

Charity Commission for NI Registration number: NIC102852



TEAMJVC COMMUNITY TRUST

Financial Statements

for the year ended 5th April 2025

TEAMJVC COMMUNITY TRUST

Organisation Information

Trustees

Mr Lewis Smyth
Mrs Gwen Smyth
Mr Henry McCrory
Mr John Moore
Mr Alan Stewart

Charity Registration No.

NIC102973 *Charities Commission for Northern Ireland*

Registered Office

75 Woodburn Road
Carrickfergus
Co Antrim
BT38 8PS

Reporting Accountants

Diamond & Skillen
Sinclair House
89/101 Royal Avenue
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BT1 1FE

Business Address

75 Woodburn Road
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Bankers

Santander
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TEAMJVC COMMUNITY TRUST

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TEAMJVC COMMUNITY TRUST
Trustees' Report for the year ended 5th April 2025

The Board of Trustees submits its report together with the financial statements for the year ended 5th April 2025.

REFERENCE AND ADMINISTRATIVE DETAILS

The Organisation is an unincorporated charity, registered with the Charity Commission for Northern Ireland, number NIC102852. The names of the present Trustees, and any past Trustees who served during the year, are given on page 4, together with the names of the charity's external advisors.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Trustees

The Board of Trustees is responsible for the overall governance of the Organisation. Trustees have the power at any time and from time to time to appoint any person to be a Trustee and the total number of Trustees may not be less than three and cannot be more than six. Any Trustee appointed may hold office for life (subject to meeting the requirements of Article 33 of the Charities Act (Northern Ireland) 2008). The Board elects one of its number to act as Chairperson for the term at their first meeting following the Chairperson's appointment.

The Board meets at least once each year. Trustees review strategy and operational performance. New Trustees meet with the other members of the Trustee Board who provide them with all the information they need on the work of the Organisation which is further enhanced at the meetings of the Board thereafter. The Board delegates the exercise of certain tasks in connection with the management and administration of the Organisation. This is controlled by requiring regular reporting back to the Board so that all decisions can be ratified in due course.

Statement of Trustees' Responsibilities and Corporate Governance

The organisation is registered with the Charity Commission for Northern Ireland.

The Trustees are responsible for their annual report and for the preparation of financial statements for each financial year which give a true and fair view of the state of affairs of the organisation and of the net movement in funds of the organisation for that period. In preparing those financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed subject to any material departures disclosed and explained in the financial statements; *and*
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the organisation will continue in business.

The Trustees are responsible for ensuring that the organisation keeps proper accounting records which disclose with reasonable accuracy at any time the financial position of the organisation and to enable them to ensure that the financial statements comply with current legislation. They are also responsible for safeguarding the assets of the organisation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities and to provide reasonable assurance that:

- The organisation is operating efficiently and effectively;
- All assets are safeguarded against unauthorised use or disposition and are properly applied;
- Proper records are maintained and financial information used within the organisation, or for publication, is reliable; *and*
- The organisation complies with relevant laws and regulations.

Statement of disclosure to our independent examiners

In so far as the Trustees are aware at the time of approving our Trustees' annual report:

- there is no relevant information, being information needed by the independent examiner in connection with preparing their report, of which the charity's independent examiner is unaware; *and*
- the Trustees, having made enquiries of fellow trustees and the charity's independent examiner that they ought to have individually taken, have each taken all steps that he/she is obliged to take as a Trustee in order to make themselves aware of any relevant accounting information and to establish that the independent examiner is aware of that information.

OBJECTS, OBJECTIVES AND PRINCIPAL ACTIVITIES OF THE CHARITY

In accordance with the Constitution document, the objects for which the Charity is established are:

- **THE ADVANCEMENT OF THE CHRISTIAN FAITH** - The advancement of the Christian Faith in the world for the benefit of the public through pastoral care, the holding of prayer meetings, lectures, public celebrations of religious festivals, producing and/or distributing literature and media.
- **RELIEF OF POVERTY** - The prevention or relief of poverty, or financial hardship, anywhere in the world by providing or assisting in the provision of education, training, and/or healthcare projects, through the provision of food-banks, goods and services, and any necessary support designed to enable individuals, where possible, to generate a sustainable income and become self-sufficient.
- **SOCIAL INCLUSION** - Promote peace and reconciliation and assist in the advancement of bridge building between all communities. Promoting knowledge and mutual understanding between differing groups and working towards the elimination of discrimination on the grounds of race, nationality, gender, political affiliation, disability, age, sexuality, religion or marital status at home and further afield.
- **COMMUNITY CAPACITY BUILDING** - To develop the capacity and skills of the members of the socially, economically, physically and mentally disadvantaged communities of Carrickfergus/Newtownabbey, and further afield, in such a way that they are better able to identify, meet their own needs, and participate more fully in their society.
- **ADVICE AND COUNSELLING** - The relief of the physical and mental sickness of persons in need by reason of addiction, hardship, or circumstance by the provision of counselling, support, advice and sign-posting.
- **RECONCILIATION AND MEDIATION** - To provide, for the public benefit, assistance through reconciliation for individuals whose relationships, including, but not limited to, marital, are breaking down, and where relationships have already broken down, to advise and help in the settlement of differences or potential differences.
- **RECREATION** -To provide or assist in the provision of facilities in the interests of social welfare through recreation or other leisure time occupations of individuals who have need of such facilities by reason of age, infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life.
- **YOUTH** - To advance in life and help young people through: The provision of recreational and leisure time facilities provided in the interest of social welfare, designed to improve their conditions of life. Providing support and activities at home and further afield which develop life skills, capacities and capabilities to enable them to participate in society as mature and responsible individuals.

