

St James Mar Thoma Church UK.

A Parish of the Mar Thoma Syrian Church of Malabar
Diocese of North America and Europe.



ANNUAL REPORT AND ACCOUNTS. 2019 - 2020

REGISTERED OFFICE: Mar Thoma Centre, 167 Avery Hill Road, London SE9 2EX.

Registered Charity: 1059210

Member of the Churches Together in England.

Member of Churches Together in Britain and Ireland.

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www.marthomachurch.org.uk

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ST. JAMES MAR THOMA CHURCH – UK

Annual Report 1st April 2019 – 31st March 2020

“Be Completely humble and gentle; be patient, bearing with one another in love. Make every effort to keep the unity of the spirit through the bond of peace.

Ephesians 4: 2-3.

Introduction.

Let us thank the Lord Almighty for His Guidance, Grace and Mercy we have experienced as a parish all through the year and glorify His name for his faithfulness. On behalf of the Executive Committee, I present the Annual Report of St James Mar Thoma Parish for the year 2019 -20.

The year under review started with the joy of Easter. In United Kingdom, BREXIT dominated the political discourse. Division, separation and isolation were recurring themes in a global landscape.

Yet there were sparks of hope and positive energy. Many countries saw large-scale popular protests against corrupt, undemocratic regimes, some of which were toppled. Younger people fiercely challenged the generational legacy of inequality, debt and threat to the environment.

As we approached the end of the year under review, we were in the grip of a global pandemic brought about by the virus, COVID 19. This unprecedented event, in living memory, changed all aspects of our daily life, work and the way we assemble and worship.

In the midst of all these uncertainties, we were able to worship God and maintain the fellowship by turning our homes as an extension of our place of worship. The latest digital platforms enabled us to stay connected and function as a Parish.

During the report year, by the grace of God, we were also able to witness the realisation of our long cherished and prayed for need to have a place of worship of our own. The building work started in March 2019 and as per the original schedule we were hoping to have building work completed by November 2019 and dedicated for the glory of God soon after. If it was not for the delay by the builder and later due to lockdown, we would have realised our dream, dedicate the centre and start our worship services.

We were able to maintain a cordial relationship with the Guild Council of St Katharine Cree Church and to have the use St Katharine Cree Church, in the heart of the City of London, under licence, as our primary place of worship.

Historical Perspective.

St. James Mar Thoma Church - UK (hereafter referred to as St. James) is a Parish of The Mar Thoma Syrian Church of Malabar, in the Diocese of North America and Europe, which has its head office in Tiruvalla, Kerala, India.

The Mar Thoma Syrian Church of Malabar was founded by Saint Thomas in AD 52. The Mar Thoma Church defines itself as “Apostolic in origin and succession, Universal in nature, Biblical in faith, Evangelical in principle, Ecumenical in outlook, Oriental in worship, Democratic in function, Episcopal in character”. It is a missionary church furthering peace and justice exemplified in our Lord and Saviour Jesus Christ, begotten Son of God. The Mar Thoma Church is member of the World Council of Churches.

The Mar Thoma worship in the UK started in 1957. St James Parish continues to worship in Central London as a continuation of the worship started in Central London in the fifties and meet the needs of members residing in London and the Home Counties.

Mar Thoma Church UK and Europe Zone.

Effective from 1st of January 2018, the parishes and congregations in UK and Europe were formed as an independent entity within North America and Europe diocese of the Mar Thoma Church. The council of the Mar Thoma parishes in Europe continues as a unique instrument for the coordination and administration of the activities of the parishes within the zone.

The Diocesan Bishop, Rt Rev Dr Isaac Mar Philoxenos Episcopa continue to provide pastoral care and leadership to the zone and the diocese.

Mission and Object.

The object and mission of the Church is to keep and safeguard the faith as revealed by Christ and taught by the Apostles, to promote the spiritual life of the faithful through the administration of the sacraments and the preaching of the word. St. James Parish provides its members with regular worship services in accordance with the traditions of the Mar Thoma Syrian Church of Malabar; provides pastoral care and organises activities to promote the spiritual life of its members, enhances the ecumenical relationship within the local community and Churches, provides financial support for evangelistic and charitable work in the United Kingdom and abroad, especially India.

St. James Mar Thoma Church – is a Registered Charity in the United Kingdom (Charity Reg. No: 1059210.)

The registered office is: Mar Thoma Centre, 167 Avery Hill Road, London SE9 2EX.

The Parish and Membership

During the report year, with the cooperation of members, the executive committee and especially the Vicar Rev Stanley Thomas and Rev KK Kuruvilla, we were able to keep the parish register current.

As per the register, there are 169 families. All members over the age of 18 years and who partakes in the Holy Communion and provide financial support constitute the general body of the Parish. The electoral roll of the parish currently stands at 454.

Vicars

Rev Stanley Thomas achen, was the Vicar and President until 30th April 2019. During the last 3 years of Stanley achen's tenure, the parish witnessed significant progress in its spiritual and organizational growth. Achen has taken an active interest to get to know and understand the needs of all sections of the membership, prayer groups and organisations. Provided effective leadership and as part of his pastoral duties, achen has reached out to members who reside outside London and the Home Counties. Significant progress was made with the redevelopment of the Mar Thoma centre and the successful start of the Mar Thoma centre redevelopment work are a testament to achen's efforts, leadership and prayers.

A meeting was held on 28th April 2019 after service to bid farewell to Stanley Achen, Sheeja Kochamma and children Zaina Rose and Zac Ayden. The meeting was well attended and words of gratitude and appreciations were expressed on behalf of the parish as well as all organisations. Achen and family returned to India on 30th April 2019 to take up the post as Vicar of Coonoor (Niligiri) Mar Thoma Church. We acknowledge and thank God for achen's services to the parish and pray for God's grace and mercy on his future ministry.

Rev KK Kuruvilla achen was appointed as our new Vicar effective 1st May 2019. Achen, Remi Kochamma and their children Kerigma and Rhema joined us on 29th May 2019. Achen celebrated Holy communion on 2nd June 2019, marking the start of his ministry at St James. Immediately after the service a meeting was held to formally welcome achen and family to St James Parish. Achen joined us at critical juncture of the parish as we started the redevelopment of the Mar Thoma Centre. Achen, Remi Kochamma and children have quickly adopted to the life in UK. Achen's leadership and focus on pastoral care and his prayerful approach to leading and managing the affairs of the church have been invaluable at this critical time.

Executive Committee (Trustees of the Charity)

The members of the Executive Committee (EC) during the year 2019-20 and their appointing body where appropriate are as follows:

The Vicar of St. James Parish also holds the position of the President and all organisations. With the exception of the President and the representatives to the Sabha Mandalam and the Diocesan Assembly, all the other members are elected by the general body or appointed by their respective organisations on an annual basis. The representatives to the Sabha Mandalam and the Diocesan Assembly of the parent church are elected, and the terms of office to these bodies are for a period of three years.

