

The Parish of St Mark with St Luke

Oulton Broad

CHURCH REPORT 2021



St. Mark's with St. Luke's
OULTON BROAD



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At St Mark's and St Luke's we hope and pray to be
**A growing, Christ-centred community,
led by the Holy Spirit,
worshipping God and
making disciples.**

A charity registered in England and Wales no. 1131698

THE ANNUAL MEETING OF PARISHIONERS & ANNUAL PAROCHIAL CHURCH MEETING 2022

AGENDA

ANNUAL MEETING OF PARISHIONERS 2021

1. Prayer (HJ)
2. Minutes of the last AMP (JW)
3. Nominations for the post of Churchwardens (HJ)
4. Election of Churchwardens if required (HJ)

APCM of 2021 (pertaining to the year 2020)

1. Prayer for new Churchwardens (HJ)
2. *Newly elected Churchwardens stand.*
3. *Will you pray for them and uphold them in their ministry? **We will.***
4. Apologies for absence (JW)
5. Minutes of last year's meeting (JW)
6. Matters arising from minutes (HJ)
7. Receiving of Reports and any Questions (HJ)
 - a. Synod report
 - b. Safeguarding Officer's report
 - c. Wardens' report including Fabric
 - d. PCC Report (including a statement as to our compliance with all Safeguarding measures)
 - e. Wardens' report
 - f. Electoral roll officer's report
 - g. Deanery Synod Report
 - h. Treasurer's Report & approval of accounts
6. Election to the PCC (nominations may still be received at this meeting, but each nominee must be proposed & seconded) (HJ)
7. Matters raised for the incoming PCC (HJ)
8. Covenant on Clergy Care (GW)
9. Date of next PCC (at which there will be elections of officers) (HJ)
10. Rector's Report and Questions (HJ)
11. Closing Prayer (HJ)
12. Refreshments

Present: 52 Parishioners in attendance including The Chair and Secretary

APCM OF 2020 (pertaining to the year 2019)

Prayer—Helen welcomed all and led in prayer

Changes to electoral roll since the 2019 APCM—Gill read through her previously circulated report

PCC Report—Jane Ward read out the report on the proceedings of the PCC in 2019 (including a statement as to our compliance with all Safeguarding measures)

Financial Statements—John discussed in detail the annual accounts for 2019. These were circulated at the end of 2019 and are available again to everyone should they require a copy.

Annual Fabric Report—Geoff read out his fabric report that was circulated at the end of 2019.

Deanery Synod Report—Jane read out the report of the proceedings of the Deanery Synod for the year 2019.

Election of New Deanery Synod Members—Michael Aldred has been nominated, proposed and seconded to the Deanery Synod as has Geoffrey Ansdell, all were in favour.

Safeguarding Report for 2019—Gill read out the previously circulated safeguarding report.

ANNUAL MEETING OF PARISHIONERS 2021

Prayer—Helen led in prayer

Minutes of the last AMP—Jane Ward read out the minutes of the last meeting. Geoff proposed these to be a true record of the meeting and Ros Waghorn seconded and all in favour.

Election of Churchwardens—Dave Powell (proposed by Gemma Eglington, seconded by Mandy Marler) and Lesley Denny (proposed by V Walker and seconded by J Pickess) were elected to serve for the forthcoming year.

APCM of 2021 (pertaining to year 2020)

Apologies for absence—David Godfrey, Roz Trudget, Paul and Jenny Newson, Peter Wood, Malcolm and Christine Andrews, Keith Baker, Mary Ansdell, Ruth Pawsey

Minutes of last year's meeting—Lesley proposed that this was a true and accurate record and Gill Williams seconded and no one was against.

Matters arising from minutes—none

Receiving of Reports and any Questions

a. Synod Report

b. Safeguarding Officer's Report

c. Wardens' report including fabric

- d. PCC Report
- e. Warden's report
- f. Electoral roll officer's report
- g. Treasurer's Report & approval of accounts

These reports have been circulated and available in church and no questions were received.

Lesley read out her report for St Luke's. In 2019 there were problems with local youths climbing on the roof. There had been an attempted break in and the lawnmower housing was burnt down. In 2020 a metal lawnmower housing was erected.

John discussed the treasurers report, giving has reduced due to the pandemic. Events bookings income was also reduced dramatically.

The sale of the pews generated £4000 which helped to enable us to pay the full parish share for St Mark's. (£48,000)

There was a generous legacy from Geraldine Duffield to St Luke's. Little Buddies carried on for key workers and this generated an income for the church and therefore the parish share of £13,000 was paid in full.

Mike Aldred asked if a church doesn't meet its parish share then is the shortfall made good further up the line or does the diocese just not receive the money. John says it's the latter and explained the procedure.

John Chipperfield proposed that we should receive these accounts and Dave Powell seconded.

Election to the PCC—Due to the pandemic several members of the PCC stood for an extra year and we are extremely grateful to them. Therefore there were a maximum of 13 vacancies and the following candidates were elected to serve. Jane Ward, Peter Wood, Mandy Marler, Gemma Eglington, Jacque Berrey, Christine Hunt, Matt Zipfel, Gerry Williams, Allen Pettitt and John Hunt.

Raised matters for the incoming PCC—No matters were raised

Date of next PCC May 19th 2021

Proposed changes for APCM 2022—Helen thought she might want to make suggestions to change to a single APCM across the benefice but she has decided to leave this for now.

Rector's Report and Questions—Helen wanted to thank a long list of people for everything they do for her, for the church and in service to God. Our parish is most fortunate to have so many people willing to serve across our congregations. Helen then went on to talk about everything that had been going on during the difficult year of 2020. Our vision is shared by the whole benefice which is - A growing Christ centered community, lead by the Holy Spirit, worshipping God and making disciples. Helen discussed all the points she covered in her report in the APCM booklet. We are here for fruitfulness, we are only fruitful if we remain connected to God and

sometimes there needs to be some pruning.

