

Mar Thoma Centre, 167, Avery Hill Road, New Eltham, SE9 2EX



Annual Report & Accounts for the year 2021-2022



167, Avery Hill Road, New Eltham, SE9 2EX

Contents

Notice of Annual General Meeting

Annual Report and Accounts 2021 – 2022

Independent Examiner's Report (Internal)

Statement of Financial Activities

Balance Sheet

Notes to the Accounts

The following pages are for private circulation only

List of expenses incurred exceeding budget 2021 – 2022

Budget forecast 2022 - 2023



167, Avery Hill Road, New Eltham, SE9 2EX

Annual Report 1st April 2021 to 31st March 2022

"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! Amen" Ephesians 3: 20-21.

Introduction

A parish is the place where the people of God gather to offer thanksgiving and where they grow in deeper intimacy with Christ and the Church. It is where we welcome others and we strive to build a family of love by our communion with Christ and one another as a worshipping community and sacramental community. God Almighty enables us to live with such a vision and be witness to Christ Jesus.

On behalf of the Executive Committee of St. James Mar Thoma Church UK, it is with immense pleasure and a heart full of praise and gratitude to the Almighty Lord, the annual report and financial statement for the year ending 31st March 2022 of St. James Mar Thoma Church UK is presented to you.

Let us thank Lord Almighty for His guidance, mercy, and grace we have experienced as a parish through the last twenty-six years to glorify His name for His faithfulness. I thank Our Almighty God for giving me this wonderful opportunity to serve the Lord and our Parish during the year.

The financial statements have been prepared in accordance with the accounting policies set out in Note 1 to the Accounts and comply with the Charity's governing document, the Charities Act 2011 and the Charities statement of Recommended Practice, (FRS102). The trustees have complied with the duty in section 17(5) of the Charities Act 2011 to have paid due regard to guidance issued by the Charity Commission in relation the activities being for the public benefit.

Historical Perspective of our Parish

St. James Mar Thoma Church, UK (SJMTC) 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 Thiruvalla, Kerala, India.

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

Since 7th March 2021, we have been fully congregating in our newly built Church at 167 Avery Hill Road, New Eltham.

St. James Mar Thoma Church UK is a Registered Charity in the United Kingdom (Charity Reg. No: 1059210.), with the registered office at St James Mar Thoma Centre, 167 Avery Hill Road, London SE9 2EX.

Our Parish is administratively placed in the UK and Europe Zone and His Grace Rt. Rev. Dr. Isaac Mar Philoxenos Episcopa is our Diocesan Bishop. We remain blessed and thankful for His Grace's continuous support and leadership provided for our Parish.



167, Avery Hill Road, New Eltham, SE9 2EX

We affectionately remember with gratitude all our former and present Bishops, Vicars and their families, parish members and well-wishers. Let us thank and pray to our Lord Almighty for their services, able leadership and guidance, for their untiring work and contributions rendered for the growth of our Parish to this day.

Mission and Objective

The mission and objective 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.

Our Mission is to serve the people of this land as servants of the Crucified Lord without diluting and deluding the ethos of the Church. We as a parish are embodied to promote the Christian religion, provide its members with regular Christian worship services in accordance with the traditions of the Mar Thoma Church; provide pastoral care and organise activities to enhance the support of 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.

Governing Document

St James Mar Thoma Church UK is governed by the constitution adopted on 27th October 1996 and as amended on 29th January 2006 and submitted to the Charity Commission and by the constitution of the Mar Thoma Syrian Church of Malabar, India.

Ecumenical Relations

While retaining many of the traditional characteristics of the ancient Eastern church, the Mar Thoma Church keeps very close relations with Christian churches in other parts of the world. The Church enjoys full intercommunion relationship with the world-wide Anglican Community and is a full member of the World Council of Churches (WCC), Churches Together in England (CTE) and Churches Together in Britain and Ireland (CTBI).

Parish Membership & General Body participation

A parish register of all members is maintained by the Vicar and is kept updated. All persons above 18 years, who have their names on the parish register, receive Holy Communion in the parish and whose parish membership has not been barred, are entitled to be Edavaka Sangham members (General Body of the parish).

Our membership as of 31st March 2022 was 193 families with a total of 615 members, including new families who joined the parish during the reporting year. We welcome these families to the fellowship of St James Mar Thoma Church, UK

Appointment of Trustees of the Charity (Executive Committee)

The appointed Vicar of St James Parish is the President. The trustees (members of the Executive Committee) are elected or nominated every year before the commencement of the financial year. They are elected either by the General Body or by the members of the organisation whom they represent or nominated by the Diocesan Bishop. The Sabha Mandalam and the Diocesan Assembly



167, Avery Hill Road, New Eltham, SE9 2EX

members are elected/nominated and their terms of office to these bodies is for a period of three years. The appointment of Trustees is as per the constitution.

Trustees of the Charity (Executive Committee) for the reporting year

Based on the decision made by the General Body held on 7th March 2021, the election of the office bearers and auditors was held on 26th June 2021 by means of secret ballot for the posts of Vice President, Secretary, Trustee Accounts, Lay Leaders (1 & 2), Internal Auditors (1 & 2).

