

Parish of Carrickfergus & Whitehead



Finance Report 2025

Dear Parishioner,

On behalf of the Parish Finance Committee, I am pleased to present the Parish Accounts for the year ended 31st December 2025.

Our objectives remain the same; to meet parish costs, manage finance with prudence and maintain parish assets.

Recent years have brought many challenges to families and their homes – not least on the financial front. Despite all of these pressures, parishioners continue to be so generous. For that generosity, thank you.

All contributions to our Parish at any level are valued and most welcome.

This Finance Report includes comparisons between the 2025 year with the previous year 2024. This year's report also provides details on pressures that are now starting to impact things going forward.

I take this opportunity to thank you for your commitment to and continued support of the Parish.

Yours sincerely,

Rev Andrew Black. Administrator.

Parish Finance Committee

Fr Andrew Black (Administrator)
Patrick Quinn (Chair)
Marian Frampton (Secretary)

Paddy Stewart
Margarita Sloan
Eamon McAllister
Patrick O'Donnell
Patricia McKeown

Key Points from the Financial Statement

Income Section (Page 5)

Weekly Offerings (1) totalled £73,958, for the year, a reduction of £2,125 from the previous year.

Legacy & Donations (2) £1,390 was received in donations this year. There was no income from Legacies compared to the previous year when £6,500 was received.

Activities & Parish Events (3) Of the £9,656 under Activities & Events, £6,156 was from Parish Events, down on the previous year by £1,152. The balance of Income was £3,500 received from the National Heritage Lottery Fund for project works spent in the 2025 year.

Interest (4) For 2025 we received £8,062 of Interest from our Solidarity account balance.

Lourdes Pastoral Centre (5) In 2025 we received £8,103, this is a reduction on the previous year, given that the centre has started to wind down operations. This is mirrored by a reduction in costs under the Expenditure section for the Centre.

Claims (6) The amount of £7,182 relates to a claim for damages to parish property during 2025.

School Receipts (7) Grants for Capital works at the Primary School amounted to £71,190.

Expenditure Section (Page 6)

Parish Expenditure - In 2025, we saw an increase across many areas of expenditure.

Staff costs (8) increased this year with two members of staff. The increase in Employers National Insurance was the main factor in the increase in costs.

Legal & Professional Fees (9) £4,112 was spent in legal fees in relation to Parish Property and £2,220 was spent on Architectural and Quantity Surveyor in relation to Capital Works.

Insurance & Rates (10) costs increased by £652 to £15,456.

Energy Costs (11) increased by £861 to £9,288 for Electricity & Natural gas.

Parish Estate Maintenance (12) increased to £30,566 up £11,021 from the previous year. Of this £5,774 was for repairs to property after an accident which was covered by an Insurance claim. £9,480 related to roofing repairs after storm damage and £3,500 was for Project works covered by the grant from National Heritage Lottery Fund.

The increase of £4,900 for **Evangelisation & Pastoral Outlays (13)** related to three main areas. The 25th Anniversary £1,939, the Parish Pilgrimage £2,514 and Pathways conference of £585.

Parish Profit & Loss (14) – Overall we recorded a deficit of £27,441 for the year. This is the first year since Covid that we have not covered our overall Running costs for the Parish.

Monthly Stipends Collection - This year income totalled £17,135. The Parish had to call down £3,301 from the Priests Welfare Fund to make up the shortfall in the Parish Priest's salary.

Debt & the Parish Solidarity Account - At the end of 2025 we had a surplus in our Solidarity account of £214,406. The Finance Committee will endeavour to continue to build the Parish Solidarity Account up for future years, as expenditure is expected to increase against a declining rate of income.

Capital Expenditure - £4,718 was spent on Capital during the 2025 year, to replace existing infrastructure.

Reserves – Parish Reserves (Assets and Creditors less Liabilities) at the end of 2025 totalled £824,721. This was a reduction of £27,441 from the previous year as a result of the in-year deficit for 2025.

National Heritage Lottery Fund – The Parish was awarded a grant of £26,500 towards the 'Restoring a Shared Past: The O'Neill Chalice and Our Franciscan Story' in 2025. £3,500 was spent in year and the balance is to be expensed during 2026.

