

Ballykeel Presbyterian Church
a congregation of the Presbyterian Church in Ireland

**Trustees Annual Report and Receipts and Payments Accounts for the year ended 31
December 2025**

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**BALLYKEEL CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
TRUSTEES ANNUAL REPORT**

The Trustees present their Annual Report and Financial Statements for the year ended 31 December 2025 including a Statement of Assets and Liabilities as at that date.

REFERENCE AND ADMINISTRATIVE DETAILS

Ballykeel Congregation of the Presbyterian Church in Ireland
23 Crebilly Road
Ballymena
BT42 4DN

Registered Charity in Northern Ireland (NIC105290)

CHARITY TRUSTEES

The charity trustees who served during the year or who were trustees at the date of this report were

Mr Francis McKendry
Mr Thomas Simpson
Mr John McVicker
Rev Richard Morrison

Mr David Moore
Mr Andrew Houston
Mr Gregory Baird
Mr Trevor McMullan

PRINCIPAL OFFICE BEARERS

Vacancy Convenor
Clerk of Session
Secretary
Treasurer

Rev Richard Morrison
Mr Thomas Simpson
Ms Marie Shiels
Mr Michael Scroggie

INDEPENDENT EXAMINER

Mr John Finnegan
Potter Finnegan Limited
Unit 27 - 28 The Courtyard Business Park
190 Galgorm Road
Ballymena
BT42 1HL

BANKERS

Danske Bank
1-2 Broadway
Ballymena
BT43 7PE

SOLICITORS

McKervill Neilly
1 Broadway Avenue
Ballymena
BT43 7AA

**BALLYKEEL CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
TRUSTEES ANNUAL REPORT (cont'd)**

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 contribution of the Church to Christian witness and service in the local community. The Kirk Sessions 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 congregations. 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.

Stated meetings of the Kirk session are held six times in each year.

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. Ballykeel congregation of the Presbyterian Church has been assigned to the Ballymena 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 the congregation.

The General Assembly

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. Ballykeel congregation of the Presbyterian Church has been assigned to the Ballymena 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 the congregation.

DESCRIPTION AND PURPOSE

The charitable purpose of the congregation is the advancement of religion.

Ballykeel congregation of the 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.

BALLYKEEL CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND TRUSTEES ANNUAL REPORT (cont'd)

The congregation's mission purpose is to be a Church of God's people, called to share and show the Gospel of Christ in every part of our lives, in every place and by the grace of God; and to help people of all ages become fully devoted followers of Jesus Christ. Our vision is, by the grace of God, to be an inclusive, welcoming community of Christ's people of all ages, which:

- is increasingly characterised by love for God, and love and concern for others.
- is committed to the historic Christian gospel as revealed in the Bible.
- is relevant to people of south Ballymena and further afield.

The congregation aims to live out its Mission and Vision as a family of God's people by being:

- A Covenant Community: where our relationships are rooted in the promises of God by living faithfully toward him and toward one another.
- An Intergenerational Community: where adults intentionally take the lead to engage with, encourage, and nurture younger members to maturity in Christ.
- An Outward looking Community: where we want the blessings of God that belong to us in the gospel to become blessings for others beyond the bounds of our community.
- 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 for worship every Sunday and visitors are welcome to join. The sacrament of the Lords Supper is observed on several occasions during the year and all those who have been baptised and who have made a profession of faith in the Lord Jesus Christ are admitted to the Lord's Supper. The congregation holds regular bible study meetings and has a wide range of organisations including:

- Sunday School
- Ballykeel Youth
- Ladies Fellowship
- The Well
- Pensioners Dinner
- Community Service
- Several bible study groups

An AGM took place on 27th February 2025.

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation normally meet for worship each Sunday at 10.00am and 6.30pm with a time of prayer before each service. There are 5 new Bible study groups – 2 men, 1 mixed and 2 women's group. The Women's Fellowship continues with an average of 30 members.

The Church year of 2025 has seen considerable encouragement in the life of Ballykeel Presbyterian Church. Of particular note is the number of new members who have joined, both through transfer and profession of faith. There has been a steady increase in the number of children involved in the life of the congregation. The atmosphere and sense of fellowship on Sundays as well as throughout the week has been warm and welcoming.

Some new initiatives have brought specific increase to the outreach of the Church. A very successful Explore course was run by the Rev Johnston Lambe. This saw a number of people attend that had never been to the Church before. They showed an interest in the Gospel and some have since attended the Church on a regular basis. Our outreach called the Well has continued to be successful on Wednesday mornings. This gathering is aimed at people who are free during the day to pop in for a cup of tea, refreshments, and conversation. It has attracted a good number of people – again, mainly local – with a good spread of ages.

**BALLYKEEL CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
TRUSTEES ANNUAL REPORT (cont'd)**

All of the usual ministries of the Church have continued well, from small groups to prayer meetings, to Ballykeel Youth on a Sunday night for teenagers. In March 2024, the Church was declared vacant. The Rev Richard Morrison, current vacancy Convenor, arranges cover for Sunday worship and attends session and committee meetings, and seeks to comfort the sick and bereaved.

