



Annual Report & Accounts, 2022

Charity Number NIC 102119

Annual General Vestry
Sunday , 23 April 2023

Select Vestry

As at 23 April 2023

Rector: Rev James W. Cheshire

Curate: Rev Noel Gordon

Members of outgoing Select Vestry

Rector's Church Warden: Jim Myles

Rector's Glebe Warden: Chris Adair

People's Church Warden: Freda Rutherford

People's Glebe Warden: Sam Elliott

Eva Cheshire

Daniel Crawford

Elaine Edwards

Dawn Ferguson

Jon Judge

Karen Magee

David Manning

Ruth Manning

Karen Myles

Joanne Rice

Megan Ross

Colin Stitt

Financial Report 2022

We continue to be so thankful to God for his provision and the faithful giving of His people to His work here in Ballybeen, especially through these stringent times. The faithful and consistent weekly/monthly giving of many people – our giving - continues to see the work of God develop and become real in the lives of young and old through the ministries of our church.

In summary

- We finished the year with
£15,400 (2021: £9,587) in our Housekeeping/General Fund
£ 466 (2021: £18,038) in our Development Bank account
and with loans of £184,537 (2021: £226,611) for our refurbishment programme.
- Again, we have been blessed by God through the receipt of grants from outside bodies. In our Housekeeping Fund we have recorded a second grant of £15,000 from the Solomon Foundation towards the support of Lorcan – our Intern.
- Our No.1 Account – which is used to run the church - finished with an in-year surplus of £5,813 (2021: deficit £4,354). This was much better than we had predicted in November 2022 so thank you to all who responded to the need. However, it does show we could not have afforded another staff member without the grant for our Intern. We need to grow our own giving for this account if we want to even maintain our current level of ministry in our church.
- In total we have spent £592,113 on the extension and refurbishment and all bills have now been paid! In 2021, we borrowed £210,000 from the Ulster Bank with repayments over 15 years. Despite many increases in the interest rate, we were able to reduce the loan by £32,073 in 2022, down to £174,538. Our thanks also to those who have given us interest free loans over the years thereby saving us more interest payments.
Thank you to all who have given to our development fund over the years to allow us to do all that work and during this last year to enable us to pay off our bank loan ahead of schedule (and thereby saving more interest payments!).

Thank you to all work to keep costs down and assist with distributing and counting the collections and envelopes.

I hope you can see from this summary and the accounts on the following pages that our finances give us another reason to rejoice and yet bring challenge for the year ahead.

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 31st December 2022 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

27 March 2023

No.1 Account - 'Housekeeping' fund for year ended 31 December 2022

No 1 Account	2022	2021
Receipts	£	£
Recorded giving Envelopes	35,664.26	33,774.10
Recorded giving Standing Orders	67,792.00	71,189.37
Gift Aid	19,914.91	21,278.36
Cash collections	2,128.67	1,242.10
Donations general	1,386.27	47.29
Donations H&L, SS, DVDs and Minibus	4,943.47	780.00
Earmarked donations (funeral catering etc)	1,040.00	100.00
Grants	16,710.00	17,122.00
TOTAL	149,579.58	145,533.22

	2022	2021
Payments	£	£
Staff costs	73,219.45	62,135.27
Mission & Missionary account	13,930.00	14,860.00
Children's & youth work	530.55	516.34
Diocese	11,544.00	12,288.00
Electricity	5,244.79	3,659.85
Oil & Gas	7,633.50	1,093.55
Church water rates	613.42	404.92
Cleaning costs	5,692.32	1,542.72
Cleaning materials	519.05	783.63
Church & Hall Repairs & maintenance	1,980.89	3,390.47
Rectory Repairs, maintenance, rates	3,140.00	2,020.73
Minibus expenses	2,270.19	2,261.34
Insurance	3,565.13	3,410.88
Bank & audit charges	1,159.15	1,140.72
Telephone/Broadband/Licences	3,770.77	4,782.22
Office/printing expenses	3,414.44	1,443.77
Equipment	1,275.26	4,740.91
Events / catering	1,019.70	273.02
Support/materials for church/groups	1,592.68	4,409.48
Visiting speakers /gifts volunteers	349.95	1,122.18
Sundry expenses	64.06	394.93
Outreach events	1,236.99	2,122.00
Church building programme		21,091.14
TOTAL	143,766.29	149,888.07
Surplus / (Deficit) for the year	5,813.29	(4,354.85)
Add opening cash balance (incl Petty Cash)	9,587.04	13,941.89
Closing balance	15,400.33	9,587.04

