

**Carrickfergus Gateway Trust**

**Trustees' Annual report and Statement of Receipts and Payments and Assets and Liabilities**

**For the year ended 31 March 2025**

**Charities Number: NIC106121**

**Carrickfergus Gateway Trust**  
**Annual report and financial statements for the year ended 31 March 2025**

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**References and administrative details**

Charity Name:	Carrickfergus Gateway Trust (also known as Harbour Faith Community)
Charity Registration Number:	NIC106121
Contact Address:	8a Governors Place Carrickfergus BT38 7BN

**Trustees**

Mr John Glass  
Mr Bill Lockhart  
Ms Lucy Ford  
Mr Ivor Mitchell  
Miss Elaine Shanks

**Principal Office-bearers**

Minister:	Steve Ames
Chair of Trustees:	Ivor Mitchell
Administrator:	Michael McCann

**Independent Examiner**

CG Taggart Accountancy Services  
Chartered Accountants and Registered Auditor  
17 Cypress Crescent  
Donaghadee  
Co Down  
BT21 0QG

**Bankers**

Ulster Bank  
Carrickfergus Branch  
37 High Street  
Carrickfergus  
Co. Antrim  
BT38 7AN

**Carrickfergus Gateway Trust**  
**Trustees' Annual Report for the year ended 31 March 2025**

The trustees present the annual report and statements of Receipts and Payments and Assets and Liabilities for Carrickfergus Gateway Trust for the year ended 31 March 2025.

***Objectives and Activities***

The charity's purposes ('the purposes') are to express and promote the precepts of the Christian faith through engagement with the general public and in particular with the disadvantaged, the sick, the elderly and the young by: nurturing the spiritual development of members by holding meetings for corporate worship, providing information regarding spiritual beliefs and the activities of the organisation to members and the general public, providing pastoral care to members to nurture their spiritual development, undertaking religious ceremonies such as baptisms, weddings and funerals and undertaking other activities consistent with the above.

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

Carrickfergus Gateway Trust, through Harbour Faith Community, utilises its Church Building to provide weekly services of public worship, open to all, which contribute to spiritual well-being of participants and the reinforcement of Christian values. Through the minister, and those who assist him, the church provides pastoral care to any who request it and undertakes religious ceremonies such as weddings and funerals. In cooperation with the other churches in the town of Carrickfergus there are a number of joint events each year for the whole community and for all ages. Its buildings are used by other community and church organisations to benefit the people of Carrickfergus.

These activities implement our charitable purposes and provide public benefit.

***Financial Review***

The trust is in a secure financial position at 31 March 2025 with a small in year deficit and reasonable reserves to meet unforeseen liabilities. Our goal is to maintain reserves of at least 3 months' expenditure which we are a little short of at the year end. At 31 March 2025 unrestricted cash funds amounted to a surplus of £6338 (31 March 2024 - £10399) and Restricted cash funds amounted to a surplus of £5891 (31 March 2024 - a surplus of £145).

***Going Concern***

Our income and costs should be able to be maintained at or below current levels. Additional funds for capital costs will be able to be raised separately. In the light of this the trustees have reviewed the budgets for the year ahead and are satisfied that there are adequate funds in place to ensure that the Trust can continue its activities for a period of at least 12 months from the date of approval and the financial statements for the year ended 31 March 2025 can be signed off as a going concern.

**Structure, Governance and Management**

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

The trust operates under a Trust Deed dated 21 March 2016 which superseded previous documents.

***Recruitment and Appointment of Trustees***

Trustees are appointed by invitation and agreement of the existing Trustees based upon the skills and experience that they can contribute to board. There are a minimum of 3 Trustees.

Meetings of the trustees are held at least twice a year.

### ***Pay and remuneration***

The minister works on a part-time basis and his salary is based upon a 2/3rds working week.

### ***Organisational Structure***

The trustees, while responsible for the overall management of the church, delegate the day to day management to the minister and the administrator.

### ***Compliance with Public Benefit***

The Trust 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 church's purpose and objectives, as well as providing public benefit.

### ***Statement of Trustees' Responsibilities***

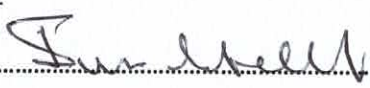
The trustees are responsible for preparing the Trustees' Report and the statement of receipts and payments and statement of assets and liabilities in accordance with applicable law and regulations.

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.