The Convenor and Session have had several exploratory meetings with representatives of Ballymena Presbytery on going forward with the new configuration of ministry for Ballykeel Church. Ballykeel Presbyterian Church and Ballee Presbyterian Church agreed on a linkage and since then the Convenor and both sessions have been working through the procedures to secure a new minister.

At 31 December 2025 there were 88 communicant members and 160 families connected with the congregation. The average weekly attendance at morning worship is 120. The regular evening service gathers up to 30 people.

Normal business meetings, including kirk session and committee meetings, have taken place throughout the year.

Pastoral care

Members of the congregation who are unable to attend church due to sickness or age are visited on a regular basis by the convenor and elders.

Mission and outreach

At a local level, the congregation serves by practical witness, prayer, pastoral visitation, local mission, and outreach in Ireland and overseas. We support a wide range of mission including Bible teaching, Youth work, practical aid, and translation.

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 a denominational basis beyond what the congregation could not 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 congregations in the areas of worship, discipleship, global mission, outreach, leadership, and pastoral care.

The congregation also contributes to the denomination's annual World Development Appeal, Sunday School project and any other special appeals.

Presbytery

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

General Assembly

The Convenor and one of our elders were nominated to attend the meeting of the General Assembly of the Presbyterian Church in Ireland held in Assembly Buildings, Belfast, in June.

Property

The oil boiler for heating the Church was replaced at a cost of £29,920.

The manse has had a major refurbishment at a cost of £9,583.

Organisations

Ballykeel youth	attendance 15	every Sunday evening
Sunday School	attendance 20	every Sunday morning

Volunteers

The Trustees wish to acknowledge their deep appreciation of those who give freely of their time by serving on committees and helping with organisations and other church activities.

**BALLYKEEL CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
TRUSTEES ANNUAL REPORT (cont'd)**

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.

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 Commission's Public benefit requirement statutory guidance.

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 80 contributors during the year (2024: 74) donating a total of £60,199 (2024: £51,640).

Total Income of the congregation during the year was £114,938 compared to £127,881 in the previous year.

Total expenditure decreased from £76,047 in 2024 to £75,684 in 2025.

STATEMENT OF TRUSTEE RESPONSIBILITIES

The Trustees are responsible for preparing the annual report and the financial statements of the congregation in accordance with applicable law and generally accepted accounting practice.

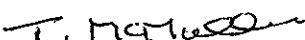
As the congregation's total income does not exceed £250,000, the Trustees have elected under Section 64(3) of the Charities Act (Northern Ireland) 2008 to prepare a receipts and payment account and a statement of assets and liabilities.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the congregation's transactions and disclose with reasonable accuracy at any time its financial position. They are also responsible for safeguarding the assets of the congregation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Kirk Session at a meeting on 26 February 2026 and signed on its behalf by

Trevor McMullan

Trustee



Thomas Simpson

Trustee



INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF BALLYKEEL CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

I report on the accounts of the Charity for the year ended 31st December 2025, which are set out within this document.

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:

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

Basis of independent examiner's report:

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

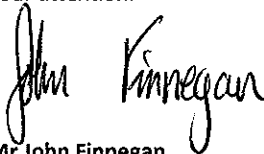
My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts and seeking explanations from you as charity trustees concerning such matters.

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

1. That accounting records were not kept in accordance with section 63 of the Charities Act.
2. That the accounts do not accord with those accounting records.
3. That the accounts do not comply with the accounting requirements of the Charities Act.
4. 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 matter 1 to 4 listed above and, in connection with following Directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.



Mr John Finnegan
Potter Finnegan Limited
Chartered Accountants
Unit 27-28 The Courtyard Business Park
190 Galgorm Road
Ballymena
BT42 1HL

26 February 2026

BALLYKEEL CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF FINANCIAL ACTIVITY (Receipts and Payments Account)

For the year ended 31 December 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Income and Endowments from:					
Donations and legacies	2	79,836	28,484	108,320	121,570
Charitable activities	3	3,946	180	4,126	3,588
Other trading activities	4	300	-	300	300
Investments	5	947	1,245	2,192	2,423
Other income	6	-	-	-	-
Total		85,029	29,909	114,938	127,881
Expenditure on:					
Raising funds	7	(392)	-	(392)	(401)
Charitable activities	8	(46,428)	(28,864)	(75,292)	(75,646)
Other expenditure	9	-	-	-	-
Total		(46,820)	(28,864)	(75,684)	(76,047)
Net Income/(expenditure)		38,209	1,045	39,254	51,834
Transfers between funds		(632)	632	-	-
Net movement in funds		37,577	1,677	39,254	51,834
Reconciliation of funds:					
Total funds brought forward	10	111,087	50,449	161,536	109,702
Total funds carried forward	10	148,664	52,126	200,790	161,536

**BALLYKEEL CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
STATEMENT OF ASSETS AND LIABILITIES**

As at 31 December 2025

1. Fixed Assets

The congregation owns the church premises and manse situated at 23 – 25 Crebilly Road, Ballymena, BT42 4DN and the associated fixtures and fittings. These have an insurance value of £2,331,406. During the year, the church spent £29,920 on upgrading the heating system in the church.