The year ahead

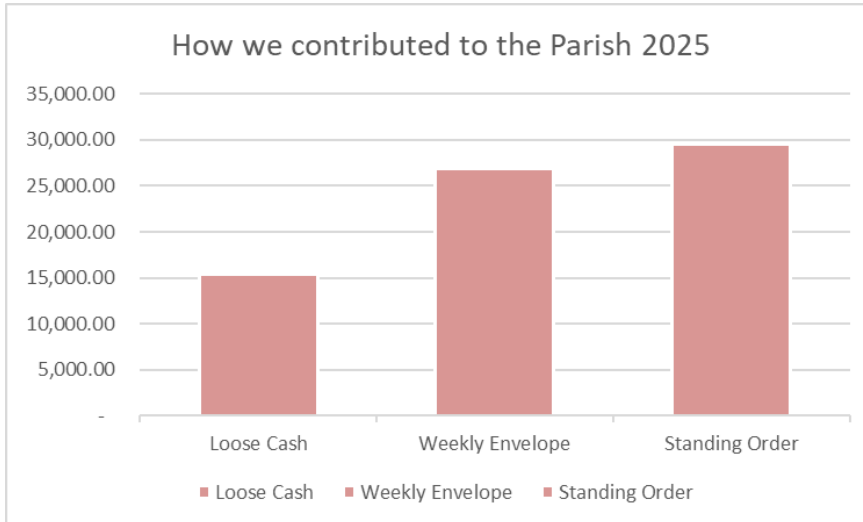
Expenses in 2026 are expected to be impacted by higher prices, especially with the unstable markets internationally.

Loss of the Lourdes Pastoral Centre will impact on income to the Parish.

Collections Income has dropped since last year and we will be promoting ways to increase our Gift Aid Scheme over the coming months.

We have compiled a scaled back budget to cover essential day to day expenses and will review non-essential items if funds become available.

How we contributed



A high percentage, 21% of income is in loose cash for collections. A limited amount of Gift Aid can be generated from this; however, the majority of cash cannot be used to claim additional funds. If cash is donated by a tax-payer, it could generate an additional 25% of income if the proceeds are contributed by a recorded method – Envelope/Standing Order.

Since Covid, many parishioners now make their contributions electronically using Standing Orders. During this year we had 80 parishioners making use of this system. The majority of Parishioners using Standing Orders do so on a Monthly basis. The Standing Order system helps in the budgeting process when planning for the year ahead. Contributions from Standing Orders now make up 41% of all parishioner weekly donations.

Ways to Support the Parish

Parish Collections Envelopes

New boxes of Parish Collection Envelopes are distributed mid-March for the following tax year. Any parishioner not currently receiving a box and who wishes to, should contact the Parish Office, on 028 93363269 or email carrickfergus@downandconnor.org

Standing Order

If you would like to set up a Standing Order, forms can be found on the Parish website and at the back of the church. Setting up a Standing Order gives us the ability to plan more efficiently and help reduce administration costs. The majority of parishioners using Standing Orders do so on a monthly basis.

