



# **Annual Accounts, 2021**

**Charity Number NIC 102119**

Adopted at the Annual General Vestry  
**Sunday , 3 April 2022**

## Select Vestry

3 April 2022

*Rector:* Rev James W. Cheshire

*Curate:* Rev Noel Gordon

### Members of outgoing Select Vestry

*Rector's Church Warden:* Jim Myles

*Rector's Glebe Warden:* Sam Elliott

*People's Church Warden:* Freda Rutherford

*People's Glebe Warden:* Chris Adair

Daniel Crawford

Karen Magee

Elaine Edwards

David Manning

Dawn Ferguson

Ruth Manning

Jon Gunning

Karen Myles

Stephen Harris

Joanne Rice

Jon Judge

Megan Ross

## Financial Report 2021

What a difference our refurbished buildings have made for worship and ministry in St. Mary's! It is so good to be able to enjoy the refurbished premises in person and see ministry start to grow again. We are so thankful to God for his provision, enabling and timing, and also in the faithful giving of His people to His work here in Ballybeen, especially through these very difficult times.

In summary

- We finished the year with  
£9,587 in our Housekeeping Fund  
£18,038 in our Development Fund  
and with loans of £226,611 for our refurbishment programme.
- For a second year we have been blessed by God through the receipt of grants from outside bodies. In our No.1 Account we have recorded a grant of £15,000 towards the support of Lorcan – our Intern, and this has been promised for another two years. In our No.2 Account we have recorded £27,650 from the Church of Ireland Church Fabric and Development Fund towards the refurbishment work. These have been a big help, but it is the consistent and faithful giving of many people – our giving - that continues to see the work of God continue through the ministries of our church.
- Our No.1 Account – which is used to run the church - finished with an in-year deficit of £4,354. However, a truer end of year position would have been a surplus of £10,486; this was because we spent £21,091 towards the refurbishment costs and £6,250 of the grant for our Intern actually covers the first 5 months of 2022. This is a great result although it does demonstrate how vital grants are to help us meet our running costs. We need to grow our own giving for this account.
- Our No.2 Account – Development Fund - finished with an overall deficit of £208,573 since the bulk of the payment from building works come from this account. Extra donations and regular and faithful giving continue to support this fund. Currently our repayments for the loan are not inconsiderable at £1,938 per month so do please consider giving (or increasing your giving) to the Development Fund as well as the No.1 Account so we will get the loan paid off quickly and have the funds to expand the ministry of St. Mary's.
- To date we have spent £577,356 on the extension and refurbishment with a last payment of £14,270 due this year. We had a facility to borrow £250,000 over 15 years for our building work but in the end, we borrowed £210,000. We thank God that we were able to do more work and borrow less money than was originally planned!

I hope you can see from this summary and the accounts on the following pages that our finances give us another reason to sing with conviction; "What a faithful God have I!".

David Manning  
Hon. Treasurer

## 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 2021 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  
Chartered Accountants Ireland

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

6 Mandeville Mews  
Portadown  
Co Armagh  
BT62 3NS

25<sup>th</sup> March 2022

## No.1 Account - 'Housekeeping' fund for year ended 31 December 2021

<b>No 1 Account</b>	<b>2021</b>	<b>2020</b>
<b>Receipts</b>	<b>£</b>	<b>£</b>
Recorded giving Envelopes	33,774.10	53,053.42
Recorded giving Standing Orders	71,189.37	52,180.00
Gift Aid	21,278.36	14,207.27
Cash collections	1,242.10	1,228.86
Donations general	47.29	1,845.41
Donations H&L, SS, DVDs and Minibus	780.00	30.00
Earmarked donations (funeral catering etc)	100.00	1,285.00
Grants	17,122.00	20,881.00
National Ins. Rebate	4,683.99	3,185.82
<b>TOTAL</b>	<b>150,217.21</b>	<b>147,896.78</b>