STATEMENT OF COMPLIANCE WITH THE DUTY TO HAVE REGARD TO THE CHARITY COMMISSION FOR NORTHERN IRELAND'S GUIDANCE ON PUBLIC BENEFIT

In setting our objectives and planning our activities for the year the Trustees have given careful consideration to the Charity Commission for Northern Ireland's guidance on public benefit to ensure that the activities have helped to achieve the Charity's purpose and provide a benefit to the beneficiaries. No harm and no private benefit flowed from the purposes of the charity.

ACHIEVEMENTS AND PERFORMANCE

Carrickfergus Foodbank Summary Report

OVERVIEW

One of the most significant milestones this year was the relocation of our storage and client-facing premises. Despite construction delays, we successfully moved into the new storage facility in October 2024 and opened the client-facing area in January 2025.

The new premises provide:

- Expanded storage with vehicle access, improving logistics and stock management.
- A more visible and welcoming client space, fostering dignity and inclusion.
- Facilities suitable for training sessions and workshops, benefitting clients, volunteers, and the wider community.

Food Provision

Between 6th April 2024 and 5th April 2025:

- 32,535.62 kg of food was donated by members of the public, supermarkets, churches, schools, and corporate partners.
- 32,240.95 kg of food was distributed through referrals, and as additional food support to 7 foodbanks, 5 schools, 8 faith-based organisations, and 11 other organisations.

Food Donations were received from:

Supermarkets / shops	Education	Other corporate / community / individual / charity	Churches
Eurospar Bridewell	Acorn Integrated PS	Anonymous private donations	Carrick Community Church
Eurospar Fortfield	Carrickfergus Central PS	Ballynure Scouts	Carrick Elim
Eurospar Jordanstown	Carrickfergus Model PS	Cadburys	Carrick Vineyard
Eurospar Milestone	Carrickfergus Grammar School	Carrick Rangers FC	Christ Church
Eurospar Victoria	Greenisland PS	Jolly Tots	Downshire Presbyterian
Home Bargains	Oakfield PS	Seapark AC & Carrick Runners	Holy Trinity CoI
Hendersons	Woodburn PS	Samaritans Purse	Joymount Presbyterian
Sainsbury's		Spirit Aerosystems	Loughmourne Presbyterian
Tesco Carrickfergus		Slimming world	Mount St Nicholas Parish
		USPCA	North St First Presbyterian
		Yelo	St Colman's CoI
			St Nicholas' CoI
			Woodburn Presbyterian

Other organisations supported

32240.95kg of food was distributed through referrals and additional food support to 7 foodbanks, 5 schools, 8 faith-based organisations and 11 other organisation, see table below: -

Foodbanks	Schools	Other organisations	Churches
Antrim	Acorn Integrated PS	Access Employment	Carrickfergus Elim
Ballymoney	Carrick Academy	Carrickfergus BabyBank	Christ Church Carrick
Dungannon	Carrickfergus Central PS	Carrick Connect	Holy Trinity CoI
Larne	Carrickfergus Grammar School	Carrick Family Intervention Team	Hope Ministries
Lisburn	Sunnylands PS	Carrickfergus Manor	Prison Fellowship NI
North Belfast		Chill Carrickfergus	Teen Challenge NI
South Belfast		Christians Against Poverty	Woodland Presbyterian
		Flourish NI	Y Connect
		Horizon Surestart	
		Living Hope Babybank	
		Carrickfergus YMCA	

This ensured that individuals and families in crisis across Carrickfergus continued to receive essential support.

MONETARY DONATIONS RECEIVED

We would like to thank the many members of the public, churches, corporate partners, and funding bodies who have financially supported and continue to support the work of the Foodbank. This has been made possible through:

- Online giving platforms such as *Golden Giving* and *People's Fundraising*
- Private and cash donations
- Employee and corporate giving, including support from: Spirit AeroSystems and their employees Benevity
- EP Kilroot & EP Ballylumford Charity Committee

We also gratefully acknowledge the generous grant funding received from:

- The National Lottery Community Fund (*People and Communities Grant*)
- Trussell Trust (*Strategic Facilities Grant*)
- Trussell Trust/Tesco (*PCP Grants*)
- Tesco (via Groundwork) (*Stronger Starts Grant*)

COMMUNITY ENGAGEMENT AND PARTNERSHIPS

- The Project Coordinator strengthened links with its 73 referral agencies. The referral agencies range from statutory, community, charity and faith based.
- Raised awareness of the service at local events, and engaging with local churches.
- Partnerships with supermarkets remained strong, with volunteers assisting in annual food drives.
- Social media presence expanded, with Facebook followers growing to 2,200, helping to highlight local collections, fundraisers, and community initiatives.
- Strong working relationships were maintained with schools, churches, businesses, and charities, amplifying our reach and impact.

VOLUNTEER COORDINATION, TRAINING AND DEVELOPMENT

- Five new volunteers joined the team, supporting stores, client services, and administration.
- Volunteers received online training and attended our first on-site training session, *An Introduction to Benefits*, equipping them to better support clients.
- Regular volunteer feedback informed improvements in stock management and client services.

INVOLVING PEOPLE IN DEVELOPING AND DELIVERING OUR WORK

Service User Involvement

- Feedback was gathered informally and through forms, helping shape a more welcoming client environment.
- Clients were signposted to additional support such as financial advice, mental health resources, and skills workshops.

Volunteer Engagement

- Volunteers contributed to decision-making, particularly around stock management and service improvements.
- Training opportunities-built confidence and strengthened the team.