2. Investments

The congregation has the following investments. Amounts are shown at market valuation.

	2025	2024
	£	£
General Investment Account	17,653	16,998
Building and Development Investment Account	29,657	28,420
	<u>47,310</u>	<u>45,418</u>

3. Amounts owed

At the end of the year the following amounts were owed to the congregations

	2025	2024
	£	£
Gift Aid	17,488	14,171
	<u>17,488</u>	<u>14,171</u>

4. Cash and bank balances

	2025	2024
	£	£
General Account	101,091	94,087
Building and Development Account	14,412	17,617
Mission Account	6,620	2,855
Presbyterian Women Account	521	471
Sunday School Account	916	1,086
	<u>123,560</u>	<u>116,116</u>

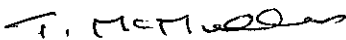
5. Amounts owed

	2025	2024
	£	£
Accountancy	1,500	1,200
	<u>1,500</u>	<u>1,200</u>

Approved by the Kirk Session at a meeting on 26 February 2026 and signed on its behalf by:

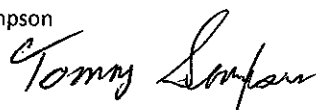
Trevor McMullan

Trustee



Thomas Simpson

Trustee



BALLYKEEL CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

NOTES TO THE ACCOUNTS

31 December 2025

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

As the total income of the congregation is less than £250,000 the congregation have elected in accordance with the provisions in The Charities Accounts and Reports Regulations (Northern Ireland) 2015 to prepare its accounts on a receipts and payments basis.

FUND ACCOUNTING

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.

Restricted funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor and (b) revenue donations or grants for a specific congregational activity intended by the donor. Where these funds have unspent balances, interest on their pooled investment is apportioned to the individual funds on an average basis.

Unrestricted funds are income funds which are to be spent on the congregation's general purposes. Designated funds are general funds set aside by the congregation for use in the future.

2. DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£
Recorded givings	60,199	20,370	80,569	69,569
Loose collections	5,965	-	5,965	6,354
Donations and gifts	3,288	4,518	7,806	2,120
Gift Aid	10,384	3,596	13,980	13,527
Legacies	-	-	-	30,000
	<u>79,836</u>	<u>28,484</u>	<u>108,320</u>	<u>121,570</u>

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£
Income from charitable activities	<u>3,946</u>	<u>180</u>	<u>4,126</u>	<u>3,588</u>
	<u>3,946</u>	<u>180</u>	<u>4,126</u>	<u>3,588</u>

BALLYKEEL CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS (Cont'd)

4. OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£
Letting of premises	300	-	300	300
	<u>300</u>	<u>-</u>	<u>300</u>	<u>300</u>

5. INVESTMENTS

	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£
Bank interest received	947	1,245	2,192	2,423
	<u>947</u>	<u>1,245</u>	<u>2,192</u>	<u>2,423</u>

6. OTHER INCOME

	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£
Other income	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

7. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£
FWO envelopes	392	-	392	401
	<u>392</u>	<u>-</u>	<u>392</u>	<u>401</u>

8. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£
General Assembly Assessments	6,502	-	6,502	6,716
Presbytery fees	329	-	329	300
Ministry and support staff costs	16,985	-	16,985	22,437
Congregational running expenses	17,671	17,212	34,883	30,640
Donations to missions and charities	3,522	11,552	15,074	14,040
Governance costs	1,419	100	1,519	1,513
	<u>46,428</u>	<u>28,864</u>	<u>75,292</u>	<u>75,646</u>

9. OTHER EXPENDITURE

	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£
Other expenditure	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

BALLYKEEL CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND
NOTES TO THE ACCOUNTS (Cont'd)

10. FUND BALANCES

(i) Unrestricted Funds

	2025	2024
	£	£
General fund	148,664	111,087
	<u>148,664</u>	<u>111,087</u>

(ii) Restricted Funds

	2025	2024
	£	£
Building & Development Fund	44,069	46,036
Mission Fund	6,620	2,856
Presbyterian Women Account	521	471
Sunday School Account	916	1,086
	<u>52,126</u>	<u>50,449</u>

(iii) Reconciliation of movement of funds

	Opening balance	Income	Expenditure	Transfer	Closing balance
	£	£	£	£	£
Unrestricted Funds					
General fund	111,087	85,029	(46,820)	(632)	148,664
	<u>111,087</u>	<u>85,029</u>	<u>(46,820)</u>	<u>(632)</u>	<u>148,664</u>
Restricted Funds					
Building & Development Fund	46,036	14,375	(16,342)	-	44,069
Mission Fund	2,856	15,199	(11,605)	170	6,620
Presbyterian Women Account	471	181	(131)	-	521
Sunday School Account	1,086	154	(786)	462	916
	<u>50,449</u>	<u>29,909</u>	<u>(28,864)</u>	<u>632</u>	<u>52,126</u>
Total	<u>161,536</u>	<u>114,938</u>	<u>(75,684)</u>	<u>-</u>	<u>200,790</u>