

# **MONKSTOWN BAPTIST CHURCH**

## **Trustees' Annual Report**

**For the year ended 31<sup>st</sup> December 2023**



**Registered with the Charity Commission for Northern Ireland NIC108254**

# **MONKSTOWN BAPTIST CHURCH**

## **TRUSTEES' ANNUAL REPORT**

The Trustees present their Annual Report and Financial Statements for the charity for the year ended 31<sup>st</sup> December 2023.

### **PURPOSE**

The principal charitable object of the church is the advancement of the Christian faith according to the teachings of Scripture, understood in its historical and evangelical sense, the Doctrinal Statement and Baptist Principles.

### **ACHIEVEMENTS AND PERFORMANCE**

The Trustees have had regard to the Charity Commission for Northern Ireland's guidance on provision of public benefit and are satisfied that they and the Church have complied with their duty in this regard throughout 2023.

During the year, activities included the following:

Church Services (2 each Sunday and a midweek bible study & prayer meeting). Well attended meetings where members, adherents and visitors benefited from bible teaching, worship and praise, gospel outreach and general fellowship and encouragement.

Children's Sunday School, Children's Church and Youth Bible Class each Sunday. Children of members, adherents and visitors received bible teaching, took part in scripture verse learning, sang choruses and generally enjoyed good times of learning and fellowship.

Campaigners (Wednesday Evenings). A uniformed organisation for girls and boys aged 3-14 years. Children were taught the bible but also enjoyed learning life skills and played games and sports.

Youth Club. (Friday nights) Attended by post primary school young people mainly from the surrounding local area. A range of active sports played using the church halls and an area provided for young people to come in from the cold and mix and socialise in a safe environment. Each evening included a short epilogue of Christian outreach.

"New Dawn". Our church organisation aimed at outreach to older folk, both of the church and local area, was held once monthly, with morning meetings which were very well attended and enjoyed by the community. A variety of subjects of interest were covered, always with a Christian perspective and refreshments were also served.

"Open Door". Affectionately referred to as "youth club for older men", meetings were held and enjoyed once a month (October to April) on Thursday evenings. Various sports were played in the halls with age-appropriate levels of competitiveness and the night rounded off with refreshments and a speaker.

Ladies Meeting. Once a month meeting (Thursday) involving the women of the church together with guests. Good times of fellowship were enjoyed along with refreshments and guest speakers.

Youth Fellowship (Takeaway) – meetings were held on alternative Saturday nights during term time plus occasional other events. For Year 8 and above – social mixing/ fellowship and Bible based talks.

Missionaries. The church provided financial funding, prayer support and general love and encouragement to 3 missionary families from our fellowship who serve with Acre, CEF and Friends in Action NI Ltd respectively. There was also support to other missions as outlined in the financial report.

In addition to the various meetings and activities in the church, there was a considerable amount of visitation of the sick, consolation and support of members and adherents suffering bereavement and general home support visits throughout 2023 as the Pastor, together with others from the fellowship, sought to provide comfort, support and spiritual encouragement.

## **REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISORS**

Charity Name: Monkstown Baptist Church

Church Address: 200 Jordanstown Road, Newtownabbey, Co. Antrim, BT37 0LZ

Email: [pastor@monkstownbaptist.org.uk](mailto:pastor@monkstownbaptist.org.uk)

Website: [www.monkstownbaptist.org.uk](http://www.monkstownbaptist.org.uk)

Facebook: [www.facebook.com/MonkstownBaptistChurch](https://www.facebook.com/MonkstownBaptistChurch)

Youtube: [www.youtube.com/channel/UCtn5Tn6gi-9E1NZWcO0eaoQ](https://www.youtube.com/channel/UCtn5Tn6gi-9E1NZWcO0eaoQ)

## **TRUSTEES**

The Charity Trustees are all members of the Church Oversight Committee which consists of Pastor, Elders and Deacons.

The Church's constitution requires a two-thirds majority of those voting for the appointment of Deacons, Elders and Pastor. Deacons are appointed for a period of 3 years and are eligible for re-election if they so desire. Elders are elected for life unless they choose to retire or leave the fellowship. Pastors serve for the period of their pastorate.