1.	Rev Stanley Thomas	President (till 30 th April 2019)	Appointed
2.	Rev KK Kuruvila	President (Appointed from 1 st May 2019)	
3.	Dr K John	Vice-President	Elected
4.	Mr Noble Mathew*	Secretary	Elected
5.	Mr Shiju Thomas	Trustee Finance	Elected
6.	Mr PK Edison	Trustee Accountant	Elected
7.	Mr Sajjan V Mathai	Lay Leader (Malayalam)	Elected
8.	Mr Ashwin Chacko	Lay Leader (English)	Elected
9.	Mr Alex P Sam	Sabha Mandalam	Elected
10.	Mr Alex M Mammootill	Diocesan (zonal) Assembly	Elected
11.	Mrs Jessy Mathew	Edavaka Mission	Elected
12.	Mrs Shiby Varughese	Sevika Sangham	Elected
13.	Mrs Sherine George	Sunday School	Elected
14.	Mr Aji Chacko	Choir	Elected
15.	Mr Rony Eappen	Youth League	Elected
16.	Iju Thomas	East London & Essex	Elected
17.	Mr Anil Mathew	South London	Elected
18.	Mr Agi A Thomas	North & West London	Elected
19.	Mr Rajan M Chacko	South East London	Elected
20.	Mr Abraham Varughese	Kent	Elected
21.	Mr Sam V John	Ipswich	Elected
21.	Mr Aji Cherian	Bury St Edmunds	Elected
22.	Mrs Shanty Thomas	Zonal assembly	Nominated

* Noble Mathew also served as the Sabha Mandalam member nominated.

Auditors for the year 2019/20 were Mr George Varghese and Mr Thomas Rajan

The Executive Committee met 21 times during the year to discuss and deliberate on the day-to-day matters of the Parish as well as to execute the decisions of the General Body.

General Body Meetings.

The annual general body meeting (AGM) was held on Sunday 21st July 2019 to receive and approve the annual report and accounts for the year 2018-19 and to receive and approve the budget for 2019 – 20. The general body approved the annual report and accounts for 2018 – 19 and passed the budget for 2019 -20.

The general body met on 02nd February 2020 and elected the Office Bearers and Auditors for the 2020/21.

Dr K John	Vice President
Mr Siby D Thomas	Secretary
Mr PK Edison	Trustee Accountant
Mr Shiju Thomas	Trustee Finance
Mr Alex P Sam	Lay Leader (Malayalam)
Mr Ashwin Chacko	Lay Leader (English)

Auditors Messer's: Thomas Rajan and Shiju George.

Reserves Policy

St James shall set aside reserves to provide financial stability and the means to sustain, improve and develop its mission and objects. As the flow of income is not uniform, reserves need to be set aside to meet expenses that are irregular in pattern. The Executive Committee has determined that the approximate level of free reserves should be equivalent to four months expenditure, approximately £40,000. For various reasons, we were not able to fully maintain this level of reserves. As result of actions taken, we were able to make some progress on our reserves. Continued effort is needed.

Financial Update

St James is wholly dependent on the voluntary contributions of members and well-wishers. We are greatly indebted for their financial support. The full income and expenditure statement for the year 2019/20 and the balance sheet are attached. It is pleasing to note that our various collections, including stewardship contributions have increased. Whilst this is welcome news, we have a significant way to go before we can get to the level of reserves we need to have for the smooth running of the affairs of the parish, meet various financial obligations and to fully fund the redevelopment of the Mar Thoma Centre, New Eltham.

During the financial year under review, through the generosity of our members, well-wishers and mortgage loan facility from Bank of India we were able to fund the redevelopment for Mar Thoma Centre.

Risk Management

The Executive Committee have, from time to time, examined the major operational risks which the parish faces and confirms that systems have been established to enable regular review of steps that can be taken to reduce these risks. Risk management is reviewed and discussed at Executive Committee meetings.

Disclosure and Barring Service (DBS)

We have adopted a policy, based on the requirements of the Children Act 1989, which is monitored and reviewed annually. DBS checks are being carried out on all individuals who take responsibility for children's activities.

General Data Protection Regulations (GDPR).

The GDPR came into to law on 25th May 2018. In compliance with the requirements, the Parish established GDPR policy in April 2018. All trustees have been briefed on the regulation and their responsibilities to be in compliance with the policy.

Worship Services

Sunday Worship services were held mainly at St. Katharine Cree Church. During the year a total of 51 Holy Communion services were conducted. On average 150 people attend the service and on average 90 people received communion. In addition, 9 divine services were conducted during the year. Since the start of the lockdown worship services were conducted online using digital platforms. Holy Communion services were also conducted at regional centre in Ipswich during the year.

Area Prayer Groups

The Parish is currently made up of 7 prayers groups namely: South London, East London and Essex, North West London, Bury St. Edmunds, Kent, Ipswich, and South East London. The prayer groups meet once a month for Bible study, praise and intercessory prayers. The Vicar provided leadership to the prayer meetings. In addition, each prayer group has elected prayer leader to assist Vicar with the arrangements. Prayer groups also elected a treasurer to manage the offertory and any other special collection the groups may decide. These cottage prayers are a source of strength and enrichment to the lives of members both children and adults. During lockdown, prayer meetings were conducted online using digital platforms.

Special Services

Special services were also conducted on Christmas Day, Parish Day, Family Sunday, Diocesan Sunday, Edavaka mission Sunday, Sevika Sangham Day, Youth Sunday, World Sunday School Day, Choir Sunday, Senior Citizens Day, and Student Thanksgiving Day during the respective Sundays as per the church calendar. In addition, Vidhyarampam blessing was also conducted.

Great Lent and Passion Week

St James observed Great Lent through Sandhya Namsakaram/prayer meetings leading up to Passion Week. The Palm Sunday, Good Friday and Easter services were observed through liturgy, sermons and prayers. All services were well attended and a time of meditation, reflection, remembrance and renewal.

Watch Night Service

Watch night service was held on New Year's Eve, 31st December 2019, at St Katharine Cree with commencement of Holy Communion at an earlier time of 9pm. It was also an occasion of thanksgiving, praise, testimony, and worship. The service was well attended.

Family Sunday

Family Sunday was celebrated on 27th October 2019. Rev. Joby Koruthu achen, Vicar of St Peters and All Saints Mar Thoma Church the guest of honour. Achen celebrated the Holy communion service and delivered the message. Tithe offering was collected during the service.

Parish Day and Convention.

