

Ballyhenry Congregation of the Presbyterian Church of Ireland

**Trustees Annual Report and Financial Statements
for the year ended 31 December 2025**

Charity Nos: XN47798

NI Charity Commission Registration No: 104315

Ballyhenry Congregation of the Presbyterian Church of Ireland

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Ballyhenry Congregation of the Presbyterian Church of Ireland

Trustees Annual Report for the year ended 31 December 2025

The Trustees present their Annual Report and Financial Statements for the year ended 31 December 2025 including a Balance Sheet as at that date.

REFERENCE AND ADMINISTRATIVE DETAILS

Ballyhenry congregation of the Presbyterian Church in Ireland
Ballyhenry Road, Newtownabbey, BT36 5LU

Registered Charity in Northern Ireland (NIC104315)

CHARITY TRUSTEES

The Charity Trustees who served during the year and who were trustees at the date of this report were

Mr Richard Cecil Ferguson	Mr David John Leeman
Mr Malcolm Desmond Frew	Rev Niall Samuel Robert Lockhart
Mr Martin Graham	Mr John Neill
Mr William Robert John Hutton	Mr Geoffrey Samuel McSparron
Mr Albert Victor Jones	Mr Gerald Martin Pink
Mr Robert Murphy	

PRINCIPAL OFFICE BEARERS

Minister	Rev Niall Lockhart
Clerk of Session	Mr William Hutton
Treasurer	Mr Ivan Reid

INDEPENDENT EXAMINER

AAB Group Accountants Ltd, Unit 1, Central Park, 10 Mallusk Rd, Newtownabbey BT36 4FS

BANKERS

Danske Bank, Abbey Centre, 31A Longwood Road, Newtownabbey, BT37 9UH

SOLICITORS

Magennis & Creighton Solicitors, 572 Shore Road, Newtownabbey, BT37 0SL

STRUCTURE AND MANAGEMENT

The Kirk Session

The charity trustees of the congregation are the members of its Kirk Session. Under the congregation's governing document, The Code, the book of the constitution and government of the Presbyterian Church in Ireland, the Kirk Session seeks to watch over and promote the spiritual interest of the congregation and of persons not connected with any congregation who are within its bounds. It ensures pastoral care is in place in the congregation and seeks to further the of the Church to Christian witness and service in the local community. The Kirk Session has delegated to its Congregational Committee the temporal affairs of the congregation including administering all funds and property belonging to the congregation. Members of the Kirk Session are ex-officio members of the Congregational Committee.

The Kirk Session consists of the ordained minister and the ruling elders of the congregation. All members are entitled to propose, speak and exercise equal votes at meetings, except that the Moderator, the ministers in active duty in the congregation, has no deliberative but only a casting vote. One elder retired from the duties of the eldership and from being a trustee in 2025, and two new elders were ordained and installed (and appointed as Trustees)

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Stated meetings of the Kirk session are held on the second Tuesday of the month.

To be chosen for the office of the eldership in the congregation a person must be a voting member and a regular attendant on its ordinances. The selection of those proposed to be called to the office can be either by the congregation or by the Kirk Session. Members are elected if they obtain two-thirds of those who vote.

Presbytery

Under the Presbyterian Church in Ireland form of governance the corporate oversight of a congregation is the responsibility of a Presbytery which superintends generally the spiritual and temporal affairs of the congregations assigned to it by the General Assembly of the Presbyterian Church in Ireland. Ballyhenry Church has been assigned to the North Belfast Presbytery of the Presbyterian Church in Ireland. The membership of the Presbytery consists mainly of the active ministers of congregations assigned to it by the General Assembly, ministers who have retired from active duty and an elder appointed by the Kirk Session of each congregation.

The General Assembly

The General Assembly is the supreme court of the Church, representing in one body the whole Church and acting as its supreme legislative, administration and judicial authority, in dealing with all matters brought before it. The General Assembly is normally constituted during the first week in June for worship and to conduct its business. At the end of business it is dissolved. The membership of the General Assembly consists mainly of the active ministers of each congregation, retired ministers and a representative elder appointed by the Kirk Session of each congregation.

DESCRIPTION AND PURPOSE

Ballyhenry Presbyterian Church is a congregation of the Presbyterian Church in Ireland. The Presbyterian Church in Ireland, as a Reformed Church within the wider body of Christ is grounded in the Scriptures, and exists to love and honour God through faith in His Son and by the power of His Spirit, and to enable her members to play their part in fulfilling God's mission to our world.

