

**BALLYCROCHAN PRESBYTERIAN CHURCH**

*Accounts*

*Year ended 31 December 2024*

*Charity Number 105230*



**Ballycrochan  
Presbyterian  
Church**

Awakened and  
transformed by  
the love of Jesus

**BALLYCROCHAN PRESBYTERIAN CHURCH**

Statement of Financial Activities

Year ended 31 December 2024

		Unrestricted	Restricted	Endowment	Total	restated
	Notes	Funds	Funds	Funds	Total	Total
		£	£	£	2024	2023
		£	£	£	£	£
<b>Receipts</b>						
Donations & legacies	2	83,072	70,361	-	153,433	170,181
Charitable Activities	3	12,283	6,553	-	18,836	15,177
Other trading Activities	4	-	200	-	200	319
Investment Income	5	484	962	-	1,446	2,109
Other	6	3,761	150,405	-	154,166	128,608
		<b>99,600</b>	<b>228,480</b>	-	<b>328,080</b>	<b>316,395</b>
Sale of Investments		-	-	-	-	-
Sale of fixed assets		-	-	-	-	-
Loans Received		-	-	-	-	-
		-	-	-	-	-
<b>Total Receipts</b>		<b>99,600</b>	<b>228,480</b>	-	<b>328,080</b>	<b>316,395</b>
<b>Payments</b>						
Raising funds	7	596	2,986	-	3,581	775
Charitable activities	8	104,245	245,408	-	349,652	362,830
Investment costs / other	9	-	-	-	-	-
<b>Total Payments</b>		<b>104,840</b>	<b>248,393</b>	-	<b>353,234</b>	<b>363,605</b>
Net receipts / (payments)		(5,241)	(19,913)	-	(25,153)	(47,210)
Transfers between funds - in		19,952	20,363	-	40,316	19,771
- out		(21,452)	(18,863)	-	(40,316)	(19,771)
Net movement in funds		(6,741)	(18,413)	-	(25,153)	(47,210)
Funds brought forward		101,498	59,421	-	160,919	182,983
Restated		7,650	391,117	-	398,767	424,761
<b>Funds carried forward</b>		<b>102,407</b>	<b>432,125</b>	-	<b>534,532</b>	<b>560,535</b>

**BALLCROCHAN PRESBYTERIAN CHURCH**

Balance Sheet

Year ended 31 December 2024

		Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	<i>restated</i> Total 2023
	Notes	£	£	£	£	£
<b>FIXED ASSETS</b>						
Tangible fixed assets	10 & 11	2,323	332,618	-	334,940	352,972
PCI Investment	12	-	20,461	-	20,461	19,537
<b>Total Fixed Assets</b>		<b>2,323</b>	<b>353,079</b>	<b>-</b>	<b>355,401</b>	<b>372,509</b>
<b>CURRENT ASSETS</b>						
Debtors	13	3,857	6,307	-	10,164	7,671
Bank & cash Balances	14	96,678	78,071	-	174,749	182,235
<b>Total Current Assets</b>		<b>100,535</b>	<b>84,378</b>	<b>-</b>	<b>184,913</b>	<b>189,906</b>
<b>CURRENT LIABILITIES</b>						
Creditors - amounts due within one year	15	451	5,332	-	5,783	1,881
<b>Total Current Liabilities</b>		<b>451</b>	<b>5,332</b>	<b>-</b>	<b>5,783</b>	<b>1,881</b>
<b>NET CURRENT ASSETS</b>		<b>100,084</b>	<b>79,046</b>	<b>-</b>	<b>179,130</b>	<b>188,026</b>
<b>NET ASSETS</b>		<b>102,407</b>	<b>432,125</b>	<b>-</b>	<b>534,532</b>	<b>560,535</b>
<b>FUNDS</b>						
Unrestricted Funds					102,407	108,800
Restricted Funds					389,790	417,924
Organisation Funds					42,335	33,811
					<b>534,532</b>	<b>560,535</b>

Approved by the Kirk Session at a meeting on 14<sup>th</sup> October '25 and signed on its behalf by:

D.M. Shaw  
Rev Mark Shaw  
Minister

Isobel Walker  
Mrs Isobel Walker  
Treasurer

## BALLYCROCHAN PRESBYTERIAN CHURCH

### Notes to the Accounts

Year ended 31 December 2024

#### 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.

The financial statements have been prepared under the historical cost convention except for investments assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the congregation is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those that are informal gatherings of church members.