Following appointment, all newly appointed trustees receive an Induction Pack containing a copy of the Charity Commission for Northern Ireland's publication, 'Running Your Charity'. They are also encouraged to access further information available on the Charity Commission for Northern Ireland's website. This procedure has been applied retrospectively to all existing trustees.

The Trustees in office at 31 December 2023 were:

P. Cameron	Pastor
P. Collier	Elder/Treasurer
R. Cole	Secretary & Health & Safety Officer
P. Agnew	
S. Adams	Safeguarding Officer
D. Coulter	

J. Jenkins  
A. Kernoghan  
S. McMullan  
M. McClean  
P. Taylor

### **PAYMENTS TO TRUSTEES**

No Trustee received payment for undertaking trustee duties. Payments to the Pastor relate to expenses incurred in performance of the duties of a Pastor. Where trustees purchased items on behalf of the Charity, these costs were eligible for reimbursement.

### **CUSTODIAN TRUSTEES**

The Church premises are held under trust by the Northern Baptist Corporation (NBC). The sole function of the NBC is to hold the property assets of the Church and to act in accordance with the wishes of the Church members as expressed in a Church Business meeting.

The Church manse and a small area of land in Ballyduff are held under a separate trust by "Custodian Trustees" appointed by the Church members who are required to act in accordance with the wishes of the Church members as expressed in a Church Business meeting. The current four "Custodian Trustees" are also Trustees of Monkstown Baptist Church.

### **ADVISORS**

*Bankers:* Ulster Bank, 202 – 206 York Street, Belfast, BT15 1HY

*Independent Examiners:* P. McDonald FCCA  
S. McFarland CGMA

*Insurance Advisors:* Todd Insurance, 127 Ormeau Road, Belfast, BT7 1SH  
*(Public liability and church buildings & contents)*  
Abbey Autoline, 4-6 Boucher Road, Belfast, BT12 6HR  
*(Church Manse)*

*Solicitors:* Hewitt & Gilpin, 73 Holywood Road, Belfast, BT4 3BA

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

Monkstown Baptist Church has been in existence for over 100 years and throughout that time it has been a member of the Association of Baptist Churches in Ireland. The current constitution, which outlines the biblical basis for our beliefs and gives structure to the way in which the Church functions, was approved in October 2021. The registration of Monkstown Baptist Church with the Charity Commission for Northern Ireland was approved on 15/10/2021 and allocated the reference number NIC108254.

### **Management**

The Trustees met each month (excluding July & August) to discuss the work of the church, to make general decisions, to instigate actions and to review finances. Detailed records were retained. Matters/decisions deemed of significant importance (for example, major church refurbishment) were referred to the bi-annual Church Members Meetings, held in March and September. Report and Accounts were also presented at those meetings.

Matters requiring approval at a Church Members Meeting is by simple majority. However, election of elders, deacons, trustees and appointment of pastors requires a two thirds majority. There are also rules regarding quorum for Trustee and Church Members Meetings.

Much of the work of the church is carried out by volunteers who lead and serve in the various sections and groups. A huge debt of gratitude is owed to all who serve so faithfully. Trustee and Church Members Meetings ensured direction and oversight of all activities.

### **Risk Management**

The Trustees have conducted an assessment of the risks to which the charity is exposed and have reviewed systems and procedures to mitigate such risks. Risk assessments have been completed for each of the individual sections of the work as well as for the generic areas of fire, health & safety and the protection of children, young people and vulnerable adults.

Risk Management is an ongoing process and is reviewed at Trustee meetings. The church has appointed a Health & Safety Officer who is a serving trustee. In addition, the church has appointed a Safeguarding Officer (again a trustee) and a deputy. Reports are standing agenda items at monthly Trustee Meetings.

## **FINANCIAL REVIEW**

The Church is funded by voluntary gifts and donations and use is made of Gift Aid and the Gift Aid Small Donations Scheme. The only other source of funds is an annual grant from the Education Authority towards the running of the Campaigner Clan, a uniformed organisation for girls and boys aged 3 - 14 years.

