

BALLYCROCHAN PRESBYTERIAN CHURCH

Accounts

Year ended 31 December 2023

Charity Number 105230



**Ballycrochan
Presbyterian
Church**

**Awakened and
transformed by
the love of Jesus**

BALLYCROCHAN PRESBYTERIAN CHURCH
Statement of Financial Activities (Receipts & Payments Account)
Year ended 31 December 2023

	Notes	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
Receipts						
Donations & legacies	2	89,373	73,137	-	162,510	158,903
Charitable Activities	3	-	15,177	-	15,177	10,864
Other trading Activities	4	-	319	-	319	180
Investment Income	5	381	107	-	488	423
Other	6	1,716	16,090	-	17,806	21,851
		91,470	104,830	-	196,300	192,220
Sale of Investments		-	-	-	-	-
Sale of fixed assets		-	-	-	-	-
Loans Received		-	-	-	-	-
		91,470	104,830	-	196,300	192,220
Total Receipts						
Payments						
Raising funds	7	575	200	-	775	769
Charitable activities	8	93,596	123,993	-	217,590	178,647
Investment costs / other	9	-	-	-	-	-
		94,171	124,193	-	218,364	179,416
Total Payments						
Net receipts / (payments)		(2,701)	(19,363)	-	(22,064)	12,804
Transfers between funds - in		6,990	12,780	-	19,771	13,785
- out		(11,108)	(8,663)	-	(19,771)	(13,785)
Net movement in funds		(6,819)	(15,245)	-	(22,064)	12,804
Funds brought forward		96,034	86,949	-	182,983	170,179
Funds carried forward		89,215	71,704	-	160,919	182,983

BALLYCROCHAN PRESBYTERIAN CHURCH

Statement of Assets & Liabilities

Year ended 31 December 2023

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
CURRENT ASSETS					
Bank & cash Balances					
No 1 account	101,498	3,004	-	104,502	99,363
No 2 account	-	34,741	-	34,741	43,844
No 3 account	-	9,182	-	9,182	25,124
Organisations	-	12,495	-	12,495	14,652
	101,498	59,421	-	160,919	182,983
NET CURRENT ASSETS	101,498	59,421	-	160,919	182,983
NET ASSETS				160,919	182,983
FUNDS					
Unrestricted Funds				101,498	96,034
Restricted Funds				46,927	72,297
Organisation Funds				12,495	14,652
				160,919	182,983

Approved by the Kirk Session at a meeting on _____ and signed on its behalf by:

Rev Mark Shaw
Minister

Mrs Isobel Walker
Treasurer

BALLYCROCHAN PRESBYTERIAN CHURCH

Notes to the Accounts
Year ended 31 December 2023

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act (Northern Ireland) 2008.

BASIS OF PREPARATION

The accounts are prepared on a strict Receipts and Payments basis. Bank and Cash balances are the only Assets included in the Assets and Liabilities Statement.

FUND ACCOUNTING

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Designated funds are unrestricted funds earmarked by the trustee for particular future project or commitment.

2. DONATIONS AND LEGACIES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
Recorded giving	71,924	47,883		119,807	118,956
Loose collections	2,627	-		2,627	841
Donations & gifts	-	12,808		12,808	12,401
Gift Aid	14,822	12,446		27,268	26,705
Legacy & bequests				-	
	89,373	73,137	-	162,510	158,903

BALLYCROCHAN PRESBYTERIAN CHURCH

Notes to the Accounts
Year ended 31 December 2023

3. CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
Fees from weddings and funerals				-	-
Fundraising events	-	2,394		2,394	5,164
Membership fees				-	-
Grants	-	12,783		12,783	5,700
	-	15,177	-	15,177	10,864

4. OTHER TRADING ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
NITB - donation for use of premises	-	319		319	180
	-	319	-	319	180

5. INVESTMENT INCOME

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
Deposit interest		107		107	27
Other investment income	381			381	396
	381	107	-	488	423

6. OTHER INCOME

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
Insurance claims	-	5,220		5,220	5,894
Other income	1,716	3,168		4,884	4,625
Organisations income	-	7,702		7,702	11,333
	1,716	16,090	-	17,806	21,851

BALLYCROCHAN PRESBYTERIAN CHURCH

Notes to the Accounts
Year ended 31 December 2023

7. RAISING FUNDS

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
FWO Envelopes	575	-	-	575	542
Fundraising events	-	200	-	200	227
	575	200	-	775	769

8. CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
General Assembly Assessment	8,787	-	-	8,787	8,309
Presbytery Fees	913	-	-	913	687
Ministry & Support Staff costs	68,929	24,272	-	93,200	70,368
Congregational running expenses	10,593	68,324	-	78,917	68,294
Donations to Missions & charities	2,920	22,224	-	25,144	23,124
Governance costs	1,455	834	-	2,289	1,810
Organisations	-	8,340	-	8,340	6,055
	93,596	123,993	-	217,590	178,647

9. OTHER EXPENDITURE

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
Investment properties expenses	-	-	-	-	-
	-	-	-	-	-

10. INVESTMENTS

Investments have been made through the Presbyterian Church in Ireland (PCI) on behalf of 3 bequest funds (2 restricted and 1 unrestricted). The current value of these investments is advised by the PCI. As these investments are non-cash items, the values and movements thereon are not included in the accounts. The movements during the year and the balances at the year end are:

	Dec-23	Dec-22	Gain in value
Shareholding in General Investment Fund	£19,537	£17,916	£1,621

BALLYCROCHAN PRESBYTERIAN CHURCH

Notes to the Accounts
Year ended 31 December 2023

11. PLAYGROUP

The Ballycrochan Playgroup organisation is under the umbrella of Ballycrochan Church but, as it is a separate organisation, its receipts and payments are not included within the accounts of the Church, but are disclosed below.

	As at 01-Jan-23	Income	Expenditure	As at 31-Dec-23
Ballycrochan Playgroup	<u>39,014</u>	<u>110,802</u>	<u>(128,678)</u>	<u>21,138</u>

11. INSURANCE VALUATIONS

The Church's properties and contents are insured against loss by fire for the following amounts as at 31 December 2023:

	£
Main Church Building - Building & Contents	2,857,708
Bradley Hall Complex - Building & Contents	1,159,164
Special Purpose Unit - Building & Contents	575,733
Manse - Building	347,827

BALLYCROCHAN PRESBYTERIAN CHURCH

Summary of Funds

Year ended 31 December 2023

	Income	Transfers in	Expenditure	Transfers Out	Net	Opening Balance	Closing Balance
Unrestricted Funds							
General Fund	98,144	6,990	(93,641)	(1,562)	9,931	80,734	90,664
Easter Development Fund	2,304		-	(6,770)	(4,466)	15,300	10,834
Deane WJ Bequest	75			(75)	-	-	-
Loose Offering	2,924		(475)	(2,449)	-	-	-
Bob Walker Invest	252			(252)	-	-	-
Flower box	54		(54)		-	-	-
	103,753	6,990	(94,170)	(11,108)	5,464		
Restricted Congregational Property Funds							
Kitchen Refurb					-	518	518
Property/Building Fund	54,533	5,578	(69,498)	(100)	(9,488)	43,326	33,839
Hospitality	460	100	(176)		384	-	384
Harvest	4,058			(4,058)	-	-	-
	59,051	5,678	(69,674)	(4,158)	(9,103)		
Restricted Congregational Mission & Charity Funds							
United Appeal	8,573		(8,138)		435	-	435
	8,573	-	(8,138)	-	435		
World Development Appeal	1,434		(1,193)		241	-	241
Peru Playgroup	2,082	126	(3,748)		(1,540)	1,776	237
British Legion Poppy Appeal	144		(144)		-	-	-
Afghanistan Appeal	-				-	-	-
Rwanda - Aid for Education	3,939	126	(4,218)		(152)	339	187
Moderators Appeal - Ukraine	2,370	30	(2,400)		-	-	-
	9,969	282	(11,701)	-	(1,451)		
Other Restricted Congregational Funds							
Ministers Discretionary	197		(361)		(165)	1,275	1,110
Student Bursary Fund	411		(50)		361	186	547
Youth Ministry	-	1,500	(1,005)		495	(247)	248
No3 Development Fund	5,687	2,885	(24,414)	(100)	(15,942)	25,124	9,182
Easter Development Outreach	793	2,404	(312)	(2,885)	-	-	-
Herald	166	32	(198)		-	-	-
	7,253	6,821	(26,340)	(2,985)	(15,251)		
Organisations see below	7,702		(8,340)	(1,520)	(2,157)	14,652	12,495
	196,300	19,771	(218,364)	(19,771)	(22,064)	182,983	160,919

	Opening Balance	Receipts	Payments	Donations to the church	Closing Balance
Ladies Badminton	44	200	(64)	(120)	60
Bowling Club	601	326	(51)	(200)	676
10th Bangor BB	11,653	3,385	(4,418)	(650)	9,971
Flower Fund	145	61	(119)		87
Kids Club	70	484	(383)		171
Parent & Toddlers	763	759	(520)	(350)	651
Turn on the Tap	502	178			680
Walking Group	30	-	(30)		-
Circle of Friends	797	1,549	(2,169)		177
Men's Fellowship	48	761	(587)	(200)	22
	14,652	7,702	(8,340)	(1,520)	12,495

BALLYCROCHAN PRESBYTERIAN CHURCH

Independent Examiners Report to the Independent Examiner's Report to the Trustee of Ballycrochan Presbyterian Church Year ended 31 December 2023

I report to the trustee on my examination of the financial statements of Ballycrochan Presbyterian Church for the year ended 31 December 2023.

