



# **Annual Report & Accounts, 2020**

**Charity Number NIC 102119**

Adopted  
Wednesday, 21 April 2021

## Select Vestry

21 April 2021

<i>Rector:</i>	Rev James W. Cheshire
<i>Curate:</i>	Rev Noel Gordon

### Members of outgoing Select Vestry

<i>Rector's Church Warden:</i>	Stephen Harris
<i>Rector's Glebe Warden:</i>	Dawn Ferguson
<i>People's Church Warden:</i>	Jim Myles
<i>People's Glebe Warden:</i>	Chris Adair

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

## **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 2020 which are set out on pages 1 to 6.

### **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

15<sup>th</sup> April 2021

## No.1 Account - 'Housekeeping' for year ended 31 December 2020

<b>No 1 Account</b>	<b>2020</b>	<b>2019</b>
<b>Receipts</b>	<b>£</b>	<b>£</b>
Recorded giving Envelopes	53,053.42	62,338.96
Recorded giving Standing Orders	52,180.00	46,221.62
Gift Aid	14,207.27	18,447.12
Cash collections	1,228.86	4,395.24
Donations general	1,845.41	809.13
Donations H&L and Minibus	30.00	3,105.00
Earmarked donations (funeral catering etc)	1,285.00	4,089.44
Grants	20,881.00	
National Ins. Rebate	3,185.82	3,000.00
<b>TOTAL</b>	<b>147,896.78</b>	<b>142,406.51</b>
	<b>2020</b>	<b>2019</b>
<b>Payments</b>	<b>£</b>	<b>£</b>
Staff costs	57,173.52	70,439.71
Mission & Missionary account	13,920.00	15,664.30
Children's & youth work	485.25	2,961.28
Diocese	11,212.80	11,910.84
Electricity	2,683.33	10,274.00
Oil	420.11	1,709.65
Church water rates	407.09	680.08
Cleaning costs	2,621.88	10,112.30
Cleaning materials	57.56	219.24
Church & Hall Repairs & maintenance	2,801.05	4,865.20
Rectory Repairs, maintenance, rates	1,839.46	5,366.53
Minibus expenses	270.00	1,996.71
Insurance	3,594.90	3,498.94
Bank & audit charges	1,105.50	1,161.55
Telephone/Broadband/Licences	2,872.17	2,794.94
Office/printing expenses	1,083.84	871.48
Equipment	1,144.04	4,492.13
Events / catering	298.68	1,931.48
Support/materials for church/groups	7,405.74	620.13
Visiting speakers /gifts volunteers	200.00	335.00
Sundry expenses	129.99	219.26
Rebranding & signage		4,867.50
Outreach events	114.16	219.00
Church building programme	36,380.95	
<b>TOTAL</b>	<b>148,222.02</b>	<b>157,211.25</b>
<b>Surplus / (Deficit) for the year</b>	<b>(325.24)</b>	<b>(14,804.74)</b>
add Funds transferred in	0	1,585.00
less Funds transferred out	30.00	-
Add opening cash balance (incl Petty Cash)	14,297.13	27,516.87
<b>Closing balance</b>	<b>13,941.89</b>	<b>14,297.13</b>

## No.2 Account - Development Fund for year ended 31 December 2020

	2020	2019
<b>RECEIPTS</b>	<b>£</b>	<b>£</b>
Development fund envelopes	14,750.76	16,183.37
Standing orders	6,922.00	5,886.00
Donations	14,710.00	222.40
Gift Aid	4,677.42	2,511.69
Legacies & Bequests		72.60
Fundraising	1,428.72	1,743.69
Gift Day for Dev. Fund	6,577.00	
Grants received	20,000.00	
Bank Interest	1,704.56	
<b>TOTAL</b>	<b>70,770.46</b>	<b>26,619.75</b>
	2020	2019
<b>PAYMENTS</b>	<b>£</b>	<b>£</b>
Professional fees		120.00
Builder payments	116,700.00	
Bank charges	18.00	
Miscellaneous	187.00	217.00
<b>TOTAL</b>	<b>116,905.00</b>	<b>337.00</b>
<b>Surplus for the year</b>	<b>(46,134.54)</b>	<b>26,282.75</b>
add Funds transferred in	0.71	14.41
less Funds transferred out		
Add opening cash balance	168,318.04	142,020.88
<b>Closing balance</b>	<b>122,184.21</b>	<b>168,318.04</b>

