

BALLYBLACK PRESBYTERIAN CHURCH - ACCOUNTS 2025

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

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
Receipts						
Donations and legacies	2	70,599	21,970		92,569	69,879
Charitable activities	3	0	10,936		10,936	8,678
Other trading activities	4	0	0		0	0
Investment Income	5	326	5,350		5,676	5,489
Other	6	13,115	0		13,115	10,204
		84,040	38,255	0	122,296	94,250
Sale of Investments		0	0		0	
Sale of fixed assets		0	0		0	
Loans Received		0	0		0	
Total Receipts		84,040	38,255	0	122,296	94,250
Payments						
Raising funds	7	390	0		390	375
Charitable activities	8	63,997	52,692		116,689	78,857
Investment costs		0	0		0	0
Other	9	0	95		95	424
		64,387	52,787		117,174	79,656
Purchase of Investments		0	0		0	
Purchase of fixed assets		0	0		0	
Loan Repayments		0	0		0	
Total Payments		64,387	52,787	0	117,174	79,656
Net receipts / (payments)		19,653	-14,532	0	5,121	14,594
Transfers between funds		-11,874	11,874		0	-239
Net movement in funds		7,779	-2,658	0	5,121	14,355
Funds brought forward		98,439	20,275	3,600	122,314	107,959
Funds carried forward	12	106,218	17,617	3,600	127,435	122,314

STATEMENT OF ASSETS AND LIABILITIES as at 31 December 2025

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024
Funds Reconciliation					
Bank and Cash at start of year	98,439	20,275	3,600	122,314	107,959
Net movement in funds	7,779	-2,658	0	5,121	14,355
Bank and Cash at end of year	106,218	17,617	3,600	127,435	122,314
Bank & Cash Balances					
Bank Deposit Accounts				54,619	48,176
Bank Current Accounts				72,405	72,586
Cash in Hand				411	1,552
				127,435	122,314

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Other Assets

Fixed Assets – Note 10

- Church Premises
- Fixtures, Fittings & Equipment
- Vehicles

Investments – Note 11

0 0

0 0

Liabilities

Loans

0 0

0 0

The above Other Assets and Liabilities are shown for Note purposes only.

Approved by the Kirk Session on and signed on its behalf by

Rev Andras Gillicze

David McCracken

Date

Date

BALLYBLACK PRESBYTERIAN CHURCH - ACCOUNTS 2025

NOTES TO THE ACCOUNTS

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

These accounts include the Church and all its associated organisations.

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 balance 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	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
Recorded giving:					
Loose collections	998	716	0	1,714	1,553
Donations and gifts	40,676	18,360	0	59,036	57,214
Gift Aid	28,925	2,894	0	31,819	11,112
Legacies and bequest	0	0	0	0	0
	70,599	21,970	0	92,569	69,879

3. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
Income from charitable activities	0	1,299	0	1,299	2,805
Fees from weddings and funerals	0	1,836	0	1,836	1,010
Fundraising events	0	3,968	0	3,968	2,011
Membership fees	0	2,633	0	2,633	1,165
Grants	0	1,200	0	1,200	1,687
	0	10,936	0	10,936	8,678

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NOTES TO THE ACCOUNTS (continued)

4. OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
Letting of premises	0	0	0	0	0
Trading income	0	0	0	0	0
	0	0	0	0	0

5. INVESTMENT INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
Deposit interest	326	710	0	1,036	1,049
General Investment Fund	0	0	0	0	0
Rents investment properties	0	4,440	0	4,440	4,440
Other investment income	0	200	0	200	0
	326	5,350	0	5,676	5,489

6. OTHER INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
Manse Rental	9,704	0	0	9,704	0
Org Funds Returned	2,911	0	0	2,911	0
Bike Show Float Return	500	0	0	500	10,204
	13,115	0	0	13,115	10,204

7. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
FWO envelopes	390	0	0	390	375
Fundraising events	0	0	0	0	0
	390	0	0	390	375

8. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
General Assembly Assessments	14,923	0	0	14,923	13,521
Presbytery fees	498	0	0	498	481
Ministry and support staff costs	23,659	0	0	23,659	24,581
Congregational running expenses	24,377	44,741	0	69,118	31,353
Donations to Missions and charities	0	7,951	0	7,951	8,441
Governance costs	540	0	0	540	480
	63,997	52,692	0	116,689	78,857

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NOTES TO THE ACCOUNTS (continued)

9. OTHER EXPENDITURE

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
Investment properties expenses	0	95	0	95	424
	0	95	0	95	424

10. FIXED ASSETS

The congregation owns the Church building, the Church Hall and the Cottage, all situated at 29 Ballyblack Road, Newtownards BT22 2AS, and the associated fixtures, fittings, plant and machinery. These have an insurance value of £1,128,750. £959,437 and £109,442 respectively. The congregation also owns the Manse, situated at 17 Ballyblack Road, Newtownards BT22 2AP. This has an insurance value of £451,500

11. INVESTMENTS

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

	Unrestricted Funds	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£	£
General Investment Fund	0	0	0	0	0	0
Property	0	0	0	0	0	0
Other investments	0	0	0	0	0	0
					0	0

12. FUND BALANCES

Fund	Balance at start	Receipts	Payment	Surplus / (Deficit)	Transfer	Balance at end
	£	£	£	£	£	£
Unrestricted Funds						
General Fund	98,439	84,040	64,386	19,654	-11,874	106,219
	98,439	84,040	64,386	19,654	-11,874	106,219
Restricted Funds						
Property & Development Fund	12,514	23,779	35,365	-11,586	10,000	10,928
Missions & Charities Fund	565	5,651	7,051	-1,400	1,874	1,039
Bowling Club	509	290	235	55	0	564
Badminton Club	562	14	576	-562	0	0
Sunday School	1,014	28	1,042	-1,014	0	0
GB	3,036	4,776	4,457	319	0	3,355
Souper Seniors	8	853	784	69	0	77
PW	774	2,864	1,984	880	0	1,653
BB	1,192	1	1,193	-1,192	0	0
Youth Club	101	0	101	-101	0	0
	20,275	38,256	52,788	-14,532	11,874	17,616
Endowment Funds						
Trust Fund	3,600	0	0	0	0	3,600
	3,600	0	0	0	0	3,600
Total	122,314	122,296	117,174	5,122	0	127,435