Community Partnerships

- Close collaboration with referral partners (social services, housing, health professionals, local charities).
- Schools and churches supported initiatives such as breakfast clubs.
- The new premises have opened opportunities to host workshops and community events.

Building on People's Strengths

- Skill Development – Volunteers were encouraged to use and grow their skills, taking on training, admin, and mentoring responsibilities.
- Recognition and Appreciation – Contributions were regularly acknowledged on social media, celebrating individual and organisational support.
- Empowering Service Users – Client-facing volunteers provided a listening ear and encouragement, signposting to employment, housing, and wellbeing resources.

PARTNERSHIPS AND CONNECTIONS

- Collaborations with local charities, churches, schools, and community groups supported breakfast clubs and food drives.
- Corporate donors and local businesses provided financial and product donations.
- Referral agencies were kept engaged through surveys and regular contact.
- Supermarket partners facilitated donation bins, drives, and regular deliveries.

BENEFICIARIES AND VOLUNTEERS

- 850 Adults and 638 children supported through voucher referrals
- 230 Christmas hampers supplied to families in need
- 20-25 families supported weekly through Central Primary Breakfast Club
- 300 children supported daily through Sunnyslands Primary breakfast club
- 250 children per week supported daily through Carrick Academy breakfast club
- 80-90 Young people supported through YMCA Health hub various projects.
- 67 CAP Clients supported regularly
- 125 Families in Greenisland community supported via CAP.
- 275 Flourish NI clients supported with some food and toiletry donations
- 31 organisations availed of extra food support

IMPACT – WHAT DIFFERENCE ARE WE MAKING?

Carrickfergus Foodbank not only provides emergency food but also restores dignity, hope, and empowerment.

- Client Impact – One client shared:
“Carrickfergus Foodbank is a real warm, welcoming space where I have felt listened to and encouraged. I don’t feel judged or embarrassed. The volunteers took time to suggest other places for extra help. Without them, I couldn’t manage.”
- Referral Agency Impact – The Cithrah Foundation commented:
“Foodbank support is invaluable for our clients experiencing domestic abuse. Financial abuse leaves families wondering where their next meal comes from. The Foodbank provides essentials with no judgement, helping them take steps towards recovery.”
- Volunteer Impact – A volunteer reflected:
“Foodbank is more than supplying food. It’s a safe place to be heard and helped. Having once been in need myself, I now support others at their point of need. It helps you move on.”

LEARNING FROM THE YEAR

Successes

- Successful relocation with enhanced facilities.
- Growth in partnerships, social media engagement, and volunteer involvement.
- Food redistribution expanded to meet increased demand.

Challenges

- Construction delays highlighted the need for flexibility in project planning.
- Rising demand underscored the importance of sustainable funding and integrated support services.
- Volunteer availability emphasised the importance of retention and ongoing development.

KEY ACHIEVEMENTS

- 55 people accessed and used our community facilities.
- 20 individuals volunteered in community development activities.
- 15 community and voluntary groups were supported.
- 2 community relations projects were delivered.
- 2 community safety initiatives were implemented.
- 4 health education and awareness initiatives were provided.

ACTIVITIES DELIVERED

Outings & Community Events

- Flower making workshops.
- Chair exercise classes.
- Jewellery making classes.
- Partnership work with RNRP during Health Awareness Week.
- Provision of a Wellness Coordinator during Health Week.
- Volunteering at the NWG Christmas event.
- Attendance at the Rathcoole Crew Christmas event.
- Organised Christmas outing to Theatre at the Mill.
- Participation in Housing Community Network Strategic Planning Day.
- ANBC session on home safety, carbon monoxide awareness, energy efficiency and available grants.
- Attendance at PCSP domestic violence strategy event (Newtownabbey).
- Bus trip to Bangor.
- Trip to local nursery to support children's treasure hunt.
- Kindness bag delivery to V36 and Hazelbank.
- Christmas Party.
- Visit to Monkstown Village Garden Centre (learning about growing fruit and vegetables).

Crafts & Creative Projects

- Twiddle muffs made for dementia patients.
- Christmas wreath-making workshops.
- Winter Warmer project in partnership with ANBC.
- Christmas crafts and bow making.
- Kindness bags project.

Training & Courses Provided/Attended

- Multiply Programme – everyday maths, online shopping, banking, budgeting.
- Physical health awareness sessions.
- Mental health awareness sessions.
- Emotional health awareness sessions.
- Trauma awareness training.
- British Sign Language (BSL) classes.
- PSNI "Keeping Safe at Home" session – tackling scams, cold callers, and addressing the rise in attacks on women and girls.
- Coordinator achieved Level 3 OCN in Community Development.

IMPACT

The activities delivered by Team JVC Hub over the past year have made a meaningful difference in the local community:

- Health & Wellbeing – Through exercise classes, awareness sessions, and health-focused events, participants reported feeling more informed, confident, and supported in improving their physical and mental health.
- Reducing Isolation – Outings, social events, and craft sessions created safe, welcoming spaces where people could connect, build friendships, and strengthen community ties.
- Empowerment & Skills – Training opportunities such as the Multiply Programme, trauma awareness, and BSL classes helped individuals gain new skills, improve confidence, and enhance employability.
- Community Support – Projects like Kindness Bags, Winter Warmers, and volunteering at local events helped foster a culture of giving and mutual support, particularly for vulnerable groups such as older people, families, and those living with dementia.

- Volunteer Development – With 20 people actively volunteering, the hub continues to build capacity within the community, giving individuals the chance to contribute, grow, and take pride in their role.

