

**Parish of Errigal and Desertoghill, Garvagh**  
**Trustees' Annual Report and Statement of Receipts and**  
**Payments**  
**and Assets and Liabilities**

**For the year ended 31 December 2024**

**Charities Number: NIC 104706**

## **Annual report and financial statements for the year ended 31 December 2024**

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## References and administrative details

Charity Name: Parish of Errigal & Desertoghill, Garvagh

Charity Registration Number: NIC 104706

Contact Address: St Paul's Rectory  
58 Station Road  
Garvagh  
BT51 5LA

### Trustees

Revd. Carmen Hayes	
Anne Andrews	Vivian Church
Hazel Gibson	Alwyn Hayes
Pamela Hegarty	John Kane
Eleanor Livingston	Ruth-Anne Lynch
Douglas McBride	Aileen McCahon
Raymond McFaul	Sheila McFaul
Mellissa McGurgan	Wesley Nevin
Sharman Wilson	

### Principal Office-bearers

Clergy:	Revd Carmen Hayes
Honorary Secretary:	Mrs Sharman Wilson
Honorary Treasurer:	Mr Alwyn Hayes
Rector's Church Wardens:	Hazel Gibson (Errigal) Vivian Church (Desertoghill)
People's Church Wardens:	Sharman Wilson (Errigal)

### Independent Examiner

Dr. R I Peters Gallagher, OBE, FCA  
Moore(N.I.) LLP  
32 Lodge Road  
Coleraine  
BT52 1NB

### Principal Bankers

Danske Bank  
The Diamond  
Coleraine  
BT52 1DE

## **Trustees' Annual Report for the year ended 31 December 2024**

The Trustees present the annual report and statements of Receipts and Payments and Assets and Liabilities for the Parish of Errigal & Desertoghill for the year ended 31 December 2024.

### **Objectives and Activities**

The charitable purpose of the Church of Ireland is the advancement of religion.

The principal function of the Parish Church is to support the advancement of the Christian religion by promoting, through the work of the Parish Church, the whole mission of the Church, pastoral, evangelical, social and ecumenical. Being open to and engaging with society as a whole and offering support for those needing help are fundamental to the practical delivery of the benefits of Christianity.

As a result of activity in the pursuit of the advancement of the Christian religion, the Parish has custody of property and of records, materials and artefacts of significance to the cultural and religious heritage. The maintenance of these is undertaken by the Select Vestry of the Parish of Errigal & Desertoghill.

### **Achievements, Performance & Public Benefit**

The Parish of Errigal & Desertoghill has been under the incumbency of Revd. Carmen Hayes from September 2019. As a church we provide a weekly service of Morning Prayer and a once per month service of Holy Communion. We also provide for baptisms, weddings, funerals and pastoral support. We broadcast our services live on our Facebook page.

Our church maintains a link with the other churches in the area. Our Rector visits church members in hospitals, nursing and care homes as well as at home.

Teaching continues in various formats. Sunday School meets prior to our church service during the school year. We launched a new group with special needs children in 2023. Our annual youth event SPARK takes place in the summer. Our social organisations are important and the Mothers Union provides refreshments after funerals. The Bowling Club re-opened in 2023 and meets for a few months each bowling season. Our parish hall and our car park are used by other local community groups and organisations.

Our Select Vestry organise and carry out repairs and maintenance to our two churches, the hall, the graveyard and the rectory.

Our church continues to adhere to the Church of Ireland Safeguarding Trust Code of Conduct and Good Practice for all those working with children and vulnerable adults.

The church organised a fundraiser called 'The 150 Club' during the year which proved very successful. There was also a Harvest concert in October which raised funds as well as bringing the wider community together.

The parish is considered to be in sound financial standing at the close of the financial year ending 31 December 2024.

### **Financial Review**

Financial reports are reviewed throughout the year and there is also a review on completion of the annual accounts.

Total income (£86,243) for the year ended 31<sup>st</sup> December 2024 was higher than our total expenses (£85,903) by £340. The total value of cash funds held increased to £200,587.