The following members served as the Trustees of the Charity for the year 2021-2022.

	Ī	
President & Vicar	Rev. Kuruvila K Kochumepurathu	Appointed
Vice President	Dr. K. John	Elected
Secretary	Mr. Sibu D. Thomas	Elected
Trustee Accounts	Mr. P.K. Edison	Elected
Trustee Finance	Mr. Shiju Thomas	Elected
Lay Leader 1	Mr. Alex P. Sam	Elected
Lay Leader 2	Mr. Reji C. Philip	Elected
Sabha Mandalam Member	Mr. Iju Thomas	Elected
Diocesan Zonal Assembly	Mr. Cyril John	Elected
Diocesan Zonal Assembly	Mr. Noble Mathew	Nominated
Edavaka Mission Representative	Mrs. Laly Abraham	Elected
Sevika Sangham Representative	Mrs. Shiby Varughese	Elected
Sunday School Representative	Mrs. Sherine George	Elected
Youth League Representative	Mr. Ashwin Chacko	Elected
Choir Representative	Mr. Aji Chacko	Elected
Area Prayer Group Representatives	Mr. Chanda Pillai Baby (Burys Area) Ms. Tina Susan Paul (East Area)	Elected Elected
	Mr. Samuel Varghese (Ipswich Area)	Elected
	Mr. Shajan Varampel (Kent Area)	Elected
	Mr. Abin Varughese (North & West Area)	Elected
	Mr. Rajan Chacko (South East Area)	Elected
	Mr. Reji Mathew (South Area)	Elected

The Executive Committee met 15 times during the year to discuss and deliberate on the day-to-day running of the Parish, as well as to execute the decisions of the General Body.

Other Officials

Authorizing officer and Key contact for UKBA	Mr. Sibu D. Thomas
	Mr. P. K. Edison



167, Avery Hill Road, New Eltham, SE9 2EX

Internal Auditors (Elected)		Mr. Thomas Rajan Chacko	
		Mr. Shiju Thomas (Basildon)	
	Venue Managers	Mr. Sibu D. Thomas	
		Mr. Shiju Thomas	Ì

General Body Meetings

Three general body meetings were held during the reporting year. All general body meetings were held in-person in our Church.

First, the annual general body meeting (AGM) was held on Sunday 31st October 2021 to receive and approve the annual report and accounts for the year 2020-21 and to receive and approve the budget for 2021-2022. The general body was also presented with the building project completion summary and building accounts. The general body approved the annual report and accounts for 2020-2021 and passed the budget for 2021-2022.

The second general body meeting was held on 14th November 2021 to change the Church timings and also to dissolve the building project committee.

The third general body meeting was conducted on 27th February 2022 to elect the office bearers and auditors for the year 2022-2023.

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.

For the safe running of the Church, a Health and Safety Policy has been adopted. A CCTV guideline is also followed for the use in Church.

Reserves Policy

St James Mar Thoma Church 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 £48,000. 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. However, a continued effort is needed to restore this.

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 2021/22 and the balance sheet are attached. In spite of the continued impact of the pandemic, 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



167, Avery Hill Road, New Eltham, SE9 2EX

reserves, we need to have for the smooth running of the affairs of the parish, meet various financial obligations and to maintain our Mar Thoma Centre, New Eltham.

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.

Our Church recognises the need to provide a safe and caring environment for our children and young people. To accomplish this, we have also established a child protection policy and procedures and thereby fulfilling our commitment to the physical safety and spiritual growth of our children and youth.

General Data Protection Regulations (GDPR)

The GDPR came into to law on 25th May 2018. In compliance with the requirements St James Mar Thoma Church have adopted and established a GDPR policy. This is published on the Church website. All trustees have been briefed on the regulation and their responsibilities to be in compliance with the policy. The parish is also registered with Information Commissioner's Office (ICO).

Worship Services

For most part of the year, the Sunday Worship services were held in person and also broadcasted via the online platform. On average 100-120 members attend the service regularly. In person worship service commenced in our new Church from 7th March 2021, following all the government covid guidelines.

Special Services & Prayers

Special services were conducted to celebrate Parish Day, Family Sunday, Diocesan Sunday, Edavaka mission Sunday, Sevika Sangham Day, Youth Sunday, World Sunday School Day, Choir Sunday, Senior Citizens Day, Student Thanksgiving Day and Christmas Day during the respective Sundays as per the church calendar.

Parish Day and Convention

The Parish Day and annual convention was held online on 26th, 27th and 28th November 2021. Rev. Jacob Mathew was the main speaker and guest of honour. All sessions were well attended and was a blessing to our members.

Harvest Festival

Over the years the Harvest Festival has evolved to be an event both young and old look forward to with great enthusiasm. We managed to conduct our first Harvest Festival food sale and fund collections in our new Centre on 11th September 2021. Cllr. Pat Greenwell was our chief guest. We also managed to conduct auctions after service via online and raffle ticket sales, with good participation from our members. Thanks to both our Harvest Festival convenors Mr. Shajan Varampel and Mr. Abin Varghese who organised the events well and helped raise funds during these difficult times.