## Missionary Giving for year ended 31 December 2020

RECEIPTS	Church giving	Donations	2020	2019
	£	£	£	£
No.1 Account	13,920.00		13,920.00	15,664.30
Donations			0.00	0.19
Special Collections		1,073.00	1,073.00	1,753.70
Open Doors - Money Jar		275.86	275.86	216.60
<b>TOTAL</b>	<b>13,920.00</b>	<b>1,348.86</b>	<b>15,268.86</b>	<b>17,634.79</b>

PAYMENTS			2020	2019
	£	£	£	£
YWAM I Matchett	3,000.00		3,000.00	3,000.00
YWAM J Judge	2,400.00		2,400.00	2,400.00
Wycliffe Bible Translators	900.00		900.00	825.00
YWAM W McGirr	1,680.00		1,680.00	1,680.00
EMI A Gordon	1,200.00		1,200.00	1,200.00
Mission Aviation Fellowship	720.00		720.00	945.00
Tear Fund	900.00		900.00	900.00
Illyrain Trust	720.00		720.00	720.00
New Wine Ireland	600.00		600.00	600.00
Abaana	600.00		600.00	600.00
Open Doors	600.00	330.00	930.00	1,200.00
Release International	600.00		600.00	695.00
Dundonald Foodbank				388.00
A McMullan (SU/Abaana)				800.00
Crown Jesus				180.00
EMI A Gordon				100.00
Abaana choir				1,000.00
Collection - Reach the Unreached				830.00
Gift Day	1,073.00	2.00	1,075.00	
<b>TOTAL</b>	<b>14,993.00</b>	<b>332.00</b>	<b>15,325.00</b>	<b>18,063.00</b>
<b>Surplus / (Deficit) for the year</b>			<b>(56.14)</b>	<b>(428.21)</b>
Add opening balance			58.55	486.76
<b>Closing balance</b>			<b>2.41</b>	<b>58.55</b>

Note. £2.23 is still to be paid to Open Doors

Summary for Diocesan Return	2020	2019
World Mission (eg. Missionary Societies)	£12,750	£16,075
Bishop's Appeal	£1,075	£0
Other Development Agencies (eg Tearfund)	£1,500	£1,600
Other Charities (eg Hospice)		£388
	<b>£15,325</b>	<b>£18,063</b>

## Outreach Account - for year ended 31 December 2020

	2020	2019
Receipts	£	£
Donations	0.00	0.00
<b>TOTAL</b>	<b>0.00</b>	<b>0.00</b>
<b>Payments</b>	<b>2020</b>	<b>2019</b>
	£	£
Miscellaneous gifts		
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	726.00	742.00
<b>Closing balance</b>	<b>710.00</b>	<b>726.00</b>

## ACTS Ballybeen Account - for year ended 31 December 2020

	2020	2019
Receipts	£	£
Donations	0	37.50
<b>TOTAL</b>	<b>0.00</b>	<b>37.50</b>
<b>Payments</b>	<b>2020</b>	<b>2019</b>
	£	£
Bank charges	32.98	28.70
<b>TOTAL</b>	<b>32.98</b>	<b>28.70</b>
<b>Surplus / (Deficit) for the year</b>	<b>(32.98)</b>	<b>8.80</b>
add Funds transferred in	30.00	
less Funds transferred out		
Add opening cash balance	16.62	7.82
<b>Closing balance</b>	<b>13.64</b>	<b>16.62</b>

## Restricted Gifts/Collections Account - for year ended 31 Dec. 2020

	2020	2019
<b>Receipts</b>	£	£
Earmarked donations		
Contra income	477.00	1,170.16
<b>TOTAL</b>	<b>477.00</b>	<b>1,170.16</b>
 <b>Payments</b>	 <b>2020</b>	 <b>2019</b>
	£	£
From Bequest		2,941.99
Earmarked expenditure		85.00
Contra expenditure	294.45	1,170.16
<b>TOTAL</b>	<b>294.45</b>	<b>4,197.15</b>
<b>Surplus / (Deficit) for the year</b>	<b>182.55</b>	<b>(3,026.99)</b>
Add opening cash balance	1,868.01	4,895.00
<b>Closing balance</b>	<b>2,050.56</b>	<b>1,868.01</b>