During the pandemic we had to stop everything. We learnt to be church in different ways. We need to think and pray very carefully about what we restart and what remains stopped. We need to make space for new growth and new fruitfulness.

We have changed to a multi-parish benefice and we need to adapt to this.

Helen thinks we should continue some things that we have had to do online. A hybrid of activity could work.

As we looked at the reports there was mention of the mitre benefice and the whole structure of that has changed and this is now called the Church Planting and Revitalisation Initiative.

Across the diocese there are 10 focus areas that this initiative is sowing into, they received nearly 2 million pounds for this initiative to invest in these 10 focus areas and we are one of those areas.

Helen has had a meeting with the CPR Lead Practitioners and has also been invited to join the CPR Board.

We will receive a curate, but there are also a number of different resources that will be coming into our parishes.

The PCC and the Mission Action Planning Group will be working on this but it is also open to anyone who would like to contribute. There will be training sessions that will begin on May 17th. 4 training sessions over 4 Monday nights which will help us to develop our 5 year plan.

We have a new worship schedule that has been presented to both PCC and the congregation over several months of meetings and a lengthy letter.

We need to review policies and update if necessary.

Gatherings – worship

Groups – a number of groups that meet

Teams – we have a number of teams – PCC, staff team, prayer team, MAP group, be nice to introduce some new teams

Environmental issues need to be looked at so a sustainability team would be helpful We will be creating an Enabling Team which will be in place of the team of deputy church wardens. Jobs will include welcoming at services through to assisting at funerals.

Members of the team will be able to choose to do some of the tasks or all of the tasks, it will be entirely their choice. The plan is to move towards setting this up in the coming weeks.

Staff Structure – Team Vicar, when the candidate came to visit, it just didn't feel right, we really need to wait for the right person. There could be some new developments soon. We will be getting a CPR funded Curate in 2022.

Giving for Life—None of our future will be realised without the giving of our resources. A giving for life action plan is a slightly different approach to giving. Encouraging to sow into the vision for the next few years. A stewardship campaign will be rolled out.

Helen asked for any questions.

Mark Osborne says he feels the traditional service is being pushed out for the contemporary service. A traditional service at 9 am is not convenient for the majority of those who come to the traditional service.

Helen responded that this has been prayed over and discussed for many months, maybe it is not ideal for everyone but we have to plan a way to move forward within the benefice without so many services overlapping. So to promote growth we need to implement change. The 9 o'clock service will fit nicely into a morning of worship followed by fellowship followed by worship. The fellowship time will be perfect for anyone wanting to invite someone into the church without having to be in the service. This is just as an important part of the church's outreach. Sandra King and Ros Waghorn both agreed that this is a good way to move forward.

Helen thanked everyone for all their support and prayer throughout the year. She has felt very loved and supported throughout her first year.

Closing Prayer—Led by Helen

Short meeting of the new PCC

Elections

Secretary Jane Ward Proposed by Jacquie, Christine seconded all in favour.

Treasurer John Hunt Proposed by Dave Powell, Lesley Seconded all in favour. Electoral Roll Officer Gill Williams Proposed by Mandy, Allen Pettitt seconded all in favour.

RECTOR'S REPORT

We couldn't have guessed that 2021 would still be overshadowed by the Covid Pandemic but, unfortunately, it was. We began the year with a mixed economy of worship, some still online and some taking place in our buildings, but without being able to sing inside. At St Michael's a pattern of going outside to sing the last hymn was established, and we discovered that the weather was always kind! Despite having another year of trying to adjust our life and worship in the light of changing covid restrictions, there is still much to thank God for. Here are some of the highlights...

In the first part of the year, two different groups, including participants from both of our Parishes, completed the Prayer Course online. The second of the two was our Lent Course. The Prayer Course is excellent and needs to be repeated in person for those who were not able to take place online.

In the February half-term, we got involved with FiSH – Food in School Holidays – joining other Churches across the town serving families who are referred or make self-referral to the service. A wonderful team from across our congregations continued to offer meals and craft activities, on a takeaway basis due to Covid, during every school holiday of the year. It has been encouraging to see some FiSH mums and children joining us for worship at the Midweek Communion and the Sunday Mix.

We made some video recordings of Alan playing the organ in both St Michael's and St Mark's. Along with video recordings of the worship band, these were used to enhance

our online worship. Thanks to all who helped with editing and adding lyrics to the videos.

For Holy Week and Easter, we held a mixture of online and in-person Services. Although we were still not able to sing within the buildings, we had wonderful contributions from individuals and small groups of singers and instrumentalists. We continued to move outside for singing when possible and 'Thine be the Glory', sung in the Vicarage garden with brass accompaniment, was a wonderful conclusion to the Easter Sunday worship at St Mark's.

The Mission Action Planning Team were very active during the year organising, and helping to run, a number of mission-focussed events which included:

- 'Hello Half Hour' – a weekly, fun time online for all ages, held throughout February.
- Easter Egg Hunts at St Luke's and St Michael's – very well attended despite social distancing and booking requirements.
- The Frontline Workers Thank you Day – where we had 'Tea up the Tower' at St. Michaels and were subsequently awarded £500 for organising tea in the most unusual place. There was also a wonderful tea party in St Mark's Hall for key workers, which was well attended and much appreciated, with food and live music.
- 'Panda Pondering Trail' – A fun and reflective trail for families in the summer, held both at St Michael's and St Luke's. Families came to the Sunday Mix as a direct result of taking part in this trail.
- Cards and goodies were distributed to all of our schools for 'Pray4schools' day
- A Community Survey – 'The Listening Challenge' – saw us asking the question 'What do you think Churches should be doing for their Communities?'
- And, the ever popular, Young@Heart, was held throughout the year, both online and in-person, along with a fantastic summer holiday club and BBQ in the Vicarage garden.

In May we marked the Centenary of the Lowestoft Revival with a special gathering in St Michael's, the location of a great move of God 100 years previously, to the day!