167, Avery Hill Road, New Eltham, SE9 2EX

Christmas Carol Service

The Carol Service was held on Sunday 12th December 2021 in the Church. The Choir took the leadership role in organising the Carol service. Rev. Dr. Jacob Thomas from Belfast was our chief guest for the evening and delivered the Christmas message. It was a blessed service of carols led by our dedicated senior and junior choir. The Sunday school children presented the nativity story with new and contemporary themes. We appreciate and extend our gratitude to the choir members, Sunday school teachers and the children for their dedication and hard work.

Watch Night Service

Watch night service was held on New Year's Eve in our Church and the service ended at 10pm. It was also an occasion of thanksgiving, praise, testimony, and worship especially during the tough times that the world was undergoing. It was well attended.

Great Lent and Passion Week

During this reporting year, St James observed the Great Lent with the Easter being celebrated on 17th April 2022. Post that, the great lent for 2022 started with daily evening prayer meetings online commencing leading up to the Passion Week. The passion week services, Good Friday service and Easter service were well attended both in person at our Church and online by our families.

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 students and youths affected at the start of the Covid pandemic in UK. 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:

- Santhigiri project Covid relief project
- Light to Life project
- Anup Achen Fund
- Sijo Samuel Kidney fund
- Friends of Vellore
- Roots for life UK
- Shreyas charity
- Ashwas de-addiction centre
- Tramshed Greenwich Mayor charity

Marriage

During the report year two banns of marriage were published and Desakuri (no objection certificates) were issued to the following members.

- 1) Mr. Sajan Koshy and Mrs. Anvy Thankam Jacob
- 2) Mr. Sijo John and Mrs. Betsy Merlin George



167, Avery Hill Road, New Eltham, SE9 2EX

All marriages were solemnised in their respective home/host parishes in India. We congratulate the newly married couples and wish them long and happy married life.

Baptisms

During the report year, we conducted 8 baptisms in our new Church. We welcome the newly baptised children to the Christian family and pray for their physical and spiritual growth.

First Communicants

First communicants' classes were conducted online by the Vicar. Ten of our teenagers participated in the dedication service and received Holy Communion on the 9th May 2021 and became communicant members of the church.

Our Diocesan Bishop His Grace Rt. Rev. Dr Isaac Mar Philoxenos Episcopa was the celebrant during the first communicant service.

Obituary

This year some of our family members have lost their beloved Parents/siblings. Parish extended spiritual support for the consolation of these families. We place on record our condolences to the following members and their bereaved families.

- 1) Mrs. Aleyamma Cherian (89 years)
- 2) Mr. Saji Jacob (55 years)
- 3) Mrs. Elizabeth Varghese (Prema) (73 years)

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 this year several of our members have acquired new homes and the house blessing services have been conducted.

Church Souvenir

To mark the occasion of our Church dedication, we launched a Church Souvenir. Thanks to Mr. Cyril John (Convenor), the Souvenir editorial board members, Mr. Manoj Isaac (Designer) and everyone who helped to make this a success and also for helping raise funds.

St James Mar Thoma Centre

With a long-term vision to build and develop our own place of worship, in 2005, St. James MTC purchased (167 Avery Hill Road, New Eltham), spanning 4.6 acres in the Royal Borough of Greenwich, neighbouring the University of Greenwich campus.

The foundation stone laying service of the redevelopment of the Mar Thoma centre and Parsonage was held on 23rd August 2017. Our late His Grace The Most Rev. Dr. Joseph Mar Thoma Metropolitan



167, Avery Hill Road, New Eltham, SE9 2EX

and Our Diocesan Bishop His Grace Rt. Rev. Dr Isaac Mar Philoxenos Episcopa led the service and laid the foundation stone in the presence of invited guests, clergy of sister parishes and members of the parish.

By the Grace of Our good Lord, after years of collective prayers, hard work and perseverance, we accomplished this long-term vision of building our own place to serve as the St. James Mar Thoma Church Centre, with facility for worship, multi-use facility for community and sports activities and a parsonage.

Consecration of our Church, Centre and Parsonage

The consecration of our Church, Centre and parsonage was conducted on 8th May 2021 by His Grace Rt. Rev. Dr Isaac Mar Philoxenos Episcopa. On the following day, we had the first holy communion at St James Mar Thoma church & centre. Over the year, almost all our members have been able to come together and congregate and also attend the Holy Qurbana services.

Let us thank all the hands and souls that tirelessly and sincerely supported and worked towards accomplishing the building of Our Lord's Temple and also paving a way for our next generations to serve the wider community. Let us thank the Lord Almighty for His Guidance, Grace and Mercy we have experienced as a parish all through these years and glorify His name for his faithfulness.

The Centre will continue to be a blessing not just for our families, but also for the community as a whole and for the next generation.

Parish Organizations

The Parish is blessed with its organizations namely: Sunday School, Youth Fellowship, Church Choir, Suvishesha Sevika Sangham (The Women's Mission) and the Edavaka/Parish Mission. Each organization has elected leaders to help carry out the administrative duties and responsibilities vested on them meaningfully. All the organisations of our Parish functions effectively to further the mission of our Church.

Sunday School

Mrs. Sherine George – Sunday School Headmistress

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.