### **Going Concern**

The Trustees have reviewed the budgets for the year ahead and are satisfied that there are adequate funds in place to ensure that the Parish can continue its activities and the financial statements for the year ended 31 December 2024 can be signed off as a going concern.

A problem with wood worm and dry rot in the church has been identified. The Trustees are seeking financial help through the Heritage Lottery Fund.

## **Structure, Governance and Management**

### **Governing Document and Constitution of the Charity**

Chapter III of the Constitution of the Church of Ireland governs Parishes and Parochial Organisation. The Select Vestry members are the Charity Trustees.

### **Recruitment and Appointment of Select Vestry (Trustees)**

All members of the Church of Ireland who are over the age of 18 and are either resident within the parish or live elsewhere but have been accustomed members of the congregation for at least three months, may register as members of the General Vestry of the Parish, allowing them to attend and vote at meetings of the General Vestry and to stand for election to the Select Vestry. Meetings of the General Vestry are held at least once a year. The Select Vestry is elected as part of this General Vestry meeting. The Select Vestry will hold their positions for a period of one year. Select Vestry members may be re-elected annually and there is no limit on the number of terms which may be served.

### **Pay and Remuneration**

The Rector is not paid directly by the Parish. A monthly assessment is paid to the Diocese which comprises Stipend, Locomotory Allowance, Employer's National Insurance and Employer's Clergy Pension Contributions.

### Organisational Structure

The Select Vestry is responsible for the day to day management of the Parish. The Select Vestry consists of the member of the Clergy serving in the Parish, the Church Wardens and generally not more than twelve other members elected at the General Vestry.

The Select Vestry is chaired by the Incumbent. Select Vestry members are responsible for making decisions on matters of general concern and importance to the parish including deciding how parish funds are to be applied.

The Select Vestry meets at times fixed by the members. Special meetings may be convened at any time by the chairperson, the Secretary or the Church Wardens. In 2024 the Select Vestry met five times during the year and the average attendance was 68%.

### Compliance with Public Benefit

The Parish of Errigal & Desertoghill has given careful consideration to the Charity Commission for Northern Ireland's guidance on public benefit to ensure that the activities entered into during the year have helped to achieve the Parish's objectives and activities, as well as providing public benefit. There continues to be no private gain to any individual member.

### Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the Trustees' Report and the statement of receipts and payments and statement of assets and liabilities in accordance with applicable law and regulations.

The law applicable to charities in Northern Ireland with Income of less than £250,000 requires the Trustees to prepare a statement of receipts and payments and a statement of assets and liabilities for each financial year.

The Trustees are responsible for keeping accounting records that are sufficient to show and explain the Parish's transactions and disclose with reasonable accuracy at any time the assets and liabilities of the Parish. They are also responsible for safeguarding the assets of the Parish and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Signed on behalf of the Trustees**

Trustee 1

Sharmar Wilson

Trustee 2

Antony

Date:

2/7/25

## **Independent Examiners Report to the Trustees of the Parish of Errigal and Desertoghill, Garvagh**

We report on the accounts of the Parish of Errigal and Desertoghill for the year ended 31 December 2024, which are set out on pages 8 to 15.

### **Respective responsibilities of charity 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 our responsibility to:

- examine the accounts under section 65 of the Charities Act
- follow the procedures laid down in the general Directions given by the Commission under section 65(9)(b) of the Charities Act
- state whether particular matters have come to my attention.

### **Basis of independent examiner's report**

We have examined your charity accounts as required under section 65 of the Charities Act and our 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.

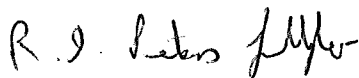
Our examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts and seeking explanations from you as charity Trustees concerning any such matters.

Our 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**

We have completed our 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.