Together, these outcomes demonstrate how Team JVC Hub has strengthened community wellbeing, encouraged learning, and created a supportive environment where people can thrive.

WINTER WONDERLAND CRAFT FAIR

In November we hosted our annual Winter Wonderland Craft Fair, which attracted approximately 1000 plus attendees and featured 40 craft stalls, many supported by local businesses and community groups. The event provided an opportunity for connection and inclusion, with activities for children, including a play area and a visit from Santa. The fair also created a platform for local craft makers and small businesses to showcase their work, helping to strengthen local enterprise. All proceeds from the fair, was donated to support charitable work in India.

RUSSIAN OUTREACH

We continued our commitment to supporting communities in Russia during the ongoing conflict. Using a safe and reliable route established in 2022, we provided financial assistance to staff at *Light of Hope*, ensuring the continuation of vital programmes such as the Back-to-School initiative and Celebrating Families programme. The organisation continues to support immigrants arriving in Cherepovets, helping them integrate into society through its *Involved Citizens* programme.

COMMUNITY CITIZENSHIP DEVELOPMENT

We delivered outreach and development activities designed to promote learning and inclusion. These included classes in Russian language and literacy and ongoing support for the annual Youth Camp programme, which is facilitated in partnership with iCare Ministries, TeamJVC Community Trust, and local businesses. Their continued financial and voluntary contributions enabled young people to develop life skills and build positive community connections.

IMPACT STATEMENT

Through these initiatives, we have strengthened community cohesion locally and internationally. Locally, the craft fair and community workshops not only brought people together across all ages and backgrounds but also created opportunities for local businesses and craft makers to share their skills and contribute to community development. This has helped reduce social isolation, promote wellbeing, and support the local economy.

Internationally, our continued partnership with *Light of Hope* has ensured that vulnerable families and immigrants in Russia continue to receive essential educational and social support despite ongoing challenges. In total, these projects have directly benefited hundreds of individuals, while fostering stronger community spirit, solidarity, and resilience.

INDIA OUTREACH

During the year 23/24, JVC partners furnished the centre for women that are rescued from red-light districts, that will be providing medical care, employment retraining, and new living accommodations. Additional financial support given included:

Fundraising continues to support India projects in 2025, including:

- A church building for the Dalit Colony at Yajali
- A kitchen for an old people's home at Tripurantakam
- Repairs to the old people's home at Tippalakatta

TRUSTEES' SUMMARY OF ACTIVITIES

During the reporting year, the charity continued to deliver its core purpose of supporting and strengthening the local community through a wide range of programmes, events, and initiatives.

Key activities included:

- Providing access to community facilities for 55 individuals and supporting 15 community/voluntary groups.
- Engaging 20 volunteers in community development activities, helping to build skills, capacity, and confidence.
- Delivering 2 community relations projects and 2 community safety initiatives, promoting cohesion and wellbeing.
- Running 4 health education and awareness initiatives, improving knowledge and encouraging healthier lifestyles.
- Organising social outings and community events, such as seasonal celebrations, trips, and workshops, to reduce isolation and strengthen community connections.
- Offering a variety of craft, skills, and wellbeing projects (including chair exercise, jewellery making, wreath making, and kindness bags), benefitting individuals and groups across the community.

- Delivering and participating in accredited and informal training programmes, covering areas such as financial literacy, trauma awareness, British Sign Language, and community safety.
- 2 British Sign Language 6-week courses – 15 people received certificates
- Home safety session from PCSP – gave out personal alarms and items to help keeping warm at home
- Drug awareness course ran by Heads Up – 7 people attended
- Breast, cervical and bowel cancer awareness sessions

FINANCIAL REVIEW AND RESULTS FOR THE YEAR

The Statement of Financial Activities on page 8 is designed to reflect all incoming resources receivable and expenditure incurred during the year irrespective of when income is actually received and payments made. Total incoming resources for the year amounted to £423,818 (2024: £497,743). Total resources expended of £377,987 (2024: £385,972) resulted in a net surplus of resources for the year of £45,831 (2024: surplus of £111,771). There were balances on restricted funds at the year-end of £164,911 (2024: £205,993). The balance on unrestricted funds at the year-end was £1,546,103 (2024: £1,459,189) which includes £523,840 funds designated in the asset holding fund (2024: £533,620) and £7,742 funds designated in the JVC Hub Synergy (designated) fund (2024: £1,342). Unrestricted funds are free and represent the reserves available to the Trustees to help fulfil current and future plans. Breakdowns of the amounts recorded for incoming resources and resources expended are given in notes 3 and 4 to the accounts.

OUR SUPPORTERS

TeamJVC Community Trust acknowledges that without the strong ongoing commitment and support of many organisations without which it would not be possible to work effectively towards our vision. We want to thank all who fund the charity.

We particularly want to thank the many volunteers who freely give their time to help the organisation.

RESERVES POLICY

The Trustees believe it is prudent to hold financial reserves because:

- The charity has no endowment funding and depends on donations and investment income.
- Reserves protect the charity against unforeseen setbacks.
- Reserves enable the charity to take advantage of opportunities to further its objectives.

The Trustees aim to hold unrestricted reserves equivalent to 12 months' operating costs, reviewed annually. With operating costs of approximately £378,000 per year, this equates to a target reserve of £378,000.

At year-end, total unrestricted reserves (excluding designated funds) stood at £1,014,521. While this exceeds the target, the Trustees plan to designate surplus funds for a specific building project, consistent with future developments.

Details of the Organisation's funds are shown in Note 11. An analysis of the Organisation's net assets between the funds is given in Note 13. The Trustees consider that sufficient resources are held in an appropriate form to enable each fund to be applied in accordance with any restriction imposed.