The charity has applied Update Bulletin 1 as published on 2 February 2016 and does not include a cash flow statement on the grounds that it is applying FRS102 Section 1A.

The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £1.

The church meets the definition of a Public Benefit Entity as defined in Section 34 of FRS102.

In the opinion of the Trustees, there are no significant judgements, assumptions or estimates included in the financial statements, other than those described in the accounting policies below.

Ballycrochan Presbyterian Church Playgroup has now been included, the total income is now more than £250,000, therefore the Congregation has to prepare its accounts on an accruals basis in line with the provisions of the Charities Accounts and Reports Regulations (Northern Ireland) 2015.

##### *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.

Endowment funds are funds the capital of which must be retained either permanently or at the congregation's discretion; the income derived from the endowment is to be used either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established in the first place.

#### 2. DONATIONS AND LEGACIES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
Recorded giving	65,395	52,374		117,769	119,807
Loose collections	2,575	-		2,575	2,627
Donations & gifts	40	3,620		3,660	12,808
Gift Aid	15,062	14,367		29,428	34,939
Legacy & bequests				-	
	<b>83,072</b>	<b>70,361</b>	-	<b>153,433</b>	<b>170,181</b>

## BALLYCROCHAN PRESBYTERIAN CHURCH

Notes to the Accounts

Year ended 31 December 2024

### 3. CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
Fees from weddings and funerals				-	-
Fundraising events	-	6,553		6,553	2,394
Membership fees				-	-
Grants	12,283	-		12,283	12,783
	<b>12,283</b>	<b>6,553</b>	<b>-</b>	<b>18,836</b>	<b>15,177</b>

### 4. OTHER TRADING ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
NITB - donation for use of premises	-	200		200	319
	<b>-</b>	<b>200</b>	<b>-</b>	<b>200</b>	<b>319</b>

### 5. INVESTMENT INCOME

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
Deposit interest		38		38	107
Other investment income	484			484	381
Gain on investments held		924		924	1,621
	<b>484</b>	<b>962</b>	<b>-</b>	<b>1,446</b>	<b>2,109</b>

### 6. OTHER INCOME

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
Insurance claims	-	-		-	5,220
Other income	3,761	1,620		5,381	4,884
Organisations income	-	148,785		148,785	118,504
	<b>3,761</b>	<b>150,405</b>	<b>-</b>	<b>154,166</b>	<b>128,608</b>

### 7. RAISING FUNDS

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
FWO Envelopes	596	-	-	596	575
Fundraising events	-	-	-	-	200
Gospel Concert	-	2,986	-	2,986	-
	<b>596</b>	<b>2,986</b>	<b>-</b>	<b>3,581</b>	<b>775</b>

## BALLYCROCHAN PRESBYTERIAN CHURCH

### Notes to the Accounts

Year ended 31 December 2024

#### 8. CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
General Assembly Assessment	8,627	-	-	8,627	8,787
Presbytery Fees	958	-	-	958	913
Ministry & Support Staff costs	81,010	17,660	-	98,670	93,523
Congregational running expenses	8,349	58,350	-	66,699	76,635
Donations to Missions & charities	4,163	20,262	-	24,425	25,144
Governance costs	1,138	18,565	-	19,702	20,810
Organisations	-	130,571	-	130,571	137,018
	<b>104,245</b>	<b>245,408</b>	<b>-</b>	<b>349,652</b>	<b>362,830</b>

#### 9. OTHER EXPENDITURE

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
Investment properties expenses	-	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

