



Registered Charity No 1136866

## ANNUAL REPORT & ACCOUNTS 2018-19

A Parish of the Mar Thoma Syrian Church of UK & Europe Zone.

Member of the Churches Together in England.

Member of the Churches Together in Britain & Ireland.

A Registered parish Church with the Diocese of London, Church of England, 2402A

**Registered Office:**

15 Hampden Road  
Harrow, HA3 5PP

**Worshipping at:**

All Saints' Harrow Weald  
Middlesex, HA3 6DQ

**Telephone:** 020 3674 9964 / 07976 781890

[www.sinaimarthomachurch.org.uk](http://www.sinaimarthomachurch.org.uk)

## **NOTICE OF GENERAL BODY MEETING**

Notice is hereby given that the 9<sup>th</sup> Annual General Body Meeting of Sinai Mar Thoma Church will be held on Sunday 2<sup>nd</sup> June 2019 at 1:30 PM at All Saints Church, 90 Uxbridge Road, Harrow Weald HA3 6DQ.

### **AGENDA**

1. To receive and adopt the Annual Report for the year ended 31<sup>st</sup> March 2019.
2. To receive and adopt the Audited Accounts for the year ended 31<sup>st</sup> March 2019.
3. To receive the Budget for the year 2019-20.
4. Election for the following positions:
  - Choir representative elected by the Choir members
  - Sevika Sangham representative elected by Sevika Sangham members
  - Edavaka Mission representative
5. Member of representative to Churches Together in Harrow Weald & Wealdstone and Harrow Interfaith.
6. The following resolutions to be made :
  - The Gift Aid funds to be received this year is to be used for repayment of the outstanding loan used for purchasing the parsonage (this being the first priority) and the balance to be kept in a restricted fund designated for the purchase of a church in the near future.
  - General Body to provide a budget approval to the Committee for expenses made in the first 2 months after every financial year ending March 31<sup>st</sup>.
7. AOB with the permission of the Chair.
8. Confirmation and adoption of the Minutes for this AGM
9. Closing Prayer & Benediction.

Your prayers, presence and participation are earnestly solicited.

For and on behalf of the managing Committee.



Rovin George  
Hon. Secretary  
27<sup>th</sup> May 2019

# Annual Report

## Introduction

With thanksgiving and gratitude to God for all the blessings showered upon Sinai Mar Thoma Church North London, the executive committee presents the annual report for the year 2018-19.

## Church History & Present

Mar Thoma Syrian Church owes its origins to the evangelistic works of St Thomas the Apostle, who came to India in AD 52. The church has 11 Bishops. Most Rev. Dr Joseph Mar Thoma Metropolitan is the present head of the church, which has its headquarters in Thiruvalla, Kerala State, India. The mother church is divided into 13 dioceses consisting of several parishes and each diocese is under the direct administration of a Diocesan Bishop. Sinai Mar Thoma Church comes under the Diocese of North America and Europe (from January 2018 onwards, under the UK and Europe zone) and Rt Rev Dr Isaac Mar Philoxenos is its Diocesan Bishop.

In the UK, the Mar Thoma community began their worship in 1957 and Sinai Mar Thoma Church came into being in 2010. Sinai Mar Thoma Church UK (MTC) is a registered charity in United Kingdom (Charity Reg. No. 1136866) with its registered office at 15 Hampden Road, Harrow, HA3 5PP, UK. The Church of England (COE) considers Sinai MTC as a part of its institution and the COE Diocesan number for Sinai MTC is 2402A.

## Office Bearers

Very Rev V T John	Vicar/President
Mr V M Abraham	Vice President
Mr Rovin George	Secretary
Mr Binu John	Trustee - Treasurer
Mr Rohit Christopher	Trustee - Accountant

## Executive Committee Members

Mr Sajimon Samuel	Lay Ministrant (Malayalam)
Mr Biju Cherian	Lay Ministrant (English)
Mr Joji Mathew	Assembly Member
Dr Zac Varghese	Assembly Member (Nominated)
Mrs Susamma Mathew	Mandalam Member
Mr Jency Sharlay	Edavaka Mission
Mrs Tina Cherian	Sevika Sangham
Mr Sonia Mathew	Youth Fellowship
Mrs Diana Agnelo Fernandes	Sunday School Representative
Mr Sharlay Varghese	Choir
Ms Sally Koshy	Sinai East Area Representative
Mr Abraham Jacob	Sinai West Area Representative
Mr Prasad Jacob	Sinai Central Area Representative
Mr Sam Varghese	Sinai North Area Representative





## Non-Executive Committee Members

Mrs Swapna Solomon  
Mr Abraham Jacob

Young Couples Fellowship  
Senior Citizens Fellowship

## Independent Examiner

Dr Jacob Kurien  
Mr Ashley Challackal

Independent Examiner  
Independent Examiner

## Membership

Sinai Mar Thoma Church UK maintains a parish register which the Vicar updates. All persons aged above 18 years and who have their names in the Parish Register receive Holy Communion in the parish and all persons whose parish membership has not been barred are entitled to be Edavaka Sangham members (General Body of the parish).

Our membership as of 31<sup>st</sup> March 2019 is 113 families with a total of 342 members including children. 19 new families joined the parish and 3 families were transferred to a sister Parish during the year.

## Baptism / Marriage

3 Children were baptised during the year and 2 members entered into a family life during this year.

## Meetings

- **General Body Meetings**

- i. Annual General Body Meeting was held on Sunday 27<sup>th</sup> May 2018.
- ii. General Body Meeting to elect the office bearers of the parish for the year 2019-20 was held on Sunday, 24<sup>th</sup> February 2019.