	<b>2021</b>	<b>2020</b>
<b>Payments</b>	<b>£</b>	<b>£</b>
Staff costs	66,819.26	57,173.52
Mission & Missionary account	14,860.00	13,920.00
Children's & youth work	516.34	485.25
Diocese	12,288.00	11,212.80
Electricity	3,659.85	2,683.33
Oil & Gas	1,093.55	420.11
Church water rates	404.92	407.09
Cleaning costs	1,542.72	2,621.88
Cleaning materials	783.63	57.56
Church & Hall Repairs & maintenance	3,390.47	2,801.05
Rectory Repairs, maintenance, rates	2,020.73	1,839.46
Minibus expenses	2,261.34	270.00
Insurance	3,410.88	3,594.90
Bank & audit charges	1,140.72	1,105.50
Telephone/Broadband/Licences	4,782.22	2,872.17
Office/printing expenses	1,443.77	1,083.84
Equipment	4,740.91	1,144.04
Events / catering	273.02	298.68
Support/materials for church/groups	4,409.48	7,405.74
Visiting speakers /gifts volunteers	1,122.18	200.00
Sundry expenses	394.93	129.99
Outreach events	2,122.00	114.16
Church building programme	21,091.14	36,380.95
<b>TOTAL</b>	<b>154,572.06</b>	<b>148,222.02</b>
<b>Surplus / (Deficit) for the year</b>	<b>(4,354.85)</b>	<b>(325.24)</b>
less Funds transferred out		30.00
Add opening cash balance (incl Petty Cash)	13,941.89	14,297.13
<b>Closing balance</b>	<b>9,587.04</b>	<b>13,941.89</b>

## Missionary Giving for year ended 31 December 2021

RECEIPTS	Church giving	Donations	2021	2020
	£	£	£	£
No.1 Account	14,860.00		14,860.00	13,920.00
Donations			0.00	0.00
Special Collections		709.31	709.31	1,073.00
Open Doors - Money Jar		434.05	434.05	275.86
<b>TOTAL</b>	<b>14,860.00</b>	<b>1,143.36</b>	<b>16,003.36</b>	<b>15,268.86</b>
<b>PAYMENTS</b>				
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	900.00
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	660.00		660.00	720.00
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		600.00	930.00
Release International	600.00		600.00	600.00
M Ross (EMI)	1,000.00		1,000.00	
Gift Day		700.00	700.00	1,075.00
<b>TOTAL</b>	<b>14,860.00</b>	<b>700.00</b>	<b>15,560.00</b>	<b>15,325.00</b>
<b>Surplus / (Deficit) for the year</b>			<b>443.36</b>	<b>(56.14)</b>
Add opening balance			2.41	58.55
<b>Closing balance</b>			<b>445.77</b>	<b>2.41</b>

Note. £436.28 is still to be paid to Open Doors leaving a balance of £9.49

Summary for Diocesan Return	2021	2020
World Mission (eg. Missionary Societies)	£11,860	£12,750
Bishop's Appeal	£0	£1,075
Other Development Agencies (eg Tearfund)	£3,700	£1,500
Other Charities (eg Hospice)		
	<b>£15,560</b>	<b>£15,325</b>

## No.2 Account - Development Fund for year ended 31 December 2021

	2021	2020
<b>RECEIPTS</b>	<b>£</b>	<b>£</b>
Development fund envelopes	11,106.90	14,750.76
Standing orders	16,390.00	6,922.00
Donations	8,693.00	14,710.00
Gift Aid	9,097.00	4,677.42
Legacies & Bequests	460.00	
Fundraising	769.46	1,428.72
Gift Day for Dev. Fund	4,111.25	6,577.00
Grants received	27,650.00	20,000.00
Bank Interest	553.03	1,704.56
<b>TOTAL</b>	<b>78,830.64</b>	<b>70,770.46</b>
	<b>2021</b>	<b>2020</b>
<b>PAYMENTS</b>	<b>£</b>	<b>£</b>
Professional fees	1,428.00	
Builder payments	380,141.27	116,700.00
Technology in refurb.	21,615.09	
Bank charges	1,256.00	18.00
Loan Interest	4,946.35	
Miscellaneous	201.00	187.00
<b>TOTAL</b>	<b>409,587.71</b>	<b>116,905.00</b>
<b>Surplus / (Deficit) for the year</b>	<b>(330,757.07)</b>	<b>(46,134.54)</b>
add Funds transferred in		0.71
less Funds transferred out		
Add opening cash balance	122,184.21	168,318.04
<b>Closing balance</b>	<b>(208,572.86)</b>	<b>122,184.21</b>

