



# **Annual Report & Accounts, 2019**

**Charity Number NIC 102119**

Approved at the Annual General Vestry  
1 October 2020

## **Select Vestry**

1 October 2020

*Rector:* Rev James W. Cheshire  
*Curate:* Rev Noel Gordon

### **Members of outgoing Select Vestry**

*Rector's Church Warden:* Stephen Harris  
*Rector's Glebe Warden:* Dawn Ferguson  
*People's Church Warden:* Jim Myles  
*People's Glebe Warden:* Chris Adair

Daniel Crawford	David Manning
Elaine Edwards	Ruth Manning
Sam Elliott	Karen Myles
John Gunning	Joanne Rice
Jon Judge	Lindsay Robinson
Karen Magee	Freda Rutherford

## Independent Examiner's Report to the Trustees of St Mary's Parish Church, Ballybeen

I report on the accounts of the charity for the year ended 31<sup>st</sup> December 2019 which are set out on pages 1 to 5.

### Respective responsibilities of trustees 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 Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act; and
- 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 any 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 matters (1) to (4) 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.



C Michael McCarter FCA  
Institute of Chartered Accountants in Ireland

For and on behalf of Jackson Andrews  
Chartered Accountants & Statutory Auditor

6 Mandeville Mews  
Portadown  
Co Armagh  
BT62 3NS

8<sup>th</sup> July 2020

## No.1 Account - 'Housekeeping' for year ended 31 Dec. 2019

<b>No 1 Account</b>	<b>2019</b>	<b>2018</b>
<b>Receipts</b>	<b>£</b>	<b>£</b>
Recorded giving Envelopes	62,338.96	63,339.56
Recorded giving Standing Orders	46,221.62	41,105.00
Gift Aid	18,447.12	31,446.93
Cash collections	4,395.24	6,247.02
Donations general	809.13	579.44
Donations H&L and Minibus	3,105.00	1,980.00
Earmarked donations (funeral catering etc)	4,089.44	2,000.00
Bank interest		10.80
National Ins. Rebate	3,000.00	3,904.39
<b>TOTAL</b>	<b>142,406.51</b>	<b>150,613.14</b>
<b>Payments</b>	<b>2019</b>	<b>2018</b>
	<b>£</b>	<b>£</b>
Staff costs	70,439.71	72,650.89
Mission & Missionary account	15,664.30	14,940.00
Children's & youth work	2,961.28	5,469.15
Diocese	11,910.84	11,910.84
Electricity	10,274.00	4,374.60
Oil	1,709.65	1,908.78
Church water rates	680.08	672.13
Cleaning costs	10,112.30	5,171.00
Cleaning materials	219.24	451.14
Church & Hall Repairs & maintenance	4,865.20	4,960.79
Rectory Repairs, maintenance, rates	5,366.53	17,919.41
Minibus expenses	1,996.71	2,496.36
Insurance	3,498.94	3,405.78
Bank & audit charges	1,161.55	1,412.54
Telephone/Broadband/Licences	2,794.94	2,900.15
Office/printing expenses	871.48	468.79
Equipment	4,492.13	631.99
Events / catering	1,931.48	791.72
Support/materials for church/groups	620.13	591.82
Visiting speakers /gifts volunteers	335.00	200.00
Sundry expenses	219.26	219.30
Rebranding & signage	4,867.50	1,977.20
Outreach events	219.00	1,970.15
Misc cwfd	-	5.80
<b>TOTAL</b>	<b>157,211.25</b>	<b>157,488.73</b>
<b>Surplus / (Deficit) for the year</b>	<b>(14,804.74)</b>	<b>(6,875.59)</b>
add Funds transferred in	1,585.00	
less Funds transferred out	-	17.00
Add opening cash balance (incl Petty Cash)	27,516.87	34,409.46
<b>Closing balance</b>	<b>14,297.13</b>	<b>27,516.87</b>

## No.2 Account - Development Fund for year ended 31 Dec. 2019

<b>RECEIPTS</b>	<b>2019</b>	<b>2018</b>
	<b>£</b>	<b>£</b>
Development fund envelopes	16,183.37	20,792.20
Standing orders	5,886.00	3,648.00
Donations	222.40	538.80
Gift Aid	2,511.69	5,659.48
Legacies & Bequests	72.60	1,455.27
Fundraising	1,743.69	159.60
<b>TOTAL</b>	<b>26,619.75</b>	<b>32,253.35</b>
<b>PAYMENTS</b>	<b>2019</b>	<b>2018</b>
	<b>£</b>	<b>£</b>
Professional fees	120	
Miscellaneous	217	
<b>TOTAL</b>	<b>337.00</b>	<b>-</b>
<b>Surplus for the year</b>	<b>26,282.75</b>	<b>32,253.35</b>
add Funds transferred in	14.41	
less Funds transferred out		
Add opening cash balance	142,020.88	109,767.53
<b>Closing balance</b>	<b>168,318.04</b>	<b>142,020.88</b>