The following members served as office bearers for the year 2021-2022:

Headmistress: Mrs. Sherine George	Secretary: Mrs. Jessen Sajith
Treasurer: Mrs. Susan Mathew	

Many of our church family members serve in our Sunday school ministry as teachers and we are so thankful for your services which have enabled us to minister to our children and young adults. During the past year we adopted and implemented a different procedure in teaching due to the onset of the pandemic. The transition to teaching via online platform has gone well and we have seen a remarkable improvement in the attendance of children.

[&]quot;Train a child in the way he should go: and when he is old he will not depart from it" Proverbs 22: 6



167, Avery Hill Road, New Eltham, SE9 2EX

There were 65 children registered in our Sunday school in 2021-22, of which 35-40 children attended the classes regularly under the guidance and training of 20 teachers. Classes were held from 9.00am – 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 Grade 1 to Grade 11/12. After the classes, children attended the church service. The following activities were held during this term.

- The Sunday school calendar year started with student's dedication held on 5/9/2021.
- Various planned annual competitions which got cancelled due to pandemic have been rescheduled from March 2022.
- The World Sunday school day was celebrated on the 31st October 2021.
- An amount of £500 has been donated to MCRD Thelliyoor children's charity.
- St James Sunday school continued the donation of Shoe box gifts to the 'Operation Christmas Child', programme of a charity called Samaritan's Purse.
- Sunday school is supporting the local food bank (Bexley Food Bank) and children brought in non-perishable tin food items on every Sunday.
- Sunday School Annual Examination took take place on 3rd July 2022.

Suvishesha Sevika Sangham

Mrs Shiby Varughese – Sevika Sangham Secretary

The following members served as office bearers for the year 2021-2022:

Vice President: Mrs. Mini Edison	Secretary: Mrs. Shiby Varughese
Treasurer: Mrs. Princy Thomas	

St. James parish is blessed with a vibrant Sevika Sangham that takes an active role in the spiritual life of the parish. Two and half years since the pandemic, the Sevika Sangham are pleased to be an organisation that has supported various charity activities to the needy in UK. We have been able to support the "Ukraine crisis", through World Vision UK. This was only made possible by the diligent contributions from our members. We continue to support the educational fund and charities in India. Sevika Sangham prayer meetings were held on the first Sunday of every month with Bible study under the leadership of our vicar Rev K. K. Kuruvilla. Chain prayers and fasting prayers were observed every Fridays by Sevika Sangham members. Sevika Sangham members offered great mental and physical support for the family members of parish members in their sickness and in bereavement. Our vicar Rev K.K Kuruvilla served as the President of both the St. James Sevika Sangham and the UK & Europe Zone Sevika Sangham.

Edavaka/Parish Mission

Mrs. Laly Abraham – Edavaka Mission Secretary

"Therefore, my dear brothers and sisters, stand firm. Let nothing move you. Always give yourselves fully to the work of the Lord, because you know that your labour in the Lord is not in vain." 1 Cor. 15:58

Praise be to God. At St. James Marthoma Church we keep the motto of the Edavaka Mission. "Every Marthomite is an evangelist".

The following members served as office bearers for the year 2021-2022:



167, Avery Hill Road, New Eltham, SE9 2EX

Vice President: Mr. Varughese Abraham	Secretary: Mrs. Laly Abraham
Treasurer: Mrs. Shiney Regi	

Edavaka Mission has been very active under the leadership of Rev. K. K. Kuruvilla. Edavaka Mission took initiatives in monthly Bible study which were held every third Sunday after service. Edavaka Mission took initiative in raising money for Mr. Sijo Samuel's Kidney Transplant. Edavaka Mission along with Executive committee members organised a 3-day Parish convention held on 26th, 27th, 28th November 2021. Our guest Speaker was Rev. Jacob Mathew. Edavaka mission along with church committee took initiative in organising 40 days lent evening prayers on online platform and organised senior citizen communion service on 40th Friday.

Due to covid situations Edavaka Mission was unable to organise fasting prayer in houses. We take this opportunity to thank Achen, all Edavaka mission committee members, executive committee members and all members for your support and prayers.

Church Choir

Mr. Preet Wilson – Choir Secretary

The Choir is an integral part of the worship service of our Church and plays a very active role in assisting the vicar and leading the congregation sing together and experience the presence of God in our midst.

The following members served as office bearers for the year 2021-2022:

Choir Leader: Mr. Aji Chacko	Secretary: Mr. Preet Wilson
Asst. Choir Leader: Mrs. Carmel Mathew	Treasurer: Mr. Jiku Thomas
Junior Choir Leader: Mrs. Princy Thomas	

The Choir Dedication Sunday service was held on the 27th June 2021. Due to Covid-19 attendance restrictions, the year started with the choir only having up to 5 members singing for Sunday worship. During these restrictions, practices were held online. Many choir members took the initiative to teach new songs during online practice sessions. In person practices were conducted once the restrictions were lifted. Younger generation are the future of the choir, once again they were encouraged by assigning worship songs to play musical instruments during service. Our Choir also actively participated in the special services which included the Church Consecration service, Parish Convention, Parish Day, Christmas Carol service, Watch Night service, Zonal choir events and the Passion Week services. Our choir participated in Zonal choir events by presenting songs for passion week and Christmas. The choir also participated in New Eltham Churches Together Christmas carols and presented one song. Our choir is affiliated with DSMC and has a strength of 32 choir members, 12 males and 20 females. The Choir conducted an audition on 8th August 2021 to enrol new members. We were blessed to have 10 new members joined - 4 male and 6 female voices into the choir. We would like to thank all the Choir Members for their continued dedication and support throughout the year that led to the success of all activities undertaken by our Choir.