FUTURE DEVELOPMENT

The project to build a dedicated facility for supporting trafficked people has experienced a delay due to legal matters currently being addressed with solicitors. We are actively working to resolve this issue as soon as possible and remain committed to progressing the development. We anticipate that this will not affect our long-term delivery of services, and the project will continue to provide essential support to trafficked individuals once resolved.

THE TRUSTEES ARE PARTICULARLY ENCOURAGED BY

- The growth and commitment of our volunteer team.
- The positive community feedback regarding our new health, wellbeing, and craft initiatives.
- Strong partnerships developed with local statutory, voluntary, and community organisations.
- Continued growth in accredited skills training and health awareness initiatives.
- Strengthening international outreach while maintaining local community support.

The charity continues to ensure that its services remain inclusive, responsive, and community led. Trustees are confident that the work carried out this year has made a meaningful difference to the lives of local people, reducing isolation, building skills, and improving overall wellbeing.

MEMBERS OF THE BOARD OF DIRECTORS/TRUSTEES

The following held office during the year:

Mr Lewis Smyth, Mrs Gwen Smyth, Mr Henry McCrory, Mr John Moore and Mr Alan Stewart

PRINCIPAL BANKERS

Santander	Ulster Bank
Bootle	37 High Street
Merseyside	Carrickfergus
L30 4GB	BT38 7AN

INDEPENDENT EXAMINERS

In accordance with charities legislation, the charity not required to have a statutory audit carried out. Instead there is a requirement to have the financial statements independently examined by a suitably qualified individual.

Nigel Skillen of Diamond & Skillen Chartered Accountants was appointed as the charity's independent examiner during the year.

Mr Skillen is a Fellow (FCA) of Chartered Accountants Ireland

Diamond & Skillen

Chartered Accountants and Registered Auditor

Sinclair House

89/101 Royal Avenue

Belfast

BT1 1FE



PREPARATION AND ADOPTION OF THE FINANCIAL STATEMENTS

These financial statements and this report have been prepared in accordance with the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Ireland (FRS102) (effective from 1st January 2015) and in accordance with the provisions applicable to companies subject to the small companies regime.

This report was approved by the Board of Trustees on 14th September 2025 and signed on its behalf by:

A handwritten signature in blue ink, appearing to read "L Smyth".

Lewis Smyth - Chair of Board of Trustees

14th September 2025

TEAMJVC COMMUNITY TRUST
Independent Examiners' Report to the trustees of TeamJVC Community Trust

I report to the Trustees on my examination of the financial statements of TeamJVC Community Trust for the year ended 5th April 2025 which are set out on pages 3 to 17.

Respective responsibilities of trustees and examiner

As the trustees of the charity, you are responsible for the preparation of the accounts in accordance with the Charities Act (Northern Ireland) 2008. You consider that an audit is not required for this year under section 65(3) of the Charities Act (Northern Ireland) 2008 and have requested that an independent examiner's report be prepared.

I report in respect of my examination of the Trustees' accounts carried out under Section 65 of the Charities Act (Northern Ireland) 2008 and in carrying out my examination I have followed all the applicable directions given by the Charities Commission for Northern Ireland.

I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountants in Ireland.

Having satisfied myself that the charity is not subject to audit under charity or company legislation and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 65 of the Charities Act (Northern Ireland) 2008;
- to follow the procedures laid down in the general Directions given by the Charity Commission for Northern Ireland; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland. 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.

Independent examiner's statement

The charity's gross income in the year was £394,818 (2024: £497,743).

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the Charity as required by section 63 of the Act;
- the accounts do not accord with those records;
- to prepare accounts which accord with the accounting records and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Nigel V Skillen FCA
Diamond & Skillen
Fellow of the Institute of Chartered Accountants in Ireland
Sinclair House
89/101 Royal Avenue
Belfast
BT1 1FE

14th September 2025

TEAMJVC COMMUNITY TRUST

**Statement of Financial Activities
(incorporating Income and Expenditure Account) for the year ended 5th April 2025**

	Notes	Unrestricted Funds £	Restricted funds £	Totals 2025 £	Totals 2024 £
Revenue					
<i>from voluntary income:</i>					
• Donations and grants	3.1	186,036	99,631	285,667	349,679
<i>from charitable activities:</i>					
• Fund generation & events	3.2	2,000	-	2,000	-
<i>from other activities:</i>					
• Other income, sponsorship and gift aid	3.3	128,891	-	128,891	142,451
<i>from investments</i>					
• Investment income	3.4	7,260	-	7,260	5,613
Total revenue		324,187	99,631	423,818	497,743
Expenditure					
<i>on raising funds</i>					
• Promotional costs	4.1	-	-	0	-
<i>on charitable activities</i>					
• Employee costs (incl. pension costs)	4.2	97,855	28,381	126,236	127,777
• Premises costs	4.2	90,795	82,549	173,344	132,358
• General administration costs	4.2	7,704	1,220	8,924	6,446
• Programme costs	4.2	24,691	22,657	47,348	103,376
<i>on other items</i>					
• Legal and professional fees	4.3	5,986	5,700	11,686	3,265
• Other expenses	4.3	462	206	668	525
• Depreciation of assets	4.3	9,780	-	9,780	12,225
Total expenditure		237,273	140,713	377,986	385,972
Net income/(expenditure) for the year	5	86,914	(41,082)	45,832	111,771
<i>Transfers</i>					
• Gross transfers between funds	16	-	-	0	0
Net movement in funds for the year		86,914	(41,082)	45,832	111,771
<i>Reconciliation of funds</i>					
• Fund balances b/f at 6th April		1,459,189	205,993	1,665,182	1,553,411
• Fund balances c/f at 5th April		1,546,103	164,911	1,711,014	1,665,182

The statement of financial activities includes all gains and losses recognised in the year.
All revenue and expenditure derives from continuing activities.
The notes on pages 12 to 18 form part of these financial statements.