#### 10. TANGIBLE FIXED ASSETS

	Restricted Land & Buildings £	Restricted & Equipment £	Unrestricted Furnishings & Equipment £	Total £
<b>Cost</b>				
At 1 January 2024	675,287	24,230	3,322	702,839
Additions	-	1,037	-	1,037
Disposals	-	-	-	-
At 31 December 2024	<b>675,287</b>	<b>25,267</b>	<b>3,322</b>	<b>703,876</b>
<b>Depreciation</b>				
At 1 January 2024	335,557	13,975	335	349,868
Charge for the year	13,506	4,898	664	19,068
Disposals	-	-	-	-
At 31 December 2024	<b>349,063</b>	<b>18,873</b>	<b>999</b>	<b>368,936</b>
Net Book Value 31 December 2024	<b>326,224</b>	<b>6,394</b>	<b>2,323</b>	<b>334,940</b>
Net Book Value 31 December 2023	339,730	10,255	2,987	352,972

#### 11. INSURANCE VALUATIONS

The Church's Properties are insured for the following amounts at the last renewal date 31 October 2024:

	£
Main Church Building - Building & Contents	3,000,593
Bradley Hall Complex - Building & Contents	1,273,507
Special Purpose Unit - Building & Contents	617,645
Manse - Building	365,218

**BALLYCROCHAN PRESBYTERIAN CHURCH**  
Notes to the Accounts  
Year ended 31 December 2024

**12. 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. The movements during the year and the balances at the year end are:

	Shareholding in General Investment Fund	
	2024	2023
	£	£
Value at 1 January 2024	19,537	17,916
Additions	-	-
Disposals	-	-
Gains / (losses) on revaluation	924	1,621
Value at 31 December 2024	20,461	19,537

The shareholding at the year end comprises of 1,466 shares (2023: 1,466 shares) @ £13.957 (2023: £13.327)

**13. DEBTORS**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
Prepayments		4,824		4,824	-
Gift Aid receivable	3,069	1,483		4,552	7,671
Other debtor	788			788	
	3,857	6,307	-	10,164	7,671

**14. CASH AT BANK AND IN HAND**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
No1 Bank account	36,678	2,932		39,610	104,502
No2 Bank account	-	30,719		30,719	34,741
No3 Bank account	-	2,085		2,085	9,182
Special investment account	60,000	-		60,000	-
Organisations Accounts	-	42,335		42,335	33,811
	96,678	78,071	-	174,749	182,235

**15. CREDITORS: Amount falling due within one year**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
Accruals & trade creditors	379	3,486		3,865	1,558
Social security and other payroll costs	72	1,847		1,918	323
Other creditors				-	
	451	5,332	-	5,783	1,881