The congregation's mission purposes are described in its mission statement: *Ballyhenry, seeking to grow as a learning church, a caring church, a humble church and an outward looking church.*

As a congregation of the Presbyterian Church in Ireland, we believe that the Bible is the supreme authority over all we do, and that the Westminster Confession of Faith, along with the Larger and Shorter Catechisms set out what we understand the Bible teaches on key matters of Christian faith and practice.

ACTIVITIES AND OBJECTIVES

The congregation meets each Sunday for public worship. The Sacrament of the Lord's Supper is observed on a number of occasions throughout the year. The congregation has 5 'Fellowship Groups' (with around 60 people) where members meet to study the Bible and pray. We have a range of organisations directly under the control of our Kirk Session, including:

- Art Appreciation Society
- Bible Class
- Bowling Fellowship
- Discover Kids Club
- Junior Christian Endeavour
- Ladies' Fellowship

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-
- Meet the Neighbours Community Drop-In
 - Little Lambs
 - Praise Group
 - Presbyterian Women's Group
 - Senior Members' Group
 - Sunday School
 - Young Fellowship
 - Youth Club

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

Public worship takes place each Sunday at 11am. During the year we had 5 baptisms and 2 weddings. Numerous funerals took place in the church throughout the year. At 31 December 2025 there were 200 communicants and 214 families connected with the congregations.

The average weekly attendance at morning worship is 190 (in person) with an additional 15 regularly joining on Zoom.

Pastoral care

Pastoral care is an important aspect of the life of the congregation. Our Minister, and our Pastoral Assistant, seek to regularly make contact with those who are sick or elderly. In 2025 we held our first "Big Church Weekend" with 90 people in attendance.

Mission and outreach

At a local level the congregation seeks to engage in outreach within our community through running an annual evangelism course. In December we leafleted our entire parish area (2800 homes) and held a guest Carol Services drawing a range of attendees from across our local community.

The congregation supports the United Appeal for Mission which is a central fund of the Presbyterian Church in Ireland. This fund enables congregations to support the wider mission of the denomination and to do mission and outreach on denominational basis beyond what the congregation could do on its own. The United Appeal Fund provides financial support for mission personnel at home and overseas, assists congregations with the deployment of locally based staff, enables church planting, provides grant support for the upkeep of church premises, assist with the running costs of Union Theological College, the Church's training college for ministry students, and financially supports congregation in the areas of worship, discipleship, global mission, outreach, leadership and pastoral care.

Presbytery

The congregation was represented at the regular meetings of Presbytery by our minister and one of the elders. This provides an important link between the congregations and the wider structures of the church.

General Assembly

The minister and one of our elders are nominated to attend the meeting of the General Assembly of the Presbyterian Church in Ireland held in Assembly Buildings, Belfast, in June. An additional meeting of the General Assembly took place in December 2025.

Property

During the year works were carried out to the main church building installing a new lighting scheme

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and upgrading our sound system. New lights were also installed in the church hall and externally in our carpark. Ongoing maintenance work was also carried out within the church.

Organisations as of December 2025

These figures offer an overview of organisations that were meeting, as of December 2025.

- Sunday School: Weekly activity during morning worship for primary and pre-primary age children. (Average attendance: 25)
- Bible Class: Weekly meeting for teenagers, studying the Bible. (Average attendance: 7)
- Youth Fellowship: Sunday night group for teenagers studying the Bible together (Average attendance: 12)
- Discover Kids Club: Weekly group for children of primary school age. Activities include Bible activities, games and crafts. (Average attendance: 30)
- Mums and Toddlers Group ('Little Lambs'): Weekly group for parents and toddlers from within the local community. (Average attendance: 70)
- Art and General Interest Group: Monthly activity providing social and learning activity for adults. (Average attendance: 25)
- Presbyterian Women's Group: Bi-monthly gathering for women, with speakers of mission and social interest. (Average attendance: 25)
- Senior Members' Group: Bi-monthly gathering for senior citizens, with talks, fellowship and musical entertainment. (Average attendance: 20)
- Ladies' Fellowship: Weekly Ladies' Bible Study. (Average attendance: 5)
- Bowling Fellowship: Recreational and fellowship group for adults. (Average attendance: 12)
- Junior Christian Endeavour: Weekly group for children and young people. Activities include singing, Bible stories and games. (Average attendance: 5)
- Meet the Neighbours Community Cafe: Friday morning drop in. (Average attendance: 35)
- Youth Club: Saturday night community based programme with recreation / crafts and short Bible-based talk. (Average attendance: 30)
- We also Guides which meet in our halls (average attendance 15). This group follows a programme of learning, recreation and social development catering for girls from pre-primary to older teens
- A number of individuals also serve as volunteers and Newtownabbey Street Pastors

Volunteers

The Trustees are most appreciative of all the work carried out by our many volunteers throughout the year, in all aspects of the church's life and witness.