TEAMJVC COMMUNITY TRUST

**Statement of Financial Position
(Balance Sheet)
as at 5th April 2025**

	Notes	2025 £	2024 £
Non Current Assets			
Plant, property and equipment	8	523,840	533,620
Current Assets			
• Receivables	9	29,000	0
• Cash at bank and in hand		1,160,660	1,133,966
		1,189,660	1,133,966
Payables: amounts falling due within one year	10	(2,486)	(2,404)
Net current assets		1,187,174	1,131,562
TOTAL ASSETS LESS CURRENT LIABILITIES			
		1,711,014	1,665,182
Payables: amounts falling due after more than one year		-	-
Net assets		1,711,014	1,665,182
The funds of the charity			
<i>Unrestricted income funds:</i>			
• General fund	11	1,014,521	924,228
• Asset holding fund (designated)	11	523,840	533,620
• JVC Hub Synergy (designated)	11	7,742	1,342
<i>Restricted income funds:</i>			
• Foodbank	11	121,655	178,237
• Missions	11	39,210	24,395
• JVC Hub Synergy	11	4,046	3,360
Total funds		1,711,014	1,665,182

The notes on pages 12 to 18 form part of these financial statements.

The financial statements on pages 9 to 18 were approved by the Board of Trustees on 14th September 2025 and signed on their behalf by:

Lewis Smyth
Trustee

Henry McCrory
Trustee

TEAMJVC COMMUNITY TRUST

**Statement of Cash Flows
for the year ended 5th April 2025**

	Notes	2025 £	2024 £
Cash flows from operating activities	14	19,434	117,988
Cash flows from investing activities	3	7,260	5,613
Capital expenditure		-	-
Increase in cash and cash equivalents in the year		26,694	123,601
Reconciliation of net cash flow to movement in net funds			
Increase in cash and cash equivalents in the year		26,694	123,601
Net funds at 6th April 2024		1,133,966	1,010,365
Net funds at 5th April 2025		1,160,660	1,133,966

The notes on pages 10 to 16 form part of these financial statements.

TEAMJVC COMMUNITY TRUST

Notes forming part of the Financial Statements for the year ended 5th April 2025

1. Accounting Policies

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

1.1 Basis of preparation

The financial statements are prepared in accordance with Accounting and Reporting by 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 (FRS 102) (effective from 1st January 2015) - (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006

TeamJVC Community Trust meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

1.2 Reconciliation with previously Generally Accepted Accounting Practice

In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP (FRS 102) the restatement of comparative items was required.

No restatements were required.

1.3 Preparation of the accounts on a going concern basis

The trustees are of the view that as the reserves of the charity are within the requirement of the charity's reserves policy, the immediate future of the charity for the next 12 to 18 months is secure and on that basis the charity is a going concern.

1.5 Revenue

Items of income are recognised and included in the accounts when all of the following criteria are met:

- the charity has entitlement to the funds;
- any performance conditions attached to the item(s) of income have been met or are fully within the control of the charity;
- it is probable that the income will be received; *and*
- the amount can be measured reliably

Income received in advance of the provision of a specified service is deferred until the criteria for income recognition are met.

Grants receivable

Grants receivable which relate to the year are credited to income within the Statement of Financial Activities, with unspent balances being carried forward to subsequent years within the relevant fund.

Specific debts are recognised where approved grant expenditure exceeds grant income received to date.

Grant income relating to future periods is carried forward under creditors.

1.6 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

1.7 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes. The fund comprises the accumulated surpluses and deficits of unrestricted income and expenditure.

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

Investment income and gains are allocated to the appropriate fund.

TEAMJVC COMMUNITY TRUST

Notes forming part of the Financial Statements for the year ended 5th April 2025 (cont'd)

1. Accounting Policies (cont'd)

1.8 Expenditure and irrecoverable VAT

Expenditure is recognised once there is legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Expenditure on raising funds comprises the costs of marketing and promoting the charity and its activities;
- Expenditure on charitable activities includes the direct costs allocated to the performance of activities undertaken to further the purposes of the charity and their associated support costs;
- Expenditure on other items represents those items not falling into any other heading.

Irrecoverable VAT is charged as a cost included in individual items of expenditure.

1.9 Allocation of costs to funds

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

1.10 Non Current Assets

Non Current assets are stated at cost less accumulated depreciation.

Expenditure is recognised as capital in nature for:

Freehold property	-	Amounts over £5,000
Fixtures & Fittings	-	Amounts over £3,000
Computers & Equipment	-	Amounts over £3,000

Depreciation is provided to write off the cost of fixed assets over their anticipated useful lives.

Depreciation is provided at the following rates:

Freehold property	-	Not depreciated
Plant & Machinery	-	20% reducing balance
Fixtures & Fittings	-	20% reducing balance
Computers & Equipment	-	20% reducing balance

1.11 Receivables

Trade and other receivables are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid after taking account of any trade discounts due.

1.11 Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.13 Payables and provisions

Payables and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in a transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Payables and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1.14 Pensions

The amount charged to the Statement of Financial Activities represents the contributions payable by the charity during the year.

TEAMJVC COMMUNITY TRUST

Notes forming part of the Financial Statements for the year ended 5th April 2025 (cont'd)

2. Legal status of the charity

The organisation is an unincorporated charity, registered with the Charity Commission for Northern Ireland (ref: NIC102852).