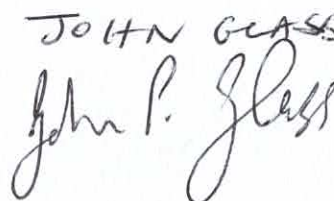
The trustees are responsible for keeping accounting records that are sufficient to show and explain the Trust's transactions and disclose with reasonable accuracy at any time the assets and liabilities of the Trust. They are also responsible for safeguarding the assets of the Trust and hence for taking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

### **Signed on Behalf of the Trustees**

Trustee 1

Date .....   
22/9/25

Trustee 2

  
JOHN GLASS



## Carrickfergus Gateway Trust

Receipts and Payments Account for the year ended 31 March 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<b>Receipts</b>					
Committed Giving		21800	-	21800	23846
Occasional Giving		2485	-	2485	3541
Tax Relief on Gift-Aided donations	2	5704	-	5704	4981
Rent		4800	-	4800	4800
Roof replacement donations		-	3600	3600	-
"Common Table" grant		-	2291	2291	
Collections for 3 <sup>rd</sup> parties		-	50	50	
Bank Interest		19	-	19	17
<b>Total Receipts</b>		<b>34808</b>	<b>5941</b>	<b>40749</b>	<b>37185</b>
<b>Payments</b>					
Premises costs		6004	-	6004	9047
Regular Meeting costs		905	-	905	1017
Promotional costs		385	-	385	189
Office expenses		704	-	704	585
Donations to charitable causes		1200	195	1395	1200
Insurance		947	-	947	891
Volunteer costs		-	-	-	-
Independent Examiner		180	-	180	180
Salaries		25060	-	25060	25429
Pension contributions		705	-	705	764
Pastor's mobile phone		485	-	485	392
Financial consultancy		1391	-	1391	556
Sundries		624	-	624	250
Bank Fees		279	-	279	279
<b>Total Payments</b>		<b>38869</b>	<b>195</b>	<b>39064</b>	<b>40779</b>
<b>Excess/(Shortfall) of Receipts over Payments for the year</b>		<b>(4061)</b>	<b>5746</b>	<b>(1685)</b>	<b>(3594)</b>
Opening Cash Balance		10399	145	10544	14138
Closing Cash Balance		6338	5891	12229	10544

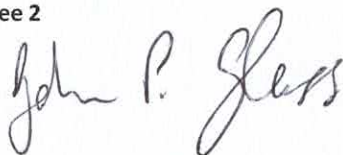
On Behalf of the Trustees

Trustee 1



IVOR MITCHELL

Trustee 2



JOHN GLASS

Date

22/9/25

Carrickfergus Gateway Trust  
Statement of Assets and Liabilities as at 31 March 2025

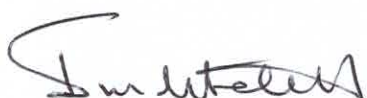
	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<b>Cash Funds</b>						
Bank Accounts		<u>6338</u>	<u>5891</u>	-	<u>12229</u>	<u>10544</u>
<b>Total Cash Funds</b>		<u>6338</u>	<u>5891</u>	-	<u>12229</u>	<u>10544</u>
<b>Freehold Land and Buildings</b>						
Church Building and Offices	1(b)	50000	-	-	50000	50000
West Street Shop and Offices	1(b)	<u>50000</u>	-	-	<u>50000</u>	<u>50000</u>
<b>Total Tangible Fixed Assets</b>		<u>100000</u>	-	-	<u>100000</u>	<u>100000</u>
<b>Debtors</b>	2	<u>390</u>	-	-	<u>390</u>	<u>254</u>
<b>Creditors</b>		<u>(601)</u>	-	-	<u>(601)</u>	<u>(1106)</u>
<b>Total Funds</b>		<u>106127</u>	<u>5891</u>	-	<u>112018</u>	<u>109692</u>

**Restricted funds**

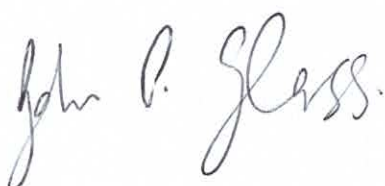
There were restricted funds at 31 March 2025 of £5891 (31 March 2024 - £145) comprising a "Common Table" grant for training costs of £2291 and donations received for roof replacement of £3600.

**On Behalf of the Trustees**

**Trustee 1**



**Trustee 2**



Date

22/9/25

**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.

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

***Assets retained for the Trust's own use***

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

Church Building and Offices at Governors' Place, Carrickfergus, and Shop and Offices on West Street, Carrickfergus.

These are included in the accounts at a reasonable estimate of current market value.

**2. Tax Relief on Gift-Aided donations**

£390 of tax recoverable on unrestricted Gift-aided donations in the year to 31 March 2025 and earlier years has been claimed after the year end (Year to 31 March 2024 - £254).

**3. Transactions with the Trustees**

No trustee received any remuneration or reimbursement of expenses during the year.

No trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.