

REGISTERED CHARITY NUMBER: 1113931

Report of the Trustees and  
Unaudited Financial Statements for the period ending 31 March 2019  
For  
St Mary's Indian Orthodox Church

**St.Mary's Indian Orthodox Church**

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**For the period ending 31 March 2019**

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# **ST.MARYS INDIAN ORTHODOX CHURCH**

Charlty No. 1113931

## **Church Annual Report**

**From 1<sup>st</sup> April 2018 – 31<sup>st</sup> March 2019**

In the name of the Father, Son and Holy Spirit, Amen.

This year marked one of expanding and deepening in many areas of St. Marys Indian Orthodox Church, Bristol and we thank God almighty for his abundant blessings and spiritual growth empowered within us.

### **The Church Committee**

A church committee was formed on 1<sup>st</sup> April 2018 with Rev Fr. Varghese Mathew as President, Vinod Vallyathu Oommen as Church Secretary, Bijoy K George as Treasurer and 6 committee members - Mr. Anil K. Malath, Mr. Anil Thomas, Mr Johnson Samuel, Mr. Kurian Lukose, Mr. Mathew Varghese and Mr. Varghese Mathew.

During this year, we conducted a total of 8 meetings which includes one joint meeting with ex-committee members and an additional meeting to discuss the implementation of General Data Protection Regulation, change to the Data Protection Act on how organisations should handle the personal data.

### **Membership**

The church register holds a total of 75 members covering the locations inside and outside Bristol. Members from outside Bristol hail from Bath, Bristol, Burnham On-Sea, Cardiff, Exeter, Gloucestershire, Newport, Plymouth, Reading, Shepton Mallet, Swindon, Taunton, Torquay, Weston Super-Mare, Wells and Yeovil.

### **Holy Qurbana Service**

Holy Qurbana Service celebrated every week starting with Saturday's evening prayer (Sandhya Namaskaram) at 6:30pm followed by Sunday's morning worship starting at 8:30am. During this year, we conducted English Qurbana on 3<sup>rd</sup> Sunday of every month. A total of 54 Holy Qurbana's (excluding the Moranaya festivals) were celebrated in this year. All the Moranaya festivals were celebrated according to the church calendar.

### **General Body Meetings**

The First General Body meeting for the year 2018 was held on the 27<sup>th</sup> May 2018 and the meeting passed the accounts for the year 2017 and also approved the budget set for 2018.

Half Yearly General Body meeting was held on 28<sup>th</sup> Oct 2018.

Election General Body meeting for 2019- 2020 was held on 10<sup>th</sup> March 2019 for the selection of the current office bearers.

Our church was blessed by the more than 8 clergies and Decans during this year.

OVBS was conducted from 31<sup>st</sup> May 2018 to 3<sup>rd</sup> June 2018, co-ordinated by Mrs Julia Happy and Mrs Najfa Joy with the support of committee members - Mr. Anil Thomas and Mr. Kurian Lukose. Dn Calvin Joshua was invited as the guest for conducting and leading the OVBS classes for children. This year theme for the OVBS was 'Isaiah 64:8 God Moulds Us'. Children were involved in spiritual studies and activities associated with the theme. They enjoyed learning bible stories and on the final day, all the children's received Holy Qurbana, presented their OVBS songs and class performance to the church. This year also, the OVBS last day Auction went successful.

### **General Data Protection Regulation (GDPR)**

The new legislation for personal data protection – GDPR, came in to force on 25<sup>th</sup> May 2018. Committee held meetings to discuss the importance of GDPR and actions were taken to implement the law. The General Body elected Mr. Bibin George as the data protection officer and our church has been registered with the **Information Commissioners Office (ICO)**. With this change, we also collected individual consent form from church members on how their personal data is stored and used by the church and this is documented and kept in the church office for future reference.

### **BBQ Lunch**

Church organised a BBQ party on 22<sup>nd</sup> July 2018 after the Holy Qurbana to relax and enjoy the summer weather. Entertainments and games were also arranged to make the party colourful.

### **Charity & Kerala Flood Relief Fund**

During the month of August, we hold our hands together for the flood victims in Kerala and raised a total of £2376 from members. As approved by the General Body, we received applications and evidence from the victims who were recommended by our parish members. The fund was distributed among 11 affected families in Kerala.

### **Christmas & New Year**

Christmas was observed with prayer and lent and families were able to share the love, joy and peace of Christmas. New Year Eve was celebrated with Holy Qurbana and followed by a vigil night. On both these occasions, dinner was arranged for all the church members.