## Business Instant Saver

<b>DEPOSITS</b>	<b>2019</b>	<b>2018</b>
	<b>£</b>	<b>£</b>
Interest Free Loan (2017)		
Interest added	5.54	9.16
<b>TOTAL</b>	<b>5.54</b>	<b>9.16</b>
<b>WITHDRAWALS</b>	<b>2019</b>	<b>2018</b>
	<b>£</b>	<b>£</b>
Transfer to No.2 Account	14.41	
<b>TOTAL</b>	<b>14.41</b>	<b>-</b>
<b>Net movement of cash</b>	<b>-8.87</b>	<b>9.16</b>
Add opening balance	10,009.58	10,000.42
<b>Closing balance</b>	<b>10,000.71</b>	<b>10,009.58</b>

## Missionary Giving for year ended 31 Dec. 2019

<b>RECEIPTS</b>	Church giving	Donations	<b>2019</b>	<b>2018</b>
	£	£	£	£
No.1 Account	15,664.30		15,664.30	14,940.00
Donations		0.19	0.19	
Special Collections		1,753.70	1,753.70	1,115.11
Open Doors - Money Jar		216.60	216.60	452.07
<b>TOTAL</b>	<b>15,664.30</b>	<b>1,970.49</b>	<b>17,634.79</b>	<b>16,507.18</b>

<b>PAYMENTS</b>	Church giving	Donations	<b>2019</b>	<b>2018</b>
	£	£	£	£
YWAM I Matchett	3000		3,000.00	2,940.00
YWAM J Judge	2400		2,400.00	2,400.00
Wycliffe Bible Translators	825		825.00	2,040.00
YWAM W McGirr	1680		1,680.00	1,680.00
EMI A Gordon	1200		1,200.00	
Mission Aviation Fellowship	945		945.00	1,020.00
Tear Fund	900		900.00	900.00
Illyrain Trust	720		720.00	720.00
New Wine Ireland	600		600.00	720.00
Abaana	600		600.00	600.00
Open Doors	600	600	1,200.00	400.00
Release International	600	95	695.00	230.00
Dundonald Foodbank	170	218	388.00	215.00
A McMullan (SU/Abaana)	800.00		800.00	1,200.00
Crown Jesus	180.00		180.00	720.00
EMI A Gordon	100.00		100.00	
Abaana choir	344.30	655.70	1,000.00	
Collection - Reach the Unreached		830.00	830.00	
Collection - Ordination training				670.00
<b>TOTAL</b>	<b>15,664.30</b>	<b>2,398.70</b>	<b>18,063.00</b>	<b>16,455.00</b>
<b>Surplus / (Deficit) for the year</b>			<b>(428.21)</b>	<b>52.18</b>
Add opening balance			486.76	434.58
<b>Closing balance</b>			<b>58.55</b>	<b>486.76</b>

Note. £56.37 is still to be paid to Open Doors

<b>Summary for Diocesan Return</b>	<b>2019</b>	<b>2018</b>
World Mission (eg. Missionary Societies)	£16,075	£13,350
Bishop's Appeal	£0	£0
Other Development Agencies (eg Tearfund)	£1,600	£1,500
Other Charities (eg Hospice)	£388	£1,605
	<b>£18,063</b>	<b>£16,455</b>

## Outreach Account - for year ended 31 Dec. 2019

	2019	2018
Receipts	£	£
Donations	0.00	0.00
<b>TOTAL</b>	<b>0.00</b>	<b>0.00</b>
<b>Payments</b>	<b>2018</b>	<b>2018</b>
	£	£
Miscellaneous gifts		0.00
Bank charges	16.00	16.00
<b>TOTAL</b>	<b>16.00</b>	<b>16.00</b>
<b>Surplus / (Deficit ) for the year</b>	<b>(16.00)</b>	<b>(16.00)</b>
Add opening cash balance	742.00	758.00
<b>Closing balance</b>	<b>726.00</b>	<b>742.00</b>

