



Annual Report & Accounts, 2023

Charity Number NIC 102119

Annual General Vestry
Sunday 14 April 2024

Select Vestry

As at 14 April 2024

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: Dawn Ferguson

Eva Cheshire

Daniel Crawford

Elaine Edwards

David Haaijer

John Harris

Jon Judge

David Manning

Ruth Manning

Karen Myles

Joanne Rice

Megan Ross

Colin Stitt

Financial Report 2023

We continue to be so thankful to God for his provision and the faithful giving of His people to His work here in Ballybeen. The increase in giving through envelopes is particularly encouraging. 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
£31,014 (2022: £15,400) in our Housekeeping/General Fund
£ 5,342 (2022: £466) in our Development Bank account
and with loans of £165,310 (2022: £184,537) 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 final grant of £15,000 (total £45,000) from the Solomon Foundation towards the support of Lorcan – our Intern, and £500 from Lisburn & Castlereagh City Council for the Coronation party.
- We now receive a grant from the Diocese to employ staff to release Jim for some time to fulfil his role as archdeacon. The grant covers the costs of Rev Ken Higgins (pastoral) and Karen Magee (church coordinator).
- Considering 2023 only, our No.1 Account – which is used to run the church - finished with an in-year surplus of £15,572 (2022: £5,813) and is most encouraging. We need to continue to grow our giving to this account if we want to employ another person for ministry in our church.
- In total we have spent £592,113 on the extension and refurbishment. In 2021, we borrowed £210,000 from the Ulster Bank with repayments over 15 years. Despite increased interest rate, we were able to reduce the loan by £19,227 in 2023, down to £155,310.
Thank you to all who have given to our development fund over the years to allow us to do all the work and during this last year to continue to enable us to pay off our bank loan ahead of schedule (and thereby saving more interest payments!).

Thank you to all who 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

No.1 Account - General fund for year ended 31 December 2023

No 1 Account	2023	2022
Receipts	£	£
Recorded giving Envelopes	51,789.52	35,664.26
Recorded giving Standing Orders	68,425.45	67,792.00
Gift Aid	25,531.11	19,914.91
Cash collections	3,377.26	2,128.67
Donations general	715.00	1,386.27
Donations H&L, SS and Minibus	3,310.00	4,943.47
Earmarked donations (funeral catering etc)	1,600.00	1,040.00
Grants - non recurring	15,000.00	16,710.00
Grants - recurring	847.50	
Bank interest	4.17	
* Special collections for others	2,970.67	
TOTAL	173,570.68	149,579.58
	2023	2022
Payments	£	£
Staff costs	77,275.13	73,219.45
* Mission & Missionary account	16,880.00	13,930.00
Diocesan Quota	11,424.00	11,544.00
Bank & audit charges	726.01	1,159.15
Catering	1,524.79	1,019.70
Church & Hall Repairs & maintenance	12,267.58	1,980.89
Cleaning costs	5,674.69	5,692.32
Cleaning materials	328.47	519.05
Electricity	3,961.72	5,244.79
Housekeeping/equipment	417.99	1,339.32
Gas	9,244.16	7,633.50
Insurance	3,884.83	3,565.13
Minibus expenses	1,434.66	2,270.19
Printing & Stationery expenses	385.44	3,414.44
Rectory Repairs, maintenance, rates	3,110.79	3,140.00
Telephone/Broadband/Licences	2,143.17	2,442.47
Water & sewage charges	558.76	613.42
Cost of services	3,019.19	2,637.95
Mission & Evangelism costs	2,129.61	1,767.54
Support/materials for church/groups	727.47	632.98
Training courses	880.00	
TOTAL	157,998.46	143,766.29
Surplus / (Deficit) for the year	15,572.22	5,813.29
add Funds transferred in	41.79	
less Funds transferred out		
Add opening cash balance (incl Petty Cash)	15,400.33	9,587.04
Closing balance	31,014.34	15,400.33