This fund is included in the No.1 Bank Account



## Loans

Purpose of the Loan	Current Balance	Annual repayments
1 Church build (Interest free)	£ 10,000.00	£ -
2 Church build (Interest free)	£ 10,000.00	£ -
	<u>£ 20,000.00</u>	

## Bank accounts

Title of Account	Purpose	As at 31 December 2020	
		Balance	
No.1	Housekeeping	£	15,904.94
Petty cash	Housekeeping	£	87.51
		<u>£ 15,992.45</u>	
No.2	Development Fund - working account	£	35,578.94
Nationwide 95day notice	Development Fund - Interest earning	£	106,603.59
Nationwide Instant notice	Development Fund - Interest earning	£	0.97
30-Day Business Reserve	Development Fund - Interest earning	£	0.71
		<u>£ 142,184.21</u>	
Missionary	For missionary receipts and payments	£	2.41
Outreach	Restricted for Outreach	£	710.00
Acts Ballybeen	For community grants	£	13.64
		<u><u>£ 158,902.71</u></u>	



## Financial Report 2020

Truly a year like no other and one which has brought very significant challenges to many of us in St. Mary's and to the very life of our church. Yet the timing of our building programme has been just right, and I am amazed at God's goodness to us in all that he has provided in the midst of this pandemic. "To God be the glory great things he has done".

In summary

- We gratefully acknowledge a grant of £20,881 from the Covid-19 Charities Fund of the NI Department for Communities. This was to help with increased costs associated with operating within the rules of lock-down and to help off-set reduced income because we were not meeting. What a difference this made to our No.1 Account!
- Allchurches Trust (funded by the profits of Ecclesiastical Insurance) gave us £20,000 towards our building work – this was such an answer to prayer and even more so when we learnt that grants awarded are normally between £5,000 and £10,000. The timing was also wonderful - just as we launched our appeal for extra funds to allow the building work to progress. It is so encouraging to know that an organisation which receives many requests from across the whole of the UK and Ireland deemed our project in Ballybeen worthy of their attention.
- By the end of February 2021, the extra donations for our building project have plugged the 'gap'. In September we announced we needed £55,000 to plug the gap between what we had in the bank along with a bank loan, and what we would need to pay for all the work. The Allchurches Trust brought that down to £35,000 but between people increasing their giving to the Development Fund, extra donations (£16,300 including nearly £2,000 from outside the parish), response to the Advent Appeal (£11,148 for Development Fund) and the associated Gift Aid, that 'gap' has been filled in record time and we do give thanks to God for the faithfulness and generosity of so many people in our congregation and beyond.
- Our No.1 Account – which is used to run the church - finished with an in-year deficit of just £325 (£14,805 deficit in 2019). We had budgeted for a surplus and that is why we were so glad of the Covid-19 Grant which kept us on target and thus allowed us to pay consultant fees of over £36,000 from the account.
- Our No.2 Account – Development Fund - finished with a surplus of £122,184 (£168,318 in 2019) despite having paid out nearly £117,000 for building work – amazing! Extra donations and regular and faithful giving continues to build this fund.
- We have a facility to borrow £250,000 over 15 years for our building work. Pray now that we will not need all of this, that people will be able to increase their weekly/monthly giving so we will get the loan paid off quickly and have the funds to expand the ministry of St. Mary's.

I hope you can see from this summary and the accounts on the following pages that our accounts give us another reason to sing with conviction; "To God be the glory great things he has done".