The Parish Day and annual convention was held from 22nd to 24th November 2019. Rev Binu J Varghese achen, Vicar St Johns Mar Thoma Church, Hounslow and bishop's zonal secretary was the main speaker and guest of honour at the parish day celebration. On 22nd November the convention was

held at St Andrews Church, Ipswich. On Saturday 23rd November at St Katharine Cree church, London. Sunday, 24th November, Parish day was celebrated with Holy Communion, followed by Parish day program and final session of the convention. All sessions were well attended and were a blessing to the members. One day income offering was collected during the service.

Harvest Festival.

The Harvest Festival was held on Saturday 7th September 2019. As the Mar Thoma Centre was unavailable, the event took place in the garden of Dr K John's residence. Over the years the Harvest Festival has evolved to be an event both young and old look forward to with great enthusiasm.

The day began with the thanksgiving worship and formal opening of the event by auctioning of the fruit basket in the presence of the local councillors.

This was followed by the sale of variety of freshly cooked Kerala delicacies. The event also served as live demonstration of how to prepare items such as masala dosa, appam & stew, fusion noodles. All these activities were led by the members of the Sevika Sangham. Members of the Youth league provided the entertainment and indoor games. The bouncing castle kept the children entertained. It was a glorious and successful day in terms of attendance, participation and fund raising. We thank Dr. John for opening his residence and use of the garden for the event.

The sale of raffle tickets as part of the fund-raising initiative of Harvest festival was held at a later date in New Eltham on 21st December 2019.

Metropolitan's visit

Our Metropolitan, Most Rev Dr Joseph Mar Thoma visited our Mar Thoma Centre construction site and the parsonage on 21st October 2019 and provided valuable direction on various aspects of the construction especially the altar and inner sanctuary design.

Episcopal visit

Our diocesan bishop, Rt Rev Dr Isaac Mar Philoxenos Episcopa visited us on Sunday, 14th July 2019. Thirumeni celebrated Holy Communion and led the service of dedication of 1st Communicants. A short meeting was held after the service to felicitate thirumeni on the silver jubilee of his ordination as Bishop of the Mar Thoma Church and presented his grace a Canterbury cross as a token of our love and affection. On 15th July 2019, Thirumeni visited the Mar Thoma centre construction site and provided valuable guidance and directions.

Both the visits by the Metropolitan and the Diocesan Bishop were a source of great blessing and encouragement for the members of the Parish.

First Communicants dedication service.

First communicants' classes were conducted and after successfully completing the classes three of our teenagers attended the dedication service and received Holy Communion from Rt. Rev Dr Isaac Mar Philoxenos, Episcopa on 14th July 2019 and became communicant members of the church.

Christmas 2019

The Carol Service was held on Sunday 15th December 2019. Rev'd Dr. Paul Goodliff, General Secretary, Churches together in England, was the chief guest. Rev'd Goodliff delivered the Christmas message. It was a beautiful service of carols led by our talented and dedicated senior and junior choir. The Sunday school children presented the nativity story with new and contemporary theme. We appreciate and extend our gratitude to the choir leadership and choir members, Sunday school teachers and the children for their dedication and hard work in making the carol service meaningful.

In addition to the Carol Service, on 22nd December 2019, we held "Christmas Bells", which was an initiative of the choir. It is a Christmas get-together to encourage participation of the membership.

Prayer groups as well as the Parish choir presented beautiful carols and readings reflecting the Saviour's birth and sharing what Christmas meant to them. It was a great afternoon of fellowship, true to the spirit of Christmas.

House to house Carol Rounds

As part of the Christmas celebrations, house-to-house carol rounds were arranged. Carollers together with the Vicar visited homes of our members in London and Home Counties of Middlesex, Berkshire, Buckinghamshire, Essex, Kent, East Sussex and Suffolk during the weeks leading to Christmas. The rounds started on 29th November and completed on 23rd December. It was an opportunity to proclaim the Good News of Christmas through carols, bible passages and prayer.

Mission and Evangelism

Helping those in need is a demonstration of our faith. During the year under review, we were able to support various missionary activities and lend a helping hand to those in need. Especially, we were able to support the flood relief efforts in Kerala and provide students stranded in UK due Covid 19 pandemic with supply of food items.

Through the generous support of our members we were able to support the following Charities and Charitable projects and Institutions in India and here in UK.

They include the following in UK. Friends of Vellore UK. Mayor of Greenwich Charity.

Financial support was provided to nursing student and evangelist in India.

The above `are in addition to the regular support of various projects of the Mar Thoma Church and institutions. Parish auxiliary organisations also support various mission activities and the details are highlighted in their respective reports under the heading church organisations.

Ecumenical Relations.

We are members of the Churches together in England (CTE) and the Churches together in Britain and Ireland (CTBI). Our membership is through the diocese North America and Europe. Our Vicar and laypersons represent the church at various committees, ecumenical bodies, and initiatives.

Mar Thoma Centre, New Eltham

As part of the redevelopment of Mar Thoma centre all existing buildings were demolished and the area under construction and car park was cordoned off. The playing field continued to be used by local football clubs. Metrogas, the neighbouring sports and social club, managed this activity and maintained the grounds and football pitches.

Mar Thoma Centre Redevelopment plans, New Eltham.

The building work started in March 2019 and made good progress initially. As per the agreed contract the work should have been completed by the first week in November 2019. However, we faced various delays during the latter part of the project. At the time of writing this report we were able to achieve practical completion and the site has been handed over to us.

It is also gratifying to report that through the generous support of the membership, well-wishers and through the mortgage loan from Bank of India, we were able to meet all our financial commitments thus far.

During the year under review, the building committee met regularly to review the work and provide necessary guidance for the management of the building project.

Membership of the building committee is as follows: President: Rev KK Kuruvilla, Vice President: Dr K

John, Secretary and interim Convenor: Noble Mathew, Key Contact: Siby Thomas, Trustees: PK Edison and Shiju Thomas, Committee members: Alex P Sam, Agi A Thomas, Cyril John, Anil A Mathew, Geogy Varughese.

Marriage.

During the report year the banns of marriage of Dr Rachel George (daughter of Dr Sheru George and Dr Sharon George) to Dr Libin P Mathew (son of Mr and Mrs PM Mathew) was published and the wedding was conducted at St Katharine Cree church.

We congratulate the newly married couple and wish them long and happy married life.

Baptisms

During the report year the following children were baptised:

Ethan Zachary George son of Suresh Roy and Libby Anne George.

Noella Susan Jacob daughter of Sijo Jacob Chacko and Marine Mathewkutty.

We welcome the newly baptised children to the Christian family and pray for their physical and spiritual growth.

Obituary

Two of our senior members were called to eternal abode in the report year.