## Outreach Account - for year ended 31 December 2020

	2021	2020
Receipts	£	£
Donations	0.00	0.00
<b>TOTAL</b>	<b>0.00</b>	<b>0.00</b>
Payments	2021	2020
	£	£
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	710.00	726.00
<b>Closing balance</b>	<b>694.00</b>	<b>710.00</b>

## ACTS Ballybeen Account - for year ended 31 December 2021

Account was closed during the year

	2021	2020
Receipts	£	£
Donations	2.36	0
<b>TOTAL</b>	<b>2.36</b>	<b>0.00</b>
Payments	2021	2020
	£	£
Bank charges	16.00	32.98
<b>TOTAL</b>	<b>16.00</b>	<b>32.98</b>
<b>Surplus / (Deficit) for the year</b>	<b>(13.64)</b>	<b>(32.98)</b>
add Funds transferred in		30.00
less Funds transferred out		
Add opening cash balance	13.64	16.62
<b>Closing balance</b>	<b>0.00</b>	<b>13.64</b>



## Restricted Gifts/Collections Fund - for year ended 31 Dec. 2021

	2021	2020
<b>Receipts</b>	<b>£</b>	<b>£</b>
Earmarked donations		
Contra income	0.00	477.00
<b>TOTAL</b>	<b>0.00</b>	<b>477.00</b>
<b>Payments</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
From Bequest	223.5	
Earmarked expenditure		
Contra expenditure	0	294.45
<b>TOTAL</b>	<b>223.50</b>	<b>294.45</b>
<b>Surplus / (Deficit) for the year</b>	<b>(223.50)</b>	<b>182.55</b>
Add opening cash balance	2,050.56	1,868.01
<b>Closing balance</b>	<b>1,827.06</b>	<b>2,050.56</b>

This fund is included in the No.1 Bank Account

## Reconciliation of Bank accounts to Funds

As at 31 December 2021

The church operates 9 banks accounts (year end balances shown in BOLD below) plus Petty Cash

### Loans

Purpose of the Loan		Balance	
Interest free loan	Church build/refurbishment	-£	10,000.00
Interest free loan	Church build/refurbishment	-£	10,000.00
1 Business Term Loan* (base+4%)	Church build/refurbishment	-£	<b>206,611.09</b>
		-£	226,611.09

\* Due for repayment by August 2034 and at Jan. 2022 monthly repayments are £1,918 (£23,016 pa)

### Other Bank accounts

Title of Account	Purpose	Balance	
2 No.2 reconciled	Development Fund - working account	£	<b>17,707.85</b>
2 No.2 unreconciled transactions	Nov. Gift Aid from No.1	£	318.75
3 Nationwide 95day notice	Development Fund - Interest earning	£	-
4 Nationwide Instant notice	Development Fund - Interest earning	£	<b>10.92</b>
5 30-Day Business Reserve	Development Fund - Interest earning	£	<b>0.71</b>
		£	<b>18,038.23</b>
Less loan totals		-£	226,611.09
<b>Net position on Development Fund</b>		<b>-£</b>	<b>208,572.86</b>
6 No.1 reconciled	Housekeeping	£	<b>11,665.99</b>
6 No.1 unreconciled transactions	Nov. Gift Aid to No.2	-£	318.75
Petty cash	Housekeeping	£	6.86
7 Missionary Account	For missionary receipts and payments	£	<b>505.77</b>
		£	<b>11,859.87</b>
No.1 Housekeeping Fund		£	9,587.04
Missionary Fund		£	445.77
Restricted gifts/ collections Fund		£	1,827.06
		£	<b>11,859.87</b>
8 Outreach Account	Restricted for Outreach	£	<b>694.00</b>
9 Acts Ballybeen	Closed - was for community grants	£	-

### DECLARATION OF DISCLOSURE

We confirm that all accounts operating under the auspices of the Select Vestry have been disclosed in this Annual Financial Return.

