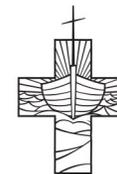


The Parish of St Mark with St Luke Oulton Broad **CHURCH REPORT 2018**



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



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

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

**Annual Parochial Church Meeting
11th April, 2019, 7.00pm, to be held in St Mark's**

AGENDA

- 7.00pm WORSHIP
- 7.05pm VESTRY MEETING
1. Minutes of last year's meeting
 2. Election of Churchwardens (*nominations must be received before the meeting and proposed and seconded*)
 3. Ratification of election of Warden for St Luke's Church
- 7.15pm APCM
1. Apologies for absence
 2. Minutes of last year's meeting
 3. Matters arising from the minutes
 4. Election of four Deputy Churchwardens
 5. Adoption of Policies
 6. Receiving of written reports and questions
 7. Accounts 2018
 8. David Hayden
 9. Home Groups and Discipleship
 10. Children and Youth
 11. Election to the PCC (*nominations may still be received at this meeting, but each nominee must be proposed & seconded*). Five (5) vacancies.
 12. PCC matters. (*This acts like Any Other Business. Issues may be raised from anyone that will then go to the next full PCC meeting for discussion. It is helpful but not essential for these to come to David before the meeting so that we can keep to time*)
 13. Pause for prayer
- 8.15pm **BRIEF MEETING OF NEW PCC for elections only (all may stay)**
1. Co-opting
 2. Elections: *Secretary, Treasurer, Electoral Roll Officer*
 3. Date of next PCC meeting
Wednesday 15th May 7.00pm, in the WSR
St Luke's Council meeting 15th May, 2:00pm
- 8.30pm CLOSING WORSHIP

**There will be wine or soft drinks and cheese available after the meeting.
Please stay to enjoy fellowship together.**

LAST YEAR'S APCM MINUTES

HEALTH & SAFETY

During the year we did two inspections of the premises and on one of them we also looked at the procedures in place. We found things to be well maintained and managed. Our role is by periodic inspections and generally keeping an eye on things, to look for problems and have them corrected, however the primary responsibility for H&S lies with individual both for their own safety and doing harm to others. We do not know what goes on when we are not present and therefore ask you to be particularly aware of dangers from slips, trips and things falling. These are the most common cause of injuries and a moment's lack of care can have serious results. Thank you for your past care and ask for your prayers to keep all users of our premises safe.

Ray Collins & Peter Wood

CARETAKERS

Sonia Cook and Debbie Boyce continue to serve us as paid caretakers to the church with Sonia covering Monday - Thursday and Debbie working Friday - Sunday. We thank them for their hard work.

APCM MEETING HELD AT ST.MARK'S CHURCH, OULTON BROAD

ON THURSDAY 19th APRIL 2018 at 7.30pm.

VESTRY MEETING – 65 Parishioners in attendance including The Chairman and Secretary

1. **MINUTES OF LAST YEAR'S MEETING ON THE 26th APRIL 2017.** These were agreed and signed as a true record after minor amendment.
2. **ELECTION OF CHURCHWARDENS.** The Chairman, Venerable David Hayden, thanked the retiring Churchwardens, Sandra Stone and Roger Pitchers, for their service to the Church during the past twelve months. The two nominees for the posts of Churchwarden were:- Lesley Denny (proposed by Dorothy Strowger, seconded by Roger Pitchers) and Geoffrey Ansdell (proposed by Richard Soanes, seconded by Mandy Marler). Both were unanimously elected to serve for the forthcoming year.
3. **RATIFICATION OF ELECTION OF CHURCHWARDEN FOR ST.LUKE'S.** For the coming year and because both newly appointed Churchwardens attend both St. Mark's & St.Luke's Churches, it was unanimously agreed that the post would be shared between Geoffrey Ansdell and Lesley Denny.

APCM – 65 Parishioners in attendance including The Chairman and Secretary

1. **APOLOGIES FOR ABSENCE:-** Paul Newson, Avril Soanes, Alan Zipfel, David Powell, Margaret Bullen, Lynne Scofield, Mary Ansdell, Brenda Jones, Maggie Barnes, Maurice & Maureen Dowding, Stephen & Carolyn Woodcock, Mandy Marler, Sylvia Beatty.
2. **MINUTES OF THE PREVIOUS APCM HELD ON THE 26th APRIL 2017.** These were agreed and signed as a true record after minor amendment.
3. **MATTERS ARISING FROM THE MINUTES.** No matters were raised.
4. **ELECTION OF FOUR DEPUTY CHURCHWARDENS FOR ST.MARK'S.** Liz Hepburn, Paul Beatty, Jo Zipfel, and Catherine Scott were elected.
5. **POLICIES.** The Chairman explained the importance of the various Policies relating to aspects of the work in the Church and all were accepted unanimously. Similarly the Inventories for both St. Mark's and St. Luke's were accepted.
6. **RECEIVING OF WRITTEN REPORTS AND QUESTIONS.** The previously circulated booklet of Reports was accepted and thanks were expressed to all those who had contributed to the writing and production of the document.
7. **ACCOUNTS FOR 2017.** John Hunt expounded various aspects of the 2017 Accounts making the following points: - the completion of the West Window was a huge financial achievement and had allowed "St. Mark to keep the Church under his watchful eye!" – that said as a result other aspects of the church giving were not doing so well to the extent that at the end of the year the St. Mark's general fund showed a deficit of £11,950. Action to remedy this situation include a scrutiny of our income and outgoing expenses, efforts to have more Hall bookings, and a Stewardship campaign. Commenting further he took the meeting through the whole accounts and explained the "Reserves Policy"(each Church should retain 3 months worth of funds in the Bank to allow for emergencies. St. Luke's were "doing well" and with income about the same level as in the previous year, had

finished the year with a £3K surplus. John encouraged the meeting to always consider on-line purchases using "Easy Fund-Raising.org" as this was a way of helping Church funds. He thanked all those who give to the church and to those who help him with aspects of the envelope scheme, cash counting, and banking. In response to a question the Parish Share in respect of St. Mark's with St. Luke's was not reduced during a period of interregnum. John was thanked by the Chairman for all he does in respect of Church finances.

8. **PRIEST IN CHARGE, DAVID HAYDEN.** David Hayden began by thanking all who are in the fellowship of St. Mark's with St. Luke's encouraging others and working as a great team all pulling in the same direction; he added that we look forward to having St. Michael's joining us in the future. He drew attention to the fact that Rev. Sarah Quantrill was nearing the end of her curacy and was beginning to look at possible Parishes to begin her ministry adding that St. Mark's would not be having another Curate for the foreseeable future. Commenting on the future David drew attention to the work being undertaken on the Parish Profile, the preparation for the new Incumbent, planning permission in respect of a possible new Vicarage and building for St. Mark's, and the possible Team Ministry with St. Michaels. "We will all continue to have a big emphasis on looking outwards to preach the Gospel".
9. **HOME GROUPS AND DISCIPLESHIP.** Rachel Hayden amplified her circulated report in respect of the House Groups and emphasised the need to encourage more of the fellowship to join in. In respect of the Youth Work for the 15 to 18 year old group which meets on Friday evenings with Gracie Wright as joint leader, numbers are growing and the fellowship is encouraging.
10. **CHILDREN AND YOUTH WORK.** Liz Hayden explained that she had now assumed the responsibility for the Youth & Children's work and that, sadly, "we have not done very well" – however, from small beginnings our approach will bring positive results. Special mention was made of Stella Saunders and her work with Starfish, Sarah Quantrill for her work in the local schools and many other places, Gemma Eglington and her helpers in the Sunday School, All those who are involved in the Holiday Clubs, and Rachel Hayden with the 15plus age group.
11. **ELECTIONS TO THE PCC.(6 Vacancies).** The following were elected to serve on the PCC for the following year - Stella Saunders, Jacquie Berrey, Gordon Judd, Jo Zipfel, Peta Baker, and Catherine Scott.
12. **PCC MATTERS TO BE CONSIDERED AT THE NEXT MEETING.**
 - a. Val Waterman raised the question of whether a special collection could be taken during the week of "Christian Aid". Matter to be considered by the "5th Sunday Special Collection" Committee.