Mr Alummoottil Chandy Varghese (88 years) passed away on 27th December 2019. Late Mr Varghese has been a member from 1972, from the time of the formation of the Mar Thoma parish in UK. The funeral service was held on 15th January 2020 at East Chapel, Croydon cemetery, Mitcham Road, Thornton Heath.

Mr Parampil Thomas Thomas (88 Years) passed away on 1st March 2020. Late Mr Thomas has been a member from 1986 from the time he moved to UK. The funeral service was on 19th March 2020 at Beckenham cemetery, Elmers end Road, Beckenham.

Both Late Mr Varghese and Mr Thomas were regular and active participants of the worship services, all activities of the parish and area prayer groups. The presence of the two senior members of our parish will be sorely missed.

We give thanks to God Almighty for their life, their services and the love they shared. We place on record our sincere condolences to their respective families.

House Blessing.

During the year under review 6 of our members have acquired new homes and the Vicar has conducted house blessing services.

Church Organisations

All the organisations of our Parish functioned effectively to further the mission of our church. St James Parish places on record our sincere thanks to the office bearers, committee members and volunteers of these organisers for their dedication and hard work. Brief report organisational activities are given below.

Sunday School

"Train a child in the way he should go: and when he is old he will not depart from it"

Proverbs 22: 6

We thank almighty for all the blessings that He had showered upon our Sunday school children and teachers in enabling the children to be closer to God in faith and practice during the year under review.

ADMINISTRATION

The Administration staffs for the year 2019/20 were elected on 17th February 2019 were as follows:

Headmistress: Mrs Sherine George	Treasurer: Mrs Susan Mathew
Secretary: Mrs Anu Mathew	Auditor: Mrs Shiney Alex

SUNDAY SCHOOL CURRICULUM AND CLASSES

There were 59 children registered during 2019-20, of which 40-45 children attended the classes regularly every Sunday under the guidance and training of 20 teachers. Classes were held from 9.30am – 10.15am.

The St James MTC Sunday School this year followed the curriculum provided by the Diocese of North America and Europe. We began our Sunday school with prayer followed by a singing session. The classes were divided into Nursery, Kindergarten, and Grade1 to Grade11/12.

After the classes, children attended the church service. Children from area prayer groups helped with collecting the offertory during service and also assisted the Vicar during service as altar boys.

Activities held during 2019 -20

- The Sunday school calendar year started with Students and dedication.
- VBS 2019 was held from 25th to 27th May 2019. All children came together in a hall hired from New Eltham Methodist Church for VBS classes. The theme was **"God's Masterpiece"** Eph 2:10, and each day the children learnt how they could pray, learn and transform as His Masterpiece.
- 40 children attended the World Sunday School Day (WSSD) hosted by St John's Mar Thoma Sunday School for the Europe Region on the 2nd November 2019.
- WSSD was celebrated on 3rd November 2019 in our church with children leading and assisting in the service.
- Various planned annual competitions were postponed due to lockdown (Art, drawing, Singing, Elocution, and Bible Reading) from Feb – April 2019.
- In December 2019 St James Sunday school joined the 'Operation Christmas Child', programme of a charity called Samaritan's Purse. We donated 61 shoebox gifts which was a heartfelt expression of God's love to children in real need. Our children were a part of changing children's lives all over the world in Jesus' Name through the power of a simple gift with Operation Christmas Child.
- The Sunday school students actively participated in the Christmas Carol Service held on 15th December 2019 showcasing various programmes.
- SS Annual Examination took place on 7th July 2019.

Youth Fellowship

We give thanks to God – Most Gracious, Most Merciful for His guidance through the year 2019-2020 of the St James Mar Thoma Youth League.

Administration

The following members were elected and served as office bearers for the year 2019-2020.

Name	Title
Rev. K K Kuruvilla	President
Mrs Risha Thomas	Vice President

Mrs Anisha Varughese	Secretary
Mr Ryan Thomas	Joint-Secretary
Mr Thomas Rajan	Treasurer
Mrs Asha Mathew	Auditor
Mr Jithin Chacko	Representative to Zonal Committee
Mr Rony Eappen	Representative to the Parish Committee
Miss Ananya Varghese	Executive Committee Member
Mr Shawn Thomas	Executive Committee Member

Summary of activities

In this report year, the youth league had a total strength of 38 paid registered members and met regularly on the second Sunday of every month. Seven youth meetings were held in the year and sessions varied from quiz, bible studies, discussions and talks related to social awareness topics. The youth league has always taken an active interest in supporting the various activities undertaken in the parish such as assisting in church worship, organizing the family badminton, hosting games and food stalls at the harvest festival and joining in on the church carol rounds. On 13th October 2019, our Church celebrated Youth Sunday with the Theme: God's expectation. On this day we had Mr Justin Varghese from Canterbury Mar Thoma church who delivered the Sermon as part of South Centre Assignments. Representing the same occasion, we had Miss Shannon Mathew and Miss Anet Koshy delivering the sermon at St Johns Mar Thoma Church, Hounslow and St Peters Mar Thoma Church, East London respectively. A fundraiser (Malankara Sports Meet 2020) to support the Mar Thoma Centre building project was organized by the St James Youth League for 1st February 2020 and held at Crystal Palace National Sports Centre. The fundraiser was a sports event aimed at bringing together youths from different Christian Keralite Churches in the UK. Our youth league also participated in Zonal Activities such as family meet (6th April 2019), youth conference (21st July 2019) and south centre youth retreat (22nd February 2020). As part of a volunteering initiative by Zonal Youth Fellowship, Mr Ashwin Chacko and Mrs Anisha Varughese from the St James Mar Thoma Youth League volunteered with MCRD Navajyothi School in Theliyoor in Kerala for 4 days in February 2020 engaging with the Children, Residents and Social workers at this institution. In response to the COVID-19 church closures, the youth fellowship of the UK and Europe Zone started holding Youth Evening prayer sessions from 24th March 2020 onwards every Tuesday from 8 – 9pm as an online dial in call which our youth league members also attended and participated.

Choir

The Choir is an integral part of our Church and plays a very active role in assisting the Vicar and leading the worship, sacramental and special services as well as other events which includes Parish Convention & Parish Day, Christmas Carol, Christmas service, Watch Night service, Passion Week services and Weddings.

St James choir is affiliated with DSMC and has a strength of 36 choir members, 16 males and 20 females.

The following members served as office bearers for the year 2019 – 20.

Choir Leader: Mr. Aji Chacko	Choir Secretary: Mr. Praveen Mathew
Treasurer: Ms. Tina Susan Paul	

This year the choir general Body formally accepted and approved no cap on maximum size or minimum age for junior choir membership. Junior Choir has a practice every 3rd Sunday after the Sunday service and sings the Offertory song on the 4th Sunday during the Sunday service. The Junior Choir performed a song for the Christmas Carols which was well sung and well appreciated by all the congregation.

