

# *Parish of Carrickfergus & Whitehead*



## **Finance Report for year ending 31st December 2024**

Dear Parishioner,

I take this opportunity to thank you for your commitment to and continued support of the work of the Parish. This includes your contributions through Standing Orders, Collection Envelopes and donations. This Finance Report includes comparisons between last year 2024, with the previous year 2023. One thing however needs to remain constant and that is our faith in Jesus Christ and trying to live the Gospel.

Yours sincerely,  
Very Rev Peter Owens. Parish Priest.

### **Key Points from the Financial Statement**

#### **Income Section (Page 3)**

**Weekly Offerings (1)** totalled £76,083, for the year, with a slight increase from last year.

**Legacy & Donations (2)** These totalled £6,955 this year. Last year total was £1,304.

**Interest (3)** For 2024 we received £7,506 from our Solidarity account balance.

**Grants (4)** This year we received £1,661 against works carried out at Our Lady of Lourdes Church.

**Claims (5)** The amount of £11,788 relates a claim for loss of income in 2021.

#### **Expenditure Section (Page 4)**

**Parish Expenditure** - In 2024, we saw an increase across many areas of expenditure.

**Staff costs (6)** increased this year with an additional member of staff recruited.  
National Insurance costs also increased.

The **Monthly Stipend costs (7)** was increased by the Diocese, the first time in over 10 years.

**Energy Costs (8)** saw an increase of £1,294.

**Parish Estate Maintenance (9)** increased by £9,099.

The increase in repairs related to works carried out to stonework at the front of Our Lady of Lourdes Church.

The increase in costs at the **Pastoral Centre (10)** related to new parts that were required to fix the heating system.

The **Pastoral Services Levy (11)** increased again this year to £14,198.

**Parish Profit & Loss (12)** – Overall we recorded a surplus of £11,709 for the year. Without the income from the claim for 2021, we would only have just covered costs in year.

**Monthly Stipends & Voluntary Collections** - This year income totalled £19,163. The Parish had to call down £581 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 2024 we had a surplus in our Solidarity account of £226,491.

The Finance Committee will endeavour to continue to build the Parish Solidarity Account up for future years.

### **How we contribute**

Many parishioners now make their contributions electronically using Standing Orders. During this year we had 73 parishioners making use of this system. The Standing Order system help in the Budgeting process when planning for the year ahead. Contributions from Standing Orders now make up 41% of all Parishioner Weekly donations.

### **How can I help?**

**Banking** - Standing Orders, helps in reducing cash handling and saves on Parish administration costs.

**Gift Aid** - The parish can reclaim the basic rate of tax you have already paid on your donation. This means that a £20 donation is worth £25 to the parish, at no extra cost to you. If you require any help or information with Gift Aid, please do not hesitate to speak to any member of the Parish Finance Committee.

### **Parish Finance Committee**

Patrick Quinn (Chair), Marian Frampton (Secretary), Fr Peter Owens, Paddy Stewart.  
Margarita Sloan, Eamon McAllister, Patrick O'Donnell and Patricia McKeown.

Income	Year 2024	Year 2023	Variance	Notes
<b>Parish Activities</b>				
Weekly (White Envelope), Loose Plate, Shrines.	76,083	75,415	668	1
Monthly Stipend Offering (Pink Envelope)	15,009	14,929	80	
Voluntary (Yellow Envelope) Priest Welfare Fund	4,154	4,038	116	
Tax reclaim from Gift Aid	16,352	16,624	(272)	
Donations Legacies and Bequests	6,955	1,304	5,651	2
Activites & Parish Events	7,308	6,290	1,018	
Rent & Interest	7,506	47,127	(39,621)	3
Retreats, Missions, Pilgrimages	300	-	300	
Parish Shop Sales	4,017	3,599	418	
Lourdes Pastoral Centre Income	11,114	9,259	1,855	
Grants	1,661	-	1,661	4
Priest Welfare Grant (Stipend/Salary Top up)	4,735	3,555	1,180	
Sale of Graves	500	1,570	(1,070)	
Claims on Losses & Compensation	11,788	122,214	(110,426)	5
<b>Total Parish Activities</b>	<b>167,482</b>	<b>305,923</b>	<b>(138,441)</b>	
<b>Non Parish Activities</b>				
Blue Envelope Collections (Holyland, Youth, etc.)	4,642	4,759	(118)	
Trocaire, Special Collections	5,231	5,347	(116)	
School Receipts	-	-	-	
<b>Total Non Parish Activities</b>	<b>9,873</b>	<b>10,106</b>	<b>(233)</b>	
<b>Total All Income</b>	<b>177,355</b>	<b>316,029</b>	<b>(138,675)</b>	

Expenditure	Year 2024	Year 2023	Variance	Notes
<b>Parish Activities</b>				
Printing of Envelopes	327	396	69	
Purchase of Missalettes	660	910	250	
Cost Raising Funds	4,279	5,489	1,210	
Staff & Admin costs	28,211	18,766	(9,445)	6
Priests Monthly Stipend (Salary)	19,744	18,318	(1,426)	7
Church Supplies (Bread, Wine, Cleaning, etc)	3,028	2,876	(152)	
Telephone, IT & Postage (Alarms, Website, etc)	4,539	3,349	(1,190)	
Printing, Photocopier, Stationery & Publications	3,654	3,486	(168)	
Legal, Professional Fees	-	-	-	
Insurance, Rates	14,804	14,457	(348)	
Energy Costs (Churches & Parochial House)	8,427	7,133	(1,294)	8
Repairs & Maintenance (Parish Estate)	19,545	10,446	(9,099)	9
Lourdes Pastoral Centre & Parish Halls (Running costs)	6,755	2,716	(4,039)	10
Evangelisation & Pastoral Outlays	3,765	2,497	(1,269)	
Shop procurement (Stock and Papers)	2,769	2,697	(72)	
Pastoral Services (Parish contribution to D&C)	14,198	12,553	(1,645)	11
Priests Welfare (Yellow Envelope Proceeds)	4,154	4,204	50	
Bank Fees	362	623	260	
Depreciation (Charge for Capital purchases)	16,551	16,788	237	
<b>Total Parish Activities</b>	<b>155,773</b>	<b>127,701</b>	<b>(28,072)</b>	
<b>Non Parish Activities</b>				
School Payments	-	-	-	
Blue Envelope Payments (Youth., Holyland, etc.)	4,642	4,759	118	
Trocaire, Special Collections	5,231	5,347	116	
<b>Total Non Parish Activities</b>	<b>9,873</b>	<b>10,106</b>	<b>233</b>	
<b>Total All Expenditure</b>	<b>165,646</b>	<b>137,807</b>	<b>(27,839)</b>	
<b>Net surplus/(deficit) for year</b>	<b>11,709</b>	<b>178,222</b>		<b>12</b>