## ACTS Ballybeen Account - for year ended 31 Dec. 2019

	2019	2018
Receipts	£	£
Donations	37.50	
<b>TOTAL</b>	<b>37.50</b>	<b>0.00</b>
<b>Payments</b>	<b>2019</b>	<b>2018</b>
	£	£
Bank charges	28.70	32.98
<b>TOTAL</b>	<b>28.70</b>	<b>32.98</b>
<b>Surplus / (Deficit) for the year</b>	<b>8.80</b>	<b>(32.98)</b>
add Funds transferred in		17.00
less Funds transferred out		
Add opening cash balance	7.82	23.80
<b>Closing balance</b>	<b>16.62</b>	<b>7.82</b>

## Restricted Gifts/Collections Account - for year ended 31 Dec. 2019

	2019	2018
	£	£
<b>Receipts</b>		
Bequest		5,000.00
Earmarked donations		951.98
Contra income	1,170.16	2,088.43
<b>TOTAL</b>	<b>1,170.16</b>	<b>8,040.41</b>
<b>Payments</b>	<b>2019</b>	<b>2018</b>
	£	£
From Bequest	2,941.99	190.00
Earmarked expenditure	85.00	864.98
Contra expenditure	1,170.16	2,090.43
<b>TOTAL</b>	<b>4,197.15</b>	<b>3,145.41</b>
<b>Surplus / (Deficit) for the year</b>	<b>(3,026.99)</b>	<b>4,895.00</b>
Add opening cash balance	4,895.00	0.00
<b>Closing balance</b>	<b>1,868.01</b>	<b>4,895.00</b>

The Independent Examiner's Report is based on the review of the accounts given in the above five pages. The following pages are for your information but are not part of that assessment.



## Financial Report 2019

We give thanks to God for His goodness and the faithfulness of the people of St. Mary's who give so regularly to His work through our Church. It has been another solid year despite increased costs regarding our premises.

In summary

- Our No.1 Account – which is used to run the church - finished with an in-year deficit of £13,219.74 (£6,875.59 deficit in 2018). This is due, in the main part, to the bills for electricity and cleaning covering expenses incurred in 2018. Surpluses in previous years mean that we have a closing balance of £14,297.13 in our No.1 Account. Further expenditure is still required in the incoming year on the Health & Safety deficiencies in our Church and halls. A reduction in staffing means that we are planning a budget surplus in 2020 but if we wish to increase our staffing again we will need a greater income.
- Our No.2 Account – for our building programme - finished with a surplus of £26,619.75 (£32,253.35 in 2018 with the help of additional Gift Aid and some legacies). In addition, our '20p Smartie Tubes' raised a total £1,381.65, some of which will also attract Gift Aid, and so has been a most welcome addition to our funds. We now have over £168,000 saved towards the planned work but still some way to go. Regular and faithful giving continues to build this fund and will help us if we have to approach the bank to take out any loans.
- The Gift Aid continues to provide a significant part of our income and is split as appropriate between the No.1 and No.2 accounts. If any taxpayers are interested in knowing more about Gift Aid, where the Government gives us one quarter of any funds donated, please speak to me.

My ongoing thanks to the diligent and very competent band of people who work behind the scenes to manage our finances and who make my job so much easier.

- The team of counters who week by week have counted the money in the envelopes and record it all: Sam & Seana Elliot, Sylvia Clarke and Freda Rutherford, Rebecca Adair, James & Lillian Cunningham and Stephen Harris.
- Lillian who enters all the data on to our computer system and Sylvia for managing the Petty Cash and the accounts of a number of organisations.
- Ruth Manning for managing the Gift Aid.
- Dawn Ferguson and Chris Adair who work hard to oversee the maintenance of our buildings and keep costs under control.

A number of people give directly to the church each month by Standing Order which has benefits for the church and may be easier than handling cash. If anyone would like to change from Envelopes to Standing Order please speak to me directly.