- **Committee Meetings**

Five committee meetings were held during this reporting year.

## Sunday Worship & other services

Holy Communion in English took place on 1<sup>st</sup> & 3<sup>rd</sup> Sundays and in Malayalam on 2<sup>nd</sup> & 4<sup>th</sup> Sundays. 5<sup>th</sup> Sundays were kept apart for UK centre meetings of various organisations in different locations and we had divine service on those Sundays here at Sinai. Holy Communion service were held in Milton Keynes/Northampton on 2<sup>nd</sup> Saturdays. Special services were held during the year to celebrate Diocesan Sunday, Education Sunday, Sevika Sangham Day, Youth Sunday, Choir





Sunday, Senior Citizens Day, Family Sunday, World Sunday School Day, Parish Day and Holy Week. Special prayers took place on Mother's Day, Father's Day and Remembrance Sunday.

## Sacraments/Services

### (i) Holy Communion Services

- All Saints' Harrow Weald: 51
- Joint Service with All Saints: 1
- Northampton/Milton Keynes – 10

### (ii) Divine Services – 2

## Area Prayer Meetings

The area prayer group meetings have been revived under the leadership of our Achen, Very Rev V T John. This has enabled members of the local area to get together and to get to know each other in a better way. The area prayer groups were renamed as ***Harrow-Slough, Watford, Barnet, Northampton/Milton Keynes*** as agreed in the Annual General Body. The prayer meetings in all the four areas have been growing successfully and there has been a great attendance from the members living locally.

## Organisations

### • Sunday School

Mrs Diana Fernandes served as the Sunday school representative during this period. The Sunday school has classes for Nursery, Beginners, Primary, Junior's, Intermediates & Seniors which were led by Mrs Nisha Rohit, Mrs Diana Agnelo, Mrs Jency Sharlay, Mr Alex Oommen, Mrs Shiny Ashley and Mrs Jeny Prasad.

Sunday school has been very active over the last year with good number of children attending the classes regularly. Classes are held at the Blackwell Hall from 10:45 AM until 11:45 AM after which children and teachers proceed to the Church to attend the Church worship service. Sunday school has presented various programmes at the Church during the 'Time & Space' or after the Church service. The Sunday school children did presentations for Zonal Inauguration, Mothers' Day, Father's Day, World Sunday School Day etc. We conducted our Annual Sunday School Exam on July 1st. We celebrated our Annual day on the 11<sup>th</sup> November where the kids who excelled in academics and the talent competition were felicitated. Our Sinai Junior Choir presented a Christmas Carol and a tableau under the able support and leadership of Mrs Jency Sharlay.



Some of the new events we introduced this year include:

- Messy Sunday
- Sunday School Talent Competition - Sunday school kids participated in various competitions which included singing, memory verse writing, art, storytelling and elocution
- Teacher Bible Study Sessions
- Sunday School Christmas Party
- Kurban Chants Session by Achen
- Mid Term Exams
- Sinai Junior Choir

Our children are the future of Sinai and it wouldn't be possible without the efforts of these teachers. Our sincere thanks to the teachers for the incessant support.

- **Edavaka Mission**

Mrs Jency Sharlay served as Edavaka Mission secretary. Edavaka mission prayer meetings were held at members' residences. The prayer meetings have been a blessing for the families to come together and share love and fellowship with the Grace of God.

- **Sevika Sangham**

Mrs Tina Cherian served as secretary of Sevika Sangham. Sevika Sangham meetings are held on the first Sunday of every month presided over by our Achen. The Sinai Sevika Sangham undertook various activities, as listed below, during the current report year to build and strengthen our fellowship.

- **Garden Party** (11<sup>th</sup> August 2018)

As we are now blessed with several new members a Garden Party was hosted to spend time together and to know each other better.

- **Sevika Sangham Day** (9<sup>th</sup> September 2018)

To join in the 100 years of Sevika Sangham celebration, this worship was dedicated especially for Sevika Sangham and the service was led by the Sevika Sangham members under the guidance of our Achen.

- **Fasting Prayer** (29<sup>th</sup> September 2018)

Faith is strengthened through fasting and prayer. A fasting prayer was held at a member's residence to uphold those who needed prayers.

- **Friday Fun Night** (9<sup>th</sup> November 2018)

Another fun event was organised solely for building our fellowship.





➤ **Christmas is calling** (22<sup>nd</sup> December 2018)

The Sinai Sevika Sangham team did a tour of London by foot to spend time together and enjoy the festive season.

➤ **Night Shelter Charity event** (27<sup>th</sup> February 2019)

This year we reached out to the community by providing food for the less fortunate in and around Harrow. Expressing sincere thanks to each and every member of the Sevika Sangham team for standing together in unity and for the dedication, hard work and support.

• **Choir**

Mr Sharlay Varghese served as the Choir Master. The choir led the songs during our worship services and also organised the Christmas Carol service. The choir was involved in the learning four-part songs. Our Christmas carol service done under auspices of Choir was extremely successful. The choir conducted a praise and worship service during watch night service.

• **Youth Fellowship**

Youth cottage meetings were arranged at the residence of youth members and this has strengthened the relationships among the youth group, whilst also providing an opportunity to grow in fellowship, learn more about the Bible and history of the church.

Many members of our youth attended the Youth Retreat in East London in February 2019 and the 2018 Youth Conference in July in Yarnfield, which further developed their faith but also boosted friendships.

Many youths were involved in carol rounds, visiting homes of parish members across different areas and helped to raise money for the church.

The youths also played a pivotal role in Fusion Fest 2019 by showcasing a wide of array of talents and successfully helping to raise funds for both the church and local charities.