Christmas Carol Service and Christmas Bells.

The Choir taken leadership role in organising the Carol service which was held on 15th December 2019. Choir presented 7 new carols this year. Christmas Bells is an annual event organized by the choir focusing on the theme of Christmas. This event gave opportunities to the area prayer groups to showcase their musical talents in which they sang Christmas carols. This year, Christmas Bells was

held on the 22rd December 2019 at St. Katherine Cree Church immediately after the service. Four prayer groups took part in the event. The presentations were commendable, and we had very good reviews from the congregation. We would like to thank all the area group representatives, and everyone involved for their participation, effort and support.

The world is going through an unprecedented situation caused by COVID 19. Choir members met together during this time and maintained the fellowship through weekly online Choir fellowship sessions. This has been a blessed year for the choir. Through praise and worship pray for His blessings on our church.

Edavaka (Parish) Mission.

St. James Mar thoma Church Edavaka mission is based on the motto "Every Marthomite is an evangelist". Over the year our Edavaka Mission has received many blessings from God and thrived under the powerful leadership of our vicar K. K Kuruvilla Achen. Despite the challenges experienced in this year, Edavaka Mission has adapted to provide support and spiritual care for the Parish.

Office bearers for the year 2019/20 were:

Vice President: Mr Alex Louis.

Secretary: Mrs Jessy John

Treasurer: Mrs Shiny Reji

Auditor: Mrs Shiny Alex

In the financial year 2019-20 the Edavaka Mission was able to meet the mission calling by conducting the following activities:

1. Monthly prayer meeting every 3rd Sunday led by different area prayer groups.
2. Regular intercessory prayer before Sunday worship to pray for various needs of the church.
3. Bible study and devotion was communicated through WhatsApp.
4. House Visiting was conducted for the senior citizens, families in bereavement and those suffering with health problems. During the Christmas season we were able to visit and gift these church members with a cake.
5. This year we were able to host fasting prayer on two occasions.
6. Joint senior Citizen Sunday and Edavaka Mission Sunday was held on 06/10/2019. Senior Citizens and Edavaka mission members participated in leading the holy communion service.
7. Edavaka Mission, alongside the Parish, took the lead in organising the annual three-days Parish Convention held on 23, 24, November 2019.
8. Response to COVID-19: In these unforeseen circumstances we were able to initiate a 24 hours chain prayer, all area prayer groups actively participated. We have also conducted regular intercessory prayer meetings every Wednesday evening via Webex.

Despite the unprecedented end to this financial year, we were upheld by God's mighty hand and we pray for his continued blessings in the days to come.

Suvishesha Sevika Sangham (The Women's Mission)

They will still bear fruit in old age, they will stay fresh and green. Psalm 92:14

Sevika Sangham. members participate in voluntary contributions to fund the day to day activities and support charity of the organisation .Year 2019-2020 has been a very challenging year for Sevika Sangham .

Beating all odds during this difficult phase in lockdown Sevika Sangham members have been supporting one another in faith and are committed to live together as a community.

President	Rev. KK Kuruvilla
Vice president	Mrs. Mercy Mathew
Secretary	Mrs. Shiby Varughese
Treasurer	Mrs. Princy Thomas
Auditor	Mrs. Laly Abraham

1) Prayer, Meetings and support activities:

1.1) Prayer: Sevika Sangham members participate in chain prayer organised on every alternate Fridays regularly since 17 June 2017 till date starting from early morning at 5:30 am till 22:30 hours.. The chain prayer has proved to be vital amongst our members and we have received many healing testimonies. The other alternate Fridays are fasting Fridays. Sevika Sangham conducts a regular meeting on the first Sunday of every month led by Achen and other Sevika Sangham leaders to provide spiritual nourishment of our members.

1.2) Lent meditation : During the lent season we have fasting prayer (voluntary) all day 6 am till 6 pm .Lent meditation written by Sevika Sangham members from all parishes in UK provided meditational thoughts to all members at this difficult period in lockdown

Bible study : Sevika Sangham Bible study was done from Book of Daniel chapters 1-8

2.) Zonal prayers, meetings and activities:

2.1) Zonal committee members from SJMTC

We are indeed proud of our vicar Rev K K Kuruvilla serving as the President of South Zone Sevika Sangham.

Mrs Shiby Varughese (St. James MTC) is the Zonal Secretary for UK & Europe zone.

Mrs Shilu Mary Abraham (St. James MTC) is the joint secretary to south zone Sevika Sangham.

2.2) UK Europe family meet:

A.)It was a one-day meet in Tamworth Coton Green held on 6th June 2019 for the UK-Europe region and was well attended by our SJMTC members

b.) First zonal Sevika Sangham conference was held on 29th June 2019 @ St Maelruians Church Tallaght Dublin where we participated. The theme of the conference was “Christian Woman a missionary” Speaker was Rev Viji Varghese Eapen.

c.) First South zonal conference was held in St Johns MTC on 29th September 2019 speaker was Mrs. Annie Koshy, the theme of the conference was “Trajectory in Christianity”

Rev K K Kuruvilla chaired the South Zone conference. We won first place in the song competition.

2.3)Sevika Sangham World chain prayer : Our Sevika Sangham members participated for UK-Europe zone in the world chain prayer held on 22nd March, 27th and 28th and 29th March 2020.

2.4)Zonal prayer meetings: Zonal chain prayer is done every alternate Friday from 13th March 2020 till date ; and our members diligently participate in these prayers and we are part of the big testimony of faith for many people affected by illness in our zone.

3.) Sevika Sangham day. Sevika Sangham day was organised on 15th September 2019. Theme: Women: “Equal participation in the ministry of the Kingdom of God”

The Sevika Sangham choir performed under the leadership of Mrs Susan Philip and Sevika Sangham members participated in assisting and leading the service for the Sunday Holy Qurbana service on the Sevika Sangham day. The sermon was delivered by Mrs. Remi Kuruvilla (Kochamma).

4.) Harvest festival support /Onam celebration: The harvest festival was conducted successfully on September 7th 2019 and we were able to raise an amount of £3900 by home-made food. Thanking Dr. Elsy John for opening her home as venue for harvest festival. Onam lunch was served by Sevika Sangham members on October 6th 2019. The money is raised for charitable fund.

5.) Sangham picnic: Sevika Sangham members and few families along with Achen and family went for a picnic on 26th October and we visited Rochester Cathedral and Aylesford Church and Prairie .