Missionary Giving for year ended 31 December 2022

RECEIPTS	Church giving	Donations	2022	2021
	£	£	£	£
No.1 Account	13,930.00		13,930.00	14,860.00
Donations			0.00	0.00
Special Collections		505.00	505.00	709.31
Gift Aid		139.70	139.70	
Collection J Cunningham ordination		184.98	184.98	
Open Doors - Money Jar		146.34	146.34	434.05
TOTAL	13,930.00	976.02	14,906.02	16,003.36

PAYMENTS	Church giving	Donations	2022	2021
	£	£	£	£
YWAM I Matchett	2,500.00		2,500.00	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	780.00		780.00	660.00
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	550	1,150.00	600.00
Release International	550.00		550.00	600.00
Bishops' Appeal /Gift Day		645.00	645.00	700.00
Diocesan Church plant	500.00		500.00	
Diocesan		185	185.00	
M Ross (EMI)			0.00	1,000.00
TOTAL	13,930.00	1,380.00	15,310.00	15,560.00

Surplus / (Deficit) for the year			(403.98)	443.36
Add opening balance			445.77	2.41
Closing balance			41.79	445.77

Note. £32.62 is still to be paid to Open Doors leaving a balance of £9.15

Summary for Diocesan Return	2022	2021
World Mission (eg. Missionary Societies)	£10,965	£11,860
Bishops' Appeal	£645	£0
Other Development Agencies (eg Tearfund)	£3,700	£3,700
Other Charities (eg Hospice)		
	£15,310	£15,560

No.2 Account - Development Fund for year ended 31 December 2022

	2022	2021
RECEIPTS	£	£
Development fund envelopes	11,101.89	11,106.90
Standing orders	17,490.00	16,390.00
Donations	13,420.00	8,693.00
Gift Aid	6,823.61	9,097.00
Legacies & Bequests	0.00	460.00
Fundraising	673.23	769.46
Gift Day for Dev. Fund	0.00	4,111.25
Grants received	0.00	27,650.00
Bank Interest	0.00	553.03
TOTAL	49,508.73	78,830.64

	2022	2021
PAYMENTS	£	£
Professional fees	1,974.96	1,428.00
Builder payments	12,782.41	380,141.27
Technology in refurb.	-	21,615.09
Bank charges		1,256.00
Loan Interest	10,238.51	4,946.35
Miscellaneous		201.00
TOTAL	24,995.88	409,587.71

Surplus / (Deficit) for the year	24,512.85	(330,757.07)
add Funds transferred in		
less Funds transferred out		
Add opening cash balance	-208,572.86	122,184.21
Closing balance	(184,060.01)	(208,572.86)

Loan Bank Account	2022	2021
Opening balance	(206,611.09)	(212,088.19)
Closing balance	(174,537.65)	(206,611.09)
Paid off during the year	£ 32,073.44	£ 5,477.10

Homeless Fund - for year ended 31 Dec. 2022

This fund is included in the No.1 Bank Account

	2022	
Receipts	£	
Opening receipts	1393.58	
Donations	2836.65	
TOTAL	4,230.23	
	2022	
Payments	£	
Expenditure	20	
TOTAL	20.00	
Surplus / (Deficit) for the year	4,210.23	
Add opening cash balance	0.00	
Closing balance	4,210.23	

Restricted Gifts/Collections Fund - for year ended 31 Dec. 2022

This fund is included in the No.1 Bank Account

	2022	2021
Receipts	£	£
Bequest		
Earmarked donations		
Contra income	0.00	0.00
TOTAL	0.00	0.00
	2022	2021
Payments	£	£
From Bequest	670.5	223.5
Earmarked expenditure		
Contra expenditure	0	0
TOTAL	670.50	223.50
Surplus / (Deficit) for the year	(670.50)	(223.50)
Add opening cash balance	1,827.06	2,050.56
Closing balance	1,156.56	1,827.06

Outreach Account - for year ended 31 December 2022

	2022	2021
Receipts	£	£
Donations	0.00	0.00
TOTAL	0.00	0.00
	2022	2021
Payments	£	£
Bank charges	16.00	16.00
TOTAL	16.00	16.00
Surplus / (Deficit) for the year	(16.00)	(16.00)
Add opening cash balance	694.00	710.00
Closing balance	678.00	694.00