Also in May, we were able to welcome a school group to St Michael's – for the first time in 15 months – as the whole of Reception from Oulton Broad Primary came to learn about what we do in Church, and also acted out a wedding. At other times during the year, we conducted online assemblies and Services, and had online input into RE lessons in several of our schools. Westwood Primary came to St Mark's for their Harvest Service and brought lots of Foodbank contributions with them! By the end of the year, we had active links with 5 of the 6 schools in our Parishes, despite none of them being Church Schools.

The process of appointing a Team Vicar was held back by the Pandemic. We had held interviews in December 2020 but could not conclude the process until March of 2021 when a potential candidate was finally able to visit. That particular candidate did not

feel like God's best fit and, although it was difficult, I decided that it wasn't right to make an appointment at that time. However, after saying no to that candidate, doors quickly opened up to a new possibility, and Andy & Jenny Bunter came to visit in May. It seemed immediately apparent that Andy was the person that God was calling to join us as our Team Vicar Designate, and we are thankful to God for his leading.

Between May and June over 35 participants, from both of our Parishes, took part in online mission-focussed training, which was held over four evening sessions. This was in relation to our involvement with the Church Planting and Revitalisation Project. The interesting discussion and prayer which ensued influenced the process of developing our Parish Growth plan.

Our links with both Oulton and Oulton Broad Parish Councils strengthened during the year with Councillors in attendance at various events and services. One of those was the Service of Commemoration for the life of HRH The Duke of Edinburgh, which was held in St. Mark's. St. Michael's bells played a part in commemorating the life Prince Philip too when they were tolled on the day of his funeral.

In July, singing in churches was finally reinstated but we made the decision to wait until September before fully implementing all the various aspects of our new schedule of worship. As restrictions continued to ease, it was good to have St. Michael's coffee morning again in August, which attracted a wide variety of visitors and also raised a good amount of money.

A number of new Teams were established during the year; the Green Team which has seen St. Mark's achieve the Bronze 'EcoChurch' award, and has overseen a wide variety of actions to improve our green credentials; Enabling Teams in our Churches who assist with the smooth running of worship; a Hospitality Team at St. Mark's; and the Sunday Mix Team who lead a monthly time of all-age worship.

In August, Dannie Hancock and her family came to visit. Dannie subsequently accepted the Bishop's Offer to serve her Curacy with the Oulton Broad Team Ministry. We are looking forward to welcoming Dannie, Emmett, Ronan and Brendan in the summer of 2022.

In September our new pattern of worship was fully implemented. Alongside the more traditional Sunday Services, taking place at 9am at St. Mark's, 9.30am at St Luke's and 10.45am at St Michael's, we added two new elements – the 1045 informal worship and The Sunday Mix. We also introduced a new pattern of children's ministry, alongside the 1045 at St Mark's on 1st and 3rd Sundays. 'Lego Church' uses Lego to teach the Bible and appears to be a hit with the children. We welcomed some new faces at the 1045 and it has been good to note that about half of all the participants at TSM were not previously regular worshippers.

Andy's licensing as Curate and Team Vicar Designate took place on September 8th and it has been really good to welcome the Bunter family to our Parishes. Andy's positive input has been felt in so many ways, and we are thankful that God called them to join us ...and also that they answered that call!

In October we completed work on a Parish Growth Plan, which has since been ratified by both PCCs.

The Plan took account of feedback received from PCCs, participants of the CPR training, the Mission Action Planning Team and the Ministry Team. It also responds to data received from a Gap Analysis and the Community Listening exercise, both conducted in 2021. Our growth plan focusses on three areas: Discipleship/Worship, Mission and Evangelism. For each category, it answers the following questions:

- What good things have developed since our last Growth Plan?
- What long established good things are we doing?
- What else is God wanting for us?
- What can we do this year? (Some specific objectives for 2022)

The OBTM Growth Plan which grew out of a process of listening, prayer and discernment, will shape our activities for the next few years. Please contact the Parish Office if you'd like a copy.

It was good to be able to have yet more 'in person' events in the Autumn. Ladies and Men's groups resumed. I was able to be with the 4th Oulton Broad Rainbows and Brownies, who meet in St Mark's Hall, and uniformed youth organisations were present at worship in St Michael's. The Coffee morning at St Michael's and the Craft Fayre at St Mark's, the latter held in partnership with the Brownies, were both well attended events. It was good to be welcoming larger groups of people into our buildings once again.

During November and December, an online study group using the film series, 'The Chosen' – a new look at the life of Jesus and those who were impacted by him – was particularly appreciated.

During Advent, we produced a Digital Advent Calendar. This brainchild of Andy's saw us broadcasting short Advent video reflections on a daily basis. It seemed to be very well received and was shared quite widely.

In December, in advance of the Jubilee year, the Green Team oversaw the planting of four trees in the Vicarage Garden. There will be further planting and additions to that area in the future.

Our schedule of worship and events for Christmas of 2021 was less impacted by Covid than the previous year and it was great to welcome people back into our buildings. Christmas Cards were delivered to Oulton Parish; a great way of letting folks know that St Michael's is back in action! We held two Outdoor Community Carol events, in the Churchyard at St Michael's and in the Vicarage Garden at St Mark's. These were both very special occasions, and well attended by members of the community. It was great to see St Michael's lit up and hundreds of people in the Churchyard. At St Mark's, there was candle jar making and hot-dogs served from 'Sandy' the Campervan. It will be good to build on the success of these events in future years.

Once again, there was such generosity to short-term appeals during the year. Members of our congregations continued to give generously to special collections, such as the

Covid crisis in India, Food.gives for Christians in countries where they are a persecuted minority and Operation Christmas Child. We became a regional hub for the latter and hundreds of boxes were collected at St Mark's before being transported to distribution centres. Our finances began to slowly recover from the impact of Interregnums and the Pandemic but there is still some way to go. We held a Stewardship campaign in the Autumn, which saw an increase in pledges, and we are thankful for those although, it has to be said, we had hoped for more responses.