* See page 2 for breakdown

Missionary Giving for year ended 31 December 2023

RECEIPTS	2023	2022
	£	£
Open Doors	140.67	146.34
Bishops' Appeal (Earthquake Turkey & Syria)	1,427.00	505.00
Harvest Appeal (Israel/Gaza relief)	1,387.00	
Mission	16.00	
Collection @ J Cunningham ordination		184.98
* Special collections for others	2,970.67	836.32
Gift Aid	167.50	139.70
	3,138.17	976.02
PAYMENTS	2023	2022
	£	£
YWAM I Matchett	0.00	2,500.00
YWAM J Judge	2,560.00	2,400.00
Wycliffe Bible Translators	1,000.00	900.00
YWAM W McGirr	1,260.00	1,680.00
EMI A Gordon	1,360.00	1,200.00
Mission Aviation Fellowship	720.00	780.00
Tear Fund	600.00	900.00
Illyrain Trust (Albania)	880.00	720.00
New Wine Ireland	600.00	600.00
Abaana	600.00	600.00
Open Doors	600.00	600.00
Release International	600.00	550.00
Diocesan Church plant (Tullycarnet)	600.00	500.00
Bishops' Appeal	1,500.00	645.00
Diocesan training fund	250.00	185.00
Open Doors - earthquake appeal	500.00	550.00
European Christian Mission - earthquake appeal	500.00	
Tear Fund - Harvest Appeal	1,650.00	
Bicycles for Maridi/Sudan	750.00	
Scripture Union	250.00	
Bangor Worldwide Mission Convention	100.00	
* TOTAL	16,880.00	15,310.00

Note. £173.29 is still to be given to Open Doors

Summary for Diocesan Return	2023	2022
World Mission (eg. Missionary Societies)	£10,780	£10,965
Bishops' Appeal	£1,500	£645
Other Development Agencies (eg Tearfund)	£4,600	£3,700
Other Charities (eg Hospice)		
	£16,880	£15,310

No.2 Account - Development Fund for year ended 31 December 2023

	2023	2022
RECEIPTS	£	£
Development fund envelopes	12,272.85	11,101.89
Standing orders	18,429.00	17,490.00
Donations	3,567.52	14,093.23
Gift Aid	4,264.97	6,823.61
Fundraising	58.00	0.00
Bank Interest	0.02	0.00
TOTAL	38,592.36	49,508.73
	2023	2022
PAYMENTS	£	£
Professional fees		1,974.96
Builder payments		12,782.41
Loan Interest	14,073.84	10,238.51
TOTAL	14,073.84	24,995.88
Surplus / (Deficit) for the year	24,518.52	24,512.85
add Funds transferred in		
less Funds transferred out		
Add opening cash balance	-184,060.01	-208,572.86
Closing balance	(159,541.49)	(184,060.01)

Business Term Loan (Bank of England base rate + 4%)

Business Term Loan	2023	2022
Opening balance	(174,537.65)	(206,611.09)
Closing balance	(155,310.42)	(174,537.65)
 Paid off during the year	 £ 19,227.23	 £ 32,073.44

The church was able to make an additional capital repayment during the year of £3,000 which is included in the above total.

It is projected that the loan will be repayed by 26 April 2032 and at Dec. 2023 monthly repayments were £2,314.69 (£27,776 pa)

Compassion Fund - for year ended 31 Dec. 2023

	2023	2022
Receipts	£	£
Opening receipts	0.00	1393.58
Donations	470.00	2836.65
Total	470.00	4,230.23
Payments	£	£
Expenditure	0.00	20.00
Total	0.00	20.00
Surplus / (Deficit) for the year	470.00	4,210.23
Add opening cash balance	4,210.23	0.00
Closing balance	4,680.23	4,210.23

Restricted Gifts/Collections Fund - for year ended 31 Dec. 2023

	2023	2022
Payments	£	£
From Bequest		670.5
Total	0.00	670.50
Surplus / (Deficit) for the year	0.00	(670.50)
Add opening cash balance	1,156.56	1,827.06
Closing balance	1,156.56	1,156.56

Outreach Fund - for year ended 31 Dec. 2023

	2023	2022
Receipts	£	£
Donations	321.08	0.00
Total	321.08	0.00
Payments	£	£
Bank charges	9.49	16.00
Expenditure- SOMA outreach	454.35	
Total	463.84	16.00
Surplus / (Deficit) for the year	(142.76)	(16.00)
Add opening cash balance	678.00	694.00
Closing balance	535.24	678.00

Restricted Grant Income - for year ended 31 Dec. 2023

Receipts	£
Lisburn & Castlereagh City Council	500.00
Total	500.00
Payments	£
Expenditure - Coronation party	500.00
Total	500.00
Closing balance	0.00