Gift Aid

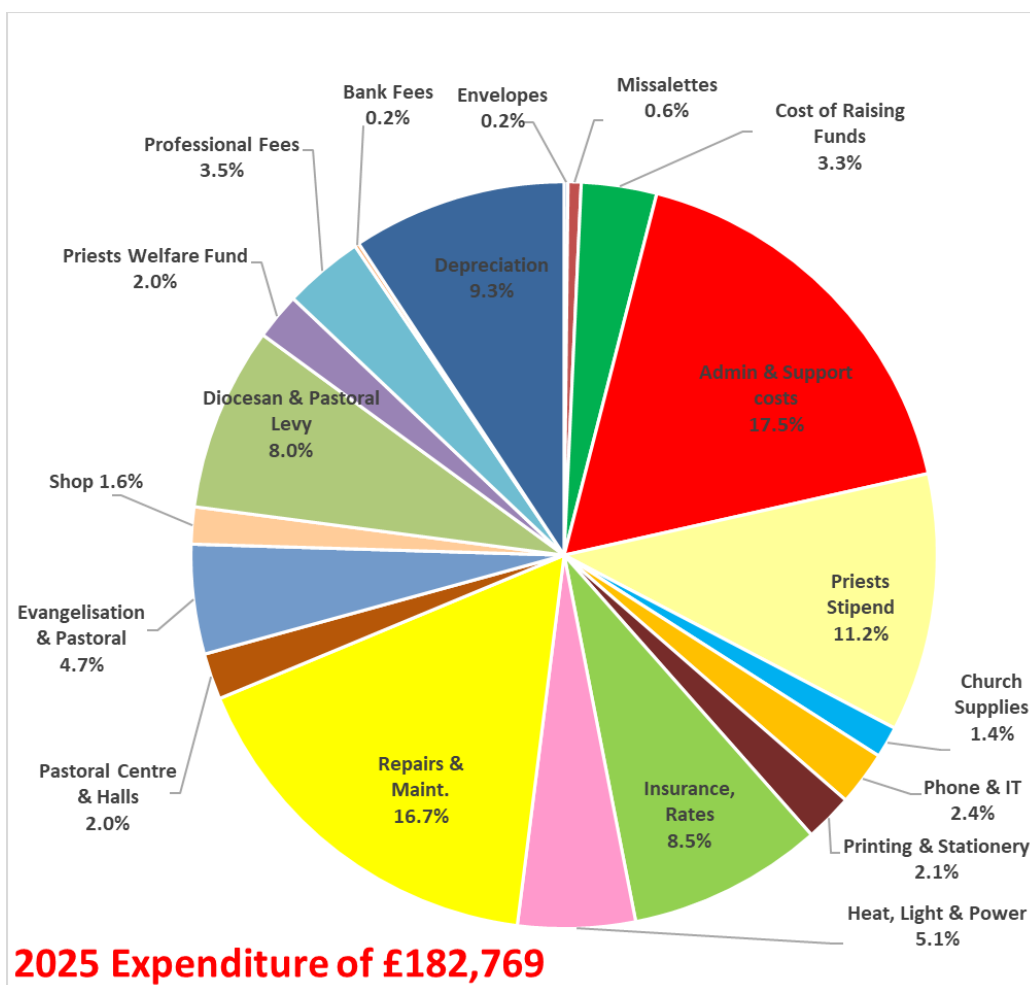
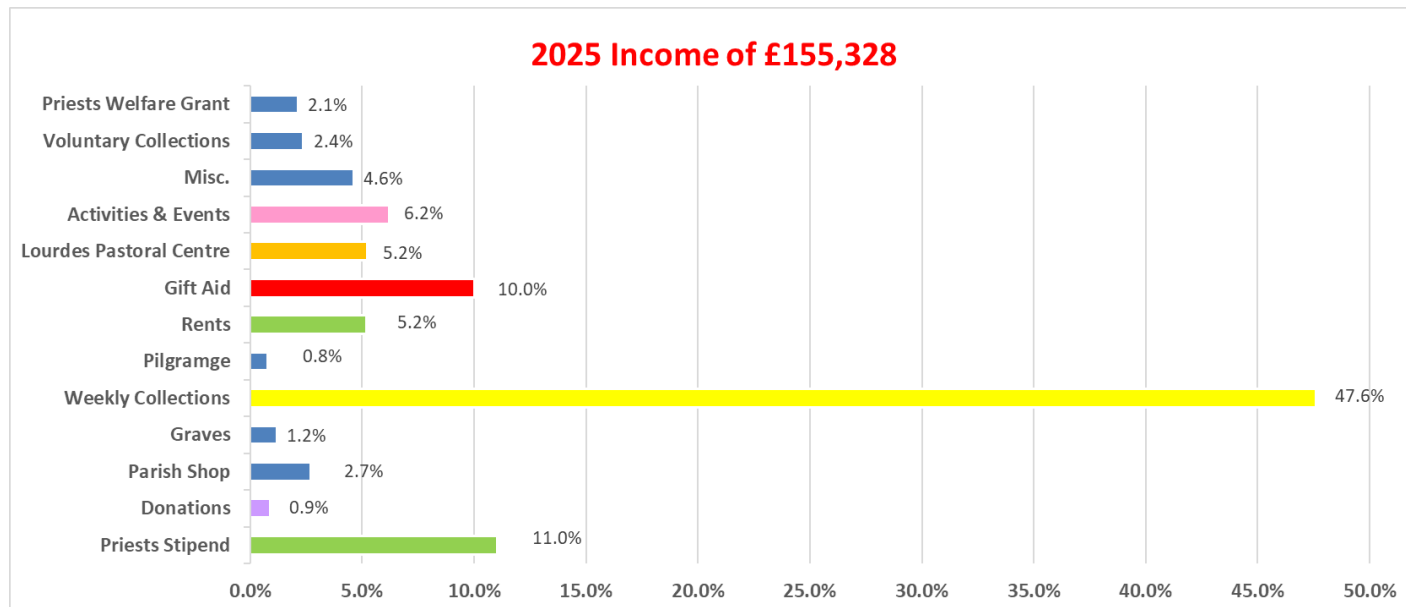
Parishioners who pay UK Income Tax or Capital Gains Tax can increase the value of their contributions by a significant amount and at no cost to themselves, simply by having a Gift Aid Agreement with the Parish. This allows the Parish to claim back from HM Revenue & Customs the tax already paid on the contribution at source. However, contributions must be paid by the collection envelope, standing order or cheque to validate the donation – cash put on the collection plate cannot be included. The Gift Aid scheme is simple to operate. For this reason, tax-paying parishioners are strongly encouraged to use the Scheme. Please contact the Parish Office or Finance Committee for more information or fill out the Gift Aid form on the Parish website.