Youth Fellowship

Mrs. Anugraha Ann Varughese - Youth Secretary

Vice President: Miss Aneeta John	Secretary: Mrs. Anugraha A Varughese
Joint Secretary: Mr. Joyal Shajan	Treasurer: Mr Jithin Chacko



167, Avery Hill Road, New Eltham, SE9 2EX

Praise God from whom all blessings flow. God has been gracious and blessed us, the St James Mar Thoma Youth League, with another year through unprecedented times. Despite all the uncertainty faced this year, our God has stood firm beside us. After spending more than a year in lockdown and being affected by the pandemic, the focus this year was to show gratitude and support to those in need.

As St James youths, we take pride in volunteering and participating in events organised by the church. Furthermore, the youths are always leading on various new initiatives to build an engaging community. The youths participated in Wrap Up London, which is a charitable initiative hosted by Hands On London. The initiative was organised to collect winter coats for the needy. St James youths donated over 60 coats as part of the drive to the London community. As part of the Lent season before Christmas all youth members were encouraged to set apart £1 a day, which is £25 by Christmas Day to support the needy. The donations were raised to support Christian Agency for Rural Development (CARD)charity in India.

Our monthly youth meetings included bible studies, topical discussions, debates and intercessory prayers. This year we also had two guest speakers delivering sessions with our youth. We celebrated Youth Sunday on 24th October 2022. We thank all the senior members of our church and all our youth members for their active participation in the youth mission.

Area Prayer Groups

The Parish is currently made up of seven prayers groups namely: Bury St. Edmunds, East London, Ipswich, Kent, North & West London, South East London and South London. Each prayer groups met once a month for Bible study, praise and intercessory prayers. Each prayer group has an elected prayer leader to assist the Vicar with the arrangements. The online area prayers are a source of strength and enrichment to the lives of members both children and adults. The prayer groups also play a part in assisting with our Worship services. Each elected prayer group leader has played a vital role in keeping the families informed and also supporting the lay leaders for Church assistance. Prayer groups also have elected treasurers to manage the offertory and any other special collection the groups may decide.

Zonal meetings

The parish members participated in the Mar Thoma UK and Europe zonal conventions and prayer meetings. This included the Zonal convention, Zonal Youth convention, Zonal Youth meetings, Christmas celebration and special prayers. Four of our members have been serving in the zonal roles. Mr. Noble J. Mathew served as the Zonal Secretary, Mrs Shiby Varughese served as the Sevika Sangham Zonal Secretary for UK & Europe Mar Thoma zone and Mrs. Sherine George served as the Zonal Sunday School Treasurer.

Church Website & Bulletin

The official website of the parish is www.marthomachurch.org.uk. The website continued to be regularly updated. It has been a source of information for both our members, new members and to others around the world.

The Parish Newsletter was published weekly and distributed via email to members of the Parish. It comprises the church programme calendar for each month and other information's such as: worship



167, Avery Hill Road, New Eltham, SE9 2EX

timings, Sunday lectionary, prayer schedules, special events, achievements by the parishioners, Birthday and Wedding Anniversary greetings, Financial Updates etc.

Visiting Clergies

During the report year, we had the following clergies visit us.

Rev. Dr. P. G. George

Rev. Sijo John

Rev. Stanley Mathew John Rev. Fr. Joseph Mathew S.J Rev. Dr. Jacob Thomas, Belfast

We would like to extend our gratitude to all the vicars and their parishes for the support.

COVID-19 impact

The impact of Covid-19 pandemic continued into this financial year. By the Grace of our Almighty Lord, the impact on our finances was limited, as majority of the members continued or commenced to make donations by online bank transfer. The charity was also able to conduct some of our regular fundraising events. We were also able to support various charitable work during 2021-22. During this period, the Church and all organizations continued to operate both in-person and using digital platforms.

Acknowledgements

The Executive Committee would like to place on record for the grateful leadership, guidance and support of His Grace The Most Rev. Dr. Theodosius Mar Thoma Metropolitan and our Diocesan Bishop Rt Rev. Dr Isaac Mar Philoxenos Episcopa.

We also respectfully thank Her Majesty's Government and the London Borough of Greenwich for all their assistance during the reporting year.

We acknowledge the services of our Vicar Rev. K. K. Kuruvilla, kochamma Mrs. Remi Kuruvilla and their two daughters, Ms. Rhema Eliza Kuruvilla & Ms. Kerigma Susan Kuruvilla during this period. Achen's leadership and focus on pastoral care, his prayerful guidance and approach to managing the affairs of the church has been invaluable over the last few years — especially during the tough times of the pandemic.