### **X'Mas Carol Service**

X'mas Carol Service visited houses of church members singing and sharing the joy of Christmas. The carol service was coordinated by Mr. Dilip K Thomas and Mr. Anil Thomas.

### **Land Registry**

The land registry is kept up to date with the newly elected Custodian Trustee's – Mr. Niju Philip and Mr. Bibin George

### **25<sup>th</sup> Wedding Anniversary Celebrations**

We congratulated the couple Mr. Sam Jacob & Mrs. Jolly Sam on their 25<sup>th</sup> wedding anniversary and presented a memento to the couple from church and wished them to be blessed in love and happiness.

## **Church Choir**

The church choir serves as a small-group of 15 members within the church for faith formation with the participation of children and adults. The church choir sings beautiful and challenging music to praise God and edify the congregation. Our church is running with a good organised team lead by Mr. Johnson Samuel. The choir contributes splendidly to the Sunday Holy Qurbana and also enriches with music for other activities happening within the church. This year also our choir participated in the ecumenical Christmas carol on 26<sup>th</sup> December hosted by the St. Joseph Catholic Church, Bristol.

## **Acolytes**

We have more than 15 acolytes serving at the altar, along with Vicar. They participate in all the Church services with fear, prayer and piety to the God.

## **Martha Mariam Vanitha Samajam (MMVS)**

MMVS is a great pillar of support to our church activities and the movement includes all the women's of the church as its members. This year the MMVS was managed by Mrs. Shali Saji Varghese as the secretary, Mrs. Mariamma Thomas as the joint secretary and Mrs. Sonia Reji as the treasurer. We thank MMVS for all their hard work done during the year 2018-2019.

## **Mar Gregorios Orthodox Christian Student Movement (MGOCSM)**

MGOCSM enables the youths in our church to study our faith, worship and do services to the community as a group. They play a key role in organizing activities and events for the church all over the year. They also encourage the youths of our church to grow spiritually and to lead by example. This year Ms. Preethy Jose served as the MGOCSM secretary. We thank the members of youth movement for their support to the church especially for OVBS, Onam celebrations, BBQ day, Mother day celebration, Father day celebration, Easter day egg hunt and other activities. Also, on July 14<sup>th</sup> 2018 MGOCSM conducted an OTTAM CHATTAM programme including the young children from other churches in Bristol and Diocese.

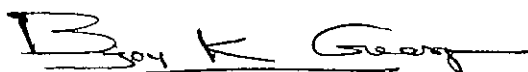
## **Prayer Group Meetings**

St. George prayer group (Reading) encourages families around Reading to come and pray together at a member's residence. They meet every first Sunday of the month and the secretary for the prayer group this year was Mr. Biju Mathew. St. Mary's Prayer group take place on a Saturday, once in a month on receiving request from a church member in Bristol at their residence. This prayer group was arranged by the Vicar of the church.

## **Sunday School**

'Train up a child in the way he should go, and when he is old he will not depart from it'

Our Sunday School sets the foundation for the spiritual learning and growth of our children. A total of 75 students and 26 teachers worked along with the head teacher Mrs. Deepthy Cherian during this year. Classes took place in the hall on every Sunday after the Holy Qurbana.



**Bijoy K George**  
Trustee

**Independent Examiner's Report to the Trustees of**  
**St Mary's Indian Orthodox Church**

I report on the accounts for the period from 1<sup>st</sup> April 2018 to 31 March 2019 set out on pages five to nine.

**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.

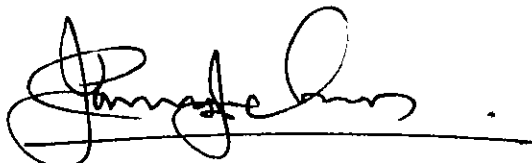
**Basis of Independent examiner's statement**

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

- 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
- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Jomy John