Name: Dr R I Peters Gallagher, OBE, FCA  
Professional Body: Chartered Accountants Ireland  
Address: Moore (NI), 32 Lodge Road, Coleraine, BT52 1NB

Date: 3 July 2025

# Receipts and Payments Account for the year ended 31 December 2024

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<b>Receipts</b>						
Envelope and plate collections	2	47,275	6,104	-	53,379	53,174
Other donations		500	3,658	-	4,158	3,874
Gift Aid	3	8,446	1,335	-	9,781	10,963
Grants		-	-	-	-	2,000
Fundraising	4	-	7,074	-	7,074	1,468
Missions and charity donations		-	911	-	911	1,062
Other Income		82	600	-	682	110
Bank Interest		1,211	900	-	2,111	919
Investment Income		7,337	810	-	8,147	7,703
<b>Total Receipts</b>		<b>64,851</b>	<b>21,392</b>	<b>-</b>	<b>86,243</b>	<b>81,273</b>
<b>Payments</b>						
Diocesan Assessment		55,492	-	-	55,492	51,740
Property maintenance	5	1,812	4,664	-	6,476	4,518
Church running costs	6	4,925	611	-	5,536	5,129
Rectory costs	7	4,281	-	-	4,281	5,114
Missions and charity donations		76	2,461	-	2,537	3,287
Sunday School		-	898	-	898	405
SPARK		-	2,309	-	2,309	3,044
Other church events		-	135	-	135	-
Fundraising Costs		-	278	-	278	173
Financial Charges		358	6	-	364	355
Other Items		98	580	-	678	1,130
Administration costs	8	6,919	-	-	6,919	6,439
<b>Total Payments</b>		<b>73,961</b>	<b>11,942</b>	<b>-</b>	<b>85,903</b>	<b>81,334</b>
<b>Excess of Receipts over Payments for the year before transfers</b>		<b>-9,110</b>	<b>9,450</b>	<b>-</b>	<b>340</b>	<b>-61</b>
Transfers		-2,500	2,500	-	-	-
<b>Excess of Receipts over Payments for the year</b>		<b>-11,610</b>	<b>11,950</b>	<b>-</b>	<b>340</b>	<b>-61</b>

Signed on Behalf of the Trustees

Trustee 1 Sharon Wilson

Trustee 2

A. Taylor

Date 2/7/25



Statement of Assets and Liabilities as at 31 December 2024

Notes	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<b>Cash Funds</b>					
Current Accounts	42,309	112,193	-	154,502	155,922
Deposit Accounts	18,552	27,533	-	46,085	44,325
<b>Total Cash Funds</b>	<b>60,861</b>	<b>139,726</b>	<b>-</b>	<b>200,587</b>	<b>200,247</b>
<b>Investment Assets</b>					
Investments in RCB Unit Trusts	-	-	175,753	175,753	172,550
Investments in CIT Unit Trusts	-	-	106,818	106,818	97,431
<b>Total Investment Assets</b>	<b>-</b>	<b>-</b>	<b>282,571</b>	<b>282,571</b>	<b>269,981</b>
<b>Assets retained for the Parish's own use</b>					
Rectory	175,000	-	-	175,000	175,000
Fixtures & Fittings	5,000	-	-	5,000	5,000
<b>Total Assets retained for the Parish's own use</b>	<b>180,000</b>	<b>-</b>	<b>-</b>	<b>180,000</b>	<b>180,000</b>
<b>Total Assets</b>	<b>240,861</b>	<b>139,726</b>	<b>282,571</b>	<b>663,158</b>	<b>650,228</b>

Signed on Behalf of the Trustees

Trustee 1

Sharmar Wilson

Trustee 2

A. Hargreaves

Date:

21/7/25

## Notes to the financial statements for the year ended 31 December 2024

### 1. Accounting policies

Set out below are the principal accounting policies which have been adopted in the compilation of the Receipts and Payments Account and the Statement of Assets and Liabilities

#### (a) Receipts and Payments Account

All items of income and expenditure included within the Receipts and Payments Account have been accounted for on a cash receipts basis.

The breakdown of the items of receipts and payments has been re-classified from the previous year in a more meaningful way.