• **Young Couples Fellowship**

Mrs Swapna Solomon served as the secretary for the Young Couples Fellowship. They met at the residence of various members every 4<sup>th</sup> Saturday of the month and the fellowship enabled to strengthen the relationship amongst the young couples through various games and activities held during the meeting. A one day trip to Bournemouth was organised in the month of July and there was some great turnout including a few new members. The Young Couples of the parish have actively been involved with various activities of the church.





- **Senior Citizens Fellowship**

Mr Abraham Jacob served as the Senior citizens representative and the group met every third Tuesday at residence of Senior citizens.

### **Parish Activities**

- **World Sunday School Day Celebration**

Sunday School Centre meeting and World Sunday School Day celebrations were jointly held at Katherine Academy, Peterborough on Saturday, 3<sup>rd</sup> November 2018. A coach was arranged to take our members to this event. We had over 25 children and 21 adults representing us at the event. The children had a very good day at the event and presented various activities they practiced for the event. Thanks to the Sunday school teachers for training the children and parents for accompanying them to the event.

- **Sevika Sangham Food Sale**

Sevika Sangham held a sale of home cooked food on 2<sup>nd</sup> December 2018 immediately after the Holy Communion Service. The entire team contributed wholeheartedly and prepared delicious home cooked food for the fundraising event. Our church members supported us generously and it was a great success.

- **Onam Celebrations**

Due to the catastrophic floods that took place in Kerala this year, the Parish committee decided not to celebrate Onam as thoughtful gesture to grieve with the victims and families affected by the flood.

### **Refreshment Committee**

The Refreshment Committee has taken a remarkable initiative to organise and arrange meals provided every week after the service which are sponsored by various families. However, where no sponsorship is available the refreshment committee personally steps in and organises refreshments for the members after the service. The funds for this are raised by voluntary donations of various members or by fund raisers that have been organised in the past. The efforts by refreshment committee are much appreciated and their commitment to feed our members weekly deserves the highest commendation.

### **Relationship with All Saints'**

We held 1 joint service with All Saints this year on 25<sup>th</sup> December 2018. This gives us an opportunity to consolidate our relationship with All Saints and also for members of both congregations to



interact with each other. The aim is to carry on conducting the joint services at least once in every quarter.

### **Farewell for Rev James Mercer**

Fr James Mercer has been a key supporter and a flag bearer of our friendship and association with All Saints Church. After 11 years of service at All Saints', Fr James Mercer term had come to end this year. The Sinai Parish organised a farewell for Fr James and his wife Mrs Gail Mercer by inviting them as a special guest for Sinai's Holy Communion service on the 19<sup>th</sup> August, 2018.

The invitation was extended to the PCC's and we had a great turnout overall. The Committee paid a sum £500 as farewell gift to Fr James and thanked him for his support throughout and hoping the relationship to continue going forward.

### **Joint Programme**

- **Vicarage Garden Party with All Saints'**

This year, as a part of the joint programme with All Saints', Sinai was invited to participate at a Garden Party organised at the parsonage of Fr James Mercer on 15<sup>th</sup> July 2018. Sinai supported the event by having a barbeque and entertained the guests with some great music. The programme has helped us to meet and network with the members of All Saints'.

- **Farewell party at Church Garden on 1<sup>st</sup> August with All Saints'**

All Saints' together with Sinai MTC organised a farewell party for Fr James Mercer on the 1<sup>st</sup> August, 2018 at the Church Garden. Sinai contributed by providing refreshments for the guests and together it was a great fellowship for both parishes to come together and provide a great farewell for Fr James.

- **Quarterly Joint Meeting**

The office bearers met with All Saints' representatives every quarter to discuss programmes for upcoming quarters. This is also an opportunity to discuss things which are going good as well as a forum to raise any issues from both sides.

### **Christmas Carol Rounds**

This year's Christmas carol rounds took place from 1<sup>st</sup> to 23<sup>rd</sup> December 2018. The carol rounds reached out to homes of our members spread across Watford, Slough, Ilford, Bedford, Milton Keynes, Northampton and Harrow and raised money for the church. It was a blessing to experience the warmth and love from every home that we visited during this festive period. We express our gratitude to Achen and Kochamma, the convenors –Mr Biju Cherian and Mr Binu John and to all members who participated in the carolling rounds, especially the homes that provided us with the refreshments which kept us going.





## Christmas Carol Service

The Christmas Carol Service took place on 16th December 2018 at All Saints'. Rt Rev Ric Thorpe, Bishop of Islington was our chief guest this year. Our choir presented some melodious songs in English and Malayalam. This year it was a 28 member choir. We thank Mr Sharlay Varghese and Ms Tanya Abraham for their efforts in teaching the songs for the Carol Service.

The Sunday school children presented a song and tableau. We express our thanks to the Choir, Sunday School teachers, volunteers and children for their tireless efforts in making the event a great success.

## Ecumenical Carol

The Ecumenical Carol was held at the Spring West Academy, Feltham on 29<sup>th</sup> December, 2018. Like every year, Sinai's Choir participated along with other Parishes.

## Wednesday Intercessory prayer

Intercessory prayer meetings were conducted on Wednesday evenings, mostly at our members' houses but sometimes at the parsonage. Our sincere thanks to Achen and Kochamma for taking initiative for this and reaching out to our families.

## Chain Prayer

Fasting prayer were held once a month, every Friday's from 6am- 6pm at the residence of various members.