4 Northville Road

Bristol

BS7 0RG

Date 22/01/2020

**St.Mary's Indian Orthodox Church**

**Statement of Financial Activities**  
**For the Period 1 April 2018 to 31 March 2019**

		<b><u>Unrestricted</u></b>	<b><u>Restricted</u></b>	<b><u>2019</u></b>	<b><u>2018</u></b>
		<b><u>Fund</u></b>	<b><u>Fund</u></b>	<b><u>Total</u></b>	<b><u>Total</u></b>
Notes		<b><u>(£)</u></b>	<b><u>(£)</u></b>	<b><u>(£)</u></b>	<b><u>(£)</u></b>
<b>INCOMING RESOURCES</b>					
<b>Incoming resources from generated funds</b>					
		59,074	18,350	77,425	94,158
	Voluntary Income				
	Activities for generating funds	5,232	-	5,232	3,444
	Other incoming resources	166	-	166	166
	<b>Total Incoming resources</b>	<b>64,472</b>	<b>18,350</b>	<b>82,823</b>	<b>97,768</b>
<b>RESOURCES EXPENDED</b>					
<b>Costs of Generating Funds</b>					
		41,334	-	41,334	53,443
	Charitable Expenditure				
	Fundraising Expenses	355	-	355	270
	Governance Cost	9,346	3,486	12,832	15,936
	Other Resources expended	3,246	-	3,246	3,535
		<b>54,280</b>	<b>3,486</b>	<b>57,767</b>	<b>73,184</b>
<b>NET INCOMING RESOURCES BEFORE TRANSFERS</b>		<b>10,192</b>	<b>14,864</b>	<b>25,056</b>	<b>24,584</b>
	Gross transfer between funds	34,142 -	34,142	-	-
	Net incoming resources	<b>44,334</b>	<b>(19,278)</b>	<b>25,056</b>	<b>24,584</b>
<b>RECONCILIATION OF FUNDS</b>					
	Total funds brought forward	<b>410,100</b>	<b>30,778</b>	<b>440,878</b>	<b>416,294</b>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>454,434</b>	<b>11,500</b>	<b>465,934</b>	<b>440,878</b>

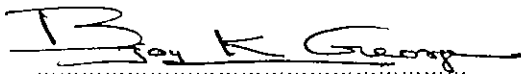
The notes form part of these financial statements

**St.Mary's Indian Orthodox Church, Bristol**

**Balance Sheet**  
**At 31 March 2019**

	Notes	<u>Unrestricted</u> <u>Fund</u> <u>(£)</u>	<u>Restricted</u> <u>Fund</u> <u>(£)</u>	<u>2019</u> <u>Total</u> <u>(£)</u>	<u>2018</u> <u>Total</u> <u>(£)</u>
<b>FIXED ASSETS</b>					
Tangible Assets	4	542,139	-	542,139	543,739
<b>CURRENT ASSETS</b>					
Debtors	5	-	-	-	-
Cash at bank and in Hand		6,037	289	6,326	13,812
		6,037	289	6,326	13,812
<b>CREDITORS</b>					
Amounts falling due within one year	6	(16,143)	-	(16,143)	(16,143)
<b>NET CURRENT ASSETS / (LIABILITIES)</b>		<b>(10,108)</b>	<b>289</b>	<b>(9,817)</b>	<b>(2,331)</b>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<b>532,033</b>	<b>289</b>	<b>532,322</b>	<b>541,408</b>
<b>CREDITORS</b>					
Amounts falling due after more than one year	7	(66,388)	-	(66,388)	(100,530)
<b>NET ASSETS</b>		<b>465,645</b>	<b>289</b>	<b>465,934</b>	<b>440,878</b>
<b>FUNDS</b>					
Unrestricted Funds	9			454,434	410,100
Restricted Funds				11,500	30,778
<b>TOTAL FUNDS</b>				<b>465,934</b>	<b>440,878</b>

The financial Statements were approved by the Board of Trustees on ~~05.05.2019~~ and were signed on its behalf by

  
Bijoy K George

The notes form part of these financial statements



## **St Mary's Indian Orthodox Church**

### **Notes to the Financial Statements for the Period Ended 31 March 2019**

#### **• ACCOUNTING POLICIES**

##### **Accounting convention**

The financial statement have been prepared under historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Charities Act 2011 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

##### **Incoming Resources**

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be qualified with reasonable accuracy.

##### **Resources expended**

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

##### **Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant & Machinery	- 15% on reducing balance basis
Fixtures and Fittings	-15% on reducing balance basis
Computer equipment	-25% on reducing balance basis
Freehold property	-Not Provided

(The Trustees have carried out a full impairment review in accordance with FRS 11, as a result of which no depreciation is made in respect of freehold property on the grounds that the estimated residual value is not materially different from its carrying value in the Balance Sheet)

##### **Taxation**

The charity is exempt from tax on its charitable activities.