#### (b) Statement of Assets and Liabilities

This year's report has been updated to reflect the complete analysis of assets and liabilities at 31 December 2024.

##### (i) Assets retained for the Parish's own use

The assets of the Parish, retained for its own use comprise:-

- Church Buildings and Graveyard
- Church Hall
- Rectory
- Fixtures and fittings

The two Church Buildings and Graveyard are deemed to be Heritage assets as defined by the Charities SORP (FRS102). These Heritage assets are not included in the statement of assets and liabilities as information on the cost or valuation is not available and such information cannot be obtained at a cost commensurate with the benefit to the users of the accounts and to the parish.

The Church Hall is not included in the statement of assets and liabilities as information on the cost or valuation is not available and such information cannot be obtained at a cost commensurate with the benefits of the users of the accounts and to the parish.

The Rectory is valued at domestic rateable value.

Fixtures and Fittings in the churches are recognised at an estimate valuation provided by the Trustees.

##### ii) Investments

Fixed asset investments comprising investment in RCB/CIT Unit Trusts are stated at fair value at each year end date.

##### iii) Endowment Funds

The capital of Endowment Funds are to be retained either permanently or at the congregation's discretion: the income derived from the endowment is to be used either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established in the first place.

**Notes to the financial statements for the year ended 31 December 2024**  
**3 (continued)**

**2. Envelope and Plate Collections**

	Unrestricted	Restricted	Total
	2024	2024	2023
	£	£	£
Freewill Envelopes	45,259.27	-	46,046.60
Building Fund Envelopes	-	4,107.00	4,720.00
Loose Collections	839.73	-	417.70
Harvest Thanksgiving	-	1,726.50	720.00
Moyletra – Harvest Thanksgiving	810.00	-	613.00
Moyletra – Carol Service	366.00	-	520.00
SPARK Collection	-	147.82	52.50
Sunday School	-	122.85	84.20
<b>TOTAL</b>	<b>47,275.00</b>	<b>6,104.17</b>	<b>53,174.00</b>

**3. Gift Aid**

	Unrestricted	Restricted	Total
	2024	2024	2023
	£	£	£
Freewill Offering	8,445.77	-	9,939.48
Building Repair Fund	-	557.50	846.25
Harvest Appeal	-	262.50	152.50
150 Club	-	515.43	-
Turkey/Syria Appeal	-	-	25.00
<b>TOTAL</b>	<b>8,445.77</b>	<b>1,335.43</b>	<b>10,963.23</b>

**4. Fundraising**

	Unrestricted	Restricted	Total
	2024	2024	2023
	£	£	£
Car Boot Sale	-	-	1,354.40
150 Club	-	5,239.00	113.25
Harvest Concert and Lunch	-	1,835.00	-
<b>TOTAL</b>	<b>-</b>	<b>7,074.00</b>	<b>1,467.65</b>

**5. Property Maintenance**

	Unrestricted	Restricted	Total
	2024	2024	2023
	£	£	£
St. Paul's	-	2,490.38	2,124.71
Moyletra	1,811.92	-	750.00
Church Roof Refurbishment	-	1,150.00	-
Rectory	-	1,023.25	1,643.68
<b>TOTAL</b>	<b>1,811.92</b>	<b>4,663.63</b>	<b>4,518.39</b>

**6. Church Running Costs**

	Unrestricted	Restricted	Total
	2024	2024	2023
	£	£	£
Electricity	1,648.01	-	587.22
Heating Oil	1,214.46	-	1,692.00
Water Rates	260.77	-	241.59
Moyletra – Gas for heaters	92.25	-	-
Organist	1,360.00	-	1,460.00
Audio Promotions / DVDs	-	99.98	600.16
Cleaning Materials	-	86.09	-
Broadband	-	424.87	187.56
Clerical Relief / Visiting Speakers	350.00	-	360.00
<b>TOTAL</b>	<b>4,925.49</b>	<b>610.94</b>	<b>5,128.53</b>