The Church receives both Restricted and Unrestricted Funds. Restricted Funds are monies donated to the Church for specific purposes, e.g. Missions, Youth Ministries etc. Unrestricted Funds from general offerings are used for all other purposes. Any shortfalls in Restricted Funds are made up by transfers from Unrestricted Funds.

During 2023 work was undertaken to repair the roof and to renovate the car park and signage of the Church premises. As the cost of the work exceeded the existing money in the Property Fund the shortfall was met by transferring £26,053.27 from the unrestricted General Fund.

A special offering received at the Carol Service in December 2022 was to aid outreach work undertaken by the Lo-Debar Trust. This money (£4,966.00) was forwarded to the Trust in January 2023.

On Sunday 01 October 2023 A special offering in memory of Ian and Claire Gray, raised £3072.50 and this was forwarded to Wycliffe Bible Translators in support of Bible translation work in Ghana.

The Church also makes monthly payments towards the support of 3 married couples who work with other missionary organisations, (Child Evangelisation Fellowship in Northern Ireland; ACRE Gospel Mission in Portugal; Friends in Action NI in West Africa).

The only liability that the Church had at 31 December 2023 was an uncashed cheque to the value of £10.45.

## **RESERVES POLICY**

This policy on reserves has been reviewed and agreed by the Trustees. The income of the Church is stable and in the event of an unexpected financial need the Trustees are confident that members would respond accordingly. The Trustees are satisfied that a figure equating to approximately three months planned expenditure is an appropriate level of reserve balances at the present time. Cash balances at the end of the year exceeds the level of reserves deemed necessary.

## **APPROVED BY THE TRUSTEES ON 07/10/2024 AND SIGNED ON THEIR BEHALF BY:**



**P. Collier**

**Church Treasurer & Trustee**



**R. Cole**

**Church Secretary & Trustee**

# Statement of Receipts and Payments

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## Monkstown Baptist Church

Period: 01/01/2023 to 31/12/2023

	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
<b>Receipts</b>					
Direct Giving	1	113,575.95	38,127.97	151,703.92	165,308.12
Other Income	2	1,061.24	1,057.50	2,118.74	2,227.31
Investment Income	3	787.59	0.00	787.59	175.10
<b>Total Receipts</b>		<b>115,424.78</b>	<b>39,185.47</b>	<b>154,610.25</b>	<b>167,710.53</b>
<b>Payments</b>					
Mission of the Congregation	4	(41,620.04)	(251.50)	(41,871.54)	(43,520.65)
Grants to Missions & Charities	5	(41,475.00)	(25,123.15)	(66,598.15)	(61,679.84)
Property & Equipment	6	(13,996.02)	(40,268.32)	(54,264.34)	(141,938.55)
<b>Total Payments</b>		<b>(97,091.06)</b>	<b>(65,642.97)</b>	<b>(162,734.03)</b>	<b>(247,139.04)</b>
Net Receipts / (Payments) Before Transfers		18,333.72	(26,457.50)	(8,123.78)	(79,428.51)
<b>Transfers</b>		(26,363.07)	26,363.07	0.00	0.00
<b>Net Receipts / (Payments) After Transfers</b>		<b>(8,029.35)</b>	<b>(94.43)</b>	<b>(8,123.78)</b>	<b>(79,428.51)</b>
<b>Opening Balance as at 1 January 2023</b>		<b>74,418.33</b>	<b>4,404.93</b>	<b>78,823.26</b>	<b>158,251.77</b>
<b>Closing Balance as at 31 December 2023</b>		<b>66,388.98</b>	<b>4,310.50</b>	<b>70,699.48</b>	<b>78,823.26</b>

# Statement of Receipts and Payments - Notes

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## Monkstown Baptist Church

Period: 01/01/2023 to 31/12/2023

### 1. Direct Giving

	<u>2023</u>	<u>2022</u>
Regular Giving + Gift Aid	111,450.95	129,233.77
Special Offerings + Gift Aid	<u>40,252.97</u>	<u>36,074.35</u>
	151,703.92	165,308.12