##### **Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

#### **2 ACTIVITIES FOR GENERATING FUNDS**

Harvest Festival and Fund Raising Events

#### **3 TRUSTEES REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the period ended 31 March 2019 nor for the year ended 31 March 2018.

##### **Trustees' expenses**

There were no trustees' expenses paid for the period ended 31 March 2019 nor for the year ended 31 March 2018.

**St. Mary's Indian Orthodox Church**

**Notes to the Financial Statements - continued for the Period 1 April 2018 to 31 March 2019**

**4. TANGIBLE FIXED ASSETS**

	<b><u>Freehold Property</u></b> <b><u>(£)</u></b>	<b><u>Property Developments</u></b> <b><u>(£)</u></b>	<b><u>Plant and Machinery</u></b> <b><u>(£)</u></b>
<b><u>COST</u></b>			
At 1 April 2018	334,793	189,609	1,796

Additions

<b>At 31 March 2019</b>	<b>334,793</b>	<b>189,609</b>	<b>1,796</b>
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**DEPRECIATION**

At 1 April 2018	-	-	1,028
Charge for the year	-	-	115
<b>At 31 March 2019</b>	<b>-</b>	<b>-</b>	<b>1,143</b>

**NET BOOK VALUE**

<b>At 31 March 2019</b>	<b>334,793</b>	<b>189,609</b>	<b>653</b>
<b>At 31 March 2018</b>	<b>334,793</b>	<b>189,609</b>	<b>768</b>

	<b><u>Fixtures and Fittings</u></b> <b><u>(£)</u></b>	<b><u>Computer Equipments</u></b> <b><u>(£)</u></b>	<b><u>Total</u></b> <b><u>(£)</u></b>
<b><u>COST</u></b>			
At 1 April 2018	37,008	2,287	565,493
Additions	1,445	201	1,646
<b>At 31 March 2019</b>	<b>38,453</b>	<b>2,488</b>	<b>567,139</b>

**DEPRECIATION**

At 1 April 2018	19,221	1,506	21,754
Charge for the year	2,885	246	3,246
<b>At 31 March 2019</b>	<b>22,106</b>	<b>1,751</b>	<b>25,000</b>

**NET BOOK VALUE**

<b>At 31 March 2019</b>	<b>16,347</b>	<b>737</b>	<b>542,139</b>
<b>At 31 March 2018</b>	<b>17,787</b>	<b>782</b>	<b>543,739</b>

**5. DEBTORS; AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>2019</b> <b>£</b>	<b>2018</b> <b>£</b>
Gift Aid Receivable	-	-
Other Debtors	-	-
	<b>-</b>	<b>-</b>

**St.Mary's Indian Orthodox Church, Bristol**

**Notes to the Financial Statements - continued for the Period 1 April 2018 to 31 March 2019**

**6. CREDITORS; AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>2019</b>	<b>2018</b>
	<b>£</b>	<b>£</b>
Bank Loans and Overdrafts	13,333	13,333
Loan from Members and others	-	-
Other Creditors	2,810	2,810
Accrued Expenses		
	<b>16,143</b>	<b>16,143</b>

**7. CREDITORS; AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR**

	<b>2019</b>	<b>2018</b>
	<b>£</b>	<b>£</b>
HSBC Mortgage	66,388	100,530
Amounts falling due in more than five years		
Repayable by instalments		
Total	66,388	100,530

**8. SECURED DEBTS**

Following secured debts are included within Creditors

	<b>2019</b>	<b>2018</b>
	<b>£</b>	<b>£</b>
Bank Loans	79,721	113,863

The HSBC Mortgage is fully secured by first legal right over the freehold property at 1B Bank Road, Pilling, Bristol.

**9. MOVEMENT IN FUNDS**

	At 1.4.2018	Net Movement in Funds	Transfers between Funds	At 31.03.2019
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted Funds</b>				
General Fund	410,100	10,192	34,142	454,434
<b>Restricted Funds</b>				
Church Building/ Buying Fund	450	-	-	450
Mortgage Repayments	30,328	14,864	- 34,142	11,050
(Mortgage Repayments of £34142 transferred)				
	<b>30,778</b>	<b>14,864</b>	<b>(34,142)</b>	<b>11,500</b>
<b>TOTAL FUNDS</b>	<b>440,878</b>	<b>25,056</b>	<b>-</b>	<b>465,934</b>