3 REVENUE

	Unrestricted Funds £	Restricted funds £	Totals 2025 £	Totals 2024 £
from donations and legacies:				
• Recorded giving	178,636	25,715	204,351	297,781
• Grants				
• General - <i>MCN Painting Contractors</i>	1,000	-	1,000	-
• Missions - <i>The Cithrah Foundation</i>	-	1,000	1,000	-
• Foodbank - <i>Businesses / Online Giving Platforms</i>	-	24,858	24,858	-
• Foodbank - <i>Trussell Trust Tesco Top Up</i>	-	4,562	4,562	4,654
• Foodbank - <i>Trussell Trust</i>	-	-	0	1,521
• Foodbank - <i>National Lottery Community Fund</i>	-	18,102	18,102	18,412
• Foodbank - <i>EP Ballylumford</i>	-	2,500	2,500	-
• Foodbank - <i>Groundwork Tesco</i>	-	500	500	-
• Foodbank - <i>Churches / Schools</i>	-	1,500	1,500	-
• JVC Hub - <i>Antrim & Newtownabbey BC</i>	-	20,894	20,894	21,311
• JVC Hub - <i>Kings Coronation Fund</i>	-	-	0	1,000
• JVC Hub - <i>NI Housing Executive</i>	-	-	0	5,000
• JVC Hub - <i>Other</i>	6,400	-	6,400	-
• Legacies	-	-	0	-
from charitable activities:				
• Special collections	-	-	0	-
• Fundraising events and fund generation	2,000	-	2,000	-
from other activities:				
• Gift Aid tax refundable	29,000	-	29,000	35,235
• Proceeds from sale of fixed assets / equipment	-	-	0	-
• Rental income	71,825	-	71,825	75,348
• Rental income - utilities	16,637	-	16,637	20,611
• Room hire	860	-	860	1,100
• Solar panels	10,431	-	10,431	9,907
• Other income	138	-	138	250
from investments:				
• Other	7,260	-	7,260	5,613
	324,187	99,631	423,818	497,743

TEAMJVC COMMUNITY TRUST

Notes forming part of the Financial Statements for the year ended 5th April 2025 (cont'd)

4 EXPENDITURE

	Unrestricted Funds £	Restricted funds £	Totals 2025 £	Totals 2024 £
<i>on raising funds:</i>				
• Promotional expenses	-	-	0	-
<i>on charitable activities:</i>				
<i>Employee costs:</i>				
• Wages and salaries	57,565	26,974	84,539	83,885
• Minister & Volunteer expenses	36,000	-	36,000	36,803
• Employer National Insurance	(561)	1,408	847	752
• Employer pension contributions	4,851	-	4,851	6,338
<i>Premises and insurance costs:</i>				
• Rates and Water Rates	4,287	361	4,648	3,346
• Insurance	9,430	500	9,930	8,474
• Heat and light	24,367	395	24,762	26,543
• Repairs and maintenance	46,386	81,292	127,678	92,345
• Cleaning materials	6,324	-	6,324	1,650
<i>General administration costs:</i>				
• Printing	-	-	0	-
• Stationery	3,076	-	3,076	-
• Internet & Computer costs	4,628	477	5,105	5,765
• Telephone	-	743	743	681
<i>Programme costs:</i>				
• Charitable distributions	15,000	15,847	30,847	31,464
• Outreach work / Local projects	2,240	4,476	6,716	57,766
• Worship resources	2,222	-	2,222	3,117
• Church events and sundry costs	5,230	2,334	7,564	11,028
<i>on other items:</i>				
<i>Legal and professional fees:</i>				
• Independent Examiner fees	1,700	700	2,400	2,400
• Other fees	4,286	5,000	9,286	865
<i>Other expenses:</i>				
• Bank charges	462	206	668	525
<i>on depreciation of non current assets:</i>				
• Depreciation	9,780	-	9,780	12,225
	237,273	140,713	377,986	385,972

5 Net incoming resources

	Unrestricted Funds £	Restricted funds £	Totals 2025 £	Totals 2024 £
<i>Net incoming resources are stated after charging:</i>				
Depreciation of non current assets	9,780	-	9,780	12,225
Independent Examination fee	1,700	700	2,400	2,400
Other fees	4,286	5,000	9,286	865

TEAMJVC COMMUNITY TRUST

Notes forming part of the Financial Statements for the year ended 5th April 2025 (cont'd)

6 Employee costs

6.1 Salaries and pensions

	Unrestricted Funds £	Restricted funds £	Totals 2025 £	Totals 2024 £
Wages cost (excl Employer NIC)	57,565	26,974	84,539	83,885
Employer National Insurance Contributions	(561)	1,408	847	752
Staff benefits and expenses	36,000	-	36,000	36,803
Pension contributions	4,851	-	4,851	6,338
	97,855	28,382	126,237	127,778

*The average number of persons, including part-time staff, employed on UK contracts was 5 (2024: 5)
No employee was paid more than £60,000 in the year (2024: none)*

6.2 Trustee remuneration and Related Party Transactions

No trustee received any remuneration as a result of their Trusteeship of the Charity.

Two Trustees were employed by the Charity and received reimbursement of out-of-pocket expenses during the year (2024: 2). The details are as follows:

- Mr Lewis Smyth - Employed as Minister of the Congregation - Salary £21,632 - Expenses £36,000
- Mrs Gwen Smyth - Employed as Administrator - Salary £24,314 - Expenses £nil

No other trustee had any personal interest in any contract or transaction entered into by the charity during the year (2024 - Nil).