We sought to maintain our praying life throughout the year with monthly prayer focus cards, daily online gatherings during 'Thy Kingdom Come' and, in September we implemented a new schedule of Daily Prayer, which is in person on Mondays and Fridays, and online Tuesday to Thursday.

So many people have played a part in all that I have listed above, and more besides. It is impossible to thank everyone individually, but please know that the part that you play is of great value as we seek to extend the worshipping, sharing and caring work of the Kingdom of God within our Parishes. Special thanks are due to the members of the Ministry Team, our Churchwardens and PCCs, our Treasurer and our paid staff who all work particularly hard. I echo the words of Psalm 16:3 when I think of you – How excellent are the Lord's faithful people! (GNT). Thank you for everything that you do and all that you are.

Finally, as we give thanks for 2021, we remind ourselves that everything we do within the Oulton Broad Team Ministry should be for the purpose of enacting our vision statement which is to be: A growing, Christ-centred community, led by the Holy Spirit, worshipping God and making disciples.

Now to him who is able to do immeasurably more than all we ask or imagine, according to his power that is at work within us, to him be glory in the church and in Christ Jesus throughout all generations, for ever and ever! (Ephesians 3:20-21)

With love and prayer,
Helen

PCC REPORT

During the year ending 2021 the PCC met 6 times in full session. All these meetings were under the chairmanship of Team Rector Rev Helen Jary, 2 of which were held via zoom during the lockdown and 4 were held in person.

All church buildings were once again closed at the beginning of the year resulting in returning to online services which proved to be a lifeline in such difficult circumstances. The impact the lockdown had to income was again a blow as hall bookings had to stop. However, Little Buddies continued at St Luke's as they looked after keyworkers children. It was considered important to pay the remainder of the 2020 parish share in full from the general fund at St Mark's, leaving this account depleted.

Early in the year the PCC approved the change of vicarage to the newly constructed house within the garden of 212 Bridge Road Oulton Broad. The old vicarage was taken

back into the control of the Diocesan Board of Finance Ltd.

In March 2021 Peter Wood completed the new altar table from wood reclaimed from the removal of the pews, we thank Peter for all the hard work that went into this beautiful construction.

A Giving for Life Action Plan was approved and adopted by the PCC.

As Easter approached, we were able to carefully gather again within the church buildings which meant we could have the long awaited APCM for years 2019 and 2020. This was held on 14th April 2021 in St Mark's church and saw our churchwarden Geoff Ansdell step down and Dave Powell replace him. Geoff had continued his duties throughout the pandemic and we are eternally grateful to him for his work. Lesley Denny was re-elected as churchwarden for St Luke's.

The Church Planting and Revitalisation Plan was introduced in May with training online every Monday night across the congregations.

On July 4th a memorial service was held in St Mark's for all who lost friends and loved ones during the pandemic.

On July 5th an afternoon tea was held for members of the NHS and care workers and also keyworkers to show our gratitude to those who worked so hard throughout the pandemic.

The new worship schedule was fully rolled out in August with the 10.45am service returning to worship in the building. An enabling team and a hospitality team were formed. During this month we were delighted to welcome Rev Andy Bunter, along with his wife Jenny and son Isaac, as Assistant Curate and vicar designate in our team ministry.

The Rectors board was updated in September at the back of St Mark's church.

A working team was set up to produce the Covenant on Clergy Care.

The Parish Growth Plan was approved and adopted by the PCC.

At each meeting John Hunt, Church Treasurer, talks through his previously circulated financial report and the PCC remains eternally grateful to him for his diligence, knowledge, suggestions, and control over the Church finances plus all attributes which he also shows in his preparation of the annual budget documents. Gill Williams circulates her Safeguarding Report which covers another important aspect of the Church's work in-line with the current legislation and our gratitude goes to her for this important role.

The PCC would like to take this opportunity to thank all the volunteers who have helped with various tasks throughout the year. They are too numerous to mention individually but without whom our church would be so much worse off, and we cannot thank you enough.

The PCC would also like to thank Dave Powell and Lesley Denny for their roles as Churchwarden of St Mark's and St Luke's.

It was with great sadness that we lost a valued member of our PCC. Christine Hunt was an extremely hard-working member of St Luke's and a member of our PCC. Her short

illness was bravely fought, and we remember her with great fondness.

The PCC work hard in the background all year and I would just like to say a big thank you to all of the current members without whom our churches would not be the growing, Christ-centred community, led by the Holy Spirit, worshipping God and making disciples, that they are.

Jane Ward

ST. LUKE'S COUNCIL

Although St. Luke's was still feeling the impact of Covid restrictions over the course of 2021, we saw that our numbers at Sunday worship grew during 2021 and, in the time of social distancing, we even ran out of seats on occasion. In the Autumn we introduced Cuppa, Cake Chat which has also seen growth and more of our neighbours attending. It has also been wonderful to welcome people of all ages to the Sunday Mix on the fourth Sunday of each month.

St. Luke's building and fabric are all in good order. The only thing to report is the construction of a second shed to house some of Little Buddies' equipment. This was to free up floorspace inside the church building.

We have had new cable and projector installed to improve our OHP ability.

I would like to give a massive thank you to everyone who helps out at St. Luke's, clergy and congregation alike, for all the hard work you do. It is greatly appreciated by everyone.

Lesley Denny (Churchwarden)

ELECTORAL ROLL OFFICER

There are currently 146 people on the electoral roll of St Mark's with St Luke's parish, Oulton Broad.

Gillian Williams

DEANERY SYNOD

The Deanery Synod comprises clergy and lay members elected from each parish, to discuss important local issues. The major issues discussed during the past year have been broadly similar to those discussed at our PCC meetings.

Church finance has been an over-arching theme, in particular the payment, (or rather non-payment), of Parish Share. The Synod has found little positive spin to put on the harsh economic realities which we continue to be faced with.

Other subjects under discussion have included the extended and better use of on-line technologies to reach out to the community, particularly to younger people. Clergy care and well-being has been of concern and a care plan based on that proposed by the Diocese is being adopted locally. Bishop Graham attended the October meeting and put forward his Diocesan Vision; a safe Church based on pastoral care both within and outside the church, underpinned by prayer.