6.) Charity/building fund: Total of £5000 for parsonage furnishing and additional £1685 from food sale was raised for kitchen furnishing . The educational fund and Sevika Sangham contributions for Kerala is sent to Thiruvalla Sevika Sangham office.

Visitors

During the year under review the following guests blessed us with their presence and messages.

Most Rev Dr Joseph Mar Thoma Metropolitan.

Rt Rev Dr Isaac Mar Philoxenos Episcopa.

Very Rev P T Thomas.

Rev T S Thomas.

Rev.M.C.Skariah.

Rev. Sijo John.

Rev.Aji John.

Rev.Jobi Koruth

Rev. Sujith Sam Mammen.

Rev.Binu .J.Varghese.

Rev.Regi Easow.

Mr.Justin Varghese.

Newsletter

A weekly newsletter is published and distributed via email to members of the Parish, informing members of the various activities and special events.

Website

The official website of the parish is www.marthomachurch.org.uk. The site is regularly updated and has been a source of information for both our members and to others around the world. The newsletters and other information are available from the website. Internet and Email facilities are also widely used to reduce the postal cost and disseminate information to the parish members.

St Katharine Cree Church

St. Katharine Cree Church (SKCC) has been the London worship place of the Mar Thoma Church since April 1989. We are greatly indebted to the Bishop of London and the Authorities of the Guild Church of St. Katharine Cree for allowing us the use of this historical Church in the City of London. Our parish is a corporate member of the 'Friends of St. Katharine Cree' and support and participate in the various functions such as the annual Lion Sermon, Carol service. We acknowledge and thank the valuable support extended to us by Mr Peter Bradley and Ms Angela George, Church Wardens and Ms Huong Hoang, Administrator.

Acknowledgments

We are most grateful to all who continue to support us, especially to:

The Most Rev Dr Joseph Mar Thoma, Metropolitan.

The Archbishop of Canterbury, the Most Rev. and the Rt. Hon. Dr. Justin Welby.

The Diocesan Bishop Rt. Rev Dr Isaac Mar Philoxenos, Episcopa.

The Lord Bishop of London, the Rt. Rev. and the Rt. Hon. Dame Sarah Mullally.

Rector of St Katharine Cree Church and administrators Peter Bradley and Angela George.

Mr Ian Smith and Ms Debbie Tierney of Metrogas Sports Club.

We acknowledge the contributions and guidance of all Lay leaders who have worked tirelessly throughout the year in the running of the church and its organisations and to all our members and friends who supported the work of the Parish with their prayers and generous financial support. We are also grateful to the Sevika Sangham, prayer groups and families who volunteer regularly to provide refreshments on Sundays after service and on special occasions.

Conclusion

During the year under review, through the regular worship services, prayer meetings, study sessions, special events and activities we have experienced God's enduring presence and Grace. God's guiding presence was also with us in all aspects of Mar Thoma Centre redevelopment project. Our prayers have been answered and it has opened the hearts and mind of our members and well-wishers in providing the resources needed for the redevelopment project. God has provided us timely spiritual leadership through our Vicar, visiting Bishops, Clergy, and Evangelists.

As we review, report and close activities of one year, another year of enormous possibilities open before us. Our long-cherished dream to redevelop the Mar Thoma Centre as the focal point for all our activity is a reality today. This opens up enormous opportunity for us as a parish to full fill our vision and mission as a called-out community to serve those in need both within our community and those around us in the true spirit of the Mar Thoma church "Lighted to Lighten".

We were blessed to have the services of Vicar Stanley achen over the past 3 years ending in April 2019. We welcomed our new Vicar Rev KK Kuruvilla achen to our parish in May 2019. By the Grace of God, the transition was as smooth as possible and did not cause any hindrance to our planned activities, especially the building project. We can be confident that the God who has been faithful in the past will be faithful in the future and provide us the resources and leadership to fulfil our hopes and dreams for the Glory of His Kingdom.

May the Lord Almighty bless our Parish and make all our efforts for His Glory and extension of His Kingdom.

-sd-

On behalf of the Executive Committee

Noble Mathew

Parish Secretary

Place: London

Date: 27th June 2020

ST. JAMES MAR THOMA CHURCH UK

Independent Examiner's Report on the Accounts (Internal)

Report to the Trustees /members of St James Mar Thoma Church UK (Charity No. 1059210) on the accounts for the year ended 31st March 2020, which are set out on pages 20 to 29

Respective responsibilities of trustees and examiners.

The charity's trustees are responsible for the preparation of the accounts in accordance with the Charities Act 2011 (the Act).

The charity's trustees consider that an audit is not required for this year under section 144 of the Act and an independent examination is needed.

It is our responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the applicable Directions given by the Charity Commission (under section 145(5) (b) of the Act, and
- to state whether particular matters have come to our attention.

Basis of independent examiners' statement

Our examination was carried out in accordance with the general Direction given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiners' statement

In connection with our examination, no material matters have come to our attention which gives us cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

We have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

**Mr George Varghese
(Hon. Independent Examiner)**

**Mr Thomas Rajan
(Hon. Independent Examiner)**

Date: 17 July 2020

ST. JAMES MAR THOMA CHURCH UK

Independent Examiner's Report to the Trustees of St James Mar Thoma Church UK

I report to the trustees on my examination of the financial statements of St James Mar Thoma Church UK for the period ended 31st March 2020, which are set out on pages 20 to 29

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act . In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Association of Chartered Certified Accountants(ACCA), which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Xavier Abraham

Xavier Abraham FCCA
Abraham and Associates
Chartered Certified Accountants
6 Weston Road
Southend on Sea
Essex
SS1 1AT
Date : 12 / 11 / 2020