Responsibilities and basis of report

As the trustee of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act (Northern Ireland) 2008 (the '2008 Act'). You are satisfied that your charity is not required by charity law to be audited and have chosen instead to have an independent examination.

I report in respect of my examination of the charity's financial statements as carried out under section 65 of the 2008 Act. In carrying out my examination I have followed the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the 2008 Act.

Independent examiner's statement

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

- 1 accounting records were not kept as required by with section 63 of the 2008 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of the 2008 Act; or
- 4 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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 confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.

Independent Examiner

BALLYCROCHAN PRESBYTERIAN CHURCH

APPENDIX 1 - Detailed Income Year ended 31 December 2023

	2023		£	2022
	£	£		£
Recorded Givings	Unrestricted	Restricted	Total	Total
Freewill Offering - Envelopes	39,563	-	39,563	39,958
Freewill Offering - Standing Orders	30,057	-	30,057	28,304
Easter Gift Day / Easter Development	2,304	332	2,636	2,935
Property & Maintenance - Envelopes	-	15,421	15,421	16,127
Property & Maintenance - Standing Orders	-	8,944	8,944	8,000
Harvest Gift Day	-	3,285	3,285	3,402
Afghanistan Appeal	-	-	-	1,187
United Appeal - Envelopes	-	3,328	3,328	2,827
United Appeal - Standing Orders	-	3,726	3,726	3,180
World Development Appeal	-	1,169	1,169	1,120
Peru Playgroup Project	-	1,461	1,461	2,802
Rwanda - Aid for Education	-	3,271	3,271	1,236
Rwanda - Medical Insurance	-	-	-	30
Royal British Legion Poppy Appeal	-	144	144	189
Ministers Discretionary Fund	-	159	159	501
Student Mission Bursary Fund	-	358	358	827
Moderator Appeal	-	1,975	1,975	1,662
Development Fund	-	600	600	470
Development Fund Standing Order	-	3,710	3,710	4,200
	71,924	47,883	119,807	118,956
Loose Collections				
Loose Offering	2,627	-	2,627	841
	2,627	-	2,627	841
Donations & gifts				
Donation for Church doors	-	1,400	1,400	-
Donation for roof repair	-	139	139	36
Donations to No2 account	-	1,859	1,859	3,200
Youth ministry	-	-	-	70
Hospitality Fund	-	460	460	344
Rental income from Playgroup	-	8,600	8,600	8,600
Heat & light contribution	-	350	350	150
	-	12,808	12,808	12,401
Gift Aid				
Freewill Offering - Gift Aid	14,512	-	14,512	14,338
Loose Offering - Gift Aid	297	-	297	163
Easter Gift Day - Gift Aid	-	600	600	699
Property & Maintenance - Gift Aid	-	6,487	6,487	6,329
Harvest Gift Day - Gift Aid	-	773	773	736
United Appeal - Gift Aid	-	1,519	1,519	1,404
Afghanistan Appeal - Gift Aid	-	-	-	235
World Development Appeal - Gift Aid	-	265	265	273
Peru Playgroup Project - Gift Aid	-	621	621	254
Rwanda - Aid for Education - Gift Aid	-	668	668	207
Ministers Discretionary Fund - Gift Aid	-	38	38	132
Moderator Appeal Ukraine - Gift Aid	-	395	395	766
Youth Ministry - Gift Aid	-	-	-	18
North Down Storehouse - Gift Aid	13	-	13	-
Student Mission Bursary Fund - Gift Aid	-	53	53	-
Development Fund Gift Aid	-	1,029	1,029	1,151
	14,822	12,446	27,268	26,705
Fundraising events				
Fund Raising Event Income	-	2,394	2,394	5,164
	-	2,394	2,394	5,164

BALLYCROCHAN PRESBYTERIAN CHURCH
APPENDIX 1 - Detailed Income (continued)
Year ended 31 December 2023