PUBLIC BENEFIT STATEMENT

The Presbyterian Church in Ireland meets the public benefit requirement by providing benefit to its members and the general public by making known the Christian Gospel of the Lord Jesus Christ through the advancement of religion.

The direct benefits which flow from the purposes of the Church include the gaining of an understanding in Christian beliefs as set out in the Bible and in the Church's subordinate standards (the Westminster Confession of Faith and the Shorter and Larger Catechisms) leading to spiritual and moral development and opportunities for response to Bible teaching. In turn, this framework leads to practical expressions of Christian beliefs and standards in the local community such as through the care of those in need (including the sick, disabled and bereaved).

Generally the above benefits are delivered locally by congregations and their members, or are facilitated through presbyteries or are organised and delivered centrally. Local delivery is facilitated by central resources in almost all cases. Public access is made known through the use of noticeboards, printed material, press advertisement, websites, and social media or in other ways. The benefits are demonstrated through regular evaluation of the services and informal and ad-hoc feedback from members, their families, and members of the public.

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PUBLIC BENEFIT STATEMENT ctd...

The purpose does not lead to harm. The only private benefit flowing from our purpose is related to Ministers, Missionaries, Deaconesses, Irish Mission workers and Lay Agents who receive benefits as a result of their holding office or employment. However, this is incidental and necessary in order to further our charitable purpose. There are no other private benefits. The beneficiaries of this purpose are members, their families, other individuals that the Presbyterian Church in Ireland is in direct and indirect contact with, the community in which pastoral services are provided and other communities throughout Northern Ireland, the Republic of Ireland, and worldwide which benefit from our engagement with and support for both Christian and other secular organisations, charities and individual members of the public.

The Kirk Session has had regard to the Charity Commissions public benefit requirement statutory guidance.

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the monthly Freewill Offering. There were 157 contributing households during the year [number in previous year, 2024: 161] donating a total of £238k. In 2024 direct giving was £228k.

The total income including above for 2025 is £267.4k compared to £253.4k in 2024. The increase overall of £14k can be attributed to the following:

1. £9.7k increase in direct giving.
2. £0.6k decrease in donations and legacies.
3. £6.2k increase in activities that generate income (due to Cambodia fund raising & funeral catering contributions)
4. £1.3k decrease in other income sources.

Total expenditure increased from £231.5k (2024) to £264.9k (2025).

This increase of £33.4k was accounted for by the following:

1. £1.8k increase in Ministry & Support Staff – salary increases.
2. £4.8k increase Life & Work.
3. £3.3k decrease in Assessments (PCI).
4. £6.3k increase in Governance due to electrical & lighting consultancy fees.
5. £1.4k increase in property & Equipment.
6. £22.4k increase Grants to Missions & Charities.

The fund balance at year end is £986,135 (2024: £983,574). This consists of £895,865 restricted funds (2024: £905,763) and unrestricted funds of £90,270 (2024: £77,811).

Balance Sheet -The cash held decreased from £145k (31.12.2024) to £116k (31.12.2025). It should be noted that £20k of the cash is held by the organisations so is not available for use within the main church accounts.

"Fixed Assets" – up £11.5k in 2025. There was £60.3k of capital expenditure in 2025 (new electrics, lights and sound). A 5-year provision for £16k held for the heating system was released while depreciating of the church assets was £32.8k.

"Creditors: amounts falling due within one year"- £6k

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for the year ended 31 December 2025**

GOING CONCERN

The activities of the congregation are dependent on ongoing contributions from its members. The Trustees are of the opinion that the congregation has sufficient resources at the date of approval of these financial statements to meet commitments which will arise in the year from the date of signing this report and subject to the continuing support from members to fund on an ongoing basis the congregation's current activities and other financial commitments.

RESERVES POLICY

The Trustees have considered the level of unrestricted reserves that it is appropriate to hold taking account of current and ongoing commitments. It is the policy of the Trustees to hold at least 2 month's normal expenditure. At the year-end unrestricted reserves were £90k which represents a higher level of reserves. The Trustees, however, consider it prudent to hold reserves at this level as the funding of its present activities is dependent of the ongoing financial support of members.