### 2. Other Income

	<u>2023</u>	<u>2022</u>
Congregational Activities	1,118.74	827.31
Education Authority Grant	<u>1,000.00</u>	<u>1,400.00</u>
	2,118.74	2,227.31

### 3. Investment Income

	<u>2023</u>	<u>2022</u>
Bank Interest	<u>787.59</u>	<u>175.10</u>
	787.59	175.10

### 4. Mission of the Congregation

	<u>2023</u>	<u>2022</u>
Ministry Costs, Congregational Activities & Local costs	<u>(41,871.54)</u>	<u>(43,520.65)</u>
	(41,871.54)	(43,520.65)

### 5. Grants to Missions & Charities

	<u>2023</u>	<u>2022</u>
Camp Sonshine	(661.50)	0.00
Exodus	(936.02)	0.00
Wycliffe BT	(3,072.50)	0.00
Tel Romania	(112.38)	0.00
Slavic Gospel Mission	0.00	(5,172.50)
Serving in Mission (SIM)	0.00	(5,045.50)
Designated Gifts to Missions	(19,250.75)	(11,553.90)
Baptist Missions	(9,480.00)	(9,069.97)
Church Missionaries	<u>(33,085.00)</u>	<u>(30,837.97)</u>
	(66,598.15)	(61,679.84)

### 6. Property & Equipment

	<u>2023</u>	<u>2022</u>
Utilities & Rates	(9,686.39)	(9,802.56)
Repairs, Maintenance & Equipment	(40,863.52)	(128,692.74)
Insurance	<u>(3,714.43)</u>	<u>(3,443.25)</u>
	(54,264.34)	(141,938.55)

# Statement of Assets and Liabilities

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## Monkstown Baptist Church

As at 31 December 2023

### Assets

	2023 £	2022 £
<b>Bank Accounts</b>		
Ulster Bank Business Reserve Account	50,457.27	64,776.81
Ulster Bank Business Current Account	9,158.01	5,964.25
Ulster Bank Business Current (Covenant) Account	11,084.20	8,082.20
<b>Total Bank Balances</b>	<b>70,699.48</b>	<b>78,823.26</b>

### Estimated Values of Property and Other Assets Held (For Information Purposes Only)

Church Buildings (Rebuilding Costs)	2,048,000	2,000,000
Church Manse (Rebuilding Costs)	375,000	315,000
Fixture/Fittings/Equipment (Replacement Costs)	180,000	200,000
Small Area of Landlocked Land at Ballyduff	2,000	2,000

### Liabilities

	2023 £	2022 £
Uncashed Cheques	10.45	0.00

**APPROVED BY THE TRUSTEES ON 07/10/2024 AND SIGNED ON THEIR BEHALF BY:**



**P. Collier**

**Church Treasurer & Trustee**



**R. Cole**

**Church Secretary & Trustee**

## **Independent examiner's report to the charity trustees of Monkstown Baptist Church**

(Unqualified report for a charity that is not a company and has an income of £250,000 or less)

We report on the accounts of Monkstown Baptist Church for the year ended 31<sup>st</sup> December 2023.

### **Respective responsibilities of charity trustees and examiners**

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 our responsibility to:

- examine the accounts under section 65 of the Charities Act
- follow the procedures laid down in the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act
- state whether particular matters have come to our attention.

### **Basis of independent examiners' report**

We have examined your charity accounts as required under section 65 of the Charities Act and our 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.

Our 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.

Our role is to state whether any material matters have come to our attention giving us cause to believe:

1. That accounting records were not kept as required by 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 report**

We have completed our examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission for Northern Ireland, we have found no matters that require drawing to your attention.

Name: Peter McDonald

Relevant professional qualification or body: FCCA

Address: 14 Henryville Lodge, Ballyclare, County Antrim, BT39 9FZ

Signed 

Date 07 OCTOBER 2024

Name: Stephen McFarland

Relevant professional qualification or body: CGMA

Address: 67 Meadowlands, Jordanstown, Newtownabbey, BT37 0UR

Signed 

Date 07 October 2024