## Fusion Fest 2019

The 5th Fusion Fest 2019 was successfully organised on the 9th Feb 2019. The event was aimed at recognising the talent of our parish members, especially our youth and children. Fusion Fest had a great turn out and raised a substantial amount this year. Fusion Fest would not have been possible with the support of each and every single member our parish and especially the Youth and children who played a big part at the event this year.

## Sponsoring of Student(s)

As a follow up from the previous General Body decision to sponsor a nursing student(s), our parish has been continuing to support and sponsor the studies of two nursing students in India.

Parish has also decided to sponsor three B.Com students from Navajeevan Trust, Mumbai from this year.





## Harvest Festival

This years' Harvest festival was held on Sunday 28<sup>th</sup> October 2018 along with Family Sunday celebrations.. Every earning member was requested to contribute one day income towards harvest festival collection and we had a very good response to this. A meal was provided to all members after the Holy Communion Service. The committee would like to express our sincere gratitude to all who contributed to the success of this years' harvest festival.

## Parish Day

Our Parish day took place on 8<sup>th</sup> May 2018 and Rev Shibu Kurien was our special guest and led the service for the day.

## Pulpit Exchange

With reference to Zonal Sunday on 20<sup>th</sup> May 2018, Rev Sijo John visited out Parish and conducted the service.

## Episcopal Visit

Our Diocesan bishop, Rt Rev Dr Isaac Mar Philexenos, visited our parish and led the service on 10<sup>th</sup> June, 2018.

## UK & Europe Zonal Inauguration

The UK & Europe Zonal inauguration was held on the 9<sup>th</sup> June 2018 at Tamworth. The Zone was inaugurated by the Metropolitan of the Mar Thoma Church in the presence of our Diocesan Bishop and Bishops and clergy of the sister churches. There was a great participation from our Parish and it the event was a great way to meet fellow members from other sister parishes from the UK and Europe.

## UK & Europe Family Conference

The UK & Europe Family Conference was held on the 24<sup>th</sup>- 26<sup>th</sup> August 2018 at Yarnfield and we had a great participation from our members.

## Parish in the Park

Our parish arranged a fun day outing in the park on 7<sup>th</sup> July, 2018 at Edgwarebury Lane Park. Northampton & Milton Keynes Area arranged a similar event on 13<sup>th</sup> October 2018 at Willen Lake, Milton Keynes.

## Notice Board

A new notice board with Sinai's information and service times was put up in front of the church with the cooperation of All Saints



## Churches Together in Wealdstone and Harrow Weald

Mr Abraham Mathews represented Sinai MTC at Churches together in Wealdstone and Harrow Weald.

## Harrow Interfaith

Sinai Mar Thoma Church is a member of the Harrow Interfaith and has an interaction with Baha'I, Buddhist, Christian/Quaker, Hindu, Jains, Jewish, Muslim, Sikh and Zoroastrian faiths and also Bereavement Care, Harrow Humanists, Young Harrow Foundation and Voluntary Action Harrow Community Group. Mr Abraham Mathews represents our Church in various meetings, events and activities associated with this. He attends the meetings at various churches at their functions and together they work with the Harrow Police on matters of Local and National Security and on communal harmony issues. At the recent 100<sup>th</sup> Commemoration of the WW1, Sinai Church had the honour of placing the wreath on behalf of Harrow Interfaith at the public meeting held at Harrow Council.

## ASSH Funds

As a part of our partnership with All Saints, Sinai MTC has agreed to contribute a sum of £20,000/- towards the ASSH Project (All Saints Serving Harrow) in 2019 which will be added towards the renovation of the church premises. The parish has set up a separate account and have requested members to contribute separately, a fixed monthly amount which could be used towards the ASSH fund in 2019. Members have already started contributing since January 2018 towards this fund.

## Conclusion

We thank God for His grace and goodness showered upon us over the past 9 years. Sinai Mar Thoma Church started from humble beginnings, but is growing from strength to strength. Appreciation and gratitude is recorded to Very Rev V T John, office bearers and all members of the Sinai family for their contribution of time and talent in making our Parish grow confidently in strength, love, and fellowship.

We maintain an extremely good relationship with All Saints Church, Harrow Weald, and we sincerely thank Rev James Mercer and Rev Peter Ward and the All Saints Church committee members for all the support and help given to us.

For and on behalf of the managing committee:



Rev Dr P G George  
Vicar/President



Rovin George  
Secretary



## Trustees Report

Sinai Mar Thoma Church North London is registered with the Charity Commission as Charity No 1136866. The trustees present the charity's report and financial statements for the year commencing 01 April 2018 to 31 March 2019. The trustees have prepared the accounts adopting the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charity's governing document and the Charities Act 2011.

## Structure, Governance and Management

The Very Reverend V T John is the Vicar and President supported by Mr V M Abraham as Vice President, Mr Rovin George as the secretary, Mr Binu John as Trustee/Treasurer and Mr Rohit Christopher as Trustee/Accountant and a Management Committee consisting of elected Trustees named below constitute the management structure of the charity

## Reference and administrative information

**Charity Name:** Sinai Mar Thoma Church North London, UK

**Registered Address:** 15 Hampden Road, Harrow HA3 5PP

**Registration Number:** 1136866

### Vicar

Very Rev V T John

Vicar/President

### Office Bearers

Mr V M Abraham

Vice President

Mr Rovin George

Secretary

Mr Binu John

Trustee Treasurer

Mr Rohit Christopher

Trustee Accountant

### Executive Committee members

- Mr Sajimon Samuel
- Mr Biju Cherian
- Mr Joji Mathew
- Mrs Susamma Mathew
- Dr Zac Varghese
- Mrs Sonia Mathew
- Mrs Tina Cherian
- Mrs Jency Sharlay
- Mrs Diana Agnelo Fernandes
- Mr Sharlay Varghese
- Mrs Swapna Solomon
- Mrs Sally Koshy
- Mr Abraham Jacob
- Mr Prasad Jacob
- Mr Sam Varghese





### **Bankers**

Barclays Bank Plc, Station Road, Edgware, Middlesex.