Reconciliation of Bank accounts to Funds

As at 31 December 2022

The church operated 7 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
1 Business Term Loan* (base+4%)	Church build/refurbishment	-£ 174,537.65
		-£ 184,537.65

* Due for repayment by September 2035 and at Jan. 2023 monthly repayments were £2,198 (£26,382 pa)

Other Bank accounts

Title of Account	Purpose	Balance
2 No.2 reconciled	Development Fund - working account	£ 466.01
3 Nationwide Instant notice	Development Fund - Interest earning	£ 10.92
4 30-Day Business Reserve	Development Fund - Interest earning	£ 0.71
		£ 477.64
Less loan totals		-£ 184,537.65
Net position of Development Fund	(see page 3)	-£ 184,060.01
5 No.1 reconciled		£ 19,611.92
Petty cash		£ 74.95
Homeless - cash in hand		£ 1,030.23
6 Missionary Account	For missionary receipts and payments	£ 91.81
		£ 20,808.91
No.1 Housekeeping Fund	(see page 1)	£ 15,400.33
Missionary Fund (designated)	(see page 2)	£ 41.79
Homeless Fund (designated)	(see page 4)	£ 4,210.23
Restricted gifts/ collections Fund	(see page 4)	£ 1,156.56
		£ 20,808.91
7 Outreach Account (page 5)	Restricted for Outreach	£ 678.00

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: DManning 23/03/2023
Honorary Treasurer Date

Signed: Jan D. Clark 2/04/2023
Incumbent/Area Dean Date

Signed: C D G Cole 27-3-2023
Independent Examiner/Auditor Date

Please note that this form is available electronically by emailing Tracey Taggart - ttaggart@downdromorediocese.org

FREEWILL OFFERING Contributions

Envelopes, Standing Orders and Bank Transfers

for the year ended 31 December 2022

No.	Amount £	No.	Amount £	No.	Amount £
2	2,080.00	61	2,400.00	109	255.00
5	457.00	62	15.00	111	450.00
6	1,910.00	63	36.55	112	51.10
7	170.00	64	530.00	113	1,040.00
8	510.00	65	145.00	115	900.00
11	259.00	67	260.00	116	2,030.00
12	2,540.00	68	290.00	117	790.00
16	110.00	70	245.00	118	300.00
17	480.00	71	1,100.00	120	765.00
19	520.00	72	129.00	121	150.00
20	460.00	73	1,330.00	126	10.00
22	2,550.00	74	260.00	127	90.00
24	100.00	76	1,020.00	128	5.00
25	129.58	77	1,000.00	201	2,550.00
26	17.00	78	250.00	202	1,200.00
30	95.00	79	270.00	203	1,920.00
31	1,580.00	80	390.00	204	5,240.00
33	400.00	81	480.00	205	5,008.00
34	740.00	82	290.00	206	3,600.00
36	1,040.00	84	900.00	207	2,000.00
37	25.00	86	1,895.00	208	2,520.00
38	20.00	88	240.00	209	440.00
39	378.00	89	3,530.00	211	1,500.00
40	10.00	90	218.00	212	3,360.00
41	1,262.00	91	50.00	214	3,540.00
42	170.00	92	10.00	215	750.00
43	2,580.00	93	2,768.27	217	4,360.00
44	330.00	94	2,380.00	218	240.00
45	65.00	95	525.00	220	480.00
46	298.45	97	1,020.00	221	960.00
47	1,020.00	98	220.00	222	90.00
48	480.00	99	20.00	225	1,035.00
50	200.00	100	280.00	226	1,800.00
52	329.58	101	480.00	227	305.00
54	2,400.00	101	530.00	228	800.00
55	93.00	102	290.00	229	255.00
57	210.00	106	325.00	230	480.00
58	2,370.00	108	11.00	231	452.00