We acknowledge the dedication and sincere services of the entire Executive Committee; from the leadership and guidance of our Vice President, the tireless and meritorious work of the Treasurer and Accountant, Lay leaders, internal auditors, convenors of the various programmes, office bearers of organisations, all the area prayer group leaders and all our family members and well-wishers who have wholeheartedly supported the parish through their prayers and generous contributions throughout the year. 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.



167, Avery Hill Road, New Eltham, SE9 2EX

Conclusion

As a Parish, we have experienced God's abundant mercies and provisions throughout this year. Especially, during this unprecedented COVID 19 pandemic times, we passed through tough times; bidding farewell to some of our loved ones to eternal rest, financial challenges and other worries. In the midst of our limitations, His bountiful blessings protected, preserved and strengthened us to be His witnesses. Our good Lord comforted and kept us all safe and helped us all to overcome the fragilities and frustrations of the pandemic.

During the financial year, we witnessed the dedication of the Mar Thoma Centre and Church. We now have the God given opportunity use it as a place of worship for the glory of God and for carrying out community activities to fulfil the mission entrusted to us.

For most part of the year under review, we conducted our regular worship services, prayer meetings, study sessions, and special events and activities, the parish has experienced God's enduring presence and grace in our new Church and using online media. God Almighty has provided us timely spiritual leadership through the Bishops, Clergies, and other lay leaders. We have also extended possible support to the sick, needy, and marginalized people. Let us rededicate ourselves to continue the mission and ministry of God Almighty through reflecting Christ's character of humility, love, integrity, generosity, and servant hood. May the Almighty God continue to bless our parish and make all our efforts for His glory and extension of His Kingdom.

Let us be the torch bearers of faith, "light to the generations and salt of the earth" and move forward with the motto of the Mar Thoma Church, 'Lighted to Lighten'.

For and on behalf of the Executive Committee / Charity Trustees

Rev. K. K. Kuruvilla Sibu D. Thomas

Vicar & President Hon. Secretary



167, Avery Hill Road, New Eltham, SE9 2EX

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 2022, which are set out on pages 18 to 28

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 Thomas Rajan Chacko (Hon. Independent Examiner)

Mr Shiju Thomas (Hon. Independent Examiner)

Date: 06 Jul 2022



167, Avery Hill Road, New Eltham, SE9 2EX

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST MARCH 2022

	Notes	Unrestricted Fund	Restricted Fund	MTC Building Fund	Actual 2021-22	Actual 2020-21
Income						
Stewardship		74,825			74,825	66,073
Tax Refund		24,684		0	24,684	61,853
General Offertory	3	41,457			41,457	29,927
General Offertory - Thanksgiving			2,771		2,771	1,060
Specific Offertory and Collections	3		4,952		4,952	3,207
Harvest Festival	4	21,191	2,136		23,327	15,120
Christmas Carol Rounds		0			0	727
MTC Building Project - Collections	6			2,680	2,680	164,334
MTC Building Project - Gift in Kind				0	0	30210
COVID 19 Council Grant		6,802			6,802	
Donations		5,135	2,029		7,164	3,450
Diocesan Dues Collection	5		4,370		4,370	1,480
MTC Hire of Hall and Grounds						
Bank Interest		154			154	174
Church Organisation Collections			500		500	450
Souvenir Donations		10,125			10,125	675
Church Worship Book Donations		765			765	370
Zonal Development Fund			1,850		1,850	
Charitable Donation Collections	18a		14,245		14,245	
Fellowship Retreat Fund		1,085			1,085	
Total Income		186,222	32,854	2,680	221,756	379,109



167, Avery Hill Road, New Eltham, SE9 2EX

	Notes	Unrestricted Fund	Restricted Fund	MTC Building Fund	Actual 2021-22	Actual 2020-21
Direct Charitable Expenditure						
Salary, Tax and National Insurance	17	25,812			25,812	26,618
Provident/Pension Fund		422			422	422
Guest Expenses		940			940	1,000
Motor and Travel	10	1,379			1,379	287
Motor Leasing		4,110			4,110	4,105
Motor Insurance		1,216			1,216	1,194
Driving Lessons / Licence		0			0	866
Accommodation and Utility	7	7,079			7,079	13,456
SKCC Licence Fee		0			0	1,500
Church Building & Contents Insurance		1,608			1,608	1,771
Visiting Clergy		750	200		950	0
Zonal Contribution	5	3,980	4,370		8,350	8,350
Specific Offertory	3		4,952		4,952	3,207
Harvest Festival Expenses and Grants	4	1,967	2,136		4,103	2,592
Charity Contribution from Thanks Giving			2,771		2,771	1,060
Printing, postage and Stationary		59	•		59	0
Special Events, Parish Day / Convention		3,190			3,190	652
Provision for Vicars Transfer Cost	14	6,000			6,000	5,000
Mandalam and Assembly Meeting TA		0			0	0
Church Grant	9	3,250			3,250	0
Ecumenical Membership	5	400			400	400
Sundry Expenses		225			225	670
Altar Expense		301			301	0
Carol Rounds Expenses				0	0	0
Bank Charges		857			857	620
Family / Clergy Conference		0			0	0
Mar Thoma Centre Expenses	8	16,916			16,916	6,181
Transfer to MTC Building Fund				2,680	2,680	232,225
Bank Loan Interests		38,073		·	38,073	32,458
Donations		500	2,029		2,529	0
Church Worship Book Expenses		0	•		0	1,196
External Accountancy Fees					0	1,440
Church Organisation Payments			300		300	450
Church Opening Ceremony Expenses		3,647			3,647	
Souvenir Expenses		1,400			1,400	
Zonal Development Fund		,	1,850		1,850	
IT Infrastructure		119	•		119	198
Security Camera						0
Election Expenses		2,378			2,378	
Charitable Donation Payments	18b	,	14,245		14,245	
Fellowship Retreat Expenses		1,318	•		1,318	
Total Expenditure		127,896	32,854	2,680	163,430	347,918
Excess of Income over Expenditure		58,326	0	0	58,326	31,192
Less: Depreciation	12	55,256	0	0	55,256	59,963
Net Surplus	15	3,070	0	0	3,070	-28,771