Some other persons connected to the charity had personal interest in contracts or transactions entered into by the charity during the year. Full details of these related party transactions are given in note 17.

7 Pension costs

The company operated defined contribution schemes in respect of its staff. The schemes and their assets are held by independent managers. The pension charge represents contributions due from the charity and amounted to £4,851 (2024: £6,338)

8 Non current assets

	Freehold land & buildings £	Plant & Machinery £	Fixtures & fittings £	Equipment £	Totals 2025 £	Totals 2024 £
<i>Cost:</i>						
At 6th April 2024	484,721	42,088	64,741	41,263	632,813	632,813
Additions	-	-	-	-	0	-
At 5th April 2025	484,721	42,088	64,741	41,263	632,813	632,813
<i>Accumulated depreciation:</i>						
At 6th April 2024	-	25,939	42,720	30,534	99,193	86,968
Charge for year	-	3,230	4,404	2,146	9,780	12,225
At 5th April 2025	0	29,169	47,124	32,680	108,973	99,193
<i>Net book value:</i>						
At 5th April 2025	484,721	12,919	17,617	8,583	523,840	533,620
At 5th April 2024	484,721	16,149	22,021	10,729	533,620	545,845

TEAMJVC COMMUNITY TRUST

Notes forming part of the Financial Statements for the year ended 5th April 2025 (cont'd)

9 Receivables

	Totals 2025 £	Totals 2024 £
Debtors ledger control account	-	-
<i>Prepayments and Other Debtors:</i>		
• HMRC Gift Aid claims receivable	29,000	-
	29,000	0

10 Payables: amounts falling due within one year

	Totals 2025 £	Totals 2024 £
Creditors ledger control account	-	-
<i>Accruals and Other Creditors:</i>		
• Accruals	2,400	2,400
• Sundry creditors	86	4
	2,486	2,404

11 Analysis of charitable funds

	At 6 Apr 2024 £	Income £	Expenditure £	Investment Gains £	Transfers £	At 5 Apr 2025 £
• General fund	924,228	310,527	(227,493)	7,260	-	1,014,522
• Asset holding fund	533,620	-	(9,780)	-	-	523,840
• JVC YCM (<i>designated</i>)	1,342	6,400	-	-	-	7,742
Total unrestricted	1,459,190	316,927	(237,273)	7,260	0	1,546,104
• Foodbank	178,237	52,022	(108,605)	-	-	121,654
• Missions	24,396	26,715	(11,900)	-	-	39,211
• JVC Hub Synergy	3,360	20,894	(20,209)	-	-	4,045
Total restricted	205,993	99,631	(140,714)	0	0	164,910
Total funds	1,665,183	416,558	(377,987)	7,260	0	1,711,014

UNRESTRICTED FUNDS

- The **General fund** represents the free funds of the charity which are not designated for particular purposes.
- The **Asset Holding fund** is designated by the Trustees to represent the book value of assets owned by the charity.
- The **JVC YCM (designated) fund** is a fund designated to assist with the cash flow of the restricted Hub Synergy fund

RESTRICTED FUNDS

- The **Foodbank fund** holds income restricted for expenditure on the Carrickfergus foodbank operation.
- The **Missions fund** holds income received by the charity to be used specifically for overseas Missions.
- The **JVC Hub Synergy (restricted) fund** is a fund representing the restricted income and expenses relating to the JVC Hub Synergy project in Newtownabbey.

TEAMJVC COMMUNITY TRUST

Notes forming part of the Financial Statements for the year ended 5th April 2025 (cont'd)

12 Financial Commitments

At 5th April 2025 the charity has no commitments under non-cancellable leases nor any other financial commitments that are not recognised in the accounts (2024: £nil). Team JVC Community Trust has entered into a number of long term contracts for the supply of services all of which are cancellable.

13 Analysis of charity net assets between funds

	Unrestricted funds £	Restricted funds £	Totals 2025 £	Totals 2024 £
Non Current assets	523,840	-	523,840	533,620
Current assets	1,024,049	165,611	1,189,660	1,133,966
Payables: amounts falling due within one year	(1,786)	(700)	(2,486)	(2,404)
Payables: amounts falling due after more than one year	-	-	0	-
Net Assets	1,546,103	164,911	1,711,014	1,665,182

14 Reconciliation of net movement in funds to net cash flow from operating activities

	2025 £	2024 £
Net incoming resources before depreciation	55,611	123,998
Deduct investment income shown in investing activities (note 3)	(7,260)	(5,613)
(Increase) / decrease in debtors	(29,000)	-
Increase / (decrease) in creditors	83	(397)
Net cash inflow / (outflow) from operating activities	19,434	117,988

16 Transfers between funds

- There were no transfers between the funds in the year

17 Related Party Transactions

In addition to the transactions with trustees as detailed in note 6.2, the following transactions or groups of transactions were carried out with related parties (as defined by the Charities SORP (FRS102):

- Mr Ben Smyth is the son of Mr Lewis Smyth and Mrs Gwen Smyth (trustees). He was employed by the charity with a gross salary of £11,619 (2024: £11,619).
- Mrs Alexandra Moore is the spouse of Mr John Moore (trustee). She was employed by the charity with a gross salary of £14,798 (2024: £14,145).

18 Disclosure of relevant circumstances

In common with many other charities of our size and nature we use our independent examiners to:

- prepare and submit returns to the tax authorities;
- assist with the preparation of the financial statements; *and*
- scrutinise the payroll operation in conjunction with HM Revenue & Customs.

19 Events after the end of the Reporting Period

There have been no significant events affecting the charity since the financial year-end.