### **Independent Examiner**

Dr Jacob Kurien and Mr Ashley Challackal

### **Governing Document**

Sinai Mar Thoma Church is governed by the constitution submitted to the Charity Commission and by the constitution of the Mar Thoma Syrian Church of Malabar.

### **GDPR Compliance Statement**

The trustees have implemented procedures and policies to notify donors of the information held by the charity and also implemented opt-in/opt-out processes.

### **Safeguarding Statement**

The charity has a safeguarding policy which is displayed on the church's notice board and it is reviewed annually. It also has a named safeguarding officer and a Child Protection Policy with contact details displayed for easy access.

### **Risk Assessment and Management**

The trustees have examined the major strategic, business and operational risks which the charity faces and confirmed that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to reduce those risks.

Risk assessment, risk management policies and insurances are regularly reviewed during the year and our processes will continue to ensure that new risks are properly identified, reported and evaluated.

The systems of financial controls are considered adequate and any short-term risks are taken into consideration in the preparation of the annual budget.

### **Organisational Structure**

The trustees meet regularly, whilst the day-to-day management of the charity is delegated to the Vicar, Secretary, Treasurer and the Accountant.

### **Recruitment and Appointment of Trustees**

The trustees are elected every year before the commencement of the new financial year. They are elected by the General Body or by the members of the organisation whom they represent. The recruitment and appointment of Trustees are as per the constitution of the Mar Thoma Church.

### **Plans for the Future**

We are planning to work more closely with the All Saints Church to ensure that we can carry on this beautiful partnership well into the future. Various shared activities including spiritual and social activities are planned along this line. We also aim to further develop our activities for the Edavaka Mission, youth fellowship, Sevika



Sangham and the Sunday school.

### **Mission & Objectives**

The objective of Sinai Mar Thoma Church is to promote the Christian religion, provide its members with regular Christian worship services, in accordance with the traditions of the Mar Thoma Church; provide pastoral care and organise activities to enhance the spiritual life of the members; enhance the ecumenical relationship within the local community and churches; and make voluntary contributions to evangelistic and charitable work in the United Kingdom and abroad.

### **Reserve's Policy**

The reserves held are considered to be the prudent minimum to ensure that the work of the charity continues unhindered for at least 2 months in an orderly manner from year to year, even when donations may fluctuate downwards. The trustees aim to increase the reserves to allow 4 months of unhindered work by the end of the current financial year (2019 – 2020).

### **Principal Sources of Funding**

The majority of funding comes through subscriptions, offertory and other donations by the members.

### **Volunteers**

A substantial contribution to the activities of the church is in the form of voluntary services. The financial benefit of these non-cash donations has not been recognised in these accounts, as by their nature it would be impractical to quantify these in monetary terms.

### **Investment Policy**

The trustees have the authority to make any investments which they think appropriate and beneficial for the work of the charity subject to ratification by the membership body. However, at present the church has no significant surplus finances to make any investment.

### **Trustees Induction & Training**

Both old and new trustees were reminded of their fiduciary responsibilities position. They regularly review income and expenditure statements, meet regularly to delegate tasks and formulate strategy and policies in achieving its objectives and were also made aware that the ultimate responsibility for the charity rests with them.

### **Financial Review**

The Trustees regularly met during the financial year to review the various operations of the charity. The trustees are mindful of the reserves policy and the targets to keep its administrative costs to an absolute minimum.

### **Trustees' Responsibilities**

The trustees are required to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year





and of its financial position at the end of the year in preparing financial statements giving a true and fair view, the trustees should follow best practice and:

- a. Select suitable accounting policies and apply them consistently
- b. Make judgements and estimates that are reasonable and prudent
- c. State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements.
- d. Prepare the financial statements on going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the charity and which enable them to ascertain the financial position of the charity and which enable them to ensure that the financial statements comply with applicable law and regulations. They are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

#### Declaration of serious incidents

We solemnly declare that during the reporting year (1 April 2018 to 31st March 2019) there were no serious incidents or other matters affecting the administration, finance and accounting practice to our charity. We make this declaration in accordance with section 169 of the Charity Act 2011.

For and on behalf of the managing committee.

*Read and passed*



Rev Dr P G George  
Vicar/President



Rovin George  
Secretary



## **Independent Examiner's Report to the Trustees and Members of Sinai Mar Thoma Church North London.**

We report on the accounts of the charity for the year ended 31 March 2019, which are set out on pages 12 to 27. This report is made solely to the charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulation 2008 on those matters that we are required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body for this report.

### **Respective responsibilities of trustees and the independent examiners.**

The charity's Trustees are responsible for preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2001 Act'). As the gross income of the charity does not exceed £250,000 they consider that an audit is not required for this year under section 145 (1) of the Charities Act 2011 for lower-income charities and that an independent examination is required.

It is our responsibility to:

- examine the accounts under section 145 of the 2011 Act ,
- to follow the procedures laid down in the general Directions given by the Charity commission under section 145 (5) (b) of the 2011 Act , and
- To state whether particular matters have come to our attention.