RISK REVIEW

A review of major risks has been undertaken by the Trustees and systems and procedures implemented to manage identified risks. The principal risks are in relation to the likelihood of reputational damage and financial risks associated with the expectation of ongoing financial support from members. The trustees have also noted the uncertainties that continue to be evident as a result of the global uncertainties. An additional identified risk is in relation to ensuring compliance with statutory requirements in all relevant areas. These risks are mitigated by the Trustees, and the Congregational Committee (and their attendant sub-committees), regularly monitoring the various activities of the congregation at stated meetings and by encouraging members in their regular giving.

In light of the widely publicised failings in the central governance of life of the Presbyterian Church in Ireland, our Trustees and Congregational Committee are in the process of reviewing our governance arrangements and associated policies and have already taken steps to increase the resource available for this important area of church life.

APPROVAL

Approved by the Kirk Session at a meeting on 8th MARCH 2026, and signed on its behalf by



Mr William Hutton
(Trustee)

8/3/2026
Date



Mr Martin Graham
(Trustee)

8/3/2026
Date

Ballyhenry Congregation of the Presbyterian Church of Ireland

**Statement of Congregation Committee
for the Financial Statements**

The purpose of this statement is to distinguish the Trustees' responsibilities for the accounts from those of the independent examiners as stated in their report.

The Code permits the Trustees to prepare accounts for each financial year which give a true and fair view of the congregation's financial activities during the year and of its financial position at the end of the year.

In preparing the financial statements the Trustees should follow best practice and:

- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- follow the recommendations of the accounting professional with regard to the form and content of the financial statements, or to disclose and explain any departures therefrom; and
- prepare financial statements on the going concern basis, unless it is inappropriate to assume that the congregation will be able to continue to meet its obligations.

The Trustees are responsible for keeping proper accounting records of all the congregational transactions which disclose with reasonable accuracy the financial position of the congregation and which enable them to ensure that the financial statements comply with the disclosure regulations.


They are also responsible for safeguarding the congregational assets, and hence for taking reasonable steps for the prevention and detection of fraud, error and other irregularities.



**Mr William Hutton
(Trustee)**

8/3/2026

Date



**Mr Martin Graham
(Trustee)**

8/3/2026

Date

**Ballyhenry Congregation of the Presbyterian Church of Ireland
Independent Examiner's Report To The Congregational Committee
of Ballyhenry Presbyterian Church Congregation
Year Ended 31 December 2025**

I report to the Trustees' on my examination of the financial statements of Ballyhenry Presbyterian Church for the year ended 31 December 2025.

Responsibilities and basis of report

As the Trustees' of the charity (and also its Directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act). Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 65 of the Charities Act 2008 (the 2008 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 65 of the 2008 Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 65 of the 2008 Act. I confirm that I am qualified to undertake the examination because I am a member of Chartered Accountants Ireland, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination

- 1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a
- 3 matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

INDEPENDENT EXAMINER'S STATEMENT

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



Teresa Campbell
For and on behalf of
AAB Group Accountants Limited
1-3 Arthur Street
Belfast
BT1 4GA

8th March 2026

Date

Ballyhenry Congregation of the Presbyterian Church of Ireland

**Statement of Financial Activities
(incorporating the Income and Expenditure Account)
for the year ended 31 December 2025**

	Unrestricted	Restricted	2025	2024
	£		Total	Total
			£	£
Income from:				
Regular Direct Giving	140,791	96,946	237,737	228,055
Donations and Legacies	486	1,355	1,841	2,397
Activities that Generate Income	3,099	11,922	15,021	8,850
Investment Income	403	30	433	398
Other Income Sources	5,159	7,200	12,359	13,729
Total Income	149,938	117,453	267,391	253,429
Expenditure on:				
Charitable Activities:				
Central Church Assessments	17,468	-	17,468	20,753
Ministry and Support Staff	75,772	200	75,972	74,191
Life and Work	16,569	10,016	26,585	21,783
Governance	5,869	5,591	11,460	5,206
Property and Equipment	19,767	42,068	61,835	60,424
Grants to Missions and Charities	523	70,987	71,510	49,114
Total Expenditure	135,968	128,862	264,830	231,471
Net (Expenditure) / Income for the Year	13,970	(11,409)	2,561	21,958
Transfers	10-11	(1,511)	1,511	-
Net (Expenditure) / Income before other recognised gains or losses		12,459	(9,898)	2,561
Net movement in Funds		12,459	(9,898)	2,561
Reconciliation of Funds				
Fund Balances Brought Forward	10-11	77,811	905,763	983,574
Fund Balances Carried Forward	10-11	90,270	895,865	986,135
		983,574	983,574	

All income derives from continuing activities, therefore no statement of recognised gains or losses is given.

The notes on pages 12 to 16 form an integral part of these financial statements.