At the February meeting Rev Helen Jary introduced the 'Leading Your Church Into Growth Plan' which has been adopted successfully elsewhere. Its purpose is to motivate people to take a more active role in church growth. It will be taken forward at future meetings.

In spite of the difficult times we live in, local successes in outreach were reported by members, in particular the set-up and support of food banks.

In conclusion, the Synod's general view is that to achieve our ambitions for growth, we should not be fearful of change, but rather we should embrace it and prayerfully adopt new ways to reach out and that what we decide to do outside our church walls will be a key factor.

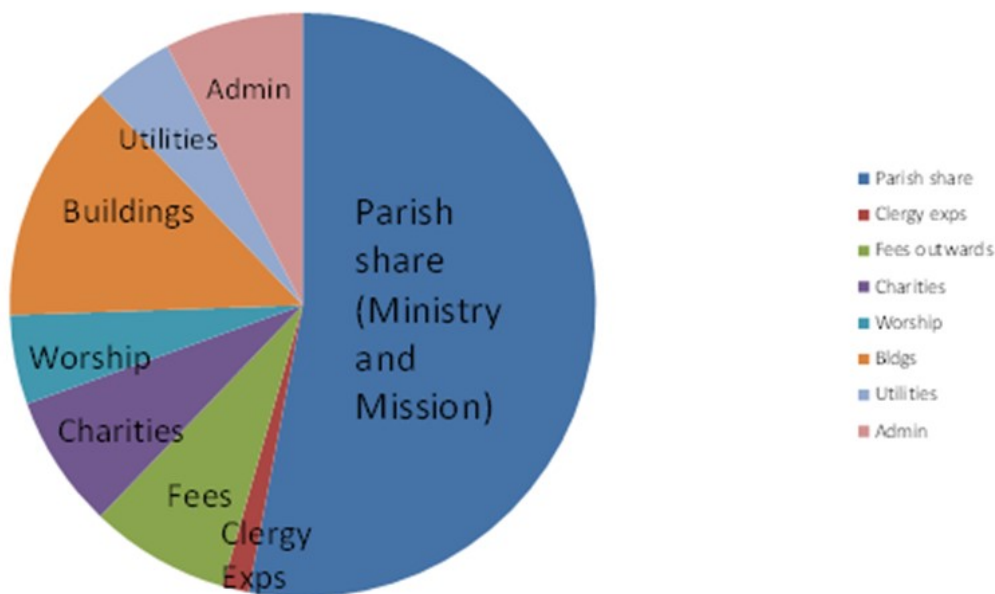
Michael Aldred (Lay Member)

TREASURER'S REPORT

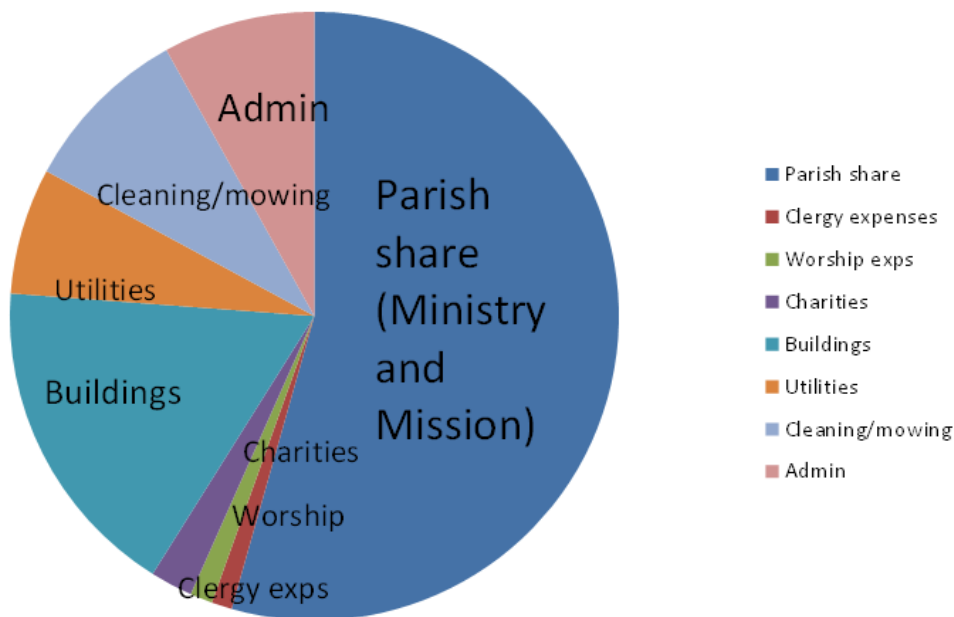
St. Mark's and St. Luke's financial statements for 2021, which have been adopted by the PCC, are presented as a separate document to this report. They have been independently examined by Mrs Judith Hobbs and grateful thanks are extended to her. For 2021 the Parish Share for both St Mark's and St Luke's was paid in full; £48000 and £13000 respectively. For St Mark's the last payment for 2020 was actually in January 2021 following the PCC meeting, so the total paid was greater than the annual request. St Mark's Parish Share payments have left the reserves significantly depleted as regular income has not kept up; this was no doubt contributed by the continuing Covid situation. Plate collections were lower as were donations by weekly envelope; however a number of donors converted to monthly bankers' standing orders which is much more convenient for all. Fee income, hall rental and events income began to recover. At St Luke's, there was a generally similar situation with a good increase in cash collections. Online giving has been available at both churches with a card reader at St Mark's but donations by this route have been only a small fraction of the cash collections. Expenditure from the general fund at St Mark's was reasonably well contained so as to cope with the ongoing deficit, this amounted to £5167 in 2021 leaving a reserve of £13293 which is sufficient to fund the church for only about 7 weeks. At St Luke's there was payment for a replacement steel shed, for improvements to heating and plumbing and a pre-payment for new hymn boards. There was a deficit of £3507 at St Luke's, but the reserves are reasonable at £26670.