Net movement in Funds, included in above are as follows

	Incoming Resources	Resources Expended.	Movement in Funds
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted Funds</b>			
General Fund	64,472	(54,280)	10,192
<b>Restricted Funds</b>			
Church Building/ Buying Fund	-	-	-
Mortgage Repayments	18,350	(3,486)	14,864
	<b>18,350</b>	<b>(3,486)</b>	<b>14,864</b>
<b>TOTAL FUNDS</b>	<b>82,823</b>	<b>(57,767)</b>	<b>25,056</b>

**St Mary's Indian Orthodox Church**  
**Detailed Statement of Financial Activities for the Period 1 April 2018 to 31 March 2019**

	<b><u>2019</u></b> <b><u>(£)</u></b>	<b><u>2018</u></b> <b><u>(£)</u></b>
<b><u>Incoming Resources</u></b>		
<b>Voluntary Income</b>		
Gift Aid	9,445	20,882
Subscription	20,350	20,380
Donations	8,529	10,572
Offertory	12,231	15,124
Catholcate/Recessa/Seminary/Mission Sunday	398	552
Charity	2,352	685
Vacation Bible Study	1,530	965
Sunday School	2,082	1,617
Sunday School Sponsorships	125	200
MGOCISM	265	187
Diocese- Moms +Amoss Conf	1,660	2,049
Picnic	-	3,345
Diocese Day	98	160
OSSAE Diocese Programme	-	-
Special Collection - Mortgage Repayment	18,350	15,040
Others- Insurance Claim/Council Tax	-	2,400
	<b><u>77,426</u></b>	<b><u>94,158</u></b>
<b>Activities for Generating Funds</b>		
Harvest Festival	2990	1,697
Fund Raising Events	2242	1,747
	<b><u>5,232</u></b>	<b><u>3,444</u></b>
<b>Other Incoming Resources</b>		
Rents Received	166	166
<b><u>Total Incoming Resources</u></b>	<b><u>82,823</u></b>	<b><u>97,768</u></b>
<b><u>Resources Expended</u></b>		
<b>Charitable Expenditures</b>		
Vicar Allowances	13,200	13,200
Visiting Bishops & Priest	3,300	4,400
Church Consumables	456	333
Passion Week	-	5,241
Refreshments	5,133	5,043
Sunday School Expenses	4,900	5,026
Sunday School Sponsorships		
Perunna Expenses	1,552	2,199
Christmas & Newyear	1,469	2,510
Charity	3,905	1,125
Catholcate/Seminary/Mission Sunday	450	600
Diocese Day/ Fixed Contribution	150	200
Travelling	1,200	1,219
Diocese- Moms +Amoss Conf	-	2,023
Vacation Bible Study	2,552	2,051
Gifts & Presentations	175	2,419
Ecumenical Programme		
MOMS	2,589	720
MGOCISM	324	289
Youth Camp	-	1,500
Kids Room		
Planning Application Fees		
Picnic	-	3,345
	<b><u>41,334</u></b>	<b><u>53,443</u></b>
<b>Fund Raising Expenses</b>		
Fund Raising Expenses	355	270

This page does not form part of the statutory financial statements

**St.Mary's Indian Orthodox Church**

**Detailed Statement of Financial Activities for the Period 1 April 2018 to 31 March 2019 Continued**

	<b><u>2019</u></b>	<b><u>2018</u></b>
	<b><u>(£)</u></b>	<b><u>(£)</u></b>
<b>Governance Cost</b>		
Rates and Water	337	827
Insurance	2,336	2,606
Light and Heat	2,025	1,952
Telephone	394	318
Printing, Stationery and Post	795	603
Cleaning and Sundries	646	749
Property Repairs and Maintenance	1,213	3,598
General Repairs and Maintenance	489	617
Website Expenses	32	240
Accountancy	420	780
Legal Fees	620	100
Health and Safety Expenses	38	7
Bank Charges		
Mortgage Interest and Charges	3,486	3,539
	<b><u>12,832</u></b>	<b><u>15,936</u></b>
 <b>Depreciation</b>		
Plant and Machinery	115	136
Fixtures and Fittings	2,885	3,139
Computer Equipments	246	261
	<b><u>3,246</u></b>	<b><u>3,536</u></b>
 <b>Total Resource Expended</b>	 <b>57,767</b>	 <b>73,184</b>
 <b>Net Income</b>	 <b><u>25,056</u></b>	 <b><u>24,584</u></b>

This page does not form part of the statutory financial statements