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**Balance Sheet
as at 31 December 2025**

	Notes	2025 £	2024 £
Fixed assets			
Tangible Fixed Assets	2	832,043	820,536
Current assets			
Debtors	3	43,250	41,586
Cash at bank & in hand	4	<u>116,481</u>	<u>145,074</u>
		159,731	186,660
Creditors: amounts falling due within one year	5	(5,639)	(23,622)
Net Current Assets		154,092	163,038
Creditors: amounts falling due after more than one year	6	-	-
Net Assets		<u>986,135</u>	<u>983,574</u>
 Funds			
Unrestricted Funds	10	90,270	77,811
Restricted Funds	11	895,865	905,763
		<u>986,135</u>	<u>983,574</u>

For the year ended 31 December 2025 the charity was entitled to exemption from audit under section 65 of the Charities Act (Northern Ireland) 2008.

Trustees' responsibilities:


- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 65; and
- The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These financial statements were approved by the Kirk Session on **8th MARCH 2026** and are signed on their behalf by:



Mr William Hutton
 Trustee
 8/3/2026

 Date



Mr Martin Graham
 Trustee
 8/3/2026

 Date

The notes on pages 12 to 16 form an integral part of these financial statements.

Ballyhenry Congregation of the Presbyterian Church of Ireland

Notes to the Financial Statements for the year ended 31 December 2025

1. Accounting Policies

Basis of Preparation

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

a) Basis of Preparation

The financial statements have been 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 1 January 2019) and the (Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Ballyhenry Presbyterian Church 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 notes.

b) Preparation of the accounts on a going concern basis

Ballyhenry Presbyterian Church has prepared the accounts on a going concern basis. The balance sheet is strong with strong continued support by the members.

c) Income

Income is recognised when the charity has entitlement to the funds, conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably. Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

d) Donated services and facilities

In accordance with the Charities SORP (FRS 102), the general volunteer time of the Charity's volunteers is not recognised financially in the Statement of Financial Activities but their valuable contribution is acknowledged in the Trustees' Report.

e) 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.

f) Fund Accounting

Unrestricted funds are available for use at the discretion of the Congregational Committee in furtherance of the objectives of the charity.

Designated funds comprise unrestricted funds that have been set aside by the Congregational Committee for particular purposes.

General funds may be transferred to designated funds where the Congregational Committee wish to use these funds for a specific purpose. Such funds may be transferred back to general funds once the criteria for the designation have been met or are no longer applicable.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of the appeal.

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Notes to the Financial Statements for the year ended 31 December 2025

1. Accounting Policies ctd...

g) Expenditure and irrecoverable VAT

Expenditure is recognised once there is a 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 charitable activities includes the costs of central church assessments, ministry and support staff, core team and organisations expenditure, church running costs and administration, donations and other support services to further the purposes of the charity and their associated support costs.

The church is not registered for VAT purposes, therefore irrecoverable VAT is charged to the Statement of Financial Activities, or capitalised as part of the cost of the related asset, where appropriate.

h) Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, human resources, payroll and governance costs which support the charity's activities. These costs have been allocated against the expenditure on charitable activities.

i) Operating leases

The church has no operating leases.

j) Tangible fixed assets and depreciation

Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Fixtures & Fittings	From 10% to 25% Straight Line
Manse	2% Straight Line
Church Site - Land	No charge
Church Site - Building	2% Straight Line

Ballyhenry Presbyterian Church have a policy of no depreciation in the year of purchase, meaning that depreciation starts in the first full year after purchase.

k) Cash at bank and in hand

Cash at bank and cash 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.

l) Taxation

The church is a registered charity and the charitable tax exemptions are therefore being claimed to the extent that income and/or gains are applicable and applied to charitable purposes only. These exemptions will remain in place as long as income and expenditure is applied to charitable purposes only.

m) Critical accounting estimates and judgements

In the application of the Charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these

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**Notes to the Financial Statements
for the year ended 31 December 2025**

1. Accounting Policies ctd...

m) Critical accounting estimates and judgements ctd...
estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

2. FIXED ASSETS

	Manse	Church	Fixtures &	Total
	£	Site	Fittings	£
	£	£	£	£
COST				
As at 1 January 2025	267,769	476,728	340,922	1,085,419
Additions	-	-	44,317	44,317
Disposals	-	-	-	-
As at 31 December 2025	267,769	476,728	385,239	1,129,736
DEPRECIATION				
As at 1 January 2025	80,339	17,345	167,199	264,883
Charge for the year	5,356	1,535	25,919	32,810
Depreciation on Disposals	-	-	-	-
As at 31 December 2025	85,695	18,880	193,118	297,693
NET BOOK VALUE				
As at 31 December 2025	182,074	457,848	192,121	832,043
As at 1 January 2025	187,430	459,383	173,723	820,536