**BALLYCROCHAN PRESBYTERIAN CHURCH**

Summary of Funds  
Year ended 31 December 2024

	Income	Transfers In	Expenditure	Transfers Out	Net	Opening Balance	Closing Balance
<b>Unrestricted Funds</b>							
General Fund	88,480	2,969	(90,638)	(18,483)	(17,671)	90,664	72,993
Easter Development Fund	9,217	16,983	(13,348)		12,851	10,834	23,685
Deane WJ Bequest	96			(96)	-	-	-
Loose Offering	3,021		(148)	(2,874)	-	-	-
Bob Walker Invest	320		(320)	-	-	-	-
Flower box	68		(68)		-	-	-
	<b>101,202</b>	<b>19,952</b>	<b>(104,522)</b>	<b>(21,452)</b>	<b>(4,820)</b>		
<b>Restricted Congregational Property Funds</b>							
Kitchen Refurb					-	518	518
Property/Building Fund	38,135	18,861	(61,158)	-	(4,162)	33,839	29,677
Hospitality	2,080	-	(1,940)	-	140	384	524
Harvest	4,607			(4,607)	-	-	-
Gospel Concert	7,550		(2,986)	(4,564)	-	-	-
	<b>52,371</b>	<b>18,861</b>	<b>(66,083)</b>	<b>(9,171)</b>	<b>(4,022)</b>		
<b>Restricted Congregational Mission &amp; Charity Funds</b>							
United Appeal	8,906		(7,710)	-	1,196	435	1,630
	<b>8,906</b>	<b>-</b>	<b>(7,710)</b>	<b>-</b>	<b>1,196</b>		
World Development Appeal	1,669		(1,910)		(241)	241	-
Peru Playgroup	3,713	-	(3,934)		(221)	237	16
British Legion Poppy Appeal	211		(211)		-	-	-
Afghanistan Appeal	1		(1)		-	-	-
Rwanda - Aid for Education	3,580	-	(3,714)		(134)	187	53
Ukraine PCI Fund	15		(15)		-	-	-
Moderators Appeal	10		(10)		-	-	-
	<b>9,198</b>	<b>-</b>	<b>(9,794)</b>	<b>-</b>	<b>(596)</b>		
<b>Other Restricted Congregational Funds</b>							
Ministers Discretionary	47		(90)		(42)	1,110	1,068
Student Bursary Fund	408		(300)		108	547	655
Youth Ministry	130	1,500	(2,368)		(738)	248	(490)
No3 Development Fund	9,195	3	(16,295)	-	(7,097)	9,182	2,085
Easter Development Outreach	3			(3)	-	-	-
Herald	140		(140)		-	-	-
	<b>9,924</b>	<b>1,503</b>	<b>(19,193)</b>	<b>(3)</b>	<b>(7,769)</b>		
Organisations see below	<b>148,785</b>		<b>(130,571)</b>	<b>(9,690)</b>	<b>8,525</b>	<b>33,811</b>	<b>42,335</b>
Adjustment for accruals, fixed assets & prepayments						378,300	359,783
	<b>330,386</b>	<b>40,316</b>	<b>(337,873)</b>	<b>(40,316)</b>	<b>(7,487)</b>	<b>560,535</b>	<b>534,532</b>

	Opening Balance	Receipts	Payments	Donations to the church	Closing Balance
Ladies Badminton	60	198	(29)	(180)	49
Bowling Club	676	378	-	(200)	854
10th Bangor BB	9,971	3,790	(3,100)	-	10,661
Flower Fund	87	66	(54)	-	99
Kids Club	171	288	(394)		65
Parent & Toddlers	651	773	(411)	(350)	664
Turn on the Tap	680	64	(743)		-
Circle of Friends	177	1,434	(1,478)		133
Men's Fellowship	22	2,069	(2,010)		82
Ballycrochan Playgroup	21,316	139,725	(122,352)	(8,960)	29,729
	<b>33,811</b>	<b>148,785</b>	<b>(130,571)</b>	<b>(9,690)</b>	<b>42,335</b>

### **Independent Examiner's Report to the Trustees of Ballycrochan Presbyterian Church**

I report on the accounts of Ballycrochan Presbyterian Church for the year ended 31 December 2024, which are set out on the Statement of Financial Activities.

#### **Respective responsibilities of the charity Trustee and Examiner.**

As the charity's Trustees you are responsible for the preparation of the accounts in accordance with the Charities Act (Northern Ireland) 2008.

It is my responsibility to:

- Examine the accounts under section 65 of the Charities Act
- Follow the procedures laid down in the general Directions given by the Commission under section 65(9)(b) of the Charities Act
- State whether particular matters have come to my attention.

#### **Basis of independent examiner's report**

I have examined your Church accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act.

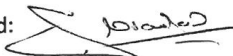
My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

My role is to state whether any material matters have come to my attention giving me cause to believe:

- That accounting records were not kept in accordance with section 63 of the Charities Act
- That the accounts do not accord with those accounting records
- That the accounts do not comply with the accounting requirements of the Charities Act.
- That there is further information needed for a proper understanding of the accounts to be reached.

#### **Independent Examiner's Statement**

I have completed my examination and have no concerns in respect of the matters listed above and, in connection with following the Directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.

Signed: 

Name: Andrew Crawford FMAAT

Address: 8 Beverley Crescent, Newtownards, County Down BT23 7UN

Date: 14<sup>th</sup> October 2025

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