David Manning  
Hon. Treasurer

**FREEWILL Contributions - Envelopes and Standing Orders  
for the year ended 31 December 2019**

<b>No</b>	<b>Amount £</b>	<b>No</b>	<b>Amount £</b>	<b>No</b>	<b>Amount £</b>	<b>No</b>	<b>Amount £</b>
1	90.00	46	265.00	93	2,080.00	200	2,080.00
2	2,090.00	47	1,150.00	94	2,520.00	201	2,600.00
4	84.20	48	285.00	95	260.00	202	650.00
5	260.00	49	280.00	97	780.00	203	1,920.00
6	1,100.00	50	650.00	98	1,100.00	204	3,600.00
7	255.00	51	3,315.00	99	620.00	205	3,400.00
8	500.00	52	240.00	100	535.00	206	3,350.00
9	80.00	54	3,441.51	101	350.00	207	1,070.00
11	259.00	55	108.00	102	540.00	208	2,520.00
12	2,375.00	56	5.00	103	420.00	209	360.00
13	525.00	57	460.00	104	130.00	210	2,456.00
15	58.00	58	1,860.00	106	210.00	212	3,360.00
16	160.50	59	225.00	108	165.00	214	3,240.00
17	1,040.00	60	909.00	109	245.00	215	900.00
18	312.10	61	200.00	110	260.00	216	0.00
19	100.00	62	185.00	111	10.00	217	3,700.00
20	510.00	63	28.45	112	53.00	219	2,741.62
21	280.00	64	515.00	113	1,040.00	220	480.00
22	2,440.00	65	145.00	115	905.00	221	960.00
23	260.00	66	520.00	116	1,565.00	223	1,904.00
25	80.95	67	300.00	117	255.00	226	550.00
26	51.00	68	260.00	120	520.00		
27	5.00	69	870.00	121	197.00		
28	280.00	70	215.00	122	500.00		
29	20.00	71	1,020.00	123	100.00		
30	174.70	72	153.00	126	20.00		
31	1,230.00	73	1,020.00	127	230.00		
32	6.95	74	255.00	131	240.00		
33	265.00	79	250.00	132	465.10		
34	780.00	80	385.00	133	1,560.00		
35	708.00	81	515.00				
36	770.00	82	170.00				
37	295.00	84	400.00				
38	85.00	86	3,805.00				
39	160.00	88	145.00				
41	1,081.50	89	2,715.00				
42	90.00	90	192.00				
43	2,060.00	92	165.00				
45	280.00						

**DEVELOPMENT FUND Contributions - Envelopes and Standing Orders  
for the year ended 31 December 2019**

<b>No</b>	<b>Amount £</b>	<b>No</b>	<b>Amount £</b>
227	2,294.00	332	245.00
300	220.00	334	340.00
301	55.00	336	745.00
302	245.00	338	100.00
304	225.85	340	100.00
305	1,143.10	342	310.00
306	570.00	343	126.00
307	960.00	344	260.00
309	90.00	345	44.00
310	360.10	346	11.00
311	700.00	347	265.00
312	380.00	349	405.00
313	137.50	350	30.82
314	218.50	351	60.50
315	305.00	353	10.00
316	600.00	354	135.00
317	140.00	355	650.00
319	540.00	356	520.00
320	510.00	357	175.00
321	10.00	359	5.00
322	210.00	360	240.00
323	1,100.00	361	265.00
325	290.00	362	20.00
326	280.00	363	0.00
327	165.00	364	10.00
328	245.00	365	20.00
329	275.00	400	480.00
330	125.00	401	312.00
331	426.00	403	1,800.00
		405	0.00
		407	240.00

**ST MARY'S PARISH CHURCH - - - BALLYBEEN**

**BB ACCOUNTS FOR YEAR ENDING 31/12/19**

**INCOME**

OPENING BALANCE	£920.34
PETTY CASH IN TIN	£20.00
ANNUAL REG FEES	£225.00
WEEKLY DUES.	£810.00
BB UNIFORMS.	£188.80
DISPLAY DONATIONS.	£172.00
POETRY BOOK SALES.	£250.00
BANK ACCOUNT.	£222.72

**TOTAL** **£2808.86**

**EXPENDITURE**

BB UNIFORMS.	£188.80
SHAKES.	£280.00
CAROL SERVICE FOOD.	£57.00
SELECTION BOXES.	£53.40
BB FEES TO BB.	£265.00
BB HOUSE DONATION.	£35.00
DISPLAY FOOD.	£61.00
BOYS DISPLAY GIFTS.	£216.45
EQUIPMENT.	£164.09
DISPLAY GIFTS.	£90.00
MEDALS/TROPHIES.	£329.00
XMAS DINNER.	£90.00
BB COMPETITIONS.	£50.00
SWEETS FOR MONDAYS.	£78.00
CLOSING BALANCE	£851.12