BRIEF MEETING OF THE NEW PCC

1. **CO-OPTING.** Richard Soanes (proposed by Dorothy Strowger, seconded by John Hunt) was co-opted on to the PCC.
2. **ELECTIONS. Secretary** – Richard Soanes (proposed by Peter Wood, seconded by Alan Pettitt). **Treasurer** John Hunt (proposed Gillian Williams, seconded by Val Waterman). **Electoral Roll Officer** June Chipperfield, (proposed by Dorothy Strowger, seconded John Bullen) All three persons were elected unanimously.
3. **DATE OF NEXT PCC MEETING.** Wednesday 18th May 2016 @ 7.30pm Will Stewart Room. St. Luke's Council Meeting 12th May 2016 @2.00pm at the Vicarage.

This group is for over 15's. We meet on Friday evenings to learn about Jesus, laugh, pray, play crazy games and consume large numbers of Jaffa Cakes! There are currently 7-10 young people attending, all of whom, it seems, are in competition to come up with the trickiest question to ask Rachel! It's great! Gracie Wright co-leads and Gemma is joining us for a 6 week block before Easter while she studies for her Youth qualification. We've finished Youth Alpha and during Lent we're using Bible Study material based around the film, 'The Greatest Showman' which, I'm sure, will involve Karaoke and costumes but also tackle some big issues. Gracie organised a Christmas party with bowling and buffet. Debate nights are really popular, we've tackled issues such as Euthanasia and Homosexuality this year. We have an online group chat so that the young people can ask questions, and share testimonies. There is also a prayer page for requests. This is such a fantastic group of young people, all at different stages of their spiritual journey. I'm so excited about what God is doing in each of their lives. It's a privilege to see them grow.

Rachel Hayden

SAFEGUARDING OFFICER'S REPORT

- There are currently 38 people with up to date DBS (Disclosure and Barring Service) checks – 16 for working with Under 18s, 4 for working with Adults at Risk and 18 for working with both Under 18s and Adults at Risk.
- Holiday Club – for each event all 18 year olds or over, excluding the Refreshments/ Lunch team had valid completed a Confidential Declaration Form and key adults had appropriate DBS (working with Under 18s).
- I was asked by the Norwich Diocese to attend a meeting with Eleanor Stobart (an Independent Consultant) on Thursday 2nd August along with 6 other Parish Safeguarding Officers, which I did, as part of the qualitative review of Safeguarding training within the Church of England which the Diocese of Norwich had been selected to be part of.
- 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 well as appearing on the church's website.

Gillian Williams

WEBSITE

The website seems to be getting more traffic and we are getting more enquiries through it. I go through it at least once a week to ensure that information such as events and service times are correct. My husband finally found a plugin that allows us to display the diary for the church on the website, which has been very useful.

Mandy Marler

FLOWERS

Ladies from the flower group do the flowers in church week to week and for Easter, Harvest, Christmas and weddings over the year. During the last year we have had some more ladies join us which has been lovely as they have brought new ideas. If anyone would like to join us we would love your help you don't need to be an expert.

Jenny Newson

...and making Disciples

SMALL GROUPS

Home Groups are a collection of people opening the word of God and trying to make sense of what the word says to their daily lives. Being a member helps to develop their knowledge of the bible, strengthens their faith through fellowship and guides them on their spiritual journey. Home Groups can be a great asset in discipleship and the health of the church. At the time of writing we have 9 home groups in operation. There is a total of 60 members of the congregation in home groups. We lost two groups during the year. We give thanks for Paul and Sylvia Beatty and Dorothy Strowger for their leadership and work over the years. We held a Home Group Leaders lunch during the year. This was very encouraging, but plainly showed how thin we were on the ground. Numbers are low in terms of groups, group Leaders and members. We really need more people to step up and lead / join home groups. In the area of content for home groups we introduced a series on the book of Acts. This was taken up by most groups. We are arranging content for all groups during Lent.

Harry Waterman

CHILDREN

Due to Sarah's departure and my ongoing health issues, the links with schools has been curtailed to some extent. However, we enjoyed having Westwood Primary School pupils and staff to celebrate their Harvest with us at St. Mark's. The whole sanctuary was filled with lively songs and readings and poems that the pupils had composed. The church was packed with the School, and family and friends. All food items donated went to the Foodbank. Early in December, Marilyn and Gillie held an interesting and informative morning at St. Mark's for younger pupils of Dell School on baptism and marriage. The pupils were so well behaved and the morning helped them with their RE learning. Later in December, Dell School held two mini-carol services at St. Mark's which they thought was a suitable venue for their end of term. Elm Tree Primary welcomed Marilyn and me to talk about Advent at assemblies. We had a special time welcoming Warren School to St. Mark's for their Christmas service. Lis Bloice had worked hard with the signing club to sign and sing their chosen carols. Westwood Primary are keen to have a 'church assembly' once a month and I have organised some dates in March and April. My thanks to all members of the clergy, extended staff and churchwardens who have supported this important schools work.

Lis Hayden

LEADERSHIP GROUPS

VICAR'S REPORT

Annual Church Meeting letter from the Interim Priest-in-Charge 2019

I have been covering the vacancy as Interim Priest in Charge since October 2017. I know from my previous work as Archdeacon that vacancies can go on a very long time but I suppose I had not really believed this would happen for St. Mark's and St. Luke's. Being 'Interim' is not an easy task and it has taken a lot out of me especially as we have been dealing with serious health issues as well.

The great joy to me is that we will be coming together to form a Team with St. Michael's. They will be able to offer so much to St. Mark's and St. Luke's especially as they have been through difficult times and now have a vision for the future.

We have been truly blessed in being given the opportunity to be Mission Partners with The Mitre Benefice. A new Rector on his or her own would have found this task very difficult especially as Christians we are not just to 'navel gaze' as our Prime Minister has just told the M.P.s. Instead we have been commissioned to go out and share the wonderful gospel of the Lord Jesus and be bold in serving others in our community.

We also need to work together to focus our priorities. Working together in love and support for each other is vital. Working not just for what we want but for the good of the whole which includes the people of our parish.

I trust that this time without a Rector will be used to bring everyone together in the cause of the wonderful God who we serve and worship.

Every blessing. David

WARDENS' TEAM REPORT

The past year has been difficult, as is normal with an interregnum, but we must remember and be grateful for how God has blessed us.