David Manning  
Hon. Treasurer

## **FREEWILL Contributions**

### **Envelopes, Standing Orders and Bank Transfers**

**for the year ended 31 December 2020**

<b>No.</b>	<b>Amount £</b>	<b>No.</b>	<b>Amount £</b>	<b>No.</b>	<b>Amount £</b>
2	2,080.00	55	153.00	112	52.00
5	346.00	57	100.00	113	2,140.00
6	860.00	58	2,160.00	115	900.00
7	215.00	59	55.00	116	1,530.00
8	550.00	61	1,850.00	117	165.00
10	10.00	62	40.00	120	515.00
11	265.00	63	12.00	121	797.00
12	2,631.12	64	495.00	122	390.00
13	90.00	65	30.00	126	20.00
14	25.00	66	90.00	127	70.00
15	110.00	67	200.00		
16	110.00	68	260.00		
17	1,060.00	70	235.00	200	1,270.00
18	210.00	71	1,160.00	201	2,650.00
19	160.00	72	171.00	202	1,100.00
20	480.00	73	820.00	203	1,920.00
22	2,640.00	74	265.00	204	3,900.00
25	83.90	79	235.00	205	3,519.00
26	44.00	80	90.30	206	3,850.00
28	155.00	81	500.00	207	2,100.00
29	90.00	82	240.22	208	2,520.00
30	110.00	84	970.00	209	420.00
31	1,490.00	86	1,565.00	210	2,488.00
32	21.00	88	210.00	212	3,360.00
33	270.00	89	3,305.00	214	3,240.00
34	545.00	90	178.00	215	900.00
35	262.00	92	129.50	217	4,200.00
36	700.00	93	1,840.00	219	2,400.00
37	210.00	94	2,204.00	220	480.00
41	837.50	95	780.00	221	960.00
42	150.00	97	730.00	223	1,178.00
43	2,070.00	98	535.00	226	1,800.00
45	5.00	99	170.00	227	990.00
46	270.00	100	510.00	228	1,200.00
47	1,155.00	101	460.00	229	175.00
48	325.00	102	510.00	230	240.00
49	200.00	103	240.00	231	320.00
50	650.00	106	170.00	233	250.00
51	1,572.00	108	165.00	235	2,060.00
52	260.00	109	170.00		
54	3,360.00	110	20.00		

Please note that amounts are allocated against numbers which may have changed during 2020

If you are unsure of your FWO number please contact the treasurer.

## DEVELOPMENT FUND Contributions

### Envelopes, Standing Orders and Bank Transfers

for the year ended 31 December 2020

No.	Amount £	No.	Amount £
300	255.00	351	15.00
301	80.00	353	400.00
302	20.00	355	600.00
304	20.20	356	500.00
305	859.20	357	325.00
306	558.00	358	260.00
307	2,890.00	359	11.90
310	185.00	360	130.00
311	1,315.00		
313	75.00		
314	261.80	400	930.00
315	445.00	401	174.60
316	648.80	402	2,900.00
319	1,645.00	403	1,166.80
320	552.60	404	5,550.00
322	50.00	406	1,950.00
323	535.00	406	927.80
324	170.00	407	240.00
325	410.00	409	175.00
326	315.00	410	200.00
328	260.00	411	2,100.00
329	617.00	412	1,050.60
330	40.00	413	900.00
331	451.00	414	360.00
334	360.00	415	192.20
336	775.00	416	180.00
342	1,926.40	417	180.00
343	107.50	418	170.20
344	45.00	419	170.00
345	44.00	420	150.00
347	440.00	421	100.00
349	50.00		
350	1.06		

Please note that some new numbers have been allocated during 2020 in respect to additional donations.  
If you are unsure of your DF number please contact the treasurer.

## ST MARY'S PARISH CHURCH, BALLYBEEN

### Boys' Brigade Company

Accounts for the year ended 31st December 2020.

<b>Receipts</b>	<b>£</b>
Weekly dues	256.00
Uniforms	100.00
Gifts/Donations	-
<b>Total</b>	<b>356.00</b>
<b>Payments</b>	<b>£</b>
BB Uniforms	90.00
Shakes	120.00
Equipment	75.00
BB competitions	30.00
Sweets for Mondays	90.00
Christmas toy appeal	150.00
Monday weekly prizes	60.00
<b>Total</b>	<b>615.00</b>
<b>Deficit for the year</b>	<b>- 259.00</b>
<b>Opening Balance</b>	<b>1,094.06</b>
<b>Closing Balance</b>	<b>835.06</b>