How else can I support the parish?

- By making a donation
- Supporting our Parish Shop located in St Nicholas' Church
- Supporting activities run by the Parish Events Team
- Considering a legacy in a Will

Income & Expenditure



Income	Year 2025	Year 2024	Variance	Notes
Parish Activities				
Weekly (White Envelope), Loose Plate, Shrines.	73,958	76,083	(2,125)	1
Monthly Stipend Offering (Pink Envelope)	17,135	15,009	2,126	
Voluntary (Yellow Envelope) Priest Welfare Fund	3,692	4,154	(462)	
Tax reclaim from Gift Aid	15,542	16,352	(810)	
Donations Legacies and Bequests	1,390	6,955	(5,565)	2
Activites & Parish Events	9,656	7,308	2,348	3
Rent & Interest	8,062	7,506	556	4
Retreats, Missions, Pilgrimages	1,235	300	935	
Parish Shop Sales	4,223	4,017	205	
Lourdes Pastoral Centre Income	8,103	11,114	(3,011)	5
Grants	-	1,661	(1,661)	
Priest Welfare Grant (Stipend/Salary Top up)	3,301	4,735	(1,434)	
Sale of Graves	1,850	500	1,350	
Claims on Losses & Compensation	7,182	11,788	(4,606)	6
Total Parish Activities	155,328	167,482	(12,154)	
Non Parish Activities				
Blue Envelope Collections (Holyland, Youth, etc.)	4,916	4,642	275	
Trocaire, Special Collections	5,577	5,231	346	
School Receipts	71,190	-	71,190	7
Total Non Parish Activities	81,683	9,873	71,811	
Total All Income	237,011	177,355	59,657	

Expenditure	Year 2025	Year 2024	Variance	Notes
Parish Activities				
Printing of Envelopes	303	327	24	
Purchase of Missalettes	1,040	660	(380)	
Cost Raising Funds	5,958	4,279	(1,679)	
Staff & Admin costs	31,976	28,211	(3,765)	8
Priests Monthly Stipend (Salary)	20,436	19,744	(692)	
Church Supplies (Bread, Wine, Cleaning, etc)	2,491	3,028	536	
Telephone, IT & Postage (Alarms, Website, etc)	4,306	4,539	233	
Printing, Photocopier, Stationery & Publications	3,800	3,654	(146)	
Legal, Professional Fees	6,332	-	(6,332)	9
Insurance, Rates	15,456	14,804	(652)	10
Energy Costs (Churches & Parochial House)	9,288	8,427	(861)	11
Repairs & Maintenance (Parish Estate)	30,566	19,545	(11,021)	12
Lourdes Pastoral Centre & Parish Halls (Running costs)	3,658	6,755	3,098	5
Evangelisation & Pastoral Outlays	8,665	3,765	(4,900)	13
Shop procurement (Stock and Papers)	2,931	2,769	(162)	
Pastoral Services (Parish contribution to D&C)	14,563	14,198	(365)	
Priests Welfare (Yellow Envelope Proceeds)	3,692	4,154	462	
Bank Fees	357	362	5	
Depreciation (Charge for Capital purchases)	16,952	16,551	(401)	
Total Parish Activities	182,769	155,773	(26,996)	
Non Parish Activities				
School Payments	71,190	-	(71,190)	
Blue Envelope Payments (Youth., Holyland, etc.)	4,916	4,642	(275)	
Trocaire, Special Collections	5,577	5,231	(346)	
Total Non Parish Activities	81,683	9,873	(71,811)	
Total All Expenditure	264,453	165,646	(98,807)	
Net surplus/(deficit) for year	(27,441)	11,709		14