Thank you David for your care and generosity (he has taken no fees or expenses to which he has been entitled), for the faithfulness of our ministers and lay readers, for the professionalism both of John Hunt in managing our finances and Mandy in the office with her volunteers, for the rich mixture of music lead by Alan, for the care given by our cleaners, maintenance and gardening teams, for our PCC members, warden deputies and group leaders. Without such people, we would be unable to run smoothly the race which God has set for us in Oulton Broad.

Where you can, please support them all in prayer or action and do not be shy in taking your part in your church.

We promise to ensure that you will have all you need to worship as you choose and to assist you in your journey in Christ.

Nuts & Bolts:

We have a new front door security camera, upgraded the chancel and nave lighting, upgraded the sound systems for church, hall and worship band. The majority of these items have been donated by 1 off gifts or a generous legacy with minimal costs to the General Fund.

Several people have had to relinquish their posts at church and we in particular need for the coming year a new PCC Secretary, Buildings Manager, Register of Electors keeper and Safe Guarding officer. Please consider giving some of your time to one of these positions. Lesley & I thank you for your continuing and invaluable support

Geoff Ansdell

PCC REPORT

During the year ending December 2018 the PCC met 5 times in full session under the Chairmanship of Priest-in-Charge, David Hayden in the chair to consider matters relating to God's work in both St. Mark's and St. Luke's and once to consider, with the St. Michael's PCC, the impending formation of the new Benefice/Team Ministry of St. Mark's, St. Luke's and St. Michael's. In February the Church was pleased to be able to have the opportunity to dedicate the West Window, the renovated Church Organ, and the replacement Alter kneelers (particular thanks to the very talented team who produced these. Relating to that the PCC have been involved in approving the Parish Profile for the new benefice, the proposed new Vicarage in the garden of the current St. Mark's Vicarage and the implications for St. Mark's Church itself in terms of access roads and installation of utilities. Other matters which are currently being considered include the upgrade of the Church and Hall multi-media /sound systems, additional and more flexible lighting in the Church, and the need to encourage more individuals to become volunteers in the undertaking of the continuing work of our Lord's work.

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 (a particularly poignant area with the likely shortfall in respect of the 2017 Financial Year) – 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 current Legislation.

On a personal note can I thank all the members of the PCC for their prayers, support, patience, and encouragement shown to me during another busy year.

Richard Soanes

ELECTORAL ROLL OFFICER

There were 131 Names on the electoral roll as of 4th March, 2018

June Chipperfield

DEANERY SYNOD

Over the last year there have been 4 deanery synod meetings each held in a different parish attended by our reps

May at St Peter and St John's Kirkley, July 2018 at Christ Church where Arrangement for the Deanery day of prayer in July were made at each church we were given a snapshot of the

who uses his immense talent to add to the variety of the music.

The Mark II and SIX services are enhanced by the Worship Band. The Uth Band shares the leading of the worship in the SIX services and grows in confidence and maturity with each service.

The Festival Church Choir leads and enhances the Evensong and Festival Services.

The Choir rehearsals during the winter have been irregular and are split between Friday afternoons and evenings to suit the choristers.

Maureen Dowding accompanies the choir on the piano for the anthems and is a tremendous asset as well as a remarkable person. Each of the choir members is extremely loyal and continues to make sure that the choral tradition at the Church survives. They cannot be praised highly enough. Because each of the choir members is so multi-talented however, and required in other places to do vital Church work, it is not possible to have a robed Choir in each of the Mark 1 services. Former members of the choir do a sterling job in singing from the pews!

I have been instrumental in the Church ordering another filing cabinet for the Worship Band music to be filed together, organising the Band rota for the services, and co-hosting a social after a Band 'clear-up' at the Church and a review of the equipment. Matthew Zipfel has worked hard with others to improve the sound equipment of the Band and Church and Rob Newby does an exceptional job as sound engineer for the Band virtually every week. Most of the Worship Band music filing, the publishing of the band rota, and looking after the general welfare of the band is done magnificently by Graham Meadows. David Drake leads the Youth Band rehearsals and encourages this vital side of the development of the Church music. The rehearsals come under the general supervision of Rachel Hayden and volunteers sit in whilst they rehearse. Each of the band members is highly valued for the work that they do.

We are very fortunate to have a team of very talented pianists/organists who deputise at St. Marks when I am not able to attend a service, and also to make sure that the musical worship at the services at St. Mark's and St. Luke's is led effectively. The team comprises Mary Ansdell, Ruth Pawsey, Maureen Dowding, Gillie Powell and Valerie Walker. We are very fortunate to have the instrumentalists and the instruments to play.

The choir, band and Church musicians participate in concerts held throughout the year in order to bolster the Choir Fund, the Will Stewart Scholarship Fund and/or general Church Funds. These are greatly appreciated by many.

As you will see, the music at St. Mark's is as a result of great team-work and we tend to be a caring family within a bigger Church family. We encourage and are concerned for each other as members of families are. Each member of the Choir and Bands is vital to this team and I am very thankful for each one.

We look forward to the challenge of the future and are well equipped to do so.

Alan Zipfel

TECHNICAL SUPPORT

We thank everyone who helps to run the sound desk on a Sunday morning and to Geoff Ansdell for overseeing the latest upgrades to it. Your ministry and service is very much appreciated.

Led by the Spirit

PRAYER

Jesus said—"My house shall be called a house of prayer..."

Matthew 21:13a

Throughout the past year the Prayer Chain has continued to pray for all urgent and immediate prayer needs for our congregations. The team has also maintained Prayer Ministry each Sunday morning at both St. Mark's and St. Luke's. We have also said goodbye to several members including Dorothy Strowger who has moved away to be closer to family. Dorothy has been a faithful member of our team and is greatly missed.

Our thanks go to Harry Waterman who continues to produce our monthly Prayer Calendar, while Cynthia Brown and Ann Sivyer have faithfully kept Daily Prayer going. Thanks also go to the Mothers' Union Prayer Group and to all other members of the Prayer Team who have been the mainstay of Prayer for the Interregnum which has met weekly from Easter and, following a break over Christmas and January, will continue to meet to pray for the future of our churches and parish. Everyone is welcome to join us as we pray together for discernment and wisdom in the appointment of a new Team Rector. Dates and times are in the Broadsheet. Some frustration has been shared (and prayed into) that the staff team have not been able to support the group in this vital work of thanksgiving for our continued blessings and intercession.

Another big thank you goes to the Home Prayer Team again faithful in prayer despite difficulty sometimes to provide them with specific prayer requests in what has proven to be uncertain and challenging times. Despite this, the group has grown and 50-60 sets of requests are being circulated. Once again the Home Prayer Team met in June for our annual get-together and tea—thank you to St. Luke's for again hosting this well attended event.

The Parish Prayer Walk as part of 'Thy Kingdom Come' (Ascension to Pentecost), the Archbishop's call to prayer, was well supported by the team and we would again encourage more to come along and join us at these events which truly are a blessing not only for all the schools, businesses and homes in our parish, but also upon us as part of the local community.

My personal thanks go to the Prayer Team and all our pray-ers who have been a great support to me during the final year of my father's battle with Parkinson's Disease and numerous complications. Your prayers have helped to sustain Mum and me, as well as all the practical help and support so many have given to us. God bless you all.

Jill Hunting

Worshipping God....

MUSICAL DIRECTOR and WORSHIP BAND

Music at St. Mark's continues to flourish and enhances the worship at all the services except the quiet 8am Holy Communion.