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

**194th St. Mary's Girls' Brigade Company  
Accounts for the year ended 31st December 2020.**

<b>Receipts</b>	<b>£</b>
Weekly dues	1,077.60
Uniforms	869.06
Gifts/Donations	143.00
GB Week collections	2,445.50
HQ Demo's	60.00
<b>Total</b>	<b>4,595.16</b>
<b>Payments</b>	<b>£</b>
Uniforms/Crawdford's	1,298.28
Display expenses	1,302.88
Donations/gifts	1,250.00
Christmas/Easter	317.31
Crafts	138.33
HQ Assessments/fees	1,532.83
Sundries	57.19
	<b>5,896.82</b>
<b>Deficit for the year</b>	<b>- 1,301.66</b>
<b>Opening Balance</b>	<b>2,393.64</b>
<b>Closing Balance</b>	<b>1,091.98</b>

## ST MARY'S PARISH CHURCH, BALLYBEEN

### BEENIES TODDLER GROUP

Accounts for the year ended 31st December 2020

<b>Receipts</b>	<b>£</b>
Subscriptions	156.00
Donations	60.21
Bank Interest	1.11
<b>Total</b>	<b>217.32</b>
<b>Payments</b>	<b>£</b>
Food	43.23
Bank charges	12.54
<b>Total</b>	<b>55.77</b>
<b>Surplus for the year</b>	<b>161.55</b>
<b>Opening Balance</b>	<b>1,018.12</b>
<b>Closing Balance</b>	<b>1,179.67</b>

### OUTREACH TO THE BELFAST HOMELESS

Accounts for the year ended 31st December 2020

<b>Receipts</b>	<b>£</b>
Donations	1,140.00
Sale of used clothing	10.08
<b>Total</b>	<b>1,150.08</b>
<b>Payments</b>	<b>£</b>
Expenditure on Rehousing Needs	657.50
Donation to Abaana	100.00
Contribution to Community Outreach (Lockdown)	600.00
Christmas Gift Boxes (to be reclaimed from Silver Threads)	243.15
<b>Total</b>	<b>1,600.65</b>
<b>Deficit for the year</b>	<b>- 450.57</b>
<b>Opening balance</b>	<b>1,340.76</b>
<b>Closing balance</b>	<b>890.19</b>



## ST MARY'S PARISH CHURCH, BALLYBEEN

### SIXTY PLUS

Accounts for the year ended 31st December 2020.

<b>Receipts</b>	<b>£</b>
Donations	86.00
<b>Total</b>	<b>86.00</b>
<b>Payments</b>	<b>£</b>
Food for supper	112.63
Tablecloths	30.04
Gift	15.24
Christmas Gift Boxes	243.15
Sundry Expenses	24.24
	<b>425.30</b>
<b>Deficit for the year</b>	<b>- 339.30</b>
<b>Opening Balance</b>	<b>839.59</b>
<b>Closing Balance</b>	<b>500.29</b>

## ST MARY'S LADIES FELLOWSHIP

Accounts for the year ended 31st December 2020

<b>Receipts</b>	<b>£</b>
Dues - Feb/Mar 2020	64.00
<b>Total</b>	<b>64.00</b>
<b>Payments</b>	<b>£</b>
Speaker fees Feb/March	40.00
Supper - Feb/March	10.00
Gift to St. Mary's Building Fund	250.00
Gift to Christian Aid	50.00
Gift to Mexican Street Children	50.00
Gift to Marie Curie	50.00
Gift to Dundonald Foodbank	50.00
<b>Total</b>	<b>500.00</b>
<b>Deficit for the year</b>	<b>- 436.00</b>
<b>Opening Balance</b>	<b>436.00</b>
<b>Closing Balance</b>	<b>Nil</b>

## ST MARY'S PARISH CHURCH, BALLYBEEN

### SILVER THREADS

Accounts for the year ended 31st December 2020

<b>Receipts</b>	<b>£</b>
Subscriptions	1,125.00
Grant from Belfast Health & Social Care Trust	999.00
Donations	30.00
Sale of dishcloths	32.00
<b>Total</b>	<b>2,186.00</b>
<b>Payments</b>	<b>£</b>
Groceries	69.01
BHSCT for Lunches	472.50
Papers & magazines	62.25
Bank charges	54.73
Mission (Abaana)	100.00
Equipment	140.00
Craft	30.00
Birthday Cards	7.61
Miscellaneous Expenses	25.50
<b>Total</b>	<b>961.60</b>
<b>Surplus for the year</b>	<b>1,224.40</b>
<b>Opening Balance</b>	<b>1,307.47</b>
<b>Closing Balance</b>	<b>2,531.87</b>