### **Basis of independent examiner's statement.**

The examination was carried out in accordance with general direction given by the Charity Commission (CC15d and CC32a). The 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


Having completed our examination as non-accountant independent examiners we can confirm that:

(1) No matters have come to our attention giving us cause to believe that in any material respect:

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

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

Dr Jacob Kurien (Independent Examiner):



Ashley Challackal (Independent Examiner):



**Dated:**





# Statement of Financial Activities For the year ended 31st March 2019

		Fig in £	£	£	£
	Notes	Unrestricted Funds	Restricted Funds	Total Funds 31st March 2019	Total Funds 31st March 2018
<b>Income</b>					
Subscription	2	33,797		33,797	31,835
Offertory	3	16,413	780	17,193	16,750
Harvest festival		5,601		5,601	4,185
Fusion Fest		5,425		5,425	9,042
Christmas Carol Visits		3,471		3,471	3,145
Tax Refund		16,357		16,357	14,675
Family Conference 2017 & Diamond Valedictory		0		0	1,000
Other Receipts	4	11,165	4,060	15,225	11,995
Donation for Parsonage	5		1,500	1,500	1,975
<b>Total Income</b>		<b>92,229</b>	<b>6,340</b>	<b>98,569</b>	<b>94,602</b>

	Notes	Unrestricted Funds	Restricted Funds	Total Funds 31st March 2019	Total Funds 31st March 2018
<b>Expenditure</b>					
Staff Cost		15,809		15,809	16,192
Parsonage Expenses	6	4,283		4,283	5,589
Vehicle Expenses		1,495		1,495	2,644
Vicar's Transfer Cost	7	3,000		3,000	3,000
Rent	8	7,275		7,275	6,725
Diocesan Payments	9	3,865		3,865	1,500
Sabha Office Payments		1,000		1,000	0
Visiting Bishops & Clergy		600		600	600
Insurance		662		662	739
Printing, Postage, Stationery		263		263	279
Telephone & Internet		1,041		1,041	941
Altar Expenses		25		25	82
Interest On Loan		153		153	1,431
Travel-Conferences etc		0		0	598
Fusion Fest Expenses		2,403		2,403	2,860
Professional Fees		500		500	500
Charity & Donations	10	0	4,547	4,547	5,038
Church Activity Expenses	11	10,840		10,840	4,607
Family Conference -Expenditure		0		0	1,500
Sundry Expenses	12	-36		-36	900
Depreciation	13	3,338		3,338	5,285
<b>Total Expenditure</b>		<b>56,518</b>	<b>4,547</b>	<b>61,065</b>	<b>61,010</b>
<b>Net Surplus for the Year</b>		<b>35,711</b>	<b>1,793</b>	<b>37,504</b>	<b>33,592</b>

The attached notes 1 - 18 form part of the accounts.



# SINAI MAR THOMA CHURCH NORTH LONDON

## BALANCE SHEET AS AT 31st MARCH 2019

	Notes	31st March 2019		31st March 2018	
		£	£	£	£
<b>FIXED ASSETS</b>					
Tangible fixed assets	13		304,145		307,483
<b>CURRENT ASSETS</b>					
Debtors	14		792		440
Cash at Bank and in hand			34,034		18,513
			<u>34,826</u>		<u>18,953</u>
<b>LESS CURRENT LIABILITIES</b>					
Creditors and Accruals Due within one year	15		742		772
<b>NET CURRENT ASSETS</b>			<u>34,084</u>		<u>18,181</u>
			338,229		325,665
Less					
Unsecured Loan	16		30,000		56,493
Provision for Vicar's relocation cost	7		7,991		6,438
<b>NET ASSETS</b>	18		<u>300,238</u>		<u>262,734</u>
Represented by:					
Designated Funds (ear marked)	18		18,100		
Unrestricted Funds	18		276,991		259,380
Restricted Funds	18		5,146		3,354
			<u>300,238</u>		<u>262,734</u>

The financial statements were approved by the Board of Trustees on ..... and were signed on its behalf by:

**For and on behalf of the trustee's**

Rev Dr P G George - President

Mr. Binu John - Trustee -Treasurer

Mr Rohit Christopher - Trustee - Accountant

*passed*

*[Signatures]*





## 1 ACCOUNTING POLICIES

### Basis of preparing the financial statements

#### a. General

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' EFA, and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

#### Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably.

#### Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accrual's 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.

#### b. Depreciation

Depreciation is provided on fixed assets on straight line basis using the following rates:

Free hold Property	1% on cost
Computer and office equipment	25% on cost
Furniture and fittings	25% on cost
Motor Vehicles	20% on cost

#### c. Tax recovered

Income tax recovered on covenants and gift aid contributions are recognized when received



## 2 SUBSCRIPTION

This consist of voluntary contribution by members by monthly standing order in most cases.

	2019	2018
<b>3 OFFERTORY</b>	£	£
Church Service	8,475	8,173
Birthday Offertory	4,363	3,530
Wedding Anniversary	2,075	1,570
Baptism	730	380
Fasting Offertory**	780	2,161
Thanks Giving Etc.	660	395
Special Offertory	110	541
	<b>17,193</b>	<b>16,750</b>

\*\* Restricted Funds

	2019	2018
<b>4 OTHER RECEIPTS</b>	£	£
Donation	9,898	8,193
Sevika Sangam	1,260	1,236
Donation received for ASSH project **	4,060	2,565
Interest received	6	1
	<b>15,225</b>	<b>11,995</b>

\*\* Restricted Funds

	2019	2018
<b>5 DONATION FOR PARSONAGE</b>	£	£
Parsonage Purchase/Maintenance **	1,500	1,975
	<b>1,500</b>	<b>1,975</b>

\*\* Restricted Funds

	2019	2018
<b>6 PARSONAGE EXPENSES</b>	£	£
Repair & Maintenance	0	1,280
Heating, Lighting & Water	4,283	4,310
	<b>4,283</b>	<b>5,589</b>