The refurbished organ and grand piano enhance the traditional Mark 1 services and the grand piano the Wednesday morning Communion. We are often joined by Stewart Green

church and then discussed the continuing issues of the deanery. The freedom to Marry in church has been an ongoing discussion, the superintendent Registrars certificate will now name the church where the wedding is to take place however to keep to the spirit of church legislation there needs to be a link between at least one of those being married to the church. Bishop Graham asked what marriage means in 21stC Britain both today and tomorrow, this remains a live issue.

Church survey forms with church deanery plans were requested, an apology for both St Marks and St Michael's was accepted due to our status of interregnum and new organisation. Prayer was held for the parishes/ benefices in interregnum and for the deanery mission to itself. We discussed ministries of welcome, friendship and social justice, schools access - after school clubs and our links with other organisations and care homes, Arrangements made for Deanery day of prayer in July and Bishop Graham's visit to Lowestoft. In October we reconvened at Somerleyton Church with a snapshot of the 6 rural parishes in this benefice and the problems of all being listed buildings with churchyards still open.

Digital communications were discussed the user being 'us', the importance of realising that the average reading age 9 for online and digital presentations, the fastest growing group of online users is the 55+ age group, all churches require a 'Facebook' page and we must keep it updated and open for everybody. The importance of safeguarding was stressed.

We require 2 new synod reps as we are now 2 short

We have been asked to pray using the Novena for a new Bishop.

The Deanery are planning a Dabble and praise together day on Saturday May 11th at St Margaret's church 10 am -4pm every benefice to come and take part in activities and every benefice to come with an activity!

Valerie Waterman

MINISTRY TEAM—St Mark's

MARK II

During the Summer I asked those who come to Mark 2 to reflect on our times of worship together and give some feedback.

Many said how much they appreciated the more informal feel, having a café style service and the opportunity to contribute to the worship through discussion and interactive talks.

People were very thankful for the band and a more modern style of worship.

It was felt that we are friendly and give newcomers a warm welcome.

The questionnaire identified the need for us to work on the following areas:

- Improving sound quality and technology
- Pastoral Care and being a family
- Involving more people in serving
- Interaction with our community
- Making the transition to Communion smoother
- How we teach and the 5 minute slot, increasing the level of challenge.

Our numbers have fluctuated this year and we don't have many children attending.

However, there is real excitement about the future and increasingly God is giving words,

scriptures and pictures about what He is going to do amongst us. His plans are always good! Thank you to everyone who has contributed to Mark 2 over the past year.

Rachel Hayden

SIX

'Six' meets on the 2nd and 4th Sundays of each month for an evening of worship, word and ministry.

We are led so beautifully in worship by our band and we appreciate all the work they (and Rob on sound) put in. It has been really exciting to see our Youth form a band and take part in our services too.

During the year we've worshipped in lots of different ways, from Prayer Stations for 'Thy Kingdom Come', Contemporary Christmas Praise (with drama), to evenings of testimony which have been such an encouragement.

We've taken a 'Six' service to St. Michael's and joined Belton Parish Church for their New Wine Celebration.

We have been so blessed to have a number of guest speakers visit us, including a team from 'Mercy Ministries' 'Sozo Ministries' and 'BURN'.

My thanks to the Six Team who meet monthly to pray and plan – Catherine, Matt, Brian, Marilyn, Alan, David and Charles.

Our current series is on 'Doing What Jesus Did.'

Come and join us!

Rachel Hayden

ST LUKE'S

ST LUKE'S WARDEN'S REPORT

St. Luke's has had an unusually busy year: A very good spring fayre and our equally successful Autumn Bazaar.

Our various Teas@4 were always well attended and Jo's Young@Heart holiday club in August was a full house again. In the autumn Pat Low brought a tree to be planted in memory of Gordon. Our thanks to all the clergy for their ministry through the year, especially to Maggie, Jo and Jill.

Lesley Denny

ST. LUKE'S MINISTRY TEAM

We have enjoyed a full and positive year, under the leadership of Rev. Maggie Barnes, Rev. Jo Fowler and lay minister Jill Hunting.

We have enjoyed a good year with Lunch Box and it is well attended each month, the attendees enjoy a short talk, a two course meal, fellowship and a craft, quiz or game. We had a lovely Christmas meal a joint effort between the Whitton Life and ourselves. It is enjoyed by all who attend. Many thanks go to Christine Hunt and her team of helpers. Messy Church has been very low in numbers this last six months. Often there are more helpers than children and carers. We decided in November that we would trial it for four months and if it did not pick up in numbers then we would review the situation. We have

cards to bereaved families and keep clergy informed of unusual or difficult situations. Thank you to all who help as we together pastor God's people.

Revd. Marilyn Zipfel (Pastoral Care)

OCCASIONAL OFFICES

Occasional Offices in 2018 consisting of Baptism, Wedding and Funeral Services have been shared between the Clergy Team.

In 2018 there were ...

21 baptisms

6 weddings

50 funerals

All officiated by ministers from St Mark's and St Luke's.

The number of Baptisms, Weddings and Funerals has fallen, not only here but in all areas of the country.

In every case there is some kind of a qualifying connection - address or other connection (see the qualifying connections list in St Mark's Office).

Many thanks to all who help in any way especially the 'flower arrangers' who produce amazing displays for weddings, the wardens one of whom is present for every baptism and the verger who is in attendance for each funeral in St Mark's.

Revd Marilyn Zipfel (Occasional Offices)

HOSPITALITY

Thanks go to Ann Sivyer and her team who provide food and drink at so many church events

ST. MARK'S IN THE COMMUNITY (S.M.I.C)

- A small group of us continue to visit Lilac Lodge and Lavender House once a month. Our time there is based around a theme and we include fun memory games, singing, bible verses, and prayer. It's a great opportunity to spend time with the residents and carers. We've had an increased number of residents joining in. We always use the traditional Lord's Prayer and some residents can recite the words without hesitation. We've told the story of Zacchaeus and looked at tea bags, had a DIY theme and we've guessed the purpose of different types of gloves.
- At Christmas, we were able to help the community with Carols on the Quay.
- During holiday club days, an enthusiastic group of children did a litter pick at Nicholas Everitt Park.

Lis Hayden

GARDENING TEAM

The gardening team of 3 has continued happily through the last year, which has not been without incident. The long dry spell highlighted the poor quality of the soil, especially in the square by the porch, where the fuchsias, which I had nurtured through the winter my polytunnel, all but died. Growth only returned when the autumn rains came. We have been able to improve our ability to water in the future by "rescuing" various pieces of abandoned equipment, such as Ian's hosepipes and the three wheelie bins, which Waveney council did not take back when we changed to industrial bins. We were also able to rehabilitate one of the old sheds from the vicarage garden, as a tool store and tea room! In spite of fitting the window with toughened glass an attempt was made to break in during the autumn. To break laminated glass requires determination and effort, so this was not just vandalism. The hardened steel padlock was left untouched, as these cannot be cut with bolt cutters. Stella's shed's padlock was cut and removed. When this happens it usually indicates professional thieves, as the cut left on the padlock can be used by the police to identify the individual pair of cutters used. However, the perpetrators were extremely disappointed when they found neither contained anything of value! We have now replaced our window with "horticultural glass" (£7.5 as opposed to £25) with steel bars behind. We would also like to thank all those people who tell us how much they appreciate the gardens, Encouraging is a gift of the Holy Spirit.