3. DEBTORS

	2025	2024
	£	£
Gift Aid Recoverable	38,135	36,743
Insurance pre paid	3,626	3,513
Rates pre paid	230	219
Music Copyright pre paid	1,259	1,111
	43,250	41,586

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Notes to the Financial Statements for the year ended 31 December 2025

4. CASH AT BANK AND IN HAND	2025	2024
	£	£
Danske Bank	115,016	143,358
First Trust	625	1,129
Cash in Hand	840	587
	116,481	145,074

5. CREDITORS: amount falling due within one year	2025	2024
	£	£
Royal British Legion		
Gas, Water & Electricity	1,579	1,024
Crescent Loan Fund	-	5,000
Printed Material	1,758	-
Other Creditors	234	190
Heating Contractor	1,788	16,988
Church Magazines	280	420
	5,639	23,622

6. CREDITORS: amount falling due after more than one year	2025	2024
	£	£
Crescent Loan Fund (PCI)	-	-
	-	-

7. EMPLOYEES

Employment Costs	2025	2024
	£	£
Wages and Salaries	59,989	59,862
Social Security Costs	6,290	5,238
Pension contributions	7,204	9,271
	73,483	74,371

Number of Employees

The average number of employees, including the minister of the congregation, during the year was:

2025	2024
4	4

There were no employees in receipt of employee benefits in excess of £60,000. (2024-None)

8. PENSION COSTS

The minister of the congregation is a member of the Presbyterian Church in Ireland Pension Scheme (2009). This is a scheme operated by the Presbyterian Church in Ireland, a separate registered charity. The congregation pays an assessment to the Presbyterian Church in Ireland equivalent to the employer's pension contribution for the Scheme and based on the stipend paid to the minister. The Presbyterian Church in Ireland Pension Scheme (2009) is a funded Scheme of the defined benefit type, providing defined benefits based on career average revalued salary. The Scheme has assets held in a separately administered fund managed by a board of trustees. The Presbyterian Church and the Scheme Trustees have agreed a funding plan to ensure the Scheme is sufficiently funded to meet current and future obligations. A formal schedule of contributions was drawn up

Ballyhenry Congregation of the Presbyterian Church of Ireland

Notes to the Financial Statements for the year ended 31 December 2025

8. PENSION COSTS ctd...

on 25 November 2015 whereby the Presbyterian Church agreed to pay from 31 December 2015 contributions of 24% of pensionable salaries to cover the accrual of benefits for future service, expenses, the cost of insuring death in service benefits and funding the scheme deficit.

The contributions made by the congregation during the year were:

	2025	2024
	£	£
Contributions	<u>6,996</u>	<u>9,271</u>

The congregation operates a defined pension contribution policy for its employees. The scheme and its assets are held by an independent scheme manager. The pension charge represents the contributions due from the congregation during the year:

	2025	2024
	£	£
Contributions	<u>208</u>	<u>-</u>

9. RELATED PARTY TRANSACTIONS

One of the Trustees, the minister of the congregation received remuneration of £39,979 and expenses of £8,280 for acting in that capacity. Pension contributions of £6,996 were paid by the congregation in respect of the minister to the Presbyterian Church in Ireland Pension Scheme (2009). None of the other trustees received any remuneration, no trustees claimed expenses during the year in connection with their duties.

During the year the congregation contributed the following amounts to Funds of the General Assembly of the Presbyterian Church in Ireland a separate charity.

£17,468 for congregational assessments including PCI Pension Scheme (2009)
 £8,919 towards the United Appeal
 £1,226 toward the World Development Appeal
 £702 towards Presbyterian Children's Soc.
 £843 towards Students bursary
 £3,150 towards Global Mission (PCI)
 £150 towards to Mission in Ireland
 £2,034 towards PW Fund

The congregation contributed £809 towards Presbytery Assessments during the year.

There were no other related party transactions.