The accompanying notes are an integral part of these accounts.



167, Avery Hill Road, New Eltham, SE9 2EX

BALANCE SHEET AS AT 31ST MARCH 2022

	Notes	2	022	20)21
FIXED ASSETS		£	£	£	£
Tangible Fixed Assets	12		2,462,494		2,515,253
					0
CURRENT ASSETS					
Cash at Bank- General		38,907		52,414	
	15	10,668		8,115	
Cash at Bank– Building Fund	13	10,006		0,113	
		49,575	-	60,529	
LESS: CURRENT LIABILITIES	•		_		
Creditors & Accruals	13	109,614		154,324	
NET CURRENT LIABILITIES		<u>-</u>	-60,039	_	-93,795
			2,402,455		2,421,458
Less: Bank loan (Bank of India)	11		807,110		848,609
Less: Provision for Vicar's transfer cost	14	-	16,000	_	10,000
NET ASSETS		-	1,579,345	_	1,562,850
Represented by :					
Unrestricted					
General Funds	15		646,047		634,232
	15		•		
Building Fund	15		930,263		925,583
Restricted	4-		2.025		2.025
Social welfare Fund	15a		3,035		3,035
		-	1,579,345	_	1,562,850
		-		_	

The financial statements were approved by the Board of Trustees on $\underline{10/07/2022}$ and were signed on its behalf by:

Rev. K K KURUVILA Mr. P K EDISON Mr. SHIJU THOMAS (President) (Hon. Trustee) (Hon. Trustee)

The accompanying notes are an integral part of these accounts



167, Avery Hill Road, New Eltham, SE9 2EX

ACCOUNTING POLICIES

a. Basis of accounting

These financial statements have been prepared under the historical cost convention with items recognized 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. 149 family members made such contributions during the year (Tax Year 2021: 143 family members).

3. OFFERTORY

2022	2021
15,615	14,082
10303	5,070
2312	0
50	0
5911	6,561
5940	4,174
856	40
50	0
420	0
41,457	29,927
	15,615 10303 2312 50 5911 5940 856 50 420



167, Avery Hill Road, New Eltham, SE9 2EX

Specific Offertory and Collections	2022	2021
Specific Offertory Collection : Recessa	158	245
General Offertory: 13 Sundays	2,682	0
General Offertory: Suvishesha Nidhi Collection	10	200
Specific Offertory Collection : Youth Sunday	255	0
Specific Offertory Collection : Self Denial	1570	2,763
Specific Offertory Collection : Sevigha Sangham Day	277	
Total	4,952	3,207

Offertories and other collections made specifically during various church services were disbursed as required.

4. HARVEST FESTIVAL

	2022	2021
Sale Of Tickets	12,935	11,895
Auctions	3,301	800
Food and Games Stalls	5,741	0
Donations	1,350	2,425
	23,327	15,120
Restricted Fund	2,136	1,392
Less: Expenses	1,967	1,200
Surplus	19,224	12,528

5. DIOCESAN DUES / SABHA OFFICE DUES

Diocesan Dues	2021	2020
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	8,750	8,750



167, Avery Hill Road, New Eltham, SE9 2EX

6. MTC BUILDING PROJECT DONATIONS

From:	2022	2021
Members	2,680	129,717
Sevika Sangham		5,000
Sunday School		1,000
Youth League		1,500
North West Prayer Group		500
South East Area Prayer Group		500
Others (Non Members)		25,117
Total	2,680	164,334
Tax Refund	0	37,681
Gift In Kind	0	30,210
Total	2,680	232,225

7. ACCOMMODATION EXPENSES

	2022	2021
Rent	0	8,250
Lighting & Heating	2,905	2,324
Council Tax & Water Rates	3,204	2,208
Telephone & Internet	447	518
Television Licence	159	157
Repairs and Sundry Household Items	364	0
Total _	7,079	13,456

8. MAR THOMA CENTRE EXPENSES

	2022	2021
Rates and Water	2,392	699
Light and Heat	5,868	4,876
Cleaning	2,250	0
Premises Licence	235	220
Ground Maintenance	1,815	747
Heating Maintenance	2,074	
Waste Collection	668	
Miscellaneous	872	423
Christmas Decorations	742	
Total Expenses	16,916	6,965
Utilities Refund	0	784
Total	16,916	6,181