Valery, Graham and Gerry

.....Christ centred community PASTORAL CARE (including Bereavement Care)

Many thanks to the faithful pastors in our churches who befriend and care for fellow members of their congregations.

Everyone who loves Jesus is 'qualified' to join them and help by;

- ... being good listeners
- ... give new insight into God's word
- ... visit the sick at home, in care homes and in hospital
- ... disciple members of the congregation
- ... visit schools, care homes and hospitals
- ... help the bereaved and lonely
- ... support the church in other ways

We are very grateful to each and every member of our various congregations (Mark 1, Mark 2, Midweek Communion, 8am and 'Six) who take on the role of bereavement care co-ordinators, church visitors (who share Home Communion with the sick, housebound and those in hospital or care homes) and who generally keep an eye on those who are going through hard times.

Thank you also to all who help in any way with the Community Lunches (particularly Ann and the team) who mastermind this operation, the reMARKable Cafe and those who send out

decided after much consideration to cut Messy Church to four sessions a year and to make these special events. Easter, summer, Harvest and Christmas. These will run on Saturday mornings and Gemma Eglington has kindly agreed to help in the planning of them. If numbers build up again then we will again review once more. Once again thanks go to the loyal team who have worked so very hard to keep Messy church running over the past few years.

The third Wednesday in the month at St. Marks at Open House our ladies and gents work really hard serving teas and coffees, baking cakes, making jam and donating items to sell to raise funds. Thanks go again to St Mark's for allowing us to use the hall.

We had a very good Christmas and autumn bazaars thanks to the ladies guild, these were very cheerful events with lots of people and quite a few new faces, coming through our doors to enjoy a bargain but more importantly fellowship and lunch.

Ladies Guild at St. Luke's had a carol service again this year. This was well attended and enjoyed by all, and I believe is becoming a tradition.

Our annual Carol lit service was again well attended and was enjoyed by all who came, we saw quite a few new faces attend this year which is always a blessing.

Our Maundy Thursday and Good Friday services are now well established and well attended. We started a new Coffee morning in February and this is to run the second Saturday of each month. We felt it would be good to invite the surrounding community to join us and are advertising it well. The first coffee morning was a great success with lots coming through our doors. We encourage you to invite people along for coffee homemade cake and most important fellowship.

All in all St. Luke's is a very busy and friendly church. The whole congregation are active members who help and pull together whenever needed, given the age of our congregation this is very heartening and encouraging. We look forward to the future with hope and we pray to continue to grow in numbers and in faith..

Revd Maggie Barnes

CHURCH GROUPS MOTHERS' UNION

Members celebrated the Wave of Prayer on January 6th in the Church. Several members attended the Women's World Day of Prayer which was held at Kirkley St Peter & St John Church Lady Day was celebrated at Bradwell Church on the 9th April.

Members are still involved with the Knitting project knitting baby hats for the hospital. We also sponsor 2 children with the Angel Tree project.

£50 was sent for the Mothers Day appeal. Money was sent to Norwich for the AFIA appeal, £65 Literacy £100 and overseas £50. A total of £265 in all.

Three members helped with the Garden Party in May and were kept very busy on the cake stall. Luckily the weather was fine. This was a very enjoyable occasion and we were able to explore the Bishops beautiful garden.

St Marks took the Midday Prayers at the Cathedral in June. 3 members attending.

The summer meal was held at the Victoria Hotel, unfortunately due to the slowness of the service we were given a 50% reduction. Members agreed to send this amount £90 to the Sponsored 5K run appeal.

Several members attended the Festival Service at the Cathedral.

During October members took part in the 5K Sponsored Run appeal, a total of £500 was raised.

Our usual coffee mornings continue and our Prayer Group which meets once a month. Members were invited to the Ladies Group Carol Service and Buffet in December. Many thanks for the Invitation.

The Mothers Union Carol Service was held at Pakefield, which was enjoyed by all. 5 members attending.

During the year we have sadly lost one member, Mrs Pamela Browne who died on 16th December and will be greatly missed. We have enrolled one new member Mrs Doreen Coxon. This leaves us with 19 members in total.

As I have completed 6 years I can no longer be Leader. However I shall be the Correspondent instead. I shall hope to carry on until our 90th anniversary in 2020. Our Secretary Carol has also finished 6 years and this post is vacant at the moment.

Thank you Carol for all your hard work on the programmes. We are going to try a group programme group for next year, with members taking a more active part to obtain speakers. Many thanks for all on the Committee, Josie, Barbara, Sandra, Michele, June and Pam. Also to all members who have helped in any way with fund raising and refreshments and transport. Unfortunately due to the death of Pam we have one vacancy on the Committee, hopefully this will be filled.

June Chipperfield

ST. MARK'S LADIES GROUP

Ladies group continues to thrive with several new members joining us, sadly we have lost three of our long standing members.

We have had a variety of interesting speakers during the year and meals at Carlton Crown and Rookery Park Golf Club.

We continue to take our turn at open house on Wednesdays which boosts our charity giving. We also provide punch and mince pies for one of the Pie Punch and carols evenings.

Our annual Carol Service was led by Marilyn this year and once again the Mothers Union joined us. This was followed by a buffet and a small gift for each lady.

I would like to thank the committee and all members for their continued support throughout the year.

We are always happy to welcome new ladies to join us.

Sandra Stone

KNIT AND NATTER

Knit and Natter meets in the WSR on the first Thursday of the month from 2 to 4. During the last year we have knitted hats, scarves and gloves for the Samaritan shoeboxes, skirts for girls in Uganda, vests for the fish and chip babies in South Africa hats for babies in hospitals

recently adopted a legacy policy, that monies received would be directed by the PCC to the needs of the church at the time, whether project- or running expense – related. For further information on any method of planned giving, please ring me in confidence on 01502 562301.

Thanks are extended to all those who help with the planned giving system at our two churches and the Gift Aid recovery. Vince Meadows organises the weekly envelope scheme and thanks are due to him. Ray Collins does sterling work every week as cashier at St Mark's; Ray is helped by Paul Beatty and Chris and Ann Shorten and others. At St Luke's we are most grateful for the work of Tony and Tessa Hilder, for managing the collections and petty cash system.

John Hunt
Planned Giving Officer

BUILDINGS

Roger Pitchers has decided to step down as head of buildings and fabric. We thank him for all the work he has done over the years. If you might be interested in taking on this role, please speak to a churchwarden.

EVENTS TEAM

2018 was a mixed bag for the events team.

At the first planning meeting of the year it was decided that we would be unable and unwise to plan the normal number of events due to the extra workload several of the committee were facing and other committee members had personal reasons for not taking on too much. Along with that we often found it a struggle to get enough help for some of the events.

The year began well with a very successful quiz night. We had a maximum turnout and it was lovely to see a wide range of ages as well as friends and neighbours making up teams. The summer saw something different with the Garden Party at Church Farm House (home of the Hayden's) It was a lovely afternoon weather wise and a brilliant attendance made it a great success.

Other events were being planned when it became necessary for me to take a break from the team and it was decided to cancel the upcoming events.

A big thankyou to Alan Zipfel who stepped in to head things up until I felt up to taking up the reigns again.

Planning is going ahead for the coming year, starting with the variety concert at the end of March.

Other events planned are another Quiz Night (with a difference). A Summer Fayre, further concerts and an Autumn Fayre.