Signed: David Manning 25.03.2022  
 Honorary Treasurer Date

Signed: James W. Chubb 25.03.2022  
 Incumbent/Area Dean Date

Signed: C. J. O'Connell 25.3.2022  
 Independent Examiner/Auditor Date

Please note that this form is available electronically by emailing Tracey Taggart - [ttaggart@downdromorediocese.org](mailto:ttaggart@downdromorediocese.org)

## **FREEWILL OFFERING Contributions**

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

**for the year ended 31 December 2021**

<b>No.</b>	<b>Amount £</b>	<b>No.</b>	<b>Amount £</b>	<b>No.</b>	<b>Amount £</b>
2	2,098.00	59	200.00	115	900.00
5	336.00	61	2,400.00	116	1,640.00
6	1,665.00	62	70.00	117	230.00
7	185.00	63	76.00	118	15.00
8	535.00	64	530.00	120	600.00
10	10.00	65	145.00	121	820.00
11	255.10	66	480.00	126	60.00
12	2,385.00	67	315.00	127	50.00
16	25.00	68	225.00		
17	1,060.00	70	260.00	201	2,600.00
19	500.00	71	1,200.00	202	1,200.00
20	560.00	72	140.00	203	1,920.00
21	260.00	73	1,260.00	204	4,620.00
22	2,200.00	74	260.00	205	3,480.00
23	365.00	75	255.00	206	3,600.00
25	139.10	80	90.00	207	2,400.00
26	39.30	81	500.00	208	2,610.00
30	190.00	82	470.00	209	420.00
31	1,510.00	84	900.00	210	270.00
33	475.00	86	2,030.00	212	3,360.00
34	535.00	88	240.00	214	3,270.00
35	600.00	89	3,640.00	215	900.00
36	1,000.00	90	240.00	217	4,200.00
38	620.00	93	2,720.00	218	60.00
41	1,426.50	94	2,110.00	219	1,400.00
42	210.00	95	375.00	220	498.00
43	2,080.00	97	965.00	221	960.00
44	490.00	98	270.00	222	5.00
46	70.00	99	30.00	224	36.37
47	1,040.00	100	485.00	225	730.00
48	525.00	101	480.00	226	1,800.00
50	550.00	102	500.00	227	980.00
52	423.00	103	770.00	228	1,100.00
53	120.00	106	340.00	229	260.00
54	3,520.00	108	55.00	230	35.00
55	96.00	109	350.00	231	480.00
57	200.00	112	51.10	235	1,000.00
58	2,280.00	113	1,058.00		

Please note that amounts are allocated against numbers which may have changed during 2021.

If you are unsure of your FWO number please contact the treasurer or check in Churchsuite.

## DEVELOPMENT FUND Contributions

### Envelopes, Standing Orders and Bank Transfers

for the year ended 31 December 2021

<u>No.</u>	<u>Amount £</u>	<u>No.</u>	<u>Amount £</u>
2 (329)	510.00	90 (314)	245.00
6 (307)	1,575.00	93	61.80
7 (343)	32.50	94 (319)	2,645.00
8 (328)	265.00	95 (360)	375.00
12 (316)	844.60	98 (323)	270.00
17 (355)	550.00	99 (349)	30.00
20 (320)	560.00	101 (325)	240.00
22	600.00	108 (357)	95.00
26 (345)	38.30	109 (324)	305.00
31 (342)	300.60	113	132.00
33 (335)	200.00	116	400.00
34 (300)	190.00	120	172.20
35 (331)	105.00	121	60.00
41 (305)	1,408.00	181 (327)	25.00
43 (311)	780.00	183	3,290.00
47 (353)	1,200.00	202	106.25
48 (336)	1,730.00	203	2,000.00
50 (347)	280.00	204	2,600.00
54	10.00	205	750.00
59	150.00	206	100.00
63 (350)	18.10	208	600.00
64 (356)	1,685.00	212	600.00
65 (351)	115.00	214	240.00
66 (344)	300.00	215	1,480.00
72 (332)	207.00	217	910.00
73 (315)	735.00	219	175.00
79 (334)	360.00	226	3,600.00
84	300.00	229	260.00
88	240.00	231	40.00
89 (306)	1,525.40	232	480.00

Please note the Development Fund numbers (in brackets) are changing to the same as the FWO numbers.  
If you are unsure of your DF number please contact the treasurer or check in Churchsuite.