In 2021 our two churches together paid £7741 to charities, including Casa Hogar Vida, the Children's Society, Foodbank, Covid (India), Suffolk Historic Churches, and other charitable causes. The total donated was equivalent to more than 12% of direct regular giving.

St Mark's general fund expenditure, 2021



St Luke's general fund expenditure, 2021



The pie diagrams show how the total expenditure of £99404 from St Mark's and £23906 from St Luke's general funds were made up. Over half goes on parish share. The total expenditure of £123310, less fees of £8939 which were paid to the Diocese from overall fees for funerals and weddings, was £114371; subtracting church hall income of £12099 and with an electoral roll of 146, this represents an average cost of £13.47 per week or £58.37 per month per individual member just to run the churches. This represents a challenge for all of us.

Other funds, particularly at St Mark's, support specific needs, particularly the Project Fund. In 2021 the main project was the replacement steel doors in the church hall, completed at a cost of £2556 part-contributed by a generous donation.

Looking forward, Parish Share will continue to be a challenge. The PCC's aim, in common with St Michael's and other churches in the Deanery, is to meet 100% of target. For St Mark's this will be a struggle, in addition trying to improve the current low level of reserves; the PCC will keep payments under close review.

The treasurer wishes to pay tribute to all the fund-raisers and event organisers for their work and all who assist in managing the church finances with such assiduous good stewardship. And thanks are as ever due for the continuing hard work by our cashiers who carry the responsible tasks of counting and banking the cash receipts: at St. Mark's, Ray Collins; and at St Luke's Tony and Tessa Hilder and since spring 2021, Sue White. Their help is indispensable.

John Hunt

FABRIC AND BUILDINGS

For the 2nd year works on the Fabric have been limited by both COVID and our finances. The most significant being the replacement by a most generous gift of all the Hall East and West outer doors with steel doors.

Other items include:

Overhaul of the dishwasher, replacement and resiting of the 'Vicars' board, replacement of one of the upper level LED lights in the Cancel, fitting of LED lights in two more of the Nave North bays, replacement of the failing and ailing corridor lights with LED ones to reduce the power consumption and cover a series of failures, the signage on the face of the Office was modified to remove incorrect service times etc. also miscellaneous repairs were made to the toilets, heating controls, church chairs etc.

The only item addressed from the Quinquennial Report was the replacement of the Hall doors - other items are in planning and will be completed as we deem them to be of a sufficiently high priority.

One urgent item, not described before, is the necessary rebuilding of the roof covering the 'Flower Ladies cupboard'.

Many thanks to our team who have given freely with their time and tools to carry out the majority of these works.

Geoff Ansdell

SAFEGUARDING OFFICER'S REPORT

- DBSs are now valid for only three years. There are currently 12 people with up to date DBS (Disclosure and Barring Service) checks – 2 for working with Under 18s and 10 for working with both Under 18s and Adults at Risk.
- The Safeguarding Policies for both Children and Young People and Vulnerable Adults are visibly displayed at both St Mark's and St Luke's as is the completed Church of England "Promoting a safer church" poster.

Gillian Williams



St. Mark's with St. Luke's
OULTON BROAD

The Parochial Church Council
of the ecclesiastical parish of
St. Mark with St. Luke, Oulton Broad

Financial Statements for the year ended 31 December 2021

Rev. Helen Jary, Team Rector

Rev. Andy Bunter, Team Vicar Designate

David Powell }
 } Churchwardens
Lesley Denny }

John Hunt, Treasurer

Registered Charity No. 1131698

Independent Examiners Certificate

Report to the trustees/ members of:	St. MARK'S WITH St. LUKE'S PCC
On accounts for the year ended:	31 DECEMBER 2021
Charity no (if any):	1131698

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/21.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

Independent examiner's statement

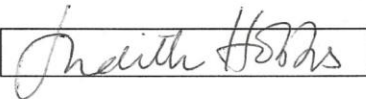
~~The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of []]. Delete [] if not applicable.~~

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (~~other than that disclosed below~~ *) which gives me 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.

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 accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:  Date: 15/03/2022

Name: JUDITH HOBBS

Relevant professional qualification(s) or body (if any)

N/A.

Address:

NETHER END COTTAGE

BLACKSMITH'S LANE

WOUND NR32 SLS

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose

NOTES TO THE FINANCIAL STATEMENTS FOR BOTH CHURCHES FOR THE YEAR ENDED 31 DECEMBER 2021

Accounting Policies

The financial statements have been prepared in accordance with the Statement of Recommended Accounting Practice: Accounting and Reporting by Charities (SORP 2005), issued in March 2005, UK Accounting Standards and the Charities Act 2011. The financial statements have been prepared under the historical cost convention. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law.

Funds

Restricted funds represent donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Unrestricted funds are general funds that can be used for PCC ordinary purposes.

Designated funds are sums set aside out of General Funds for specific purposes. They can be transferred to unrestricted funds at any time.

Incoming Resources

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

Resources expended

Grants, donations and the diocesan parish share are accounted for when paid, or when awarded, if that award creates a binding or constructive obligation on the PCC. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed assets

Consecrated and benefice property is not included in the accounts in accordance with s10(2)(1) of the Charities Act 2011. Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the churches' inventories, which can be inspected (at any reasonable time). Equipment used within the church premises is depreciated on a straight-line basis over four years unless otherwise specified. Individual items of equipment with a purchase price of £1000 or less are deemed fully depreciated when the asset is acquired.