**TOTAL.** **£2808.86**

# 194th St Mary's Girls Brigade Company

Receipts and Payments Account for the year ended 31/12/2019

Receipts.		Payments	
	£. P.		£. P.
Opening Balance	3623.46	Heat+lighting	2000.00
Weekly dues	3119.24	Uniforms	1375.19
Uniforms	1298.32	Outings/equipment	1111.30
Gifts	320.00	Display expenses	4433.90
GB Week collections	2742.50	Donations	170.00
Display	1175.00	Christmas/Easter	523.17
SEELB Grant	1090.00	Crafts	199.92
125thZoo/Jungle NI.	520.00	HQ Assessment/Fees	1527.97
Fundraising	245.00	Sundries	423.43
HQ Demo's	25.00	Closing Balance	2393.64
	£14,158.52		£14,158.52

Catherine Hadley

## ST MARY'S PARISH CHURCH, BALLYBEEN

### BEENIES

#### Accounts for the year ended 31st December 2019

<b>Receipts</b>	<b>£</b>
Balance at bank	1,028.95
Subscriptions	287.00
Donations	3.00
Bank interest	1.03
	<b>1,319.98</b>

<b>Payments</b>	<b>£</b>
Food	162.02
Bank charges	20.44
General expenses	11.48
Easter eggs	21.00
Party items	86.92
Balance at bank	1,018.12
	<b>1,319.98</b>

### OUTREACH TO THE BELFAST HOMELESS

#### Accounts for the year ended 31st December 2019

<b>Receipts</b>	<b>£</b>
Opening balance of cash	1,038.83
Donations	580.00
Share of Fundraising	750.00
Sale of used clothing	17.05
	<b>2,385.88</b>

<b>Payments</b>	<b>£</b>
Kitchen items donated to Welcome Centre	125.00
Washing machines donated to Welcome Centre	250.00
Purchase of sleeping bags	48.00
Sundry expenses	22.12
Donation to Bryson House	300.00
Donation to Dundonald Foodbank	300.00
Balance of cash in hand	1,340.76
	<b>2,385.88</b>

## ST MARY'S PARISH CHURCH, BALLYBEEN

### SIXTY PLUS

Accounts for the year ended 31st December 2019

<b>Receipts</b>	<b>£</b>
Opening balance of cash	337.16
Donations	1,671.16
Bring & Buy Sale	466.30
Share of Fundraising	865.00
	<b>3,339.62</b>
<b>Payments</b>	<b>£</b>
Cost of supper	509.04
Visiting speakers	70.00
Donations to St Mary's	265.00
Christmas Dinner costs	774.99
Cost of outing	815.00
General expenses	66.00
Closing balance of cash	839.59
	<b>3,339.62</b>

## ST MARY'S LADIES FELLOWSHIP

Accounts for the year ended 31st December 2019

<b>Receipts</b>	<b>£</b>
Opening balance of cash	298.00
Dues	328.00
	<b>626.00</b>
<b>Payments</b>	<b>£</b>
Speaker fees	100.00
Flowers for sick/bereaved	50.00
Food for suppers	40.00
Balance of cash in hand	436.00
	<b>626.00</b>

## ST MARY'S PARISH CHURCH, BALLYBEEN

### SILVER THREADS

Accounts for the year ended 31st December 2019

<b>Receipts</b>		<b>£</b>
Opening bank balance		3,259.27
Subscriptions		3,410.00
Collection for Mission		75.64
Donations		105.50
Sale of dishcloths (nett)		58.50
		<hr/> <hr/>
		<b>6,908.91</b>
<b>Payments</b>	<b>£</b>	<b>£</b>
Groceries		191.34
BHSCT for Lunches		1,867.50
Other Expenditure for Lunches		48.10
Papers & magazines		199.04
Bank charges		83.56
<b>Christmas dinner</b>		
McBride's Restaurant	907.25	
Less Donation	- 40.00	
Transport	177.00	1,044.25
<b>Summer Outing</b>		
The Lodge Hotel	551.00	
Gratuity	20.00	
Transport	390.00	
Less Donations	- 50.00	911.00
Mission		60.00
Donations for minibus		440.00
Heat & Light		495.00
Easter Eggs		21.00
<b>Christmas Gifts</b>		
Members	105.42	
Brooklands Primary School	13.00	
Gift Voucher	15.00	133.42
Other Christmas Expenses		33.90
Miscellaneous Expenses		10.48
Flowers (gift)		10.00
Cards & Postage		52.85
		<hr/> <hr/>
		<b>5,601.44</b>
Closing bank balance		1,307.47
		<hr/> <hr/>
<b>TOTALS</b>		<b>6,908.91</b>