Help is always needed so if you are up to helping or have any ideas for different events please have a word with any of the committee.

Linda Newby Alan and Marilyn Zipfel Barbara Bradley Brian Cook

and banking the cash receipts: at St. Mark's, Ray Collins; and at St Luke's Tony and Tessa Hilder. Their help is indispensable.

John Hunt

PLANNED GIVING OFFICER'S REPORT

In January 2018, a little earlier in the year than usual due to the large deficit of £11950 for 2017, we held our regular campaign for planned giving; this took the form of a letter to those on the electoral roll, being a lighter touch event than in the previous year due to the interregnum. However only 36 returns were received, and in 2018 the accounts show that regular giving at St Mark's reduced by £3911. We are holding another low-key campaign again this year during Lent. Please fill in and return your giving slip

For all donors, if you are not already doing so, please consider giving using bankers standing order, usually monthly: this is very convenient, both for donors (in not having to remember cash or to write out cheques) and for cashiers and the treasurer! It is also more secure and confidential. It is under full control by yourself and can be amended or stopped at any time simply by telling your bank. It can also be managed electronically if you use internet banking.

We are now able to claim the equivalent of Gift Aid on cash donations of less than £20 each (the Gift Aid Small Donations Scheme, GASDS). So if you are not able to Gift Aid, please just put cash on the plate or use the coloured weekly envelope system. Please make sure each donation is less than £20, for example if you are not able to attend church, give envelopes to someone else or drop them into the church office rather than putting multiple envelopes on the plate so that you are giving more than £20, in which case your donation doesn't qualify for GASDS!

One way to help without giving any more directly is if you shop on line, e.g. with Amazon, John Lewis, M&S, eBay, Argos. These retailers (and many more) are happy to give a small donation (e.g. 0.2% of sales) to charities if you order via a website called www.easyfundraising.org.uk. It is very easy. You need to go to this site and click on "support a good cause", then "choose a good cause". Put in the box "st marks and st lukes oulton broad" and it should find it. You then need to click "sign up" to register. Try it and see, after that you can shop with any of the retailers listed on this site, and there are many household names. You can even download a toolbar that reminds you to go through this website if later you forget and you go to eg. Amazon first. At present we receive about £25 each quarter from this source but it could probably be a lot more. Please do consider this, it costs you no more!

Another important source of income for the church is legacies. Please consider leaving the church a gift in your will. It is very easy and can be done by "codicil" if you have already made a will. This just needs to be signed by yourself and two witnesses all in each others' presence, and kept with your will. And gifts to a charity, such as the church, are free from inheritance tax so may be used to reduce the taxable part of your estate, if applicable, which would otherwise be taxed at 40%. The PCC

and blankets and lots of other things. Sandra Stone gave up joint leader after many years for which we thank her. Roz Trudgett has now taken on joint leading with me.

Jenny Newson

LADIES STROLLERS

During 2018 we continued to enjoy a short walk on the 3rd Thursday afternoon of each month. We have strolled many local walks, one of the highlights is seeing the snowdrops, hellebores and daffodils in Gunton Woods in February. Another highlight is Bluebell wood May/June.

Each lady has the opportunity to choose her favourite walk when it's the month of her birthday.

We always start the walk with a prayer then we enjoy fellowship together while walking in God's creation. We chat and get to know each other better as we have tea/coffee and cake at the end of each walk.

In December instead of a festive meal we decided to celebrate Christmas by having afternoon tea at Fancy Cakes in Oulton Broad. We thoroughly enjoyed this and had a great time with secret Santa too.

Sadly in 2018 we lost two of our dear friends Pam Browne and Margaret Stannard. They will be greatly missed.

We have altered our programme for 2019. We now meet on the 3rd Tuesday of each month and start at 1.30pm. We are hoping to attract some more ladies with the change of day. We welcome any lady to come and join us. The walks are short and not difficult.

See Janice Wood for a programme.

Janice Wood

MEN'S GROUP

Our men's group has continued to meet once a month on a Thursday night. We have had a varied programme this year with both indoor and outdoor activities. Numbers have remained on average in the high teens. A couple of new men have joined the group but sadly we lost two valued members and friends of the group this year with the death of Dennis Kelly and Stephen Woodcock. We rounded off the year with a very successful Christmas party when we invited ladies to join us.

Thanks to Ray for his help in organising events and all those who support us. As a group we are a key supporter of the Lowestoft Christian Men's Network event.

Peter Wood

ST. MARK'S RAILWAY GROUP

The group has had another fairly successful year during which we displayed our 'N' gauge layouts 'Markton' and 'Oulton Broad North' at two separate events. 'Markton' was displayed at the Rickinghall Model Railway Show on Saturday May 5th 2018 and 'Oulton Broad North' was on display at the Pavillion in Everitt's Park, Oulton Broad on Saturday September 15th 2018 as part of the Lowestoft Museum Heritage Open Days.

During August we had another very pleasant summer barbeque, this time hosted by Bob and

Christine Soanes at which we had the added bonus of a live steam garden railway in operation.

Numbers do fluctuate but we have a main core group (not all are church members) who have interests in different areas of our hobby – electrics, scenery, engines etc. and a wide range of gauges from 'T' to 'Garden' or 'G Gauge' although most of us operate the more common 'OO' & 'N' gauges.

We meet at 7.15pm on the 1st Monday of the month (except bank holidays) usually at St. Mark's Centre or at the home of a member. New members are always welcome.

Graham Meadows

YOUNG@HEART

The monthly group held at St. Mark's has continued to flourish with up to an average of 38 attending. We are seeing new folks joining. I am grateful to those who have so willingly helped with refreshments and activities. A Holiday Club was held over 4 mornings in August at St. Luke's which saw 75 attending. On the last day all came and enjoyed a BBQ type lunch. Voluntary contributions by attendees enabled all costs to be covered and additional donations were made towards the costs of the monthly Lunchbox and Messy Church activities held at St. Luke's. In times of change and uncertainty I have greatly valued the Young @ Hearters' enthusiastic support

The spiritual needs of the older members of our parish who are residents of The Dell Nursing Home have seen a new impetus with a team involving St. Luke's members joining Ann Sivyler and myself undertaking monthly services. In 2019 these will be fortnightly for a trial period.

Revd Jo Fowler

ST MARK'S ACTION GROUPS

Growing out of our Vision Statement: A growing....

PARISH ADMINISTRATOR

Work in the office continues apace with no real let up. I remain very thankful to Dick and Avril Soanes, June Chipperfield, Keith Morris, and Roz Trudgett for all of their continued help and support. It has been wonderful to welcome Jane Ward to our team. Jane is kindly filling the role of booking secretary for me. We also have Sue Rix who helps out on an as and when basis.

The last year has proved to be incredibly challenging to me personally on many levels and I appreciate everyone's support as I continue to go through a season of change. Thank you all for your kindness and encouragement.

Mandy Marler

FINANCE

TREASURER'S REPORT

St. Mark's and St. Luke's financial statements for 2018, which have been adopted by the PCC, are presented as a separate document to this report. They have been independently

examined by Mr John Beevor and thanks are extended to him.

For 2018 we continued to pay parish share and other dues in full. However this is becoming more of a challenge as explained below.