	2019	2018
<b>7 PROVISION FOR VICAR'S TRANSFER COST</b>	£	£
Balance brought forward 1st April 2018	6,438	3,438
Provision made in the year	3,000	3,000
Less: Utilised Fund During the Year	-1,447	0
Balance carried fwd. 31st March 2019	<b>7,991</b>	<b>6,438</b>





		2019	2018
		£	£
8	<b>RENT</b>		
	Rent (Church)	7,275	6,725
		<u>7,275</u>	<u>6,725</u>
		2019	2018
		£	£
9	<b>Diocesan Payments</b>		
	Zonal Contributions	3,465	5,038
	Kerala Flood Relief	400	
		<u>3,865</u>	<u>5,038</u>
		2019	2018
		£	£
10	<b>Charity/Donation etc.</b>		
	<i>General</i>		
	Nursing Students	1,665	2,698
	Naveejan Centre (B.Com students)	982	
	KIDS	500	
	Harrow Food Bank	400	
	St. Luke's Hospice	200	
	<i>Sevika Sangham</i>	300	
	<i>Others</i>		
	Father James (All Saints) Farewell	500	
	Donation to Sister Parish member for Funeral		2,340
		4,547	5,038
		<u>4,547</u>	<u>5,038</u>
	** Restricted Funds		
		2019	2018
		£	£
11	<b>CHURCH EXPENSES</b>		
	Sunday School	1,560	1,036
	Youth Activity	2,326	1,230
	Special Occasion Meals + Catering	6,651	2,023
	Choir Expenses	303	318
		<u>10,840</u>	<u>4,607</u>
		2019	2018
		£	£
12	<b>SUNDRY EXPENSES</b>		
	COMPE/CTE/Registration	0	250
	Clergy Conference	260	450
	Prior year adjustment	-386	
	Bank Charges & Other Incidental Expenses	90	200
		<u>-36</u>	<u>900</u>



### 13 FIXED ASSETS

	Office Equipment £	Furniture & Fitting £	Motor Vehicle £	Freehold Property £	Total £
Cost					
At 01/4/2018	2,688	8,670	9,454	326,797	347,609
Additions	0	0	0	0	0
At 31/03/2019	0	0	0	0	0
	<b>2,688</b>	<b>8,670</b>	<b>9,454</b>	<b>326,797</b>	<b>347,609</b>
Less: Depreciation					
At 01/4/2018	2,688	8,600	9,454	19,384	40,126
Charge for the year	0	70	0	3,268	3,338
	<b>2,688</b>	<b>8,670</b>	<b>9,454</b>	<b>22,652</b>	<b>43,464</b>
Net Book Value					
At 01/4/2018	0	70	0	307,413	307,483
At 31/03/2019	<b>0</b>	<b>0</b>	<b>0</b>	<b>304,145</b>	<b>304,145</b>

### 14 DEBTORS

	31st March 2019 £	31st March 2018 £
Prepayments	221	440
Other Debtors / Parsonage Insurance	571	0
	<b>792</b>	<b>440</b>

### 15 CREDITORS AND ACCRUALS

	31st March 2019 £	31st March 2018 £
Creditors	35	42
Accruals	708	730
	<b>742</b>	<b>772</b>

### 16 UNSECURED LOAN FOR PARSONAGE

	31st March 2019 £	31st March 2018 £
Interest Free Loan	£	£
Repayable within five Years from Jan 2013-Dec2018	0	20,000
Repayable within ten Years from Jan 2013-Dec2023	40,000	50,000
	<b>40,000</b>	<b>70,000</b>
Loan with interest at 5% gross per annum		
Repayable within five Years from Jan 2013-Dec2018	0	3,326
Repayable within ten Years from Jan 2013-Dec2023	16,493	19,040
	<b>16,493</b>	<b>22,366</b>
Total Unsecured Loan Before Repayment	<b>A 56,493</b>	<b>92,366</b>
Less Repaid During the Year		
Interest Free Loan Repayable in five Years from Jan 2013-Dec2018		20,000
Interest free Loan repayable in ten years from Jan 2013-Dec2023	10,000	10,000
Interest bearing Loan repayable in five years from Jan 2013-Dec2018	0	3,326
Interest bearing Loan repayable in ten years from Jan 2013-Dec2023	16,493	2,547
	<b>B 26,493</b>	<b>35,873</b>
Total Unsecured Loan Balance After Repayment	<b>A-B 30,000</b>	<b>56,493</b>





## 17 FUNDS MOVEMENT

	General Fund *	Designated Fund	Restricted Fund	Total Fund
	£	£	£	£
As at 1st April 2018	251,380	8,000	3,354	262,734
Net Surplus for the year	25,611	10,100	1,793	37,504
Utilised for the Parsonage (donations)			0	0
Utilised for the Car	0	0	0	0
Utilised for the Car (donations)	0	0	0	0
As at 31st March 2019	<b>276,991</b>	<b>18,100</b>	<b>5,146</b>	<b>300,238</b>

\* Unrestricted Funds

### DESIGNATED FUNDS

	£	£	£
	Vehicle Fund	Vicar's Transfer cost Fund	Total Fund
As at 1st April 2018	8,000	0	8,000
Transfer from General Funds	2,000	8,100	10,100
Less Transfer to General Funds	0	0	0
As at 31st March 2019	<b>10,000</b>	<b>8,100</b>	<b>18,100</b>

## 18 NET ASSETS ALLOCATION BETWEEN FUNDS

	Designated Funds (earmarked)	Unrestricted	Restricted	Total
	£	£	£	£
Tangible Fixed Assets		304,145		304,145
Current Assets		29,680	5,146	34,826
Current Liabilities		-742		-742
Less Unsecured Loan		-30,000		-30,000
Transfer to designated fund account	18,100	-18,100		0
Provisions for Vicar's relocation		-7,991		-7,991
	<b>18,100</b>	<b>276,991</b>	<b>5,146</b>	<b>300,238</b>

## 19. TRUSTEES REMUNERATION AND EXPENSES

No remuneration was paid or payable directly or indirectly out of the funds of the church during the year, to any trustees or to any persons known to be connected with the church except the Vicar. The Vicar of the church was reviewed rated in accordance with the agreed terms of appointment and also provided with accommodation. All actual expenses incurred by the Vicar or pastoral and management duties were reimbursed to him.