Reserves Policy

The Parochial Church Council of St. Mark with St Luke needs to hold reserves to be able to meet its ongoing expenditure efficiently and to ensure there is sufficient resource available to cover liabilities obligations and contingencies in the event of loss of existing sources of income. The PCC believes that the necessary level of reserves is equivalent to approximately three months of average expenditure from the General Funds. This level will be maintained by close management of finances and forward planning by the use of appropriate budgets. Restricted and Designated Funds have their own objectives and the necessary levels are kept

St Mark's PCC, Oulton Broad

Statement of Financial Activities (SOFA) for the year ended 31 December 2021

	Funds:	General (Unrestrict ed)	Organ fund (Restr)	Clergy Discr. Fund (Restr)	WSS fund (Restr)	Deanery Synod (Restr)	Project Fund (Designat ed)	Youth Ministry Fund (Desig)	Additional Ministry Fund (Desig)	Total 2021	Total 2020
	£										
Incoming resources											
Voluntary income		74406	0	0	25	497	625	1842	0	77395	81869
Church activities		19723	0	0	0	0	0	0	0	19723	18858
Bank interest		8	0	0	0	0	6	5	2	21	126
Insurance claims		0	0	0	0	0	0	0	0	0	0
Total incoming resources		94137	0	0	25	497	631	1847	2	97139	100853
Use of resources											
Church Ministry		74158	0	38	0	0	0	0	0	74196	63037
Church buildings/contents		17754	325	0	0	0	2556	0	0	20635	21146
Administration		7492	0	0	0	0	0	0	0	7492	9009
Depreciation		0	0	0	0	0	0	0	0	0	0
Total resources used		99404	325	38	0	0	2556	0	0	102323	93192
Net movement in funds		-5267	-325	-38	25	497	-1925	1847	2	-5184	7661
Reconciliation of funds										Totals	Totals
Funds brought forward from 2020		18560	527	560	554	0	13243	11230	3045	47719	40058
Funds carried forward to 2022		13293	202	522	579	497	11318	13077	3047	42535	47719

St Mark's PCC, Oulton Broad					
Balance sheet as at 31 December 2021					
		Notes	2021	2020	
			£	£	
Fixed Assets			0	0	
Current Assets					
Debtors			0	0	
Current account			9658	8168	
Uncredited payins			0	0	
Deposit account			20782	25780	
Charity account	(a)		14302	14283	
Standing imprests	(b)		100	400	
Cash in hand			48	48	
Total Assets			44890	48679	
Current liabilities					
Qtr4 fees to Diocese paid following year			2355	960	
Unpresented cheques			0	0	
Assets less liabilities			<u>42535</u>	<u>47719</u>	
Funds					
General Fund (unrestricted)			13293	18560	
Organ Fund (restricted)			202	527	
Clergy discretionary fund (restricted)			522	560	
WSS Scholarship Fund (restricted)			579	554	
Deanery Synod (restricted)			497	0	
Project Fund (designated)			11318	13243	
Youth Ministry Fund (designated)			13077	11230	
Additional Ministry Fund (designated)			3047	3045	
Total funds			<u>42535</u>	<u>47719</u>	
Notes:					
(a) Account with Virgin Money Plc, attracting a preferential rate of interest.					
(b) Held by church members for purchase of groceries and church centre consumables, one imprest was repaid in 2021.					

St Mark's PCC, Oulton Broad									
Income and Expenditure account for the year ended 31 December 2021									
Incoming resources					Resources expended				
General Fund (Unrestricted)									
		2021	2020			2021	2020		
<u>Voluntary income</u>	£				<u>Church ministry</u>	£			
Standing orders		41622	40715		Parish share (d)	51720	42000		
FWO envelopes		3186	3807		Clergy expenses	1423	786		
Plate collections		5343	5693		Fees paid	6584	6934		
Online giving		489	357		Fees payable(e)	2355	960		
Donations		4560	3513		Worship expenses	2225	1948		
Do.Uth children & FISH		543	0		Youth expenses	0	0		
For charities(a)		3052	2276		Children inc FISH	54	0		
Grants received(b)		3773	5098		Paid to charities(f)	7202	5424		
Gift Aid claimed		11838	12218		Organists	2595	1832		
Subtot 2021	74406				Community lunches	0	0		
					Subtot 2021	74158			
<u>Church activities</u>					<u>Buildings and contents</u>				
Fees received		11787	10007		Church	783	538		
Hall rental		6195	4421		Church centre	2843	1625		
Events		1426	192		Insurance	1660	1477		
Sales (c)		63	4119		Utilities	4391	4332		
Donations for refreshments		252	119		Cleaning/caretaking	8077	12389		
Subtot 2021	19723				Subtot 2021	17754			
					<u>Administration</u>				
<u>Bank interest</u>		8	50		Staff	5788	7469		
					Stationery	436	491		
<u>Insurance claims</u>		0	0		Telephone/internet	220	276		
					Copying	662	753		
					Events	304	20		
					Sundries, refreshments etc	82	0		
					Petty Cash	0	0		
					Subtot 2021	7492			
					<u>Depreciation</u>	0	0		
Total		94137	92585			99404	89254		
Movement in funds		-5267	3331						

Notes to St Mark's Income and Expenditure account for the year ended 31 December 2021

- (a) Collected for specific charities; see note (f).
(b) Grant in 2021 was from HMG for job support during furloughing of staff.
(c) In 2020, this included the sale of pews which raised £4000.
(d) In 2021 this included a £5130 shortfall for 2020, paid in January 2021.
(e) Payments for Q4 owing at 31 December each year.
(f) In 2021 included Casa Hogar Vida £2704; Foodbank £2309; Covid India £1145; JPH Pastoral Fund 565; and others.
(g) In 2021 the PCC undertook safekeeping of funds of Deanery Synod to use under its direction.
(h) In 2021 expenditure was for replacement steel doors in the hall.
(i) In 2020 income was from a legacy from the estate of Annette Stringer.