167, Avery Hill Road, New Eltham, SE9 2EX

9.	CHURCH GRANT FOR CHURCH ORGANISATION		
		2022	2021
	VBS	500	500
	Sunday School	500	500
	Sevika Sangham	500	500
	Youth League	1,000	1,000
	Choir	500	250
	Edavaka Mission	250	0
	 Total	3,250	2,750
10.	MOTOR AND TRAVEL EXPENSES		
		2022	2021
	Public Transport	450	40
	Fuel Charges	879	191
	Motor Repairs	0	56
	Toll Charges	50	0
	Total	1,379	287

11. BANK LOAN

This relates to loan received from Bank of India and is secured on the Freehold Property together with personal guarantees given in favour of the bank by two of our church members, Mr P K Edison & Mr Reji Mathew. Interest is charged at LIBOR plus 4% and the loan is repayable by monthly instalments of £6,631.

12. FIXED ASSETS

	Freehold Property	Fixtures & Fittings	Computer & Office Equipment	Total
Cost	£	£	£	£
At 1 April 2021	2,456,316	147,064	6,048	2,609,428
Additions	2,127	370		2,497
				0
At 31st March 2022	2,458,443	147,434	6,048	2,611,925
Depreciation	£	£	£	£
At 1 April 2021	36,127	52,861	5,187	94,175
Charge for the Year	36,127	18,914	215	55,256
At 31st March 2022	72,254	71,775	5,402	149,431
Net Book Value	£	£	£	£
At 31st March 2022	2,386,189	75,659	646	2,462,494
At 31st March 2021	2,420,189	94,203	861	2,515,253

^{*}Included in cost of Freehold land and building is freehold land of £650,000 which is not depreciated



167, Avery Hill Road, New Eltham, SE9 2EX

12 a MTC BUILDING PROJECT EXPENSES

	2021-22
Direct Expenses	2,497
DCL Payments - St James (Final Payment)	28,000
Total	30,497
Less Accrued last year and paid this year	-28000
Total	2,497
Less Furniture. Fixtures & fittings (see Note 12)	370
Additions to Freehold Property (see Note 12)	2,127

13. CREDITORS & ACCRUALS

	2022	2021
Unrestricted	£	£
Restricted Funds	23,527	18,341
General Accruals	6,155	26,051
MTC Building Project Accruals	360	30,360
Bank Loan Repayable within 12 Months	79,572	79,572
	109,614	154,324

Included in the Restricted fund above is the remaining legacy amount £4,133 of the total amount received from the estate of a Late member of the parish and this amount will be disbursed in accordance with his wishes.

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.

	2021-22	2020-21
Brought forward at 1 April 2021	10,000	5,000
	10,000	5,000
Charge for the year	6,000	5,000
Provision for the year carried forward at 31 March 2022	16,000	10,000



167, Avery Hill Road, New Eltham, SE9 2EX

15. MOVEMENTS IN FUNDS

MOVEMENTS IN FUNDS				
	General Fund	MTC Building Fund	Social Welfare Fund	Total
Unrestricted	£	£	£	£
At 1 April 2021	634,232	925,583		
Net Surplus for the Year	3,070			
Remaining Accrued Final Retention Payment		2000		
Adding back Diocesan Fund accrued before (2017-18)	8,745			
Transferred to MTC Building Fund		2,680		
As at 31 March 2022	646,047			646,047
As at 31 March 2022		930,263		930,263
Less expended this year		2,127		
Less expended previous years (2018,2019,2020, 2021)		917,468		
Held at Building Fund Bank Account	_	10,668		
Restricted				
At 1 April 2021			3,035	
New Funds received in the Year				
Distributed in the year				
As at 31 March 2022			3,035	3,035
				1,579,345

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.



167, Avery Hill Road, New Eltham, SE9 2EX

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	General		
	Unrestricted (£)	Restricted (£)	Total (£)
Tangible Fixed Assets	2,462,494		2,462,494
Current Assets	46,540	3,035	49,575
Current Liabilities	-125,614		-125,614
Long Term Liabilities and Provisions	-807,110		-807,110
Assets	1,576,310	3,035	1,579,345

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.

18 a CHARITABLE DONATION COLLECTIONS

	2021-22
Anup Achen Fund	2,430
Shanthigiri Project & Light To Life Project	8,340
Sijo Samuel Kidney Fund	3,255
Ukraine Fund	220
Total	14,245

18 b CHARITABLE DONATION PAYMENTS FROM COLLECTIONS

	2021-22
Shanthigiri Project	6,340
Light To Life Project	2,000
Anup Achen Fund	2,430
Sijo Samuel Kidney Fund	3,255
Total	14,025

2021-22



167, Avery Hill Road, New Eltham, SE9 2EX

18 c CHARITABLE DONATION PAYMENTS FROM ACCRUALS

	2021-22
Shanthigiri Project (made from the legacy payments from Late Mr P T George)	2,000
Light To Life Project (made from the legacy payments from Late Mr P T George)	2,000
Sijo Samuel Kidney Fund	738
Friends of Vellore, UK	500
Roots4Life	750
Shreyas Charity	500
Aswas De-addiction Centre	500
Tramshed - Greenwich Mayor Charity	700
CARD	250
Total	7,938