Regarding St Mark's General Fund, we have a continuing overall deficit (excess expenditure over income) of £3266 in 2018. This was due to a combination of factors, but mainly that giving by standing order decreased from 2017, due to loss of some generous givers. Cash and envelope donations increased but not by enough to offset the shortfall. Income from events continued at a relatively low level. Against this the expenditure was contained by careful management to less in 2018 than 2017, good news in the face of some increased costs.

This deficit has reduced our reserve from £13850 at the end of 2017 to £10584 at the start of this year. In 2017 the PCC adopted a reserves policy to hold 3 months of running expenses which can be calculated as about £122K/4 = £30.5K; we now hold a third that amount, enough to run the church for just one month. So we are both contravening our policy and sailing very close to the wind.

Action continues to attempt to reduce this deficit in 2019. We have an ongoing stewardship campaign due to finish on Easter Day and are hoping for increases in giving. We hope for a strengthened events programme with proceeds directed to the General Fund. And there is potential additional use of the hall by new users.

At St Luke's, giving was higher than in 2017 and there were no large building developments (work undertaken on the front entrance is being billed in 2019). consequently there was a surplus of £3011 in the General Fund and the position is very healthy with an adequate reserve.

In 2018 our two churches also paid £6476 to charities, including Casa Hogar Vida, the Children's Society, Foodbank, Swanland Africa Trust, Pathways care farm, and many other charitable causes. The total donated is equivalent to more than 10% of direct regular giving.

At both churches the PCC can be thankful for the help of all our fund-raisers and event organisers.

Looking forward, we are asked in 2018 to pay an increased (by 2.9%) parish share of £64497 (£5375 per month) from both churches. The PCC's aim, in common with other churches in the Deanery, is again to meet 100% of this target. This year it will be a struggle and we will have to decide in the Autumn if it can be achieved.

The treasurer wishes to pay tribute to all the fund-raisers 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

Independent Examiner's Certificate for the PCC Accounts

Report to the trustees of: ST. MARK WITH ST. LUKE **Parochial Church Council**
 On accounts for the year ended: 31 DEC 2018 Charity Number (if applicable): 1131698

Respective responsibilities of trustees and examiner The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement My examination was carried out in accordance with general Directions 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 examiner's statement In connection with my examination, no matter has come to my attention (other than that disclosed below *)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act
 have not been met; or
2. to which, in my opinion, attention should be drawn 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: [Signature] Date: 18-2-2019

Name: JOHN BEEVOA

Relevant professional qualification(s) or body (if any): BANK MANAGER

Address: 6 THE HOMESTEAD
CARTON COLVILLE
LOWESTOFT, SUFFOLK IP2 3 8GF

NOTES TO THE FINANCIAL STATEMENTS FOR BOTH CHURCHES FOR THE YEAR ENDED 31 DECEMBER 2018

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. St. Mark's portakabin is depreciated on a straight-line basis over ten years. 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 under close review by the PCC. This policy will be reviewed annually as part of the audit process.

St Mark's PCC, Oulton Broad

Statement of Financial Activities (SOFA) for the year ended 31 December 2018

Funds:	General (Unrestricted)	Organ fund (Restricted)	Clergy Discr. Fund (Restricted)	WSS fund (Restricted)	West Window Fund (Designated) (a)	Project Fund (Designated) (a)	Youth Ministry Fund (Designated)	Additional Ministry Fund (Designated)	Total 2018	Total 2017
£										
Incoming resources										
Voluntary income	85763	125	195	285	3891	2750	3673	12872	109554	136791
Church activities	33109	0	0	0	0	0	0	0	33109	32849
Bank interest	46	4	2	1	0	47	31	21	152	278
Insurance claims	0	0	0	0	0	0	0	0	0	0
Total incoming resources	118918	129	307	286	3891	2797	3704	12893	142925	169918
Use of resources										
Church Ministry	80841	0	400	0	0	0	2838	8035	92114	97873
Church buildings/contents	23988	545	0	0	0	437	0	0	24970	100934
Administration	16147	0	0	0	0	0	0	0	16147	17129
Depreciation	1208	0	0	0	0	0	0	0	1208	1208
Total resources used	122184	545	400	0	0	437	2838	8035	134439	217144
Net movement in funds	-3266	-416	-93	286	3891	2360	866	4858	8486	-47226
Reconciliation of funds									Totals	Totals
Funds brought forward from 2017	13850	1261	612	135	-3891	11089	8890	2832	34778	82004
Funds carried forward to 2019	10584	845	519	421	0	13449	9756	7690	43264	34778

Balance sheet as at 31 December 2018				
	Notes	2018	2017	
		£	£	
Fixed Assets	(b)	2518	3726	
Current Assets				
Debtors		0	0	
Current account		8328	7702	
Uncredited payins		0	0	
Deposit account		20665	10593	
Charity account	(c)	14107	14028	
Standing imprests	(d)	400	400	
Cash in hand		43	36	
Total Assets		46061	36485	
Current liabilities				
Qtr4 fees to Diocese paid following year		2797	1510	
Unpresented cheques		0	197	
Assets less liabilities		<u>43264</u>	<u>34778</u>	
Funds				
General Fund (unrestricted)		10584	13850	
Organ Fund (restricted)		845	1261	
Clergy discretionary fund (restricted)		519	612	
WSS Scholarship Fund (restricted)		421	135	
West Window Fund (designated) (a)		0	-3891	
Project Fund (designated) (e)		13449	11089	
Youth Ministry Fund (designated)		9756	8890	
Additional Ministry Fund (designated)		7690	2832	
Total funds		<u>43264</u>	<u>34778</u>	
Notes:				
(a) This fund was closed in early 2018 by PCC resolution, the negative balance carried over from 2017 having been paid off.				
(b) Depreciated value of portakabin (2018: £1962) and of dishwasher (2018: £556) at year end.				
(c) Account with Virgin Money Plc, attracting a preferential rate of interest.				
(d) Held by 2 church members for purchase of groceries and church centre consumables.				
(e) In November 2016, by PCC resolution, the extant legacy fund was closed. £30,000.00 was transferred to a new West Window Fund, and the remainder, after paying for the car park improvements and church floor levelling, was renamed the Project Fund.				

St Mark's PCC, Oulton Broad

Income and Expenditure account for the year ended 31 December 2018

Incoming resources				Resources expended			
<u>General Fund (Unrestricted)</u>							
	2018	2017		2018	2017		
<u>Voluntary income</u>	£			<u>Church ministry</u>	£		
Standing orders	43994	49176		Parish share	52872	52515	
FWO envelopes	9725	9419		Clergy expenses	3083	6096	
Plate collections	6610	5645		Fees paid	8060	10513	
Donations	9133	5313		Fees payable(d)	2797	1510	
Do.Uth children & hol club	112	393		Worship expenses	3567	5510	
For charities(a)	2530	2239		Youth expenses	136	481	
Grants received(b)	0	1000		Children inc hol club	434	1414	
Gift Aid claimed	13659	14223		Paid to charities(e)	5775	5824	
Subtot 2018	85763			Organists	3232	3336	
				Community lunches	885	1367	
				Subtot 2018	80841		
<u>Church activities</u>				<u>Buildings and contents</u>			
Fees received	16349	16629		Church	2960	3117	
Hall rental	8665	8089		Church centre	2183	3300	
Events	1798	1826		Insurance	2144	2431	
Sales incl books	284	55		Utilities	5884	5886	
Donations for refreshments	486	456		Cleaning/caretaking	10817	10640	
From St. Lukes (c)	5527	5794		Subtot 2018	23988		
Subtot 2018	33109						
				<u>Administration</u>			
<u>Bank interest</u>	46	70		Staff	11177	11470	
				Stationery	920	2012	
<u>Insurance claims</u>	0	0		Telephone/internet	813	629	
				Copying	2302	1866	
				Events	280	400	
				Sundries, refreshments etc	650	737	
				Petty Cash	5	15	
				Subtot 2016	16147		
				<u>Depreciation (g)</u>	1208	1208	
Total	118918	120327			122184	132277	
Movement in funds	-3266	-11950					