10. UNRESTRICTED FUNDS - MOVEMENTS IN THE YEAR

	Balance at Incoming Amounts				Balance at
	1/1/25	Funds	Expended	Transfers	31/12/25
	£	£	£	£	£
Total General Fund	<u>77,811</u>	<u>149,938</u>	<u>(135,968)</u>	<u>(1,511)</u>	<u>90,270</u>

11. RESTRICTED FUNDS - MOVEMENTS IN THE YEAR

	Balance at Incoming Amounts				Balance at
	1/1/25	Funds	Expended	Transfers	31/12/25
	£	£	£	£	£
Property Fund	842,358	47,449	(47,464)		842,343
Mission Fund	40,098	60,124	(67,218)	160	33,164
Organisations	<u>23,307</u>	<u>9,880</u>	<u>(14,180)</u>	<u>1,351</u>	<u>20,358</u>
Total Restricted Funds	<u>905,763</u>	<u>117,453</u>	<u>(128,862)</u>	<u>1,511</u>	<u>895,865</u>

The following pages do not form part of the statutory financial statements which are the subject of the independent examiner's report on pages 10.

Ballyhenry Congregation of the Presbyterian Church of Ireland

**Detailed Statement of Financial Activities
for the year ended 31 December 2025**

INCOMING RESOURCES	Unrestricted	Property	Restricted		Total
	No1		Mission	Organisations	
	£	£	£	£	£
Regular Direct Giving					
Recorded Giving	116,388	38,938	30,720	-	186,046
Gift Aid Received on Recorded Giving	22,113	7,511	6,579	-	36,203
Loose Collections	1,862	-	-	-	1,862
Gift Days/Special Collections/Donations	167	-	10,503	256	10,926
Gift Aid Received on Occasional Gifts	261	-	2,060	379	2,700
Total Regular Direct Giving	140,791	46,449	49,862	635	237,737
Donations and Legacies					
Gifts in Kind	230	1,000	90	180	1,500
Received for Church Organisations	256	-	-	-	256
Donations from Church Organisations	-	-	85	-	85
Total Donations and Legacies	486	1,000	175	180	1,841
Activities that Generate Income					
Income from Church Events	352	-	5,087	-	5,439
Organisations Membership Fees	-	-	-	6,027	6,027
Sale/Rent of Books / CD's / DVD's etc.	-	-	-	808	808
Church Magazines	280	-	-	-	280
Weddings, funerals, etc	2,467	-	-	-	2,467
Total Activities that Generate Income	3,099	-	5,087	6,835	15,021
Investment Income					
Bank and Building Society Interest	403	-	-	30	433
Total Investment Income	403	-	-	30	433
Other Income Sources					
Grants Received	5,009	-	5,000	2,200	12,209
Insurance claims recoverable	-	-	-	-	-
Miscellaneous Income	150	-	-	-	150
Total Other Income Sources	5,159	-	5,000	2,200	12,359
TOTAL INCOMING RESOURCES	149,938	47,449	60,124	9,880	267,391
RESOURCES EXPENDED					
	Unrestricted	Property	Restricted		Total
	No1		Mission	Organisations	
	£	£	£	£	£
Central Church Assessments					
Central Ministry Fund	3822	-	-	-	3,822
PCI Pension Scheme	6,996	-	-	-	6,996
Communications Dept	1,079	-	-	-	1,079
Widows of Ministers Fund	-	-	-	-	-
Incidental Fund	2,670	-	-	-	2,670
Prolonged Disability Fund	157	-	-	-	157
Ministerial Development Fund	-	-	-	-	-
Sick Supply Fund	-	-	-	-	-
Church House Repairs Fund	1,372	-	-	-	1,372
Students Bursary Fund	1,372	-	-	-	1,372
Total Central Church Assessments	17,468	-	-	-	17,468

Ballyhenry Congregation of the Presbyterian Church of Ireland

**Detailed Statement of Financial Activities
for the year ended 31 December 2025**

RESOURCES EXPENDED ctd...