Reconciliation of Bank accounts to Funds

As at 31 December 2023

The church operated 6 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	Church build/refurbishment	-£ 155,310.42
		-£ 165,310.42

Other Accounts

Title of Account	Purpose	Balance
2 No.2 Account reconciled	Development Fund - working account	£ 5,342.53
No.2 Account unreconciled items		£ 426.40
Net position of Development Fund	(see page 3)	-£ 159,541.49
Loan totals		-£ 165,310.42
3 No.1 Account reconciled	Housekeeping	£ 7,528.26
No.1 Account unreconciled items	Housekeeping	£ 46.72
Payroll liabilities	Housekeeping	-£ 77.38
Third Party liabilities	Housekeeping	-£ 140.00
Petty cash	Housekeeping	£ 30.41
Homeless - cash in hand		£ 1,500.23
4 Nationwide Instant notice	General Fund - Interest earning	£ 23,000.00
5 30-Day Business Reserve	General Fund - Interest earning	£ 5,004.17
6 Missionary Account	For missionary receipts and payments	£ 493.96
		£ 37,386.37
General Fund	(see page 1)	£ 31,014.34
Compassion Fund	(see page 4)	£ 4,680.23
Outreach Fund	(see page 4)	£ 535.24
Restricted gifts/ collections Fund	(see page 4)	£ 1,156.56
		£ 37,386.37

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: D. Manning 01/02/2024
 Honorary Treasurer Date

Signed: John C. ... 01/02/2024
 Incumbent/Area Dean Date

Signed: C. A. ... 4/1/24
 Independent Examiner/Auditor Date

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 2023 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.

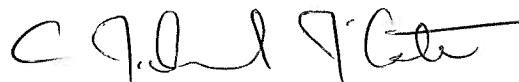
My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

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
Chartered Accountants Ireland

For and on behalf of GMcG Portadown
Chartered Accountants & Statutory Auditor

17 Mandeville Street
Portadown
Co Armagh
BT62 3PB

11th April 2024

FREEWILL OFFERING Contributions

Envelopes, Standing Orders and Bank Transfers

for the year ended 31 December 2023

No.	Amount £	No.	Amount £	No.	Amount £
2	2,080.00	56	295.00	113	1,040.00
5	650.00	58	2,720.00	115	900.00
6	2,110.00	61	2,400.00	116	2,130.00
7	460.00	63	76.86	117	820.00
8	795.00	64	540.00	118	530.00
11	266.10	65	160.00	120	1,096.00
12	2,710.00	67	265.00	121	10.00
16	277.50	68	260.00	126	1,100.00
19	680.00	69	50.00	127	110.00
20	430.00	70	235.00	128	3.45
21	810.00	71	1,100.00	129	220.00
22	3,110.00	72	277.00	201	2,600.00
23	450.00	74	265.00	202	1,200.00
24	220.00	76	530.00	203	1,920.00
25	153.05	77	1,060.00	204	6,698.00
26	19.00	78	265.00	205	4,935.00
27	470.00	79	450.00	206	3,600.00
29	70.00	80	388.80	207	2,200.00
30	224.60	81	550.00	208	2,415.00
31	1,580.00	82	250.00	209	540.00
33	494.00	83	1,030.00	210	450.00
34	1,110.00	84	1,200.00	211	2,200.00
35	5.00	85	132.90	212	3,460.00
36	1,080.00	86	2,688.00	213	20.00
37	100.00	87	50.00	214	4,170.00
38	10.00	88	110.00	215	720.00
39	830.00	89	4,720.00	217	4,940.00
40	74.00	90	255.60	218	240.00
41	199.00	93	3,170.00	220	480.00
42	200.00	94	3,247.11	221	1,360.00
43	2,080.00	95	280.00	222	180.00
45	265.00	96	1,740.00	224	135.00
46	400.00	97	1,090.00	225	1,580.00
47	340.00	101	480.00	226	1,200.00
48	590.00	102	525.00	229	260.00
50	1,090.00	103	530.00	230	1,031.00
51	170.00	106	380.00	231	699.00
52	680.00	109	250.00	233	165.00
54	3,380.00	112	53.00	234	10.00
55	279.00				