## 20. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2019.



# Sinai Mar Thoma Church North London

## BUDGET FOR THE YEAR ENDING 31st MARCH 2019

CONSOLIDATED CASH FLOW STATEMENT		
	31st Mar 2019	31st March 2018
<b>Net income</b>	<b>37,504</b>	<b>33,592</b>
Depreciation charge	3,338	5,285
Purchase of fixed Assets (F&F)	0	-4,456
Increase/(Decrease) in debtors	-352	565
Increase/(decrease) in creditors falling due within one year	-30	37
Decrease in creditors falling due in more than one year (Loan repaid)	-26,493	-35,873
Increase in provision for Vicar's transfer cost fund	1,553	3,000
<b>Net cash flows from operating activities</b>	<b>15,521</b>	<b>2,150</b>
Cash and bank balance at the beginning of the year	18,513	16,363
<b>Cash and bank balance at the end of the year</b>	<b>34,034</b>	<b>18,513</b>





# Sinai Mar Thoma Church North London

## BUDGET FOR THE YEAR - 2019 - 2020

ACCOUNT	Budget 2018-19	Actual 2018-19	Budget '2019-20
	£	£	£
<b>A Receipts</b>			
Subscription	32,000	33,797	36,000
Church Service Offertory	8,100	8,475	9,000
Birthday Offertory	3,600	4,363	4,600
Wedding Anniversary	1,750	2,075	2,100
Baptism & Marriage gift	300	730	500
Fusion Fest **	4,000	5,425	4,000
Harvest Festival **	4,500	5,601	6,000
Donations & Collections	8,300	9,898	10,500
Donation for Parsonage **	2,000	1,500	2,000
Donation for Christmas Carol Visits	3,200	3,471	3,600
Donation for Zonal Contribution			2,410
Sevika Sangam **	600	1,260	1,000
Fasting Offertory**	500	780	500
Special Offertory	600	110	600
Tax Refund (Gift Aid)	18,000	16,357	20,000
Other Activities & Interest received	500	6	500
Edavaka Mission**	200	0	200
Donation for Thanks Giving	400	660	1,000
ASSH-Fund	10,000	4,060	6,000
<b>A TOTAL RECEIPTS</b>	<b>98,550</b>	<b>98,569</b>	<b>110,510</b>



# Sinai Mar Thoma Church North London

## BUDGET FOR THE YEAR - 2019 - 2020

ACCOUNT	Budget 2018-19	Actual 2018-19	Budget '2019-20
	£	£	£
<b>PAYMENTS</b>			
Vicar's Salary(NI & PAYE)	17,000	15,831	17,000
Vicar's Housing with expenses	4,750	4,283	4,750
Vicar's Travel Expenses (Petrol + ins etc.)	2,500	1,495	2,500
Vicar's Relocation cost	3,000	1,447	7,797
Rent (Church)	7,200	7,275	7,200
Legal Expenses	2,000	0	2,000
Fusion Festival	1,000	2,974	2,000
Zonal Payments (Diocesan Payments)	1,390	3,865	1,390
Zonal contributions			2,410
Sabha Office	1,000	1,000	1,100
Sabha Office (Provident Fund)	180		180
Special Occasion Meals + Catering	3,000	6,651	5,000
Visiting Bishop/ Clergy	700	600	1,000
Charity/Donation etc.	4,000	4,547	4,500
Printing/ Posting & Stationery	500	137	500
Telephone +Internet	1,000	1,041	1,000
Sundry expenses	500	90	500
Altar Expenses/COMPE/CTE Fees	200	25	700
Song/Parsonage Books	250	0	250
Building, Contents & Public Liability insurance	900	443	900
Vicar's Clergy & Conference Cost	300	260	300
Office Equipment's	250	0	250
Church Activity Expenses	1,000	2,326	1,000
Motor Vehicle Fund	2,000	0	2,000
Choir Expenses	350	303	350
Youth Club	200	0	300
Sevika Sangam	500	0	500
Edavaka Mission	500	0	500
Interest on Loan	650	127	
Loan Repayment	25,000	26,107	30,000
Repair & Maintenance	4,500	0	4,000
Sunday School	1,750	1,560	1,850
Furniture & fitting	1,000	0	1,000
Diocesan/Mandalam Meeting	500	0	500
HMRC Payments	200	35	100
Crisis Fund	1,000	0	1,000
Bulletin	250	126	250
Accounts Preparation	500	500	500
Family Conference (Designated Fund)			1,000
Centre Meeting (Designated Fund)			1,500
Youth Centre meeting			500
<b>B TOTAL PAYMENTS</b>	<b>92,520</b>	<b>83,048</b>	<b>110,077</b>
<b>A-B Net surplus/(deficit)</b>	<b>6,030</b>	<b>15,521</b>	<b>434</b>

*Approved*  