**7. Rectory Costs**

	Unrestricted	Restricted	Total
	2024	2024	2023
	£	£	£
Electricity	1,319.46	-	1,402.42
Heating Oil	2,138.45	-	2,929.50
Rates	823.54	-	781.62
<b>TOTAL</b>	<b>4,281.45</b>	<b>-</b>	<b>5,113.54</b>

**8. Administration costs**

	Unrestricted	Restricted	Total
	2024	2024	2023
	£	£	£
Printing and Stationery	735.38	-	454.40
Insurance	2,531.53	-	2,356.08
Telephone	800.83	-	1,041.62
Independent Examination	540.00	-	564.00
Copyright Licence	239.00	-	229.00
Rector's Office Allowance	884.00	-	884.00
RCB – Gift Aid Charges	680.94	-	730.71
Church of Ireland Trustees – Investment Costs	152.41	-	150.14
Secretary's Expenses	22.94	-	7.86
Surefire Protection	310.60	-	-
Sundry Expenses	20.92	-	20.97
<b>TOTAL</b>	<b>6,918.55</b>	<b>-</b>	<b>6,438.78</b>

## 9. Movement in Funds

	At 1 Jan 2024 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 Dec 2024 £
<b>Restricted funds</b>					
Building Repair	71,091	17,205	3,504	-	84,792
Building Investment	26,633	900	-	-	27,533
Missions	-	911	2,461	1,550	-
Graveyard	2,372	1,598	1,980	-	1,990
Parish Hall	1,634	142	229	-	1,547
Parish Development	24,433	453	2,445	-	22,441
Sunday School	1,306	185	1,323	1,000	1,168
Bowling Club	307	-	-	-50	257
Total restricted	127,776	21,394	11,942	2,500	139,728
<b>Unrestricted funds</b>					
General Fund	46,368	62,269	71,946	-2,500	34,191
Fixed Term Deposit	6,086	258	-	-	6,344
Moyletra	8,411	1,723	2,016	-	8,118
Moyletra Deposit	11,606	602	-	-	12,208
	72,471	64,852	73,962	-2,500	60,861
<b>Total funds</b>	<b>200,247</b>	<b>86,246</b>	<b>85,904</b>	<b>-</b>	<b>200,589</b>

### Purposes of Restricted Funds

Building Repair and Hall Funds – This is money to assist with the cost of maintaining St Paul's Parish Buildings.

Parish Development – Funds to develop church growth and interaction with the local community.

Missions – Monies for donation to missionary organisations.

Sunday School – A fund for the use of St. Paul's Sunday School

Bowling Club – This is a fund for the use of the Bowling Club.

## 10. Investment Assets

	RCB Unit Trusts	CIT Unit Trusts	Total
	£	£	£
Opening value at 1 Jan 2024	172,549.53	97,430.59	269,980.12
Changes in valuation	3,203.62	9,387.42	12,591.04
Additions	-	-	-
Disposals	-	-	-
Closing value at 31 Dec 2024	175,753.15	106,818.01	282,571.16

Changes in valuation are reflected directly to reserves as these are non- cash movement.

## 11. Assets retained for the Parish's own use

	Rectory	Fixtures and Fittings	Total
	£	£	£
Opening cost at 1 Jan 2024	175,000	5,000	180,000
Additions	-	-	-
Closing cost at 31 Dec 2024	175,000	5,000	180,000

## 12. Reconciliation of Charity Funds

	£
Balance brought forward 1/1/24	650,227.34
Cash Surplus	340.29
Increase in value of investments	12,591.04
Total charity funds 31/12/24	663,158.67

Changes in the value of investments are reflected in reserves as these re non-cash transactions.

#### **14. Transactions with the Trustees**

No trustee, apart from the Rector, received any remuneration during the year. Expenses were paid to the Secretary (£23).

#### **15. Governance Costs**

Governance costs of £540 were incurred during the year which relates to fees paid to the independent examiner. Governance costs are included within administration costs in the Receipts and Payments Accounts.