Notes to St Mark's Income and Expenditure account for the year ended 31 December 2018

- (a) Collected for specific charities on 5th Sundays, etc; the tithe from general fund is an expense noted in (e).
- (b) In 2017, from Waveney DC towards the children's holiday club.
- (c) Contribution to clergy expenses and administration.
- (d) payments for Q4 owing at 31 December each year.
- (e) In 2018 included Casa Hogar Vida £3212; Foodbank £859; Children's Society £295; Swanland Africa Trust £272; Pathways Care Farm £294 and many others.
- (g) For Portakabin, bought for £6540 in 2012, depreciated over 10 years, and for dishwasher, bought in 2016 for £2218, depreciated over 4 years.
- (h) In 2018 expenditure was for church lighting.
- (i) Grants totalling £10,000 were received from Bishop Graham, including £8000 from the Anne French fund.

(Continued)

St Mark's PCC, Oulton Broad					
Income and Expenditure account for the year ended 31 December 2018					
Incoming resources			Resources expended		
	2018	2017		2018	2017
Organ Restoration Fund (Restricted)					
Donations inc gift aid	125	150	Expenditure	545	1657
Bank interest	4	8			
Total	129	158			
Movement in funds	-416	-1499			
Clergy Discretionary Fund (Restricted)					
Donations inc gift aid	305	374	Grants made	400	50
Bank interest	2	2			
Total	307	376			
Movement in funds	-93	326			
W.S.Stewart Scholarship Fund (Restricted)					
Donations inc. gift aid	285	0	Grants made	0	100
Bank interest	1	1			
Total	286	1			
Movement in funds	286	-99			
West Window Fund (Designated)					
Donations inc. gift aid	3891	34309	Expenditure	0	70224
Bank Interest	0	120			
Total	3891	34429			
Movement in funds	3891	-35795			
Project Fund (Designated)					
Donations inc. gift aid	2750	0	Expenditure (h)	437	3679
Bank interest	47	43			
Total	2797	43			
Movement in funds	2360	-3636			
Youth Ministry Fund (Designated)					
Donations inc. gift aid	3673	9050	Expenditure	2838	6483
Bank interest	31	28			
Total	3704	9078			
Movement in funds	866	2595			
Additional Ministry Fund (Designated)					
Grants and donations (i)	12872	5500	Expenditure	8035	2674
Bank Interest	21	6			
Total	12893	5506			
Movement in funds	4858	2832			
Total inc res this page	24007	49591	Total use of res this page	12255	84867
Total with general fund	142925	169918	Total with general fund	134439	217144

St Luke's Church, Oulton Broad					
Statement of Financial Activities (SOFA) for the year ended 31 December 2018					
	Unrestricted	Fabric Fund (Restricted)	Total 2018	Total 2017	
	£	£			
Incoming resources					
Voluntary income	16957	0	16957	16339	
Church activities	10361	0	10361	10617	
Bank interest	90	8	99	56	
Insurance claims	0	0	0	0	
Legacies	0	0	0	0	
Total incoming resources	27408	8	27416	27012	
Use of resources					
Church Ministry	16678	0	16678	17507	
Buildings	7257	0	7257	6046	
Cost of fund raising	0	0	0	0	
Depreciation	462	0	462	462	
Total resources used	24397	0	24397	24015	
Net movement in funds	3011	8	3019	2997	
Reconciliation of funds					
Funds brought forward from 2017	22073	2014	24087	21090	
Funds carried forward to 2019	25084	2022	27106	24087	
Balance sheet as at 31 December 2018					
	Notes	2018	2017		
		£	£		
Fixed Assets	(a)	461	923		
Current Assets					
Debtors		0	0		
Current account		3494	5012		
Uncredited cheques		0	0		
Deposit account		15850	10793		
Charity account	(b)	7497	7455		
Cash in hand		4	4		
Total Assets		27306	24187		
Current liabilities					
Creditors		0	0		
Unpresented cheques		200	100		
Assets less liabilities		<u>27106</u>	<u>24087</u>		
Funds					
General fund (unrestricted)		25084	22073		
Fabric Fund (restricted)		2022	2014		
Total funds		<u>27106</u>	<u>24087</u>		
Notes:					
(a) Book value of dishwasher at year end.					
(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 2018							
Incoming resources				Resources expended			
General Fund (Unrestricted)							
		2018	2017			2018	2017
Voluntary income	£			Church Ministry	£		
Standing orders		5274	4710	Parish share		9806	8490
FWO envelopes		4626	4654	Clergy expenses		597	1591
Plate collections		3450	2421	Fees outwards		0	0
Donations		518	1320	Worship expenses		133	132
For charities		179	417	To charities (a)		701	1879
Grants		0	0	Musicians		200	200
Gift Aid claimed		2910	2817	Messy Church expenses		138	274
Subtotal 2018	16957			Share of admin costs		5103	4941
				Subtotal 2018	16678		
<u>Church activities</u>							
Hall rental		8210	8520				
Fund raising		2151	2097	<u>Buildings and contents</u>			
Subtotal 2018	10361			Buildings		2734	1408
				Insurance		456	532
				Utilities		1460	1589
<u>Bank interest</u>		90	51	Cleaning/mowing		2038	2107
				Sundries(b)		569	410
				Subtotal 2018	7257		
<u>Insurance claims</u>		0	0				
				<u>Depreciation(c)</u>		462	462
Total		27408	27007			24397	24015
Movement in funds		3011	2992				
<u>St Luke's fabric fund (restricted)</u>							
Fund raising		0	0	Expenditure from fabric fund		0	0
Bank interest		8	5				
Total		8	5			0	0
Movement in funds		8	5				
Total incoming resources		27416	27012	Total use of resources		24397	24015
Notes:							
(a) In 2017 included a £1000 donation to St Mark's West Window Fund.							
(b) Includes small running expenses, refreshments, food for fund-raising events etc.							
(c) In 2016 cost of dishwasher (£1847) exceeded the £1000 capitalisable threshold and will be depreciated over 4 years.							

Independent Examiner's Certificate for the PCC Accounts

Report to the trustees of:

ST. MARK WITH ST. LUKE

Parochial Church Council

On accounts for the year ended:

31 DEC 2018

Charity Number (if applicable):

1131698

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions 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.

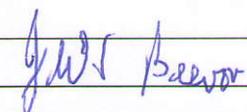
Independent examiner's statement

In connection with my examination, no matter has come to my attention (other than that disclosed below *)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Acthave not been met; or
2. to which, in my opinion, attention should be drawn 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:

18-2-2019

Name:

JOHN BEEVOR

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

BANK MANAGER

Address:

6 THE HOMESTEAD
CARLTON COLVILLE
LOWESTOFT SUFFOLK IP23 8GA