	2023			2022
	£	£	£	£
Grant Income				
PCI Community Outreach worker	-	12,283	12,283	4,700
Grant received (Coronation/Jubilee)	-	500	500	1,000
	-	<u>12,783</u>	<u>12,783</u>	<u>5,700</u>
Letting of premises				
Blood Transfusion	-	319	319	180
	-	<u>319</u>	<u>319</u>	<u>180</u>
Investment Income				
Interest on No3 bank account	-	107	107	27
Interest from W J Deane Bequest	75	-	75	78
George Thompson Bequest Interest	54	-	54	56
Interest from Bob Walker Bequest	252	-	252	262
	<u>381</u>	<u>107</u>	<u>488</u>	<u>423</u>
Insurance Claim				
Insurance credit received	-	-	-	237
Insurance claim received	-	5,220	5,220	5,657
	-	<u>5,220</u>	<u>5,220</u>	<u>5,894</u>
Other Income				
Presbyterian Herald	-	166	166	165
Simon Community	-	-	-	130
Drop-in monies	-	52	52	-
Food Ministry	-	50	50	-
Youth Fellowship donation for Cancer Research	140	-	140	575
Coronation Events donations	-	519	519	-
Refund from Power NI	-	2,381	2,381	2,000
Bank refund	5	-	5	36
Vine Community	275	-	275	245
Samaritan's Purse	200	-	200	-
North Down Storehouse	1,067	-	1,067	1,245
Bookstall	29	-	29	229
	<u>1,716</u>	<u>3,168</u>	<u>4,884</u>	<u>4,625</u>
Organisations				
Ladies Badminton	-	200	200	308
Bowling Club	-	326	326	335
10th Bangor BB	-	3,385	3,385	5,530
Flower Fund	-	61	61	54
Kids Club	-	484	484	269
Parent & Toddlers	-	759	759	1,233
Turn on the Tap	-	178	178	265
Walking Group	-	-	-	1,033
Circle of Friends	-	1,549	1,549	1,980
Men's Fellowship	-	761	761	326
	-	<u>7,702</u>	<u>7,702</u>	<u>11,333</u>
Total Receipts	<u>91,470</u>	<u>104,830</u>	<u>196,300</u>	<u>192,220</u>

BALLYCROCHAN PRESBYTERIAN CHURCH

APPENDIX II - Detailed Expenditure

Year ended 31 December 2023

	2023			2022
	£	£	£	£
	Unrestricted	Restricted	Total	Total
Raising Funds				542
Church Envelopes	575	-	575	227
Fundraising activities		200	200	769
	<u>575</u>	<u>200</u>	<u>775</u>	
General Assembly Assessment				2,710
Central Ministry Fund	2,794	-	2,794	-
Retired Ministers Fund	-	-	-	564
Widows of Ministers Fund	571	-	571	2,089
Incidental Fund	2,286	-	2,286	451
Prolonged Disability Fund	571	-	571	34
Sick Supply Fund	25	-	25	1,129
Assembly Building External Works	1,270	-	1,270	259
Ministerial Development Fund	254	-	254	1,073
Student Bursary Fund	1,016	-	1,016	8,309
	<u>8,787</u>	<u>-</u>	<u>8,787</u>	
Presbytery Fees				687
Ards Presbytery - Incidental Fund	913	-	913	687
	<u>913</u>	<u>-</u>	<u>913</u>	
Ministry & Support Staff costs				34,154
Ministerial Stipend	37,003	-	37,003	3,757
PCI Ministerial Car Allowance	4,020	-	4,020	2,505
PCI Ministerial Duties Allowance	2,681	-	2,681	911
PCI E'ers NIC on Ministerial Allowance	925	-	925	3,654
National Insurance	3,851	-	3,851	8,197
Pension Fund	8,761	-	8,761	335
Ministers mileage	590	-	590	125
Ministers expenses	113	-	113	7,912
Other Support Staff - administrator	10,802	-	10,802	8,027
C.O.W. - Salary		22,433	22,433	619
C.O.W. - Mileage & expenses		1,838	1,838	171
PCI Apprenticeship Levy	183	-	183	70,368
	<u>68,929</u>	<u>24,272</u>	<u>93,200</u>	
Congregational running expenses				607
Pulpit Supply	1,687	-	1,687	915
Vacancy convener	-	-	-	342
Worship Resources (incl website)	597	227	824	751
Ministry Outreach (including local outreach)	322	167	489	1,095
Copyright & licences	1,180	-	1,180	215
Church weekend 2022	-	-	-	354
In-House Church Weekend	-	-	-	823
Gift to helpers	550	250	800	184
Petty cash float	247	-	247	828
Stationery	509	-	509	1,594
Photocopier charges	1,556	-	1,556	35
Data protection fee	35	-	35	752
Telephone	820	-	820	159
TV Licence	159	-	159	612
Church Computers	481	-	481	56
George Thompson Bequest to Flower Fund	54	-	54	1,556
Advertising	-	-	-	165
Presbyterian Herald Magazine	-	198	198	9,792
Caretaker Salary	-	10,820	10,820	6,498
Repairs - Church	-	9,408	9,408	2,627
Repairs - Halls	-	3,953	3,953	11
Repairs - SPU	-	84	84	849
Repairs - Manse	-	2,730	2,730	281
Repairs - Equipment	-	1,112	1,112	450
Hall Roof Repairs	-	-	-	375
Repairs - Grounds	-	1,126	1,126	10,845
Electricity	-	8,890	8,890	6,271
Gas	-	10,786	10,786	5,285
Insurance	-	9,051	9,051	83
Training	-	-	-	