	Unrestricted No1 £	Property £	Restricted Mission Organisations £	£	Total £
Ministry and Support Staff					
Minister					
Minister's Stipend	39,979	-	-	-	39,979
Minister's Expenses	8,280	-	-	-	8,280
Minister's NHI & Apprenticeship levy	6,290	-	-	-	6,290
Total Minister	<u>54,549</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>54,549</u>
Other Ministry and Support Staff					
Other Ministry and Support Staff	20,010	-	-	-	20,010
Pulpit Supplies and Guest Speakers	1,213	-	-	200	1,413
Total Other Ministry and Support Staff	<u>21,223</u>	<u>-</u>	<u>-</u>	<u>200</u>	<u>21,423</u>
Total Ministry and Support Staff	<u>75,772</u>	<u>-</u>	<u>-</u>	<u>200</u>	<u>75,972</u>
Life and Work					
Worship and Fellowship					
Worship Resources & Copyright Licenses	1,388	-	-	-	1,388
Social events	1,358	-	-	1,986	3,344
Church Envelopes	503	-	-	-	503
Other	1,733	-	-	2,921	4,654
Total Worship and Fellowship	<u>4,983</u>	<u>-</u>	<u>-</u>	<u>4,907</u>	<u>9,889</u>
Discipleship and Ministry					
Christian Education and Training	284	-	-	-	284
Church Magazines and Literature	526	-	-	-	526
Other	-	-	-	-	-
Total Discipleship and Ministry	<u>810</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>810</u>
Mission and Outreach					
Children's and Youth Ministries	1,054	-	-	4,652	5,706
Local Mission and Outreach	7,455	-	-	-	7,455
Publicity & web site	342	-	-	-	342
Church Events	1,886	-	-	-	1,886
Other	40	-	457	-	497
Total Mission and Outreach	<u>10,777</u>	<u>-</u>	<u>457</u>	<u>4,652</u>	<u>15,886</u>
Total Life and Work	<u>16,570</u>	<u>-</u>	<u>457</u>	<u>9,559</u>	<u>26,585</u>
Governance					
Kirk Session/Committee training etc	-	-	-	-	-
Independent Examiner/Audit Fees	948	-	-	-	948
Other Professional Fees	420	4,764	-	-	5,184
Adverts, Printing, Stationery & Postage	3,208	142	-	-	3,350
Other Sundry Expenses	-	-	-	-	-
Bank Interest and Charges	484	318	18	177	997
Loan Interest	-	172	-	-	172
Presbytery Fees	809	-	-	-	809
Total Governance	<u>5,869</u>	<u>5,396</u>	<u>18</u>	<u>177</u>	<u>11,460</u>

Ballyhenry Congregation of the Presbyterian Church of Ireland

**Detailed Statement of Financial Activities
for the year ended 31 December 2025**

RESOURCES EXPENDED ctd...

	Unrestricted No1 £	Property £	Restricted Mission Organisations £	£	Total £
Property and Equipment					
Utilities					
Electricity, Oil, Gas - Church and Halls	12,975	-	-	-	12,975
Rates and Ground Rent - Church & Halls	40	-	-	-	40
Water Rates - Church and Halls	776	-	-	-	776
Telephone & Internet - Church and Halls	371	-	-	-	371
Rates and Ground Rent - Manse	950	-	-	-	950
Telephone & Internet - Manse	416	-	-	-	416
Total Utilities	<u>15,528</u>	-	-	-	<u>15,528</u>
Repairs and maintenance					
Repairs etc - Church and Halls	-	6,656	-	-	6,656
Repairs etc - Manse	-	318	-	-	318
Repairs etc - Equipment	-	2,284	-	-	2,284
Total Repairs and Maintenance	-	<u>9,258</u>	-	-	<u>9,258</u>
Insurances					
Insurance	4,239	-	-	-	4,239
Total Insurances	<u>4,239</u>	-	-	-	<u>4,239</u>
Depreciation					
Depreciation - Church and Halls	-	1,535	-	-	1,535
Depreciation - Manse	-	5,356	-	-	5,356
Depreciation - Equipment	-	25,919	-	-	25,919
Total Depreciation	-	<u>32,810</u>	-	-	<u>32,810</u>
Total Property and Equipment	<u>19,767</u>	<u>42,068</u>	-	-	<u>61,835</u>
Grants to Missions and Charities					
United Appeal	-	-	8,919	-	8,919
Total United Appeal	-	-	<u>8,919</u>	-	<u>8,919</u>
Other PCI Schemes					
Students Bursary	-	-	843	-	843
Gobal Mission (PCI)	-	-	3,000	150	3,150
Mission in Ireland (PCI)	-	-	-	150	150
Presbyterian Childrens Society	-	-	702	-	702
Presbyterian Woman	-	-	-	2,034	2,034
World Development Appeal	-	-	1,226	-	1,226
Total Other PCI Schemes	-	-	<u>5,771</u>	<u>2,334</u>	<u>8,105</u>
Other Missions and Charities					
Bible Translation & Distrib'n Agencies	-	-	8,350	150	8,500
Tear Fund	-	-	10,000	-	10,000
Earl Haig/RUC/UDR	167	-	-	-	167
Other Agencies	356	-	29,096	1,760	31,212
Grants to Individuals	-	-	4,607	-	4,607
Total Other Missions & Charities	<u>523</u>	-	<u>52,053</u>	<u>1,910</u>	<u>54,486</u>
Total Grants to Missions and Charities	<u>523</u>	-	<u>66,743</u>	<u>4,244</u>	<u>71,510</u>
TOTAL RESOURCES EXPENDED	135,969	47,464	67,218	14,180	264,830