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 2023

<u>No.</u>	<u>Amount £</u>	<u>No.</u>	<u>Amount £</u>
2	520.00	79	365.00
6	2,120.00	84	300.00
8	260.00	88	110.00
12	923.20	89	682.40
20	185.00	90	268.00
22	600.00	93	607.40
26	18.20	94	2,019.60
31	345.00	95	260.00
33	100.00	96	10.00
34	540.00	101	240.00
35	20.00	109	260.00
41	242.00	113	120.00
43	780.00	117	20.40
47	300.00	121	1,000.00
48	1,870.00	183	5,610.00
50	490.00	203	100.00
58	150.00	204	4,402.20
60	42.50	208	600.00
63	2.15	214	240.00
64	540.00	215	480.00
65	40.00	217	600.00
69	5.00	229	260.00
72	320.00	231	909.00
76	510.00	232	450.00
78	275.00		

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

OUTREACH Fund Contributions

<u>No.</u>	<u>Amount £</u>
78	20.00
94	100.00

ST MARY'S PARISH CHURCH, BALLYBEEN

Boys' Brigade Company

Accounts for the year ended 31st December 2023

Receipts	£
Weekly dues	359.00
Uniforms	183.00
Donations	511.00
Total	1,053.00
Payments	£
HQ Assessments/fees/training	461.00
Uniforms	183.00
Equipment	94.60
BB House supplies	323.95
Display badges/prizes	171.00
Christmas party/trip	122.28
Easter Eggs	111.96
Total	1,467.79
Surplus (deficit) for the year	(414.79)
Opening Balance	849.06
Closing Balance	434.27

ST MARY'S PARISH CHURCH, BALLYBEEN

**194th St. Mary's Girls' Brigade Company
Accounts for the year ended 31st December 2023**

Receipts	£
Weekly dues	4,303.66
Uniforms	591.75
GB Week	2,590.00
Grant Education Authority	2,400.00
Display ticket money	1,800.00
Total	11,685.41
Payments	£
Heat & light	2,000.00
Uniforms	700.93
Outings	273.76
Gifts	380.00
Christmas/Easter	602.51
Craft & equipment	198.81
HQ Assessments/fees/training	1,500.32
Display & enrolment	3,571.22
Sundries	551.23
Total	9,778.78
Surplus (deficit) for the year	1,906.63
Opening Balance	1,403.28
Closing Balance	3,309.91

ST MARY'S PARISH CHURCH, BALLYBEEN

BEENIES TODDLER GROUP

Accounts for the year ended 31st December 2023

Receipts	£
Subscriptions	1,032.50
Donations	11.55
Bank Interest	16.21
Total	1,060.26
Payments	£
Morning snacks	291.16
Party expenses	314.49
Christmas expenses	82.57
Equipment	175.39
Coronation party expenses	36.16
General expenses	6.00
Bank charges	28.65
Total	934.42
Surplus (deficit) for the year	125.84
Opening Balance	1,266.60
Closing Balance	1,392.44

ST MARY'S PARISH CHURCH, BALLYBEEN

SILVER THREADS

Accounts for the year ended 31st December 2023

Receipts			£
Subscriptions			3,525.00
Grants			999.00
Sale of dishcloths			41.00
Refund on Outing			143.36
Donations			300.80
Donations for mission			89.43
Total			5,098.59
Payments			£
Groceries			291.39
BHSCT for lunches			1,800.00
Cards & Postage			33.52
Bank Charges			87.92
General expenses			31.42
Fuel for minibus			60.00
Gift for Audit Services			120.00
Coronation party			34.45
Christmas expenses			91.65
Outings	Translink	245.00	
	Brewers Fayre	485.77	730.77
Cotton for Dishclothes			18.99
St. Mary's for use of minibus 2021/22			290.00
St. Mary's for Heat & Light 2021/22			910.00
Donation to Mission - ICEJ			100.00
Gift			25.00
Total			4,625.11
Surplus (deficit) for the year			473.48
Opening Balance			1,024.31
Closing Balance			1,497.79

ST MARY'S PARISH CHURCH, BALLYBEEN

SIXTY PLUS

Accounts for the year ended 31st December 2023

Receipts	£
Donations	1,232.44
Fundraising	682.36
Bring & Buy sale	250.00
Total	2,164.80
Payments	£
Cost of monthly supper	580.75
Christmas Dinner Costs	628.48
Cost of outing	630.00
Donation to St. Mary's	70.00
Gifts	30.50
Visiting speaker	30.00
	1,969.73
Surplus (deficit) for the year	195.07
Opening Balance	39.95
Closing Balance	235.02