ST. JAMES MAR THOMA CHURCH UK

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST MARCH 2020

	Notes	Unrestricted Fund	Restricted Fund	MTC Building Fund	Total 2020	Total 2019
<u>Income and Expenditure</u>						
Income						
Stewardship		60,188			60,188	56,900
Tax Refund		21,845		64,164	86,009	21,746
General Offertory	3	31,056			31,056	38,917
General Offertory - Thanksgiving			1,776		1,776	0
Specific Offertory and Collections	3		6,624		6,624	4,435
Harvest Festival	4		1,552	16,313	17,865	19,720
Christmas Carol Rounds				8,715	8,715	6,970
MTC Building Project - Collections	6			273,886	273,886	168,770
MTC Building Project - Gift in Kind				15,878	15,878	0
Donations		3,960			3,960	950
Diocesan Dues Collection	5		3,475		3,475	1,640
Hire of Hall and Grounds					0	650
Bank Interest		404			404.27	246
Sale Of Machinery					0	200
Church Organisation Collections			1,773		1,773	0
Total Income		117,453	15,200	378,956	511,609	321,144
Direct Charitable Expenditure						
Salary, Tax and National Insurance	17	29,965			29,965	36,623
Provident/Pension Fund		422			422	400
Guest Expenses		1,000			1,000	950
Relocation / Winter Expenses		1,000			1,000	0
Motor and Travel	10	1,940			1,940	5,913
Motor Leasing		7,348			7,348	3,488
Motor Leasing - Additional Mileage		2,597			2,597	0
Motor Insurance		1,138			1,138	0
Driving Lessons / Licence		948			948	0
Accommodation and Utility	7	25,522			25,522	25,678
SKCC Licence Fee		18,000			18,000	18,000
SKCC Insurance		386			386	390
Visiting Clergy		2,200			2,200	1,950
Zonal Contribution	5	4,875	3,475		8,350	8,350
Specific Offertory	3		6,624		6,624	4,435
Harvest Festival Expenses and Grants	4		1,552	2,313	3,865	3,553
Charity Contribution from Thanks Giving			1,776		1,776	0
Printing, postage and Stationary		378			378	1,682
Special Events, Parish Day / Convention		2,593			2,593	1,341
Provision for Vicars Transfer Cost	14	5,884			5,884	5,000
Church Grant	9	2,750			2,750	2,500
Ecumenical Membership	5	400			400	400

ST. JAMES MAR THOMA CHURCH UK

Sundry Expenses	1,312		1,312	831
Altar Expense	96		96	212
Carol Rounds Expenses		1,144	1,144	0
Bank Charges	1,155		1,155	67
Family / Clergy Conference	380		380	730
Mar Thoma Centre Expenses	1,151		1,151	6,491
Transfer to MTC Building Fund		375,498	375,498	0
Bank Loan Interests	15,635		15,635	0
Donations	500		500	350
External Accountancy Fees	1,440		1,440	0
Church Organisation Payments		1773	1773	0
Total Expenditure	131,016	15,200	378,956	525,172
			129,334	
Excess of Expenditure Over Income	-13,563	0	0	-13,563
				191,810
Less: Depreciation	12	-1,112	0	0
				-1,112
				17,549
Deficit	15	-12,451	0	0
				-12,451
				174,261

The accompanying notes are an integral part of these accounts.

ST. JAMES MAR THOMA CHURCH UK

BALANCE SHEET AS AT 31ST MARCH 2020

	Notes	2020		2019	
		£	£	£	£
FIXED ASSETS					
Tangible Fixed Assets	12		457,075		610,188
MTC Build Project (Work in Progress)	12a		1,619,347		
CURRENT ASSETS					
Cash at Bank- General		70,469		31,991	
Cash at Bank- Building Fund	15	<u>29,401</u>		<u>209,918</u>	
		99,870		241,909	
LESS: CURRENT LIABILITIES					
Creditors & Accruals	13	<u>225,581</u>		<u>47,742</u>	
NET CURRENT LIABILITIES			<u>-125,711</u>		<u>194,167</u>
			1,950,711		804,355
MTC Building Loan (Bank of India)			765,643		
Less: Provision for Vicar's transfer cost	14		<u>5,000</u>		<u>10,793</u>
NET ASSETS			<u><u>1,180,068</u></u>		<u><u>793,562</u></u>
Represented by :					
Unrestricted					
General Funds	15		488,122		476,615
Building Fund	15		689,010		313,512
Restricted					
Social welfare Fund	15a		2,935		3,435
			<u><u>1,180,068</u></u>		<u><u>793,562</u></u>

The financial statements were approved by the Board of Trustees on 10 / 11 / 2020 and were signed on its behalf by:

Rev. K K Kuruvila
(President)

Mr. P K Edison
(Hon. Trustee)

Mr. Shiju Thomas
(Hon. Trustee)

The accompanying notes are an integral part of these accounts

ST. JAMES MAR THOMA CHURCH UK

Notes to the accounts for the year ended 31st March 2020

1. ACCOUNTING POLICIES

a. Basis of accounting

These financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these financial statements. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and with the Charities Act 2011.

b. Recognition of income

Income included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources;
- the monetary value can be measured with sufficient reliability

c. Tangible fixed assets for use by charity

These are capitalised if they can be used for more than one year and are valued at cost. Depreciation is provided on the following rates.

Freehold property	2% on cost
Fixtures and fittings	20% on reducing balance
Computer and other equipment	25% on reducing balance

d. Tax reclaims on donations and gifts

Gift aid receivable is included in income when there is a valid declaration from the donor.

2. STEWARDSHIP

Stewardship consists of voluntary contribution. 132 members made such contributions during the year (123 members contributed in 2018/19 tax year).

3. OFFERTORY

General	2020	2019
Church Service	11,756	13,881
Birthday, Wedding Anniversary	8705	12,020
Baptism	140	230
Marriage	525	330
Parish Day	3670	5,430
Family Sunday tithe	5345	5,481
Students Thanksgiving Service	715	979
House Dedication Service	200	300
Uposhanavaram		266
Total	31,056	38,917

Specific	2020	2019
Offertories and other collections made specifically during various church services were disbursed as required.	6,624	4,435

ST. JAMES MAR THOMA CHURCH UK
Notes to the accounts for the year ended 31st March 2020

4. HARVEST FESTIVAL

	2020	2019
Sale Of Tickets	6,804	6,770
Auctions	4,557	6,741
Food and Games Stalls	4,889	4,519
Donations	1,615	1,690
	<hr/>	<hr/>
	17,865	19,720
Restricted Fund	-1,552	-1,796
Less: Expenses	-2,341	-1,757
Surplus	<hr/> 13,972 <hr/>	<hr/> 16,167 <hr/>

5. DIOCESAN DUES / SABHA OFFICE DUES

Diocesan Dues	2020	2019
Nithyachilavu	1,350	1,350
Zonal Fund	2,700	2,700
Episcopal Travel	675	675
Zonal Day Collection Offertory	2,025	2,025
Salary Adjustment Fund	250	250
Higher education Scholarship	1,350	1,350
Ecumenical Subscription Fees	400	400
Total	<hr/> 8,750 <hr/>	<hr/> 8,750 <hr/>

6. MTC BUILDING PROJECT DONATIONS

From:	2020	2019
Members	225,069	129,960
Choir	0	2,000
Sevika Sangham	0	5,000
Sunday School	0	2,000
Youth League	6,000	0
Edavaka Mission	1,100	0
East Area Prayer Group	500	0
Kent Area Prayer Group	876	0
Ipswich Prayer Group	1,859	0
Others (Non Members)	38,481	1,000
Total	<hr/> 273,886 <hr/>	<hr/> 139,960 <hr/>
Tax Refund	64,164	28,810
Gift In Kind	15,878	0
Harvest Festival	16,313	0
Christmas Carol	8,715	0
Total	<hr/> 378,956 <hr/>	<hr/> 168,770 <hr/>