Continued

St Mark's PCC, Oulton Broad					
Income and Expenditure account for the year ended 31 December 2021					
Incoming resources			Resources expended		
	2021	2020		2021	2020
Organ Restoration Fund (Restricted)					
Donations inc gift aid	0	50	Expenditure	325	110
Bank interest	0	2			
Total	0	52			
Movement in funds	-325	-58			
Clergy Discretionary Fund (Restricted)					
Donations inc gift aid	0	0	Grants made	38	0
Bank interest	0	2			
Total	0	2			
Movement in funds	-38	2			
W.S.Stewart Scholarship Fund (Restricted)					
Donations inc. gift aid	25	100	Grants made	0	0
Bank interest	0	1			
Total	25	101			
Movement in funds	25	101			
Deanery Synod (Restricted)(g)					
Donation	497	NA	Expenditure	0	NA
Bank Interest	0	NA			
Total	497	NA			
Movement in funds	497				
Project Fund (Designated)					
Donations inc. gift aid (i)	625	5000	Expenditure (h)	2556	675
Bank interest	6	34			
Total	631	5034			
Movement in funds	-1925	4359			
Youth Ministry Fund (Designated)					
Donations inc. gift aid	1842	1394	Expenditure	0	0
Bank interest	5	28			
Total	1847	1422			
Movement in funds	1847	1422			
Additional Ministry Fund (Designated)					
Grants and donations	0	1648	Expenditure	0	3153
Bank Interest	2	9			
Total	2	1657			
Movement in funds	2	-1496			
Total inc res this page	3002	8268	Total use of res this page	2919	3938
Total with general fund	97139	102405	Total with general fund	102323	101647

St Luke's Church, Oulton Broad						
Statement of Financial Activities (SOFA) for the year ended 31 December 2021						
		Unrestricted	Fabric Fund (Restricted)	Total 2021	Total 2020	
		£	£			
Incoming resources						
Voluntary income		13875	0	13875	15136	
Church activities		6513	0	6513	5855	
Bank interest		11	1	12	59	
Insurance claims		0	0	0	0	
Grants and Legacies (a)		0	0	0	12305	
Total incoming resources		20399	1	20400	33355	
Use of resources						
Church Ministry		15924	0	15924	16504	
Buildings		7982	0	7982	9414	
Cost of fund raising		0	0	0	0	
Depreciation		0	0	0	0	
Total resources used		23906	0	23906	25918	
Net movement in funds		-3507	1	-3506	7437	
Reconciliation of funds						
Funds brought forward from 2020		30177	2035	32212	24775	
Funds carried forward to 2022		26670	2036	28706	32212	
Balance sheet as at 31 December 2021						
	Notes	2021	2020			
		£	£			
Fixed Assets		0	0			
Current Assets						
Debtors		0	0			
Current account		6142	5697			
Uncredited cheques		0	0			
Deposit account		14923	18921			
Charity account	(b)	7601	7590			
Cash in hand		40	4			
Total Assets		28706	32212			
Current liabilities						
Creditors		0	0			
Unpresented cheques		0	0			
Assets less liabilities		28706	32212			
Funds						
General fund (unrestricted)		26670	30177			
Fabric Fund (restricted)		2036	2035			
Total funds		28706	32212			
Notes:						
(a) Legacy of £11700 from the estate of Geraldine Duffield and £605 furlough grant from HMG						
(b) Account with Virgin Money Plc attracting a preferential rate of interest.						

St Luke's Church, Oulton Broad							
Income and Expenditure account for the year ended 31 December 2021							
Incoming resources				Resources expended			
General Fund (Unrestricted)							
		2021	2020			2021	2020
<u>Voluntary income</u>	£			<u>Church Ministry</u>	£		
Standing orders		6359	5052	Parish share		13000	13000
FWO envelopes		2531	4503	Clergy expenses		260	276
Plate collections		2438	572	Fees outwards		0	0
Online giving		49	0	Worship expenses		195	157
Donations (a)		764	13360	To charities (c)		539	753
For charities		139	15	Musicians		0	0
Grants (b)		0	605	Messy Church expenses		0	0
Gift Aid claimed		1595	3334	Share of admin costs		1930	2318
subtotal 2021	13875			Subtotal 2021	15924		
<u>Church activities</u>							
Hall rental		5904	5488	<u>Buildings and contents</u>			
Events		609	367	Buildings (f)		3585	5143
Subtotal 2021	6513			Insurance		545	638
				Utilities		1604	1453
<u>Bank interest</u>		11	54	Cleaning/mowing		2159	2059
				Sundries(d)		89	121
				Subtotal 2021	7982		
<u>Insurance claims (g)</u>		0	0				
				<u>Depreciation(e)</u>		0	0
Total		20399	33350			23906	25918
Movement in funds		-3507	7432				
<u>St Luke's fabric fund (restricted)</u>							
Fund raising		0	0	Expenditure from fabric fund		0	0
Bank interest		1	5				
Total		1	5			0	0
Movement in funds		1	5				
Total incoming resources		20400	33355	Total use of resources		23906	25918
Notes:							
(a) In 2020 included legacy from the estate of Geraldine Duffield (£11700).							
(b) In 2020 this amount was claimed from HMG for staff furlough.							
(c) In 2021 included Casa Hogar (£508); Suffolk Historic Churches Trust (£31).							
(d) Includes small running expenses, refreshments, food for fund-raising events etc.							
(e) In 2020 and 2021 no items qualified to be treated for depreciation.							
(f) In 2021 included shed (£1035); prepayment for hymn boards (£930); and heating and plumbing (£630).							
(g) None in 2020 or 2021.							

Independent Examiners Certificate

Report to the trustees/ members of:	SE. MARK'S WITH ST. LUKE'S PCC
On accounts for the year ended:	31 DECEMBER 2021
Charity no (if any):	1131698

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/21.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

Independent examiner's statement

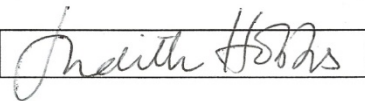
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I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (~~other than that disclosed below~~ *) which gives me cause to believe that in, any material respect:

- 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.

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 accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:  Date: 15/08/2022

Name: JUDITH HOBBS

Relevant professional
qualification(s) or body
(if any)

N/A.

Address:

NETHER END COTTAGE

BLACKSMITH'S LANE

WOUND NR32 SLS

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here
brief
details of

any items
that the
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