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

**Boys' Brigade Company**

**Accounts for the year ended 31st December 2021**

<b>Receipts</b>	<b>£</b>
<b>Total</b>	<b>-</b>
<b>Payments</b>	<b>£</b>
<b>Total</b>	<b>-</b>
<b>Surplus (deficit) for the year</b>	<b>0.00</b>
<b>Opening Balance</b>	<b>835.06</b>
<b>Closing Balance</b>	<b>835.06</b>

**194th St. Mary's Girls' Brigade Company**

**Accounts for the year ended 31st December 2021**

<b>Receipts</b>	<b>£</b>
Weekly dues	1,101.20
Uniforms	1,295.65
<b>Total</b>	<b>2,396.85</b>
<b>Payments</b>	<b>£</b>
Uniforms/Crawdford's	552.70
Outings	439.00
Gifts	140.00
Christmas/Easter	497.00
Crafts	23.90
HQ Assessments/fees/training	89.30
Sundries	261.73
<b>Total</b>	<b>2,003.63</b>
<b>Surplus (deficit) for the year</b>	<b>393.22</b>
<b>Opening Balance</b>	<b>1,091.98</b>
<b>Closing Balance</b>	<b>1,485.20</b>

## ST MARY'S PARISH CHURCH, BALLYBEEN

### BEENIES TODDLER GROUP

Accounts for the year ended 31st December 2021

<b>Receipts</b>	<b>£</b>
Subscriptions	202.00
Surplus cash from 2020	23.53
Donations	0.60
Bank Interest	0.89
<b>Total</b>	<b>227.02</b>
<b>Payments</b>	<b>£</b>
Food	100.91
General expenses	43.00
Party expenses	55.22
Christmas presents	97.50
Donation to Zion Fund	250.00
Bank charges	17.74
<b>Total</b>	<b>564.37</b>
<b>Surplus (deficit) for the year</b>	<b>(337.35)</b>
<b>Opening Balance</b>	<b>1,179.67</b>
<b>Closing Balance</b>	<b>842.32</b>

### OUTREACH TO THE BELFAST HOMELESS

Accounts for the year ended 31st December 2021

<b>Receipts</b>	<b>£</b>
Donations	570.00
Repayment from Silver Threads	243.15
<b>Total</b>	<b>813.15</b>
<b>Payments</b>	<b>£</b>
Expenditure on Rehousing Needs	170.00
Items for homeless	139.76
<b>Total</b>	<b>309.76</b>
<b>Deficit for the year</b>	<b>503.39</b>
<b>Opening balance</b>	<b>890.19</b>
<b>Closing balance</b>	<b>1,393.58</b>

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

**SILVER THREADS**

**Accounts for the year ended 31st December 2021**

<b>Receipts</b>	<b>£</b>
Subscriptions	752.00
Donations	200.00
Donations for mission	60.52
<b>Total</b>	<b>1,012.52</b>
<b>Payments</b>	<b>£</b>
Groceries	89.52
Cards & Postage	68.85
Bank Charges	41.04
Donation in lieu of flowers	50.00
Fuel for minibus	80.00
Gift for Audit Services	25.00
Repayment to Homeless cash for 2020 Christmas boxes	243.15
Christmas lunch	121.00
Christmas lunch	867.90
Miscellaneous Expenses	36.91
<b>Total</b>	<b>1,623.37</b>
<b>Surplus (deficit) for the year</b>	<b>(610.85)</b>
<b>Opening Balance</b>	<b>2,531.87</b>
<b>Closing Balance</b>	<b>1,921.02</b>

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

**SIXTY PLUS**

**Accounts for the year ended 31st December 2021**

<b>Receipts</b>	<b>£</b>
Donations	235.50
From Silver Threads for Christmas dinner	127.23
<b>Total</b>	<b>362.73</b>
<b>Payments</b>	<b>£</b>
Food for supper	184.22
Christmas Dinner Costs	628.80
Donation to Chest, Heart & Stroke Associtaion	50.00
Christmas Gift Boxes	
Sundry Expenses	
	<b>863.02</b>
<b>Surplus (deficit) for the year</b>	<b>(500.29)</b>
<b>Opening Balance</b>	<b>500.29</b>
<b>Closing Balance</b>	<b>-</b>