery, Joel Barr, Josh Patterson, Robert Reid, Ryan Ritchie

Girls Bible Study

From September in GBS we have been studying the book of Ruth and will continue to do so for the rest of this year. We also have been blessed with some of our own women coming in to share their testimony with the girls for which we are very thankful. We have some time left in the evening to do some kind of a craft or play board games.

We generally have around 12 girls join us, and we pray for these girls to grow spiritually and build strong friendships.

Thank you so much for praying

Cynthia Reid & Janice Quinn

Boys Bible Study

We still meet on the first Friday of each month in the Church Halls. As well as studying the Bible the evenings are filled with Football, Food and Fellowship. The group is now mostly Year 8 to 1 lads and we have somewhere between 18 to 20 most times we meet.

We have started an overview of the Old Testament and are still learning by heart the books of the Bible!

‘Ask Josh Anything’. Continues with the lads writing questions and Josh seeking to answer them. We have a new slot as well called ‘Where is it found Joel’ where Joel Barr takes a question like ‘Where does the Bible say all have sinned’ and shows then where it is found in the Bible and encourages the lads to memorize the verse.

At our Mini Bible Conference just after Easter Simon Guillebaud from Great Lakes Outreach in Burundi came along and we had a great time with him. Another one is planned this year for Saturday morning 26th April 2025. The event whilst hosted by the Lads is open to everyone.

The Boys Bible Study (with help from the Girls Bible Study) also helped out at the Kids Church Christmas Special night just before Christmas.

Boys Bible Study is for those in Year 8 and above and a warm welcome awaits other Lads who would like to come along and join us.

Richard Harris

The Friday Bible Club

We are thankful for another year of FBC. We love to see the children coming in on a Friday night and have been really encouraged seeing some new faces and families represented.

Our normal Friday programme consists of games, crafts/ board games, praise, memory verse, bible story and of course our quiz. We also have a couple of movie nights and a fun filled Christmas party night.

We finished the session with our parent’s night in March. Asling and David from SU NI came to speak to us. They were a great encouragement and it was a real blessing to have the children’s’ families join with us.

We resumed in September following the CEF unlocked Curriculum. We were sorry to lose Peter this year and thank him for his leadership of the team, but we are also thankful to have Carolyn McKendry join us on the team. We are thankful for the team of faithful leaders and junior leaders who come week by week. To date we have had 35 children join us on a Friday night and a note of encouragement was having a few new faces join us Friday evenings following on from the Summer Bible Club in June. We are thankful for each one.

We value your continued partnership praying for the seeds that are being sown in these young hearts, that the Lord be at work saving precious souls and strengthening and growing those who have already come to faith. As a team we have enjoyed a real sense of unity and pray that we would be shaped by Him. We pray that He would deepen our burden and love for these children and their families that the Lord brings before us on a Friday night.

Income	£	Expenditure	£
Opening Balance B/F	16.73	Scripture Union	100.00
Collections & Gifts	200.05	Asia Link – Mongolia Project	100.00
		Closing Balance C/F	16.78
Total	216.78		216.78
Opening Balance 01/01/2025	16.78		

The Friday Bible Club Team

Youth Club

Every Friday night, 30 to 40 young people gather to enjoy a mix of games and competitions and the always popular Tuck shop. . This year, we decided our Christmas night out would be a Christmas night in! We had a roller-skating company join us, supplying roller skates and all the necessary safety gear. A fantastic time was had by all as well as the hall transformed into a lively roller-skating arena, with even a few of the leaders giving it a go!

It has been lovely to welcome Year 8s joining this year, as well as seeing our church young people inviting their friends from school. Please continue to keep us in your prayers, that our team builds strong relationships with the kids, and for the epilogue delivered each week by one of the leaders.

Income	£	Expenditure	£
Opening Balance B/F	1,181.45	Food - Domino's	101.75
Donation	100.00	Games and Equipment	176.08
Income received	302.94	Roller - Skating	350.00
		Closing Balance C/F	956.56
Total	1,584.39	Total	1,584.39
Opening Balance 01/01/2025	956.56		

Andrew Goodman

Junior Youth Club

September saw the recommencement of another session of Junior Youth Club. Here the children are able to come and play with their friends in a Christian environment. The children love the freedom of Junior Youth Club, and the tuck shop is very popular, even with the leaders. A highlight of the year is always the nerf war and a bouncy castle night . As leaders, we love to see the children and share the gospel with them. The theme of the lessons for 2024 were based on the book – “10 girls who made a difference,” 10 girls who used their talents to make a difference for God. We just pray that the children learn from the lessons taught.

Income	£	Expenditure	£
Opening Balance B/F	253.94	Tuck shop	123.35
Tuck shop income	209.55	Cookery ingredients	14.53
Youth Club dues	94.30	Gifts	26.00
Bank interest	-	Craft materials/resources	129.73
		Closing Balance C/F	264.18
Total	557.79	Total	557.79
Opening Balance 01/01/2025	264.18		

Alison Ritchie

Lunch Time Hour

We had another good year at Lunch Time Hour with great speakers and tasty lunches. In May we had an enjoyable outing with a very interesting tour of Belfast City Hall followed by lunch and shopping at Hillmount Garden Centre. Lunch Hour and coffee morning are a relaxing time for fellowship and making new friends. Please come along on the first Tuesday and third Thursday and bring a friend. I would like to take this opportunity to thank the whole team who help each month and without whom we could not deliver such great times. Also, a big thank you to those who come each month it is much appreciated.

God Bless from all the Lunch Time Hour Team

Adrian Magowan

Young Adults

Young Adults was started at the end of September 2023 and has been aimed at people in our church aged 18+. Its purpose is to provide an environment where people of 'young adult' age can get together, share a meal or activity, build relationships and encourage one another.

Starting from January 2024 it was decided that the dinners served after the Sunday morning church service should be reduced from once a month to once every other month. The plan has then been to run other activities in the months with no Sunday dinner. Thank you to everyone who has been involved in cooking, serving or doing the washing up at these meals on Sunday. The activities in 2024 included a couple of games nights, mini golf, a beach trip and a Chinese takeaway night. Attendance has been up and down at the meals and activities for many different reasons but we have been encouraged at the variety of people making use of Young Adult events.

For 2025 we plan to continue with the bi-monthly meals and activities. We are thankful to God for how he has used Young Adults for evangelism, fellowship and growth of people at Ballycraigy and we pray he continues to bless our Young Adults work.

Income	£	Expenditure	£
Opening Balance B/F	68.49		
Donations received	861.13	Catering	623.99
		Scrapyard Golf	225.00
		Closing Balance C/F	80.63
Total	929.62	Total	929.62
Opening Balance 01/01/2025	80.63		

Daniel Hamilton, Aileen Humphreys, Ryan Ritchie, Andrew Quinn, Rozzi and Josh Patterson

Back Page