ST. JAMES MAR THOMA CHURCH UK
Notes to the accounts for the year ended 31st March 2020

7. ACCOMMODATION EXPENSES

	2020	2019
Rent	19,800	19,588
Lighting & Heating	2,208	1,500
Council Tax & Water Rates	2,310	2,083
Telephone & Internet	917	891
Television Licence	153	149
Repairs and Sundry Household Items	134	1,467
Total	25,522	25,678

8. MAR THOMA CENTRE EXPENSES

	2020	2019
Rates and Water	1,056	3,023
Insurance	0	414
Light and Heat	539	1,987
Cleaning		386
Premises Licence	180	180
Repairs and Maintenance		501
Total Expenses	1,775	6,491
Utilities Refund	- 624	0
Total	1,151	6,491

9. CHURCH GRANT FOR CHURCH ORGANISATION

	2020	2019
VBS	500	500
Sunday School	500	500
Sevika Sangham	500	500
Youth League	1,000	500
Choir	250	250
Edavaka Mission	0	250
Total	2,750	2,500

10. MOTOR AND TRAVEL EXPENSES

	2020	2019
Public Transport	236	649
Fuel Charges	1,507	4,953
Motor Repairs	54	57
Toll Charges	144	254
Total	1,940	5,913

ST. JAMES MAR THOMA CHURCH UK
Notes to the accounts for the year ended 31st March 2020

11. RESTRICTED AMOUNT

This represents monies collected in previous years from members to give to specific causes. While stated as Restricted Creditors they were shown as part of General Funds in the accounts. In view that these funds were not dispersed by 31 March 2019, the EC/AGM passed a resolution to un-restrict the unpaid amounts on certain collections and treat it as General Funds.

12. FIXED ASSETS

	Freehold Property	Fixtures & Fittings	Computer & Office Equipment	Total
<u>Cost</u>	£	£	£	£
At 1 April 2019	783,480	33,364	5,888	822,732
Additions			160	-154,225
Reversal of Prior Year Additions (WIP)	-154,385			0
At 31st March 2020	629,095	33,364	6,048	668,507
	£	£	£	£
At 1 April 2019	180,287	27,961	4,296	212,544
Charge for the Year	-3,067	1,350	605	-1,112
At 31st March 2020	177,220	29,311	4,901	211,432
	£	£	£	£
At 31st March 2020	451,875	4,053	1,147	457,075
At 31st March 2019	603,193	5,403	1,592	610,188

12 a MTC BUILDING PROJECT EXPENSES

	2020
Direct Expenses	127,111
Gifts in Kind Received	15,878
DCL Payments - St James (30% Invoices)	362,235
DCL Payments Bank Loan (70% Invoices)	845,215
Total	1,350,439
Pending Invoice to Pay as per Cert 13	54,150
Retention Amount for MTC Project Invoices Paid in 2019-20	60,373
Reversal of Prior Year addition to Fixed Assets	154,385
Total	1,619,347

ST. JAMES MAR THOMA CHURCH UK
Notes to the accounts for the year ended 31st March 2020

13. CREDITORS & ACCRUALS

	2020	2019
Unrestricted	£	£
Restricted Funds	11,702	33,127
General Accruals	19,785	14,615
MTC Building Project Accruals	114,523	0
Bank Loan Repayable within 12 Months	79,572	0
	225,581	47,742

Included in the Restricted fund above is a legacy amount of £8,133 received from the estate of a Late member of the parish and this amount will be disbursed in accordance with his wishes.

MTC Building Accruals of 114,523 is made up of Certification 13 and Invoice retention amount. Under the terms of the bank loan from Bank Of India, 70% of the Invoice and retention amounts will be available from drawdown payments.

14. PROVISION FOR VICAR'S TRANSFER COST

This is to provide for the travel and other related costs of the vicar and family, on their transfer to and from this parish.

	2020	2019
Brought forward at 1 April 2019	10,793	10,000
Paid in the Year (Travel / Visa Costs)	-11,677	-4,207
	-884	5,793
Charge for the year	-5,884	-5,000
Provision for the year carried forward at 31 March 2020	-5,000	-10,793

ST. JAMES MAR THOMA CHURCH UK
Notes to the accounts for the year ended 31st March 2020

15. MOVEMENTS IN FUNDS

	General Fund	MTC Building Fund	Social Welfare Fund	Total
	£	£	£	£
Unrestricted				
At 1 April 2019	476,615	313,512		
Net Deficit for the Year	-12,451			
Transferred to MTC Building Fund		375,498		
Prior Years Accruals Adjustment	23,958			
As at 31 March 2020	<u><u>488,122</u></u>			488,122
Income As at 31 March 2020		<u>689,010</u>		689,010
Less expended this year		505,224		
Less expended previous years (2018,2019)		154,385		
Held at Building Fund Bank Account		29,401		
Restricted				
At 1 April 2019			3,435	
New Funds received in the Year				
Distributed in the year			-500	
As at 31 March 2020			<u>2,935</u>	2,935
				<u><u>1,180,068</u></u>

15a. RESTRICTED FUNDS

Social Welfare Fund: This is a Fund for helping disadvantaged individuals primarily in India and the collection consists of voluntary contributions from members. The balance is held for future distributions and new contributions will be added to this Fund.

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	General			
	Unrestricted (£)	Restricted (£)	MTC Build Project (£)	Total (£)
Tangible fixed assets	457,075			457,075
MTC Build Project (Work in Progress)			1,619,347	1,619,347
Current Assets	96,935	2,935		99,870
Current Liabilities	-146,009		-79,572	-225,581
MTC Building Loan (Bank of India)			-765,643	-765,643
Long term liabilities and provisions	-5,000			-5,000
Assets	<u><u>403,001</u></u>	<u><u>2,935</u></u>	<u><u>774,132</u></u>	1,180,068

ST. JAMES MAR THOMA CHURCH UK
Notes to the accounts for the year ended 31st March 2020

17. TRUSTEES REMUNERATION AND EXPENSES

The vicar who served the parish during the year was remunerated in accordance with the terms agreed prior to the appointment. The charge in the accounts include net stipend to the vicar of £18,966, tax and national insurance contributions on the stipend and on the value of taxable benefits in kind. The vicar who also acts as manager of the Mar Thoma Centre is provided with accommodation and all expenses incurred on pastoral and management duties were reimbursed to him. Except for the above, no remuneration, either directly or indirectly, out of the fund of the church was paid or payable for the year, to any trustee nor to any person or persons known to be connected with any trustees. No expenses were reimbursed to trustees for carrying out their duties during the year.