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

DEVELOPMENT FUND Contributions

Envelopes, Standing Orders and Bank Transfers

for the year ended 31 December 2022

No.	Amount £	No.	Amount £
2	520.00	88	240.00
6	1,940.00	89	549.60
8	260.00	90	170.00
12	842.20	93	36.40
17	100.00	94	2,102.40
20	365.00	95	265.00
22	600.00	98	215.00
26	15.60	99	30.00
31	309.60	101	240.00
33	140.00	108	36.00
34	80.00	109	215.00
35	310.00	113	120.00
41	1,222.95	121	800.00
43	780.00	181	29.40
47	1,200.00	183	4,982.00
48	2,040.00	204	13,320.00
50	90.00	205	1,516.78
63	2.34	206	25.20
64	1,520.00	208	600.00
65	40.00	214	240.00
72	200.00	215	480.00
73	910.00	217	600.00
78	190.00	229	255.00
79	330.00	231	108.00
84	300.00	232	450.00

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

MISSIONARY FUND Contributions

No.	Amount £
31	20.00
22	75.00
12	100.00
203	100.00

HOMELESS FUND Contributions

No.	Amount £
43	2,000.00

ST MARY'S PARISH CHURCH, BALLYBEEN

Boys' Brigade Company

Accounts for the year ended 31st December 2022

Receipts	£
Weekly dues	252.00
Uniforms	160.00
Donations	100.00
Total	512.00
Payments	£
Uniforms	160.00
Equipment	60.00
Christmas gifts	84.00
Christmas toy appeal	120.00
Christmas tea/mince pies	36.00
Monday night prizes	38.00
Total	498.00
Surplus (deficit) for the year	14.00
Opening Balance	835.06
Closing Balance	849.06

ST MARY'S PARISH CHURCH, BALLYBEEN

**194th St. Mary's Girls' Brigade Company
Accounts for the year ended 31st December 2022**

Receipts	£
Weekly dues	3,238.21
Uniforms	865.80
GB Week	2,232.90
Grant Education Authority	1,400.00
Donations	285.00
Total	8,021.91
Payments	£
Heat & light	2,450.00
Uniforms	557.86
Outings	641.26
Gifts	116.60
Christmas/Easter	746.52
Craft & equipment	436.71
HQ Assessments/fees/training	1,663.28
Display	949.76
Sundries	541.84
Total	8,103.83
Surplus (deficit) for the year	(81.92)
Opening Balance	1,485.20
Closing Balance	1,403.28

ST MARY'S PARISH CHURCH, BALLYBEEN

BEENIES TODDLER GROUP

Accounts for the year ended 31st December 2022

Receipts	£
Subscriptions	902.00
Donations	46.03
Bank Interest	1.57
Total	949.60
Payments	£
Morning snacks	202.54
General expenses	72.59
Party expenses	71.48
Christmas expenses	94.56
Equipment	58.42
Bank charges	25.73
Total	525.32
Surplus (deficit) for the year	424.28
Opening Balance	842.32
Closing Balance	1,266.60

ST MARY'S PARISH CHURCH, BALLYBEEN

SILVER THREADS

Accounts for the year ended 31st December 2022

Receipts			£
Subscriptions			2,871.00
Grants (2 years)			1,998.00
Sale of dishcloths			69.00
Donations			30.00
Donations for mission			51.80
Total			5,019.80
Payments			£
Groceries			212.58
BHSCT for lunches			2,250.00
Cards & Postage			41.98
Bank Charges			78.17
Craft materials			55.65
Fuel for minibus			30.00
Gift for Audit Services			60.00
Donations to 60+ ministry			187.80
Christmas expenses			65.43
Outings	Translink	216.00	
	Pier 36	550.00	
	McBride's	790.00	1,556.00
St. Mary's for use of minibus 2021/22			450.00
St. Mary's for Heat & Light 2021/22			800.00
Donation to Children's Hospice			100.00
Miscellaneous Expenses			29.17
Total			5,916.78
Surplus (deficit) for the year			(896.98)
Opening Balance			1,921.29
Closing Balance			1,024.31

ST MARY'S PARISH CHURCH, BALLYBEEN

SIXTY PLUS

Accounts for the year ended 31st December 2022

Receipts	£
Donations	835.75
Bring & Buy sale	400.00
Total	<u>1,235.75</u>
Payments	£
Cost of monthly supper	483.24
Christmas Dinner Costs	532.11
Donation to St. Mary's	40.00
Gifts	31.75
Queen's Jubilee party	108.70
	<u>1,195.80</u>
Surplus (deficit) for the year	<u><u>39.95</u></u>
Opening Balance	-
Closing Balance	39.95