BALLYCROCHAN PRESBYTERIAN CHURCH
APPENDIX II - Detailed Expenditure (continued)
Year ended 31 December 2023

	2023			2022
	£	£	£	£
Entertainment Licence for Halls		50	50	-
Rates/Ground rent (manse)	-	954	954	993
Water	-	1,446	1,446	504
Catering	-	-	-	88
Furnishing & Equipment - Church	26	1,651	1,677	3,207
Furnishing & Equipment - Office	2,274	-	2,274	1,048
Furnishing & Equipment - SPU	-	-	-	379
Furnishing & Equipment - Halls	-	-	-	240
Furnishing & Equipment - Grounds	-	90	90	1,076
Removal costs	-	-	-	500
Cleaning Materials	-	816	816	904
NIBTS refunded	-	154	154	-
Gardener	-	1,770	1,770	1,980
Hospitality Fund (formerly Wedding & Funeral)	-	405	405	502
Food Ministry	-	-	-	91
Coronation/ Jubilee Celebration Event	-	830	830	1,864
Christmas Tree Event	56	1,355	1,412	433
Ministry Development	-	-	-	35
PCI - Ground Rent (church)	40	-	40	40
	<u>10,593</u>	<u>68,324</u>	<u>78,917</u>	<u>68,294</u>
Donations to Missions & charities				
Scripture Union	300	-	300	200
North Down Storehouse	1,079	-	1,079	1,300
Air Ambulance	-	-	-	100
Presbyterian Children's Society	250	-	250	200
Samaritans Purse	200	-	200	620
Vine Community	275	-	275	301
Simon Community	-	-	-	130
Cancer Research	140	-	140	-
UCB Word for Today	100	-	100	-
Our Daily Bread	100	-	100	-
Home NI	-	312	312	-
Harvest Gift Day	-	500	500	400
United Appeal	-	8,138	8,138	8,110
World Development Appeal	-	1,193	1,193	1,393
Royal British Legion Poppy Appeal	-	144	144	189
Ministers Discretionary Fund	-	361	361	108
Student Mission Bursary Fund	-	50	50	249
Peru Playgroup Project	-	3,748	3,748	1,425
Rwanda - Aid for Education	-	4,218	4,218	1,275
Moderators Appeal - Ukraine	-	-	-	2,428
Afghanistan Appeal	-	-	-	1,422
Christian Aid / Tearfund	-	2,400	2,400	-
Loose offering	475	-	475	147
Youth Ministry	-	1,161	1,161	2,128
Student Bursary Fund	-	-	-	1,000
	<u>2,920</u>	<u>22,224</u>	<u>25,144</u>	<u>23,124</u>
Governance costs				
Accountants fees	-	-	-	-
Bank charges	1,455	834	2,289	1,810
	<u>1,455</u>	<u>834</u>	<u>2,289</u>	<u>1,810</u>
Organisations				
Ladies Badminton	-	64	64	231
Bowling Club	-	51	51	151
10th Bangor BB	-	4,418	4,418	2,336
Flower Fund	-	119	119	40
Kids Club	-	383	383	241
Parent & Toddlers	-	520	520	682
Turn on the Tap	-	-	-	-
Walking Group	-	30	30	1,015
Circle of Friends	-	2,169	2,169	1,357
Men's Fellowship	-	587	587	-
	<u>-</u>	<u>8,340</u>	<u>8,340</u>	<u>6,055</u>
Total Payments	<u>94,171</u>	<u>124,193</u>	<u>